



Eugenia Macchiavello

Fixed-term assistant professor

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Education and training

2018

Abilitazione scientifica nazionale a professore di II fascia (Associato) in Diritto dell'economia (12/E3)

unanimità

Ministero dell'Istruzione e della Ricerca - IT

2011

Dottore di ricerca (Ph.D.) in Corporate Governance

'Microfinance alternative finance and regulation'

Università di Genova - Genova - IT

2010

Master (LL.M.)

New York University School of Law - New York - US

2006

Laurea Specialistica in Giurisprudenza (Advanced degree in Law/J.D.)

'Risarcibilità dei danni da fumo Vecchi strumenti nuove esigenze di tutela - 110 e lode con dignità di stampa

Università di Genova - Genova - IT

2004

Laurea Triennale in Scienze Giuridiche (First degree in Law/3-years bachelor)

Il regionalismo nella seconda repubblica spagnola - 110 e lode

Università di Genova - Genova - IT

Academic experience

2019 - ONGOING

Assistant Professor (Ricercatore a tempo determinato)

Università di Genova - Genova - IT

Taught a course in Banking Law at the University of Genoa Department of Economics and Department of Law assistance to graduating students for their final theses and participation as member in exams (banking law and corporate and business law) and graduation commissions. Member of the

internship Commission (Law School).

2011 - ONGOING

Invited lecturer

Various universities

I have taught financial regulation and business law at various Universities Masters and research centers (e.g. University of Utrecht Law School Catholic University of Milan University of Milano Bicocca University of Siena ERA-Academy of European Law University of Roma 3 NYU etc.)

2019

Assegnista di ricerca

Università di Roma 3 - Roma - IT

Researcher (Assegnista di Ricerca) for the project Blockchain and smart contracts (P.I. Prof. Fabio Bassan and Prof. Maddalena Rabitti)

2013 - 2019

Lecturer/Adjunct Professor

Università di Genova - Genova - IT

Taught a course in Banking Law at the University of Genoa Department of Economics and Business assistance to graduating students for their final theses and participation as member in exams (banking law and corporate and business law) and graduation commissions. Participated to European research projects (MiFID II International working group and Capital Markets Union International working group - University of Nijmegen/CLFGE Regulating Finance in a Post-sectoral world project lead by Prof. Veerle-KU Leuven) and National working groups (Italian Financial Authority -Consob working group on FinTech) various publications in reknown national and international journals and books (editors Oxford University Press Edward Elgar Routledge)

2012 - 2013

Visiting Research Fellow

Center for Financial Institutions (NYU School of Law) - New York - US

Conducted research for a book project about Microfinance and Financial inclusion regulation (author E. Macchiavello). Participated in Faculty Workshops and colloquia. Guest speaker about Microfinance Regulation at the Law and Business of Microfinance course (Professor Ana Demel).

2007 - 2010

Ph.D. (dottoranda)

University of Genoa - Genova - IT

Conducted Legal research and provided assistance for undergraduate students lectures in Financial Markets Banking Corporate and Commercial Law. Presented speeches at Conferences. Compiled scientific papers on the following topics Tobacco Litigation Takeover and mandatory bid rule anatocism and usury underwriters liability on the primary market Banking Sector and Ethics. Conducted research (collected data and information written papers) in the context of projects funded by the Italian Ministry of

Education European Union and Hague Institute for the Internationalisation of Law-HiIL University of Genoa and New York University (lead by Professors Miller and Cafaggi)The Governance and Regulation of International Finance)

2010

Research Associate

New York University School of Law - New York - US

Research Associate to Professor Kevin Davis research in the field of microfinance and financing development (in particular P2P lending platforms and different regulatory regimes applicable to them)

Work experience

2009 - 2019

Associate

Studio legale Vigotti - Genova - IT

Main activities and responsibilities Participated in arbitration proceedings and panels. Drafted proceedings briefs and legal opinions and in public hearings before the Courts of First Instance and the Court of Appeal in the Private Law and Corporate Law fields (company acquisitions contracts breach of competition limitation clauses insolvency asbestos litigation investor litigation for breach of fiduciary duty by the bank life insurance policies torts banking contracts)

2010

Intern

PlaNet Finance US (NYC) - New York - US

Legal consultancy in the microfinance and financial fields drafted documents and reports to be filed with financial supervisors and investors interviews and support of micro-entrepreneurs in the New York city area contacted organizations and individuals with interests in microfinance investment funds.

