

Tuesday 12 September 2017 The Payments Regulation Boot Camp

08.45 Registration

- 09.15** **Opening Remarks From The Chair**
Ruth Wandhöfer, *Global Head of Regulatory & Market Strategy, CITI*
- 09.25** **Keynote Address From The European Banking Authority: Outlining The Draft Regulatory Technical Standards (RTS) On Strong Customer Authentication (SCA) And Common And Secure Communication (CSC) Under PSD2**
Dr Dirk Haubrich, *Head of Consumer Protection & Financial Innovation, EUROPEAN BANKING AUTHORITY*
- 09.55** **Expert Legal Insight: Complying With The EBA RTS For PSD2: What Do Financial Institutions Need To Understand?**
Paul Anning, *Partner, Financial Institutions Group, OSBORNE CLARKE*
- 10.15** **Industry Strategy Roundtable: Practical Steps Needed To Prepare For The EBA RTS For PSD2. How Will PSD2 Work In Practice? What Are The Risks To Be Addressed? Which Market Segments Will Be Looking For Direct Access To Accounts? What Needs To Be Agreed Between The Account Servicing Banks & The Providers Of Payment Initiation Services?**
Derrick Brown, *Head Of Payments, WORLDPAY & Chair of the Board, EUROPEAN PAYMENT INSTITUTIONS FEDERATION*
Thomas Egner, *Secretary General, EURO BANKING ASSOCIATION*
Kirstine Nilsson, *Head of Strategic Engagement, SWEDBANK*
James Whittle *Director of Industry Policy, PAYMENTS UK*
- 11.00 Morning Coffee & Networking Break
- 11.25** **The General Data Protection Regulation & PSD2: What Are The Tensions Between The Two?**
Pascale-Marie Brien, *Senior Policy Adviser, EUROPEAN BANKING FEDERATION*
- 11.45** **Strategy Roundtable: How PSD2 Overlaps With Other Regulatory Initiatives - What Do The Dependencies & Inter Relations Mean For Business?**
Julie Connor, *PSD2 Group Business Lead, BANK OF IRELAND*
Nilixa Devlukia, *Technical Specialist Payments, FINANCIAL CONDUCT AUTHORITY*
Dr Krzysztof Korus, *CEO, PRUDENTIZ*
Jarkko Turunen, *Head of Open Banking, NORDEA*
- 12.25** *Lunch & Networking Break*
- 13.20** **How The Card Industry Needs To Adapt To PSD2 & Interchange Fee Regulation (IFR)**
Scott McInnes, *Partner, BIRD & BIRD*
- 13.40** **Retailer Insight: What Will PSD2 & IFR Mean For Merchants?**
Andreas Melan, *Group Payment Card Manager, IKEA*
- 14.00** **Anti-Terrorist Financing; Anti Money Laundering; Know Your Customer: How Regulatory Initiatives Are Shaping Business**
- 14.20** **Strategy Roundtable: Security In Payments - How Can The Industry Collaborate To Fight The Threat From Fraudsters; Criminals; Terrorists & Cyber Attackers?**
Alain Hiltgen, *Executive Director, UBS*
Eric van der Schild, *Relation & Innovation Officer, EUROPOL*

Tristan van der Vijver, *Global Head of Compliance*, WESTERN UNION

14.55 Keynote Address: How Regulatory Technology Can Help Financial Institutions To Better Manage Risk

Beju Shah, *Senior Expert Regulatory Data*, BANK OF ENGLAND

15.15 Afternoon Tea

15.35 RegTech Shark Tank

4 innovators will pitch their idea in just 4 minutes. After each pitch our 3 industry 'Sharks' will ask the presenter 3 questions to assess the potential of the idea. After all 4 have pitched the Sharks will choose their favourite and then the audience will vote and pick a winner!

Christian Visti Larsen, *CEO & Co-Founder*, NEWBANKING

Jane Walshe, *Founder*, ENFORCD

Jan-Michael Gorecki, *CEO & Founder*, KYOLAB

QUMRAM

16.05 Strategy Roundtable: From Crypto Currencies To Facebook - What Will The New Payments Ecosystem Look Like & How Will It Be Regulated? Where Are The Tensions Between Existing Legislation & FinTech Developments?

Divya Bhardwaj, *Senior Counsel for Payments*, AIRBNB

Gianluca D'Imperio, *Senior Regulatory Compliance Analyst*, UNICREDIT

Monica Monaco, *Founder & MD*, TRUSTEUAFFAIRS

Thaer Sabri, *CEO*, ELECTRONIC MONEY ASSOCIATION

16.55 The Payments Regulation Trouble Shooting Panel

Quiz our experts on any questions not addressed during the day or to dig deeper into the issues at the top of your mind.

