



EUROPEAN CENTRAL BANK  
EUROSYSTEM

**Piero Cipollone**  
Member of the Executive Board

ECB-UNRESTRICTED

[REDACTED]  
[REDACTED]  
ING Factory  
Bijlmerdreef 106  
Amsterdam, 1102 CT  
NETHERLANDS

25 January 2024  
L/PC/24/25

Dear [REDACTED],

I would like to invite you to speak at a conference hosted by the European Central Bank (ECB) entitled ***“An innovative and integrated European retail payments market”***. The event will take place in Frankfurt am Main on 24 April 2024.

***“An innovative and integrated European retail payments market”*** will be the seventh in a series of high-profile retail payments conferences organised by the ECB. Our objectives are to discuss the developments and dynamics that will ensure an innovative, integrated and competitive retail payments landscape in Europe, and to provide a forum for debate among policymakers, regulators and market participants. The topics of discussion will include the recently updated [Eurosystem retail payments strategy](#) and our work on a [digital euro](#).

I would be delighted if you would agree to speak in a high-level policy session and share your views and experience regarding **“Financial and technological inclusion in retail payment: Consumers in a digitalised world”**. This session is planned for **14:00-15:00** on **Wednesday 24 April**.

**Address**  
European Central Bank  
Sonnemannstrasse 20  
60314 Frankfurt am Main  
Germany

**Postal address**  
European Central Bank  
60640 Frankfurt am Main  
Germany

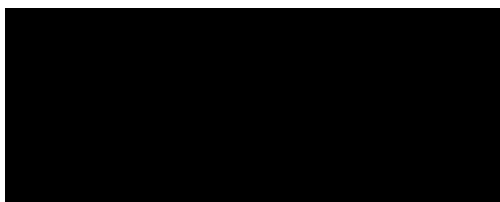
[REDACTED]  
Website: [www.ecb.europa.eu](http://www.ecb.europa.eu)

The conference will offer a full day of discussions on topical issues relating to Europe's retail payments market. This will be an opportunity to explore how the public and private sectors can join forces to strengthen the European retail payments landscape. It will also be a chance to reflect on future developments in the context of the market transformation that is already under way.

Please let my team know by email ([REDACTED]), no later than Friday 2 February 2024, whether you are willing to speak at the conference. My team will also be happy to help if you need further information.

I very much hope to see you at the conference in Frankfurt am Main in April.

Yours sincerely,

A large black rectangular redaction box covering the signature area.

ECB-PUBLIC