Language skills

English

Proficient
TOEFL

French

Proficient
DELF B2

Spanish

Independent

Teaching activity

Since September 2013, I have been teaching a course in Banking Law at the University of Genoa, Department of Economics and Business and, since September 2019, also at the Department of Law. The course aims to provide students with adequate instruments to understand and critically analyze the banking sector from the legal point of view with a focus on Italian law but looking also at the European and International levels. The above mentioned analysis will take into account the most recent developments and scientific debates within the sector, both nationally and internationally.

Furthermore, the course will include seminars, where students will have the opportunity to analyze, under the guidance of the professor but at the same time developing their own research, analysis and presentation skills, the most interesting cases, relevant to banking law (e.g. Fintech regulation, Carige, MPS, '4 banks', Venetian banks, Islamic banking law, financial-return crowdfunding).

I assist graduating candidates for the preparation of their final theses and participate as supervisor in graduation sessions. I participate as President for the exams in banking law and as member of the commission for the exams in business law.

I have also been invited as lecturer and guest speaker in several courses of banking regulation and financial markets at other Universities and research centres:

- 30 November 2020: lecture on “Il nuovo regolamento Europeo sui fornitori di servizi di *crowdfunding* per le imprese”, Financial Markets Law Course, degree in Economics and Finance, Università Milano Bicocca, Dipartimento di scienze economico-aziendali e diritto per l’economia;
- 30 October 2020: lecture on “Sviluppo sostenibile e finanza sostenibile” (Sustainable development and sustainable finance”), course in financial markets, law degree, Centre of excellence Jean Monnet EuSFIL, University of Genoa
- 29 July 2020: lecture on “Investment-based and lending-based crowdfunding”, Financial Law and New Technologies Summer School Program, University of Utrecht Law school (the Netherlands)
- 30 January 2020: lecture on “The FinTech universe and Financial Regulation”, Master in *Compliance in financial Institutions – COFIN*, Università Cattolica del Sacro Cuore (Milan)
- 12-13 April 2019: lectures (in English) on microfinance and crowdfunding in the European Banking and Financial Law course at the University of Roma 3 (Rome)
- 19-21 August 2018: lectures on “Structure and aims of the European System of Financial Supervision (EFSF)” and “Deepening the knowledge: the role of the EBA, ESMA and EIOPA at level 2”, ERA Summer University Finance, at the ERA – Academy of European Law (Trier, Germany)
- 22 May 2018: lecture on “Investment-based crowdfunding regulation in Italy and in Europe”, Financial Markets Law Course, Università Milano Bicocca, Dipartimento di scienze economico-aziendali e diritto per l’economia
- 25 May 2018: lecture on “New alternative financing methods for innovative firms”, Master in innovative start-up, University of Genoa, Business School
- 6 March 2018: lecture on “FinTech and Financial Regulation”, Master in *Compliance in financial Institutions – COFIN*, Università Cattolica del Sacro Cuore di Milano
- 21 November 2017: lecture about “SMEs in Europe: new legal forms and new financing opportunities” for the International course in *Business Law*, Università di Siena, Dipartimento di studi aziendali e giuridici),
- 19 November 2016: lecture on investment services, recent Italian legal cases and supervisory and regulatory responses about complex and illiquid products, Altalex Master in banking and finance course, Milan;

- March 2012 and 2014: Lectures in Corporate law, Master in Commercial Law, University of Genoa

Research interests

Main Research Interests:

Microfinance, financial inclusion, alternative finance, fintech regulation, crowdfunding, invoice trading, blockchain, banking contracts, ethical banks, sustainable finance, banking union, supervision and regulation in the EU, investor protection, open banking, PSD2 & GDPR, decentralization and disintermediation in finance.