Delegates may submit topics for discussion beforehand; simply email katie.gwyn-williams@informa.com

17.25 Closing Remarks From The Chair

17.30-19.00 Drinks Reception

Tuesday 12 September 2017 FinTech & The Future of Payments Forum

08.45 Registration

09.15 Opening Remarks From The Chair

Simon Bailey, *Managing Director*, FINARCHY

09.20 Keynote Address: What Are The Really Hot Spaces in FinTech?

Marc P. Bernegger, *Co-Founder*, FINANCE 2.0

09.40 Special Address: How The FinTech Focus On User Experience Will Revolutionise Payments

Jeff Hibbard, *Chief Product Officer*, FIDOR BANK

10.00

Keynote Address: How Banking As A Service Will Change The FinTech Landscape

Nick Ogden, *Founder*, CLEARBANK

10.20 Expert Debate: Where Is The Money - Are We Still Waiting For The FinTech Business Model To Show Up?

Aaron Baker, *Head Digital Service Communications & Payments*, LLOYDS BANKING GROUP

Dennis Van Allmeersch, *Member*, EUROPEAN RETAIL PAYMENTS BOARD, EUROPEAN CENTRAL BANK

Radboud Vlaar, *Founding Partner*, ORANGE GROWTH CAPITAL

11.00 Morning Coffee & Networking Break

11.25 Changes in Identity Management Are Creating Huge Opportunities In Transaction Services. What Are Those Opportunities and How Do You Maximise Them? Will The Use Of Biometrics Be Transformative?

Emma Lindley, *Founder*, INNOVATE IDENTITY

11.50 Identity Shark Tank

4 innovators will pitch their idea in just 4 minutes. After each pitch our 3 industry 'Sharks' will ask the presenter 3 questions to assess the potential of the idea. After all 4 have pitched the Sharks will choose their favourite and then the audience will vote and pick a winner!

Andrew Bud, *CEO & Founder*, IPROOV

Rob Leslie, *CEO & Founder*, SEDICII

Ted Oorbals, *CEO*, HANSCAN

John Erik Setsaas, *Identity Architect*, SIGNICAT

12.25 Lunch & Networking Break

13.20 Keynote Address: Putting People Back In Charge of Their Money - How Challenger Banks Are Harnessing Financial Inclusion & Personal Financial Management To Grow World Beating Businesses

Ricky Knox, *Co-Founder*, TANDEM MONEY

13.45 Financial Inclusion/Personal Financial Management Shark Tank

5 innovators will pitch their idea in just 4 minutes. After each pitch our 3 industry 'Sharks' will ask the presenter 3 questions to assess the potential of the idea. After all 5 have pitched the Sharks will choose their favourite and then the audience will vote and pick a winner!

David Sosna, *CEO & Co-Founder*, PERSONETICS

Norris Koppel, *CEO & Founder*, MONESE

Georg Ludviksson, *CEO*, MENIGA

David Parker, *Global Partnerships*, ITEMIZE

Vedran Vego, *CTO & Co-Founder*, OTLY!

14.20 Keynote Address: How The FinTech Boom Is Reshaping Business & Personal Cross Border Payments

Stuart Gregory, *Head of Business*, TRANSFERWISE

14.40 Cross Border Payments Shark Tank

5 innovators will pitch their idea in just 4 minutes. After each pitch our 3 industry 'Sharks' will ask the presenter 3 questions to assess the potential of the idea. After all 5 have pitched the Sharks will choose their favourite and then the audience will vote and pick a winner!

Laurence Cooke, *CEO & Founder*, NANOPAY

Shreya Hewett, *CEO & Founder*, TRANSFERGURU

Steve Hatton, *Co-Founder*, TRUSEK

Vaughan Owen, *CEO*, COMO GLOBAL

Rob Atkins, *CEO & Founder*, XCORDIS

15.15 Afternoon Tea

15.35 Special Address: The Internet Of Things & New Gen Commerce: Balancing The Opportunities With The Security Threats
Jonny Voon, *Innovation Lead*, **INNOVATE UK**

16.00 Internet of Things Fireside Chat

16.25 Closing Debate: What Next For FinTech & Financial Services? Will The Shift From Competition To Collaboration Continue? How Can FinTechs & Incumbents Work Together To The Benefit Of All?
Annine Bentzen, *Head of Engagement*, **HUFSY**

Morten Kriek, *VP EMEA*, **MOVEN**
Celine Lazorthes, *CEO*, **MANGOPAY**
Julian Sawyer, *Chief Operating Officer*, **STARLING BANK**

17.20 Closing Remarks From The Chair

17.30-19.00 Drinks Reception

Tuesday 12 September 2017 The Blockchain Summit

08.45 Registration

09.15 Opening Remarks From The Chair
Chris Skinner, *Chairman*, **FINANCIAL SERVICES CLUB**; *Co-Founder*, **11:FS**; *Author*, **VALUEWEB**

09.20 Blockchain 101: What Is Distributed Ledger Technology & What Could It Mean For Financial Services?
This 80 minute session will be an in-depth exploration of where DLT could be applied and where it can't.

- Understanding the nomenclature
- The potential of public vs. consortium vs. fully private blockchains
- What problems could DLT potentially solve?
- How could DLT change financial services?
- Is blockchain just for niche products? If not, which user cases could be scalable?
- Who are the key players and influencers?

