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Title	**Recent trends and challenges in European banking law**
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Brief description	This intensive course offers an overview of European Banking Law, with a specific focus on the most recent regulatory, judicial and technological developments shaping the financial sector within the European Union. The course is suited also for Erasmus and international law students and will be delivered in an intensive format over five days, combining lectures and interactive discussions. It aims to provide students with a solid understanding of the core principles of EU banking regulation, while also addressing contemporary challenges such as financial innovation, digital banking, and the evolving role of European supervisory authorities. At the end of the course, students will take a final assessment consisting of multiple-choice questions (MCQs) in order to evaluate their understanding of the main topics covered. The course will be taught by two Italian professors with strong international academic and professional experience, ensuring a comparative and practice-oriented perspective on European Banking Law.
Schedule	**Session 1 – Introduction to European Banking Law and FinTech** The first session introduces the historical background and the foundations of European Banking Law, focusing on its origins, objectives and evolution within the EU legal framework. Particular

	attention is devoted to the impact of digital innovation on the financial sector**.** Topics include: - Historical development and origins of European Banking Law - The role of the EU in financial integration - Single Supervisory Mechanism and Single Rulebook - What is FinTech (and SupTech): implications for market structure and public policy - Regulatory approaches: the use of regulatory sandboxes - The EU Digital Finance Strategy **Session 2 – Governance, Risk and Digital Resilience in the Banking Sector** This session focuses on banking governance, with particular attention to the internal organizational structure of credit institutions and the regulatory requirements aimed at ensuring sound and prudent management. Topics include: - Banking governance in EU law and its objectives: CRD IV Framework - Organizational structure of credit institutions - Internal control systems and risk management - The role and responsibilities of the management body - Fit and proper requirements for directors and key function holders - ICT governance and operational resilience (DORA) - Outsourcing arrangements and third-party risk - Open banking and governance implications **Session 3 – Consumer Protection and Market Integrity** This session is dedicated to the protection of consumers and investors, as well as to transparency and market integrity in the banking sector.

	Topics include: - Consumer protection in EU banking law - Transparency and information duties - Consumer Credit Directive II (Dir. 2225/2023) and Mortgage Credit Directive (Dir. 17/2014) - The role of ECG in enhancing the bank customers' protection - Data protection, AI Act and GDPR in financial services **Session 4 – Payments, Digital Money and the EU Regulatory Framework** This session is dedicated to the regulation of payments and digital means of payment in the European Union, with a focus on the legal framework governing payment services, electronic money and new forms of digital money. Topics include: - The role of payments in the EU internal market - Overview of the EU legal framework for payment services - The Payment Services Directive (PSD2): objectives, scope and key principles - Strong Customer Authentication (SCA) and Consumer protection in payment services - Electronic money and e-money institutions - E-money tokens under the MiCA Regulation
Materials/Recommended readings	Lastra, R. M., *The Evolution of the European Banking Union*, Oxford University Press. Madir, J., *Fintech. Law and Regulation*, 3rd ed., Edward Elgar Publishing. Busch, D., Ferrarini, G., & Avgouleas, E. (eds.), *European Banking Union*, Oxford University Press. European Central Bank, Annual Report on Supervisory Activities. Selected CJEU judgments and official EU legislative documents (provided during the course).

Assessment/Exam	The exam will consist of 20 to 30 multiple-choice questions, all carrying the same value.