Awards:

- Honorable mention for the book “Microfinance Regulation in Europe. The Challenge of Regulating Alternative Forms of Finance” at the Ascarell Award 2019
- N.Y.U. Dean’s Graduate Award (2009/2010)
- Foundation “*Felice Gianani*” Scholarship 2008 (*Associazione Bancaria Italiana* – Italian Banking Association) (best candidate based on CV and research skills, among Italian lawyers and economists)

Main Academic Presentations:

- 20 October 2020: speaker at the webinar “*Finanza sostenibile e protezione dell’investitore*” (sustainable finance and investor protection) within the Month of financial education and IOSCO World Investor Week 2020 organized by the Italian Ministry of Finance and Consob (Centro di Eccellenza EUSFIL, Università di Genova; financial education)
- 16 October 2020: discussant at the webinar “*La regolamentazione delle attività fintech: cosa abbiamo imparato dal caso Wirecard?*”, University of Rome 3 (moderator Prof. Concetta Brescia Morra; speakers: Sergio Sinisi; Prof. Alberto Pozzolo; other discussants: Silvana Anchino; Prof. Paola Lucantoni)
- 2 September 2020: speaker at the International webinar “Digital Capital Markets in Europe – The Challenge of EU Market Integration”, University of Helsinki Law School and University of Edinburgh, with a presentation about ‘Marketplace Lending as a New Form of Capital Raising in the Internal Market’
- 17 January 2020: speaker at the International Conference and book launch ‘European Financial Regulation. Levelling the Cross-Sectoral Playing Field’ with a presentation about ‘FinTech Regulation from a Cross-sectoral perspective’, KU Leuven
- 13 December 2019: invited speaker invited speaker on the topic ‘Regulating FinTech: Disintermediation and Decentralization in Securities Markets – Selected Aspects’ at the International workshop ‘Innovation and other Contemporary Pivotal Issues in Financial Markets Law and Company Law – Selected National, International, European and Comparative Views’, Università La Sapienza di Roma, Department of Economics (organizers: Professors Gudula Deipenbrock, HTW Berlin and Paola Chirulli, Università La Sapienza)
- 22 November 2019: Speaker presenting the working paper “*What to expect when you are expecting*” a new Proposal for a EU Regulation on

crowdfunding: different views and scenarios for marketplace

lending/investing in Europe', at the Annual Conference of the European Association for Banking and Financial Law (Associazione Europea per il Diritto Bancario e Finanziario – AEDBF, Italy), The Four Seasons 2019 – Winter, “Ten years of financial innovation: an assessment”

- 8 March 2019: Speech about “Cross-sectoral Approaches in Financial Regulation and FinTech” at the International conference “Addressing the Global Challenge of Responsive FinTech Regulation”, at the Trinity College Dublin, Ireland (European Banking Institute and Trinity College Dublin)

- 23 February 2019: Speaker on “La regolazione del *FinTech* tra innovazione, esigenze di tutela e *level-playing field*: l'inesplorato caso dell'*invoice trading*” (FinTech regulation and invoice trading) at the X Annual conference of the Association of Professors in Business Law (Associazione “Orizzonti del Diritto Commerciale”), “L'evoluzione tecnologica e il diritto commerciale”

- 6 December 2018: Invited speaker on “The EC Proposal for a Regulation on European Crowdfunding Service Providers: a closer look and recent developments” at the ERA Annual Conference on Financial Supervision in the EU 2018, (6-7 December 2018, Bruxelles, Belgium)

