



As already hinted at in my last post: after we presented the [PayTechLaw Top10](#), i.e. the ten blog posts which received the highest number of clicks in 2018, **PayTechTalk Top5 - 2018** now presents the five most listened to podcasts of 2018. I have to admit that the ranking came as a bit of a surprise to me. But take a look yourself.

Have a lot of fun with our...

## PayTechTalk Top5 - 2018

1. **[PayTechTalk 29: KYC via a third party? This is how!](#)**



KYC by Third Parties: In the 29<sup>th</sup> episode of PayTechTalk, Frank and Christian explain how an obliged party within the meaning of the Anti-Money Laundering Act can use third parties for its due diligence obligations under anti-money laundering laws. Among other things, they clarified questions as to what possibilities there are to use third parties for due diligence obligations under money laundering laws; what rules are set out in the German Anti-Money Laundering Act (GwG); what news there is regarding the prevention of money laundering by third parties; under what conditions a third party can rely on an identification which has already been carried out – and whether a third party can sub-outsource a task assigned to them to another third party?



## 2. PayTechTalk 25 – Anniversary episode with David Birch about open banking and identity

Is Identity the new money? As mentioned above, I was somewhat taken aback regarding the ranking of the top five PayTechTalk episodes – I had thought our anniversary episode would be at the very top. For this 25<sup>th</sup> anniversary episode of PayTechTalk, Frank had the great honour of speaking to none other than the world-famous author, consultant and expert in digital financial services, Mr. Dave Birch. The topics we focused on were – how could it be any different – open banking (damage or support for the competition?) and “identity is



the new money”. It is definitely worth listening to this episode.

### 3. **PayTechTalk 21 - PayPal, what's up?**

You can see the [PayPal](#) button nearly everywhere, but what happens next? Where does new growth come from? Will PayPal soon open a bank branch? Many questions. So it was time to look into this further. For our 21<sup>st</sup> episode of PayTechTalk, [Susanne](#) talked to Frank Keller, who has been the CEO of PayPal [DACH](#) since 2016. Among other things, they talk about PayPal's plans for the future, how the company deals with the issue of surcharging, what consequences the BGH ruling on buyer protection has and what effects eBay's termination of their previous cooperation will have in the future.

### 4. **PayTechTalk 28: KYC, AML and CTF. Fanta 4? Anti-money laundering!**

Prevention of money laundering: In PayTechTalk 28, [Frank](#) and [Christian](#) talked about a topic that plays an important role in our consulting practice: anti-money laundering prevention. They set out the basics of this important topic that every stakeholder in the FinTech industry should be familiar with.

### 5. **PayTechTalk 31 - Paymentandbanking and PayTechLaw discuss the “Bitcoin decision”**

Bitcoin decision: On 25th November 2018 the Kammergericht Berlin (Az.: (4) 161 Ss 28/18 (35/18)) ruled that the trading of Bitcoin was not a criminal act. According to the court, Bitcoin is not a financial instrument under the rules of the the Kreditwesengesetz and in particular it is not an accounting unit. The decision itself sparked some criticism. What effect will this have in the real world – and does BaFin feel obligated by this ruling? What does the crypto scene now have to watch out for? [Jochen Siegert](#) and [Frank](#) therefore returned to this issue. You can find the result in episode 31 of PayTechTalk, a co-podcast with [Paymentandbanking](#).

And that's it, the top 5 podcasts of the PayTechTalk of 2018!

Maybe they will inspire you to create a new playlist? After all, there is a bit of time – in “between the years” as we say in Germany. I wish all of you a few peaceful days off work with friends and family – and for those of you who do have to work, as little stress as possible at the end of the year. Believe me when I say we can't wait to get started with the next round of PayTechTalks in 2019! Cheers!



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