



Club Banque & Assurance

Agenda

1. **Présentation de NEOMA ALUMNI**
2. **Le Club Banque & Assurance**
3. **Table Ronde - Webconférence «Euro numérique : copie digitale de l'Euro ou premiers pas vers un Stable Coin Euro »**
 - **Speakers**
 - **Animatrices**
 - **Introduction**
 - **Débat & Points de réflexion**
 - **Questions –Réponses**

1. Présentation de NEOMA ALUMNI



NEOMA
ALUMNI
L'ALLIÉ DES ETUDIANTS ET
DES DIPLÔMES DE NEOMA
BUSINESS SCHOOL

1. Présentation de NEOMA ALUMNI

82 000

alumni

+ de 500

Événements en moyenne au cours des 4 dernières années

94

tribus internationales

NEOMA Alumni

L'un des plus puissants réseaux de diplômés en France !

24

tribus régionales

60

firm managers

+ de 30

Clubs professionnels et de loisirs



2. Le Club Banque & Assurance

Rappel des objectifs du Club Banque & Assurance



RASSEMBLER

les diplômés et étudiants
de NEOMA BS du
secteur de la banque et de
l'assurance ...

**ET DONNER À CHACUN
L'OPPORTUNITÉ
D'ENTREtenir ET DE
DÉVELOPPER SON
RÉSEAU
PROFESSIONNEL**



**ANIMER UNE
COMMUNAUTE ET
ORGANISER DES
EVENEMENTS VARIES
FAVORISANT LES
ECHANGES ET LE
PARTAGE**

D'INFORMATION
(conférences/webinars,
afterworks, visites ...)



**ÊTRE VISIBLE,
CONTRIBUER À
LA FORCE DU
RÉSEAU NEOMA**

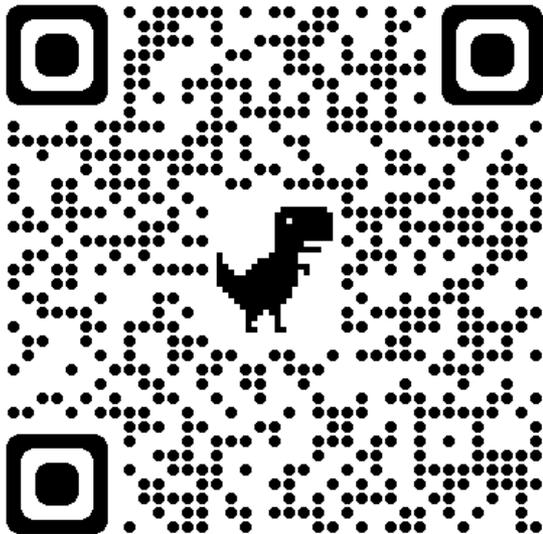
#NEOMA4EVER



Un groupe LinkedIn dédié



<https://www.linkedin.com/groups/6952030/>



- > Rejoignez-nous si ce n'est pas encore fait !
- > N'hésitez pas à poster sur ce groupe pour le faire vivre !
- > Contribuez, vous aussi à sa croissance en invitant vos connections en quelques clics !



2300
membres

Soyez vous aussi ACTEUR du Club !



- **Animateur,**
- **Conférencier,**
- **Intervenant,**
- **Communiquant,**
- ... **On recrute !**

Ou même simple participant, on vous attend !

Contact : club-banque@neoma-alumni.com



3. Conférence débat

Intervenants

► **Nathalie Janson NEOMA**

Professeur de finance et d'économie



► **Camille Lambert NEOMA 2007**

Business Angel – Crypto / Web 3



► **Matthieu Herbeau CESEM 91**

Pilote CBDC (Central Bank Digital Currency)



Animatrices Club Banque & Assurance

- ▶ **Emmanuelle WEISBERG** NEOMA 2003
Partner Paiements & Cash Management
INVESTANCE PARTNERS



- ▶ **Nathalie COLLOT** NEOMA 1996
Conseil en management & transformation
Investment Services
Fervatys Partners