- 29 November 2018: speaker (selected paper) about “*FinTech e regolazione: attuali zone grigie del diritto dell'economia e la necessità di un ripensamento generale di sistema*” at the IV Conference of the Association of Professors in Economic Law (Associazione dei docenti di diritto dell'economia – ADDE) “*I luoghi dell'economia – Le dimensioni della sovranità*” (29-30 November 2018, Università Ca' Foscari, Ca' Dolfin, Venice)

- 15 October 2018: invited speaker on “FinTech Regulation from a Cross-sectoral Perspective” at the International Conference “Regulating Finance: Levelling the Cross-Sectoral Playing Field”, 15-16 October 2018, Radboud University of Nijmegen/KU Leuven (Nijmegen, the Netherlands)

- 26 September 2018: invited speaker on “The Proposal for a Regulation on European Crowdfunding Service Providers” at the International Scientific Conference ‘Public law and the challenges of new technologies and digital markets’, Università degli studi di Bergamo

- 26-27 January 2017: invited speaker at the “International Working Group on Capital Markets Union in Europe”, Clifford Chance-University of Nijmegen, Amsterdam (the Netherlands), speech “FinTech and Alternative Finance: The Regulation of Marketplace-Investing

- 28-29 January 2016: invited speaker at the “International Working Group on MiFID II”, Nauta Dutilh-University of Nijmegen, Amsterdam (the Netherlands), speech and paper “Investment-based Crowdfunding: Is MiFID II enough?” (with G. Ferrarini)

- 25 March 2013: guest speaker about Microfinance Regulation at the “Law and Business of Microfinance” course (Professor Ana Demel), New York University School of Law and Stern school

- 15 April 2011: speaker at “Rethinking financial institutions and their regulation. Public and private approaches to risk and instability in a post-crisis world” Conference, EUI Florence, 14–16 April 2011 (speech: “Private Regulation and Enforcement in Microfinance”)

Grants

2007 - 2008

'Catastrophic failures in Europe and in the United States (Prof. G. Ferrarini Università di Genova e CLFGE Prof. P. Giudici Libera Università di Bolzano e CLFGE e Prof. G.P. Miller New York University School of Law)

Center for financial institutions NYU

Participant

2007 - 2009

A Simple Theory of Takeover Regulation in the United States and Europe (Prof. G. Ferrarini Università degli studi di Genova e CLFGE Prof. Geoffrey P. Miller New York University School of Law e Center for Financial Institutions)

NYU - University of Genoa

Participant

2007 - 2009

Corporate Governance of Banks and executives remuneration (Prof. Guido Ferrarini Università di Genova e CLFGE e Prof. Niamh Moloney London School of Economics)

Participant

2010 - 2013

The Governance and Regulation of International Finance (PIs Professori Geoffrey P. Miller New York University School of Law and Fabrizio Cafaggi EUI)

European University Institute (EUI) e l'Hague Institute for the Internationalisation of Law (HiIL) - IT

Participant

2015 - 2017

MiFID II (PIs Prof. Danny Busch and Prof. Guido Ferrarini)

University of Nijmegen - NL

Participant

co-responsibility for the area about investment-based crowdfunding

2016 - 2019

European Financial Regulation Levelling the Cross-sectoral Field

University of Nijmegen and University of Leuven - NL

Participant

International Working Group and Project on 'Regulating Finance in a Post-

sectoral world' (coordinated by Prof. V. Colaert-KU Leuven, co-financed by Radboud University of Leuven as "Radboud Excellence Initiative'). I have been responsible for the area about fintech regulation.

2016 - 2018

'Capital Markets Union' (P.I.s Prof. Danny Busch Prof. Guido Ferrarini and Prof. Emilios Avgouleas)

University of Nijmegen KU Leuven

Participant

co-responsibility for the crowdfunding regulation area

2016 - 2019

FinTech - Marketplace lending

Catholic University of Milan

Participant

Consob - Università del Sacro Cuore di Milano and other Italian Universities (Quaderni Fintech). I have been responsabile for the legal issues and legal comparative analysis areas.

