

Fintech Startups and Incumbent Players: Policy Challenges and Opportunities

Oxford, 27 March 2020

An event jointly organised with the Oxford Business Law Blog (OBLB) and the Law, Finance & Technology project at the University of Hamburg

Call for Papers

1. Workshop

The potential of financial technology for innovation and growth is well-established by now. Yet startups often face many regulatory challenges in the early years, obstructing market access. Technology firms and incumbent financial institutions are experimenting with new solutions to this problem, often establishing co-operative linkages one with the other. At the same time, governments and regulators have introduced special frameworks that may facilitate the newcomers' market entry. Among these are regulatory "sandboxes", which provide for a safe experimentation space allowing new market participants to test their services in the real market with a reduced regulatory burden, but under close scrutiny of the supervisor. Governments are continuing to experiment with other formats to help new market entrants with the regulatory complexity, including through incubators and mentorship programmes.

The proposed workshop will put together high-level academics, regulators and practitioners involved with these issues, with the objective of evaluating these different initiatives.

2. Topics

The workshop will seek to enhance our understanding of these and other important questions. More specifically, the workshop will seek to explore topics including, but not limited to:

- **Cooperation and collaboration between banks and fintech firms as well as government support for such efforts**
- **Regulatory sandboxes and other experimentation spaces**
- **Competition policy issues in FinTech markets**

3. Workshop hosts

Luca Enriques (Oxford) and Georg Ringe (Hamburg)

4. Workshop Venue and Date

The conference will be held at the University of Oxford, St Cross Building, Oxford OX1 3UL. It will take place on **Friday 27 March 2020**.

5. Call for Papers Deadline and Procedure

Authors can submit papers or extended abstracts to Claudia Collins (claudia.collins@ebi-europa.eu). The deadline for submissions is 18:00 h (CET), **Friday 18 October 2019**. The organisers will communicate decisions on acceptance of papers by the end of November 2019. Final papers are due on Monday 16 March 2020.

Accepted papers will be eligible for the EBI Working Paper Series on SSRN and will thus participate in the selection of the EBI Annual Best Paper Award.

6. Costs

We are able to cover travel (economy airfare) and accommodation costs for speakers.