Introduction

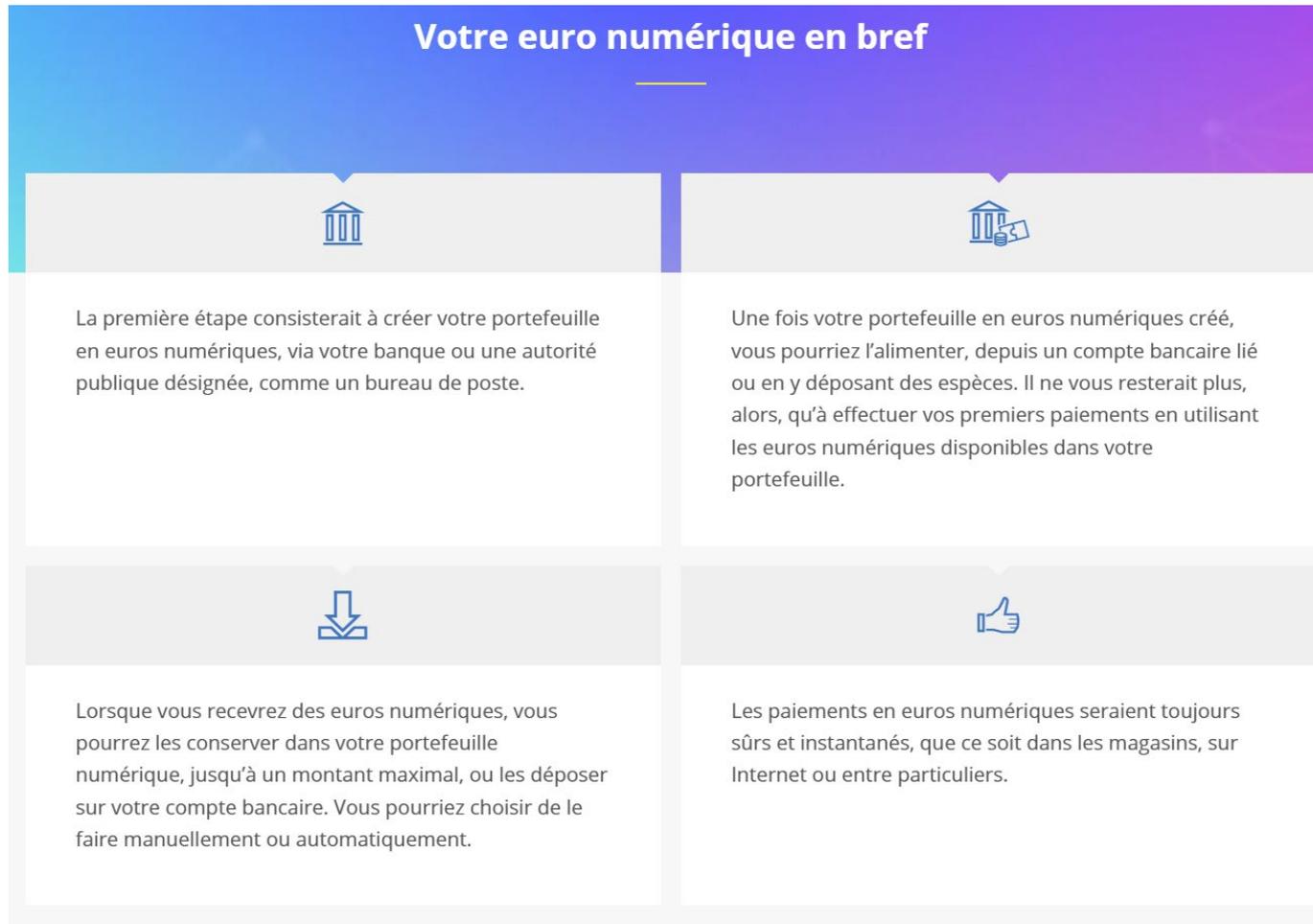
1. **Projet ?**
2. **Cible client ?**
3. **Objectifs ?**
4. **Enjeux ?**
5. **Planning ?**

https://www.ecb.europa.eu/paym/digital_euro/html/index.fr.html



*Un euro numérique serait une **forme numérique d'espèces**, émise par la banque centrale et accessible à tous dans la zone euro*

Euro numérique : copie digitale de l'Euro ou premiers pas vers un Stable Coin Euro



Euro numérique : copie digitale de l'Euro ou premiers pas vers un Stable Coin Euro

THE EURO: Single Currency Package
JUNE 2023

#DigitalEuro #YourChoice #EuroCash

The euro is a symbol of Europe's unity and strength. For more than two decades, people and businesses have been accustomed to paying with euro coins and banknotes. And this would not change with a digital euro.

That is why today we are putting forward two proposals. The first one is about **protecting the use of cash**.

OUR PROPOSAL WILL MAKE SURE CASH IS:

- Widely accepted
- Easily accessible

At the same time, an increasing number of people are choosing to pay **electronically**, for example via contactless payments or mobile phone. This trend was accelerated by the COVID-19 pandemic. Central banks around the world have also started examining the possibility of a digital currency.

That is why we are proposing the legal framework for a possible digital euro, our second proposal today.

BENEFITS FOR PEOPLE?

- ✓ You could use the digital euro without any problem throughout the euro area. This is not always the case today with private digital payment solutions.
- ✓ Easier to use than existing digital payment solutions
- ✓ Privacy: when you use the digital euro offline, your privacy would be the same as when you use cash
- ✓ You could pay without access to the internet
- ✓ More choice for consumers
- ✓ Possibility to pay even if you do not have a bank account
- ✓ Free of charge for consumers

WOULD THE DIGITAL EURO REPLACE CASH?

Absolutely not!
The digital euro would simply be a complement to cash – and an alternative to today's existing private digital solutions.

WHAT ABOUT MY PRIVACY?

When **paying online**, your bank would only have access to the personal data needed to perform your payments and prevent fraud and fight money laundering. This is the same as when you pay with other digital means of payment, for example a credit card.

When **paying offline**, privacy is stronger than for any other digital means of payment: your bank would only see the same data as when you withdraw cash from an ATM. Nobody would be able to see what people are paying for when using the digital euro offline.

The European Central Bank would not have access to your data!

NEXT STEPS

- 1 This is the start of a long democratic process. Today's proposal will help frame the debate.
- 2 It is now for the European Parliament and Council to debate the proposal.
- 3 Ultimately, it will be for the European Central Bank to decide. This may take a few years.

Euro numérique : copie digitale de l'Euro ou premiers pas vers un Stable Coin Euro

Investigation phase

October 2021 – October 2023

Concept definition, technical exploration and design proposal

Preparation phase

November 2023 – October 2025

Main expected next steps:

- Finalise the **scheme rulebook**
- Select **service providers**
- Learn through **experimenting**
- **Dive deeper**, including conducting further research on offline functions and drafting a test and roll-out plan for the future

Next phase

From November 2025

Potential development and roll-out

A decision to issue will only be considered by the ECB once the European Union's legislative process has been completed

Questions & réponses



NEOMA
ALUMNI

Merci pour votre participation !