2018 - 2020

Public Law and the Challenges of New Technologies and Digital Markets

University of Bergamo University of Warmia University of Wroclaw

Participant

Public Law and the Challenges of New Technologies and Digital Markets' (PI: Prof. E. Bani, University of Bergamo; B. Pachuca-Smulka, University of Warmia; E. Rutkowska-Tomaszewska, University of Wroclaw). I have been responsible for the crowdfunding regulation area.

2019 - ONGOING

The Legal Dimensions of Digital Platforms A Network-based Research (PI Prof. Matteo Ortino)

Università di Verona centro di eccellenza - IT

Participant

'The Legal Dimensions of Digital Platforms: A Network-based Research' (PI: M. Ortino, Centre of excellence for research on Law, Technology and Changes – IUStEC University of Verona; 2019-ongoing). i am responsible for the area of platforms and EU capital markets law.

2020 - ONGOING

Centre of Excellence Jean Monnet EUSFIL on Sustainable Finance University of Genoa (Director Prof. Michele Siri)

European Commission - Erasmus Programme

Participant

2020 - ONGOING

Crowdfunding and the Law (PI P. Ortolani and M. Lousse)

Radboud University

Participant

I am responsible for the crowdfunding and EU financial regulation area.

2020

Fintech the influence of enabling technologies on the future of the financial markets

PRIN - MIUR - IT

Participant

PRIN 2017 *FinTech: the influence of enabling technologies on the future of the financial markets*, Università Cattolica Sacro Cuore Milano (dir. Prof. Sciarrone Alibrandi; contract for collaboration)

2019 - 2021

FinTech and the Law Regulatory Supervisory Policy and other Legal Challenges FinTech and Financial Services (PI Prof. I. Chiu UCL Prof. G. Deipenbrock HTW Berlin)

UCL (London UK) and HTW Berlin (Germany)

Participant

International Working Group and Project on 'FinTech and the Law: Regulatory, Supervisory, Policy and other Legal Challenges – FinTech and Financial Services' (coordinated by Prof. I. Chiu, UCL; Prof. G. Deipenbrock, HTW Berlin). I am responsible for the investment-based crowdfunding area.

Editorial activity

Anonymous referee for:

- 'Rivista di diritto bancario' and Member of the editorial committee of the 'Rivista di diritto bancario (ISSN: 2279-9737) since January 2018
- *European Company and Financial Law Review* (ISSN 1613-2556)
- *Journal of Financial Regulation and Compliance* (ISSN 1358-1988)
- international editors such as Routledge, Cambridge University Press and Oxford University Press

Assignments abroad

- 29 July 2020: lecture (3 hours) on "Investment-based and lending-based crowdfunding", Financial Law and New Technologies Summer School Program, University of Utrecht, Law School (Heidelberglaan 8, 3584 CS Utrecht, The Netherlands; online)
- 19-21 August 2018: Lecturer (4 hours) about "Structure and aims of the European System of Financial Supervision (EFSF)" and "Deepening the knowledge: the role of the EBA, ESMA and EIOPA at level 2", ERA Summer University Finance, ERA – Academy of European Law, (Metzer Alee 4, D-54295, Trier, Germany)
- 2 October 2012 – 16 August 2013: Visiting Research Fellow at the Center for Financial Institutions, New York University School of Law. Main activities and responsibilities: Conducted research for a book project about Microfinance and Financial inclusion regulation (author E. Macchiavello). Participated in Faculty Workshops and colloquia. Guest speaker about Microfinance Regulation at the Law and Business of Microfinance course

(Professor Ana Demel).

- 1 February 2010 – 12 May 2010: Research Associate to Professor Kevin Davis, at New York University, School of law. Main activities and responsibilities: Research in the field of microfinance and financing development (in particular, P2P lending platforms and different regulatory regimes applicable to them)

Other professional activities

Member of the Genoa Bar Association since 2009 (special register for fulltime university professors since December 2019).