

The current members of the Observatory were named by an Order of the Minister of the Economy, Finance and Industry dated 20 April 2006, supplemented by an Order dated 22 June 2006.

President

Christian NOYER
Governor of the Banque de France

Members of Parliament

Jean-Pierre BRARD

Deputy

Nicole BRICQ

Senator

Nominated on proposition by the Minister of Consumer Affairs:

- The Director of the General Directorate for Competition, Consumer Affairs and the Punishment of Fraud Offences or his/her representative
Virginie BEAUMENIER
Jean-Pierre GERSKOUREZ

Representative of the General Secretary of the Banking Commission

Jean-Luc MENDA

Deputy Director of General Surveillance of the Banking System

Nominated on proposition by the Minister of Justice:

- The Director for Criminal Affairs and Pardons or his/her representative:
Pauline FLAUSS
Vincent MONTRIEUX

Representatives of public administrations

Nominated on proposition by the General Secretary for National Defence:

- The Central Director for the Security of Information Systems or his/her representative:
Patrick PAILLOUX

Nominated on proposition by the Minister of the Economy, Finance and Industry:

- The Senior Official for Defence or his/her representative:
Emmanuel SARTORIUS
Alain ROCCA
- The Head of the Treasury and Economic Policy or his/her representative: **Maya ATIG**
Audrey SUDARA-BOYER

Nominated on proposition by the Minister of the Interior:

- The Head of the Central Office for the Fight against Crimes Linked to Information and Communication Technologies or his/her representative
Christian AGHROUM

Nominated on proposition by the Minister of Defence:

- The Director General of the National Gendarmerie or his/her representative:
Éric FREYSSINET

Nominated on proposition by the Deputy Minister of Industry:

- The Director General of Business or his/her representative:
Mireille CAMPANA

Representatives of payment card issuers

Brigitte CHARLIER

Head of Electronic Payments (CEDICAM)

Patrice COUFFIGNAL

Director (Europay France)

Armand de MILLEVILLE

Executive Vice President (American Express France)

Jean-Marie DRAGON

Electronic Payments Expert (La Banque Postale)

Bernard DUTREUIL

Director (Fédération Bancaire Française)

Hervé DUCHARNE

Audit Manager and Research (Groupe Carte Bleue)

Alain GOLDBERG

Risk and Compliance Director (Natexis Paiements)

Dominique JOLIVET

Head of Risk Management and Electronic Payment Security Department (Caisse Nationale des Caisses d'Épargne)

Cédric SARAZIN

Business and Strategy Manager (Groupement des cartes bancaires)

Gérard JOUVE

Institutional Relations Manager (CETELEM)

Representatives of the Consumer Board of the National Consumers' Council

Michèle DAUPHIN

Representative and technical adviser (Familles de France)

Valérie GERVAIS

General Secretary of Association FO Consommateurs (AFOC)

Jean-Pierre JANIS

National Adviser, Associations Familiales Laiques (CNAFAL)

Christian HUARD

General Secretary, Association d'éducation et d'information du consommateur de l'Éducation nationale – ADEIC

Frédérique PFRUNDER

Special adviser to Confédération du logement et du cadre de vie – CLCV

Representatives of merchants' professional organisations

Richard BOUTET

Means of Payment Adviser (Fédération des entreprises du commerce et de la distribution)

Marc LOLIVIER

General Delegate, Fédération des entreprises de vente à distance (FEVAD)

Jean-Marc MOSCONI

General Delegate (MERCATEL)

Philippe SOLIGNAC

Vice-President (Chambre de commerce et d'industrie de Paris)

Guillaume VANOVERSCHELDE

Chief Administrative Officer and Chief Financial Officer (DECATHLON)

Persons chosen for their expertise

Philippe CAMBRIEL

Executive Vice-President (Gemalto)

Jacques STERN

Head of the Information Technology Department, École normale supérieure (ENS)

Sophie VULLIET-TAVERNIER

Head of Legal Affairs, Commission nationale de l'informatique et des libertés – CNIL