



**Sophie Peeters**  
**Founder of PayInnovate.eu**

Sophie has over ten years of experience as a financial regulatory lawyer. Capitalising on her payments knowledge, she left the bar to become a payments consultant advising FinTechs on the regulatory issues they face in operating their business in Belgium. In that role, she assisted A78 (the former federation of Belgian TPPs) in their interactions with the Belgian banks and the NBB on the implementation of PSD2. From the observation that there was a need for a representation of the Belgian payments industry more broadly, she co-founded PayBelgium. As board member of PayBelgium she is actively involved in developing and defending common policy positions on behalf of the payment service providers in Belgium.

### **Professional experience**

<b>Founder of PayInnovate.eu</b>	June 2021 - present
By founding PayInnovate.eu, Sophie further develops her practice as consultant (see line just below).	
<b>Payments consultant   Board member of PayBelgium</b>	January 2020 – present
Independent payments consultant advising FinTechs in the payments sector on all sorts of regulatory issues (including NBB license applications). As former Secretary General and current board member of PayBelgium, she is actively involved in developing and defending common policy positions on behalf of the payment sector.	
<b>Contractor lawyer</b>	July 2019 – January 2020
Preferred relationship with Linklaters as contractor lawyer.	
<b>Counsel at Stibbe</b>	October 2018 – June 2019
Counsel at the Corporate and Finance department of Stibbe (Brussels).	
<b>Member of the editorial board of the Belgian financial law review</b>	January 2017 – present
Sophie is a member of the editorial board of the Belgian financial law review ( <i>Droit bancaire et financier/Banken Financieel Recht</i> ). She regularly publishes on the latest FinTech regulatory developments in that capacity.	
<b>Managing Associate at Linklaters</b>	May 2016 – October 2018
Managing Associate at the Banking and Capital Markets department of Linklaters (Brussels), with a special focus on financial regulation, payments and FinTech. The Managing Associate is responsible for steering the team of associates, managing the client matters, and acts as a first point of contact for the client and all other stakeholders involved in the matter. Relevant experience includes (i) assisting various bank consortia with the regulatory issues of their joint innovative payment products, (ii) advising a Belgian FinTech on their status as payment initiation service provider under PSD2, and (iii) assisting a major financial technology platform leveraging the blockchain to facilitate international remittances with their global roll-out.	
<b>Associate at Linklaters</b>	October 2011 – April 2016
Associate at the Banking and Capital Markets department of Linklaters (Brussels), with a special focus on financial regulation.	
<b>Associate at Eubelius</b>	September 2009 – August 2010
Associate in the corporate and finance department involved in a wide variety of corporate and financial regulatory matters.	

## Education

<b>University of Oxford</b> (Oxford, United Kingdom): <b>Master of Science in Law and Finance (MSc)</b>	2010 - 2011
Course modules: Corporate Finance, Law and Economics of Corporate Transactions, Principles of Financial Regulation, Comparative and European Corporate Law.	
<b>Catholic University Leuven</b> (Leuven, Belgium): <b>Bachelor and Master degree in Law</b>	2004 - 2009
Master degree in Law, graduated Magna Cum Laude (2007 – 2009) Bachelor degree in Law, graduated Magna Cum Laude (2004 – 2007)	

## Public speaking and language skills

Sophie regularly speaks about regulatory developments. Recent experience includes: <ul style="list-style-type: none"><li>• delivering extensive client training on MiFID II</li><li>• holding various client presentations including on PSD2 and on the contractual and regulatory aspects of cooperation models between FinTechs and incumbents</li><li>• speaking about the future of payments at Capitant's "Finance meets Law" event in October 2017</li><li>• speaking about the role of payment associations to foster innovation in Europe at The Banking Scene in June 2021</li></ul>	<b>Dutch:</b> native speaker  <b>English:</b> fluent  <b>French:</b> fluent  <b>Spanish:</b> proficient  <b>German:</b> conversational  <b>Italian:</b> conversational
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## Publications

<ul style="list-style-type: none"><li>• S. PEETERS, "Actualiteit betaaldiensten - Eén jaar Access to Account (XS2A): kroniek van een hindernissenparcours", DBF/BFR 2020/4, p. 290-294</li><li>• S. PEETERS, "EU kader voor de grensoverschrijdende distributie van instellingen voor collectieve belegging – een bespreking van de nieuwe Richtlijn en Verordening", DBF/BFR 2019/IV, p. 340-347</li><li>• S. VANDE WIELE and S. PEETERS, "To trade or not to trade... That's the question", DBF/BFR 2017/2, p. 115-128</li><li>• E. DESSY and S. PEETERS, "L'encadrement de la rémunération dans les établissements financiers", Vanham &amp; Vanham seminars, February 2012</li></ul>
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## About Sophie

<b>Legal drafting</b> Sophie is a fierce advocate for qualitative, clear and to-the-point legal drafting, the principles of which she has always sought to convey through legal drafting courses. Sophie acts as a consultant to Ace Law ( <a href="https://acelaw.be">https://acelaw.be</a> ), monitoring client output and challenging their lawyers to perfect their drafting skills.
<b>Other interests and sports</b> <ul style="list-style-type: none"><li>• Hiking, biking, skiing and swimming; nature, mountains</li><li>• Reading, music</li><li>• Languages and other cultures; summer exchange programme with Argentina at the age of 17</li></ul>