IAPP EUROPE CONGRESS 2026

Privacy | AI governance | Cybersecurity law

Training 16-17 November

Workshops 17 November

Conference 18-19 November

BRUSSELS

#IAPPCongress26

PRIVACY VS. EVERYTHING ELSE?

How DPOs Handle Clashes in Finance & Insurance

Classified : Public

WELCOME AND INTRODUCTIONS



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Regional Data Protection Officer

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Classified : Public

AGENDA OUTLINE

Session Outline

I. Introduction

II. AML/KYC vs. data minimization

III. One incident, many regulators

IV. Cross-border tensions

V. AI governance & automated decisions

VI. The ”Swiss army knife” DPO

VII. Questions and Answers & Closing Remarks

Classified : Public

WELCOME TO THE ALPHABET SOUP

MCD
CRR
BRRD
SFDR
SecReg
GDPR
AMLA
BMR
MiCA
CCD2
CSRD
DGSD
EBA GL
IFD

52

new EU financial-services laws proposed in a single Commission mandate

+11 cross-sector texts (NIS2, CSRD, AI Act…)

AI Act
SFTR
EMIR
CRD
WTR
RTS

ITS
DORA
PSD3
FiDA
AMLR
IDD
MiFID II
ePrivacy
PRIIPs
NIS2
PSR
IFR
PSD2
CSDR

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AML/KYC VS. DATA MINIMISATION

Where does “necessary for AML” end and over-collection begin?

ON THE PANEL

- Volume of data
- Sharing KYC data
- Purpose limitation

RAISE YOUR HAND IF…

You have been told “regulation requires it” but could not find the article?

Classified : Public

CROSS-BORDER TENSIONS

When foreign regulation and local law expect different answers

ON THE PANEL

- When a foreign authority asks for EU data
- Foreign requirements affecting EU employees
- Expanding a European company into the US

RAISE YOUR HAND IF…

You have had to reconcile requirements from two jurisdictions that did not agree.

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ONE INCIDENT, MANY REGULATORS

DORA, GDPR and local supervisors: who owns the clock?

ON THE PANEL

- DORA vs. GDPR: who makes the final call
- Before notification: getting reliable facts
- Group structures and cross-border notification

RAISE YOUR HAND IF…

Your organisation has one agreed owner for the decision to notify regulators

Classified : Public

AI GOVERNANCE & AUTOMATED DECISIONS

Who holds the pen on AI?

ON THE PANEL

- AI in insurance
- Recruitment tools as high-risk AI
- Data governance: the real blocker for AI agents

RAISE YOUR HAND IF…

Your DPO is also responsible for AI governance

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THE “SWISS ARMY KNIFE” DPO

Are privacy professionals becoming risk managers?

ON THE PANEL

- Crypto-assets: MiCA, AML and GDPR overlap
- DPO independence and conflicts
- Taking on AI governance by default

RAISE YOUR HAND IF…

You have taken on a responsibility outside privacy in the past year

Classified : Public

THANK YOU

QUESTIONS AND ANSWERS

Classified : Public

RESOURCE LIST

I. Global Privacy Assembly: Joint Statement on Trustworthy Data Governance for AI (2025)

II. EDPB & AMLA: Joint Guidelines on information-sharing partnerships (Art. 75 AMLR)

III. EDPB: Template for Cross-Regulatory Cooperation Agreements (2026)

IV. CNPD (Luxembourg): guidance for payment institutions

V. CNIL & Garante: guidance on cookies and tracking pixels

VI. DORA: Regulation (EU) 2022/2554

VII. MiCA: Regulation (EU) 2023/1114

VIII. Clifford Chance: EU financial-services legislative pipeline, 2019–2024 mandate (Jan 2024)

Classified : Public

How Did Things Go?
(We Really Want To Know)

Did you enjoy this session? Is there any way we could make it better? Let us know by filling out a speaker evaluation.

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Thank you!

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