10.40 Tim Richards, *Principal Consultant*, **CONSULT HYPERION**

Keynote Address: Creating A New, Decentralised Financial System; The Role Of Bitcoin, Digital Currency And Blockchain Technology
Robleh Ali, *Digital Currencies Research Scientist*, **MIT MEDIA LAB**

11.00 Morning Coffee & Networking Break

11.25 DLT Proof of Concepts Panel: What Have We Learnt From Our Proof Of Concept Work In Payments; Trade Finance; Bank Treasury; Compliance; Identity & Securities Settlement?
Ferdinando Ametrano, *Head of Blockchain*, **INTESA SANPAOLO**
Ivar Wiersma, *Head of Innovation*, **ING**
Pedro Gurrola-Perez, *Senior Technical Specialist*, **BANK OF ENGLAND**

12.25 Lunch & Networking Break

13.20 Expert Insight: What Are The Legal & Regulatory Issues Around DLT? How Can We Create A Robust Legal Framework?
Robert Courtneidge, *Global Head of Cards & Payments*, **LOCKE LORD**

13.40

Regulators Strategy Roundtable: How Do We View DLT? How Might It Be Regulated? How Are Governments Globally Working Together To Create Coherent Future Regulation? Will Central Banks Use Digital Currencies?

Siân Jones, *Founder, COINSULT*

David Mills, *Assistant Director, FEDERAL RESERVE BOARD*

14.15

Dirk Schrade, *Deputy Head of Department Payments & Settlement Systems, DEUTSCHE BUNDESBANK*

14.35

Distributed Ledger Technology For Payments Products

Richard Crook, *Head of Innovation Engineering, RBS*

14.55

Distributed Ledger Technology For Cross-Border Payments

Daniel Aranda, *Managing Director Europe, RIPPLE*

Corporate Case Study: IATA's Blockchain Pilot & The Potential For Huge Savings On Bank Transfer & FX Costs

Stephen Darnley, *Corporate Treasurer, IATA*

15.15 Afternoon Tea

15.35

DLT Shark Tank

4 innovators will pitch their idea in just 4 minutes. After each pitch our 3 industry 'Sharks' will ask the presenter 3 questions to assess the potential of the idea. After all 4 have pitched the Sharks will choose their favourite and then the audience will vote and pick a winner!

16.00

How Distributed Ledger Technology Can Address The Huge Challenges Around Identity & Security

Gene Vayngrib, *CEO, TRADLE*

16.20

Oxford Union Debate: This House Believes Blockchain Is A Truly Transformative Technology

Proposing The Motion: **Professor Michael Mainelli**, *Director, Z/YEN*

Seconder: **Vinay Gupta**, *Venture Consultant*

Opposing The Motion: **Dr Michael Salmony**, *Executive Adviser To The Board of Directors, EQUENS*

Seconder: **Douwe Lycklama**, *Founder, INNOPAY*

16.50

Closing Roundtable: Where Next For DLT?

Marieke Flament, *MD Europe, CIRCLE*

Christian Lundkvist, *Decentralisation Generalist, CONSENSYS*

Gabrielle Patrick, *The Blockchain Lawyer & Vice Chair, LEISURE INDUSTRIES SECTION (IBA)*

Andrew Reid, *Head of Digital Market Management & Governance GTB, DEUTSCHE BANK*

Maya Zahavi, *Co-Founder, QED-IT*

17.25

Closing Remarks From The Chair

17.30-19.00 Drinks Reception

Wednesday 13 September 2017 Main Conference Day 1

08:1 Registration and Morning Coffee

5

All speakers listed on the agenda are confirmed
www.payments-intl.com

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09.0 Opening Remarks From The Chair

0 *Plus interactive electronic polling with the audience*

Ruth Wandhöfer, *Global Head of Regulatory & Market Strategy*, **CITI**

09.1 Keynote Opening Address: The New Payments Paradigm. How Open Access - To Payments Systems; Banking Services; Accounts - Will Change The Game. Are Open APIs An iTunes Moment For Banks Or The Opportunity To Really Embrace Innovation? What Are Digital Giants Like Apple, Facebook, Amazon, Alipay & Tencent Going To Do To Payments?

Steve Ellis, *Head Innovation Group*, **WELLS FARGO & CO**

09.4 Global Regulators Strategy Roundtable Under Chatham House Rules: How Regulators Want To Drive Change In Payments. What Are Our Priorities? What Would A Perfect Payments World Look Like?

- What do we want increased competition to achieve in terms of pricing, service, innovation and collaboration?
- Are regulators globally moving in the same direction?
- The transposition of PSD2 - will there be supervisory challenges?
- Instant payments - the payments industry's next frontier?
- Will FinTech companies benefit from "lighter touch" regulation?

Emmanuelle Assouan, *Head of Payment Systems & Market Infrastructure Department*, **BANQUE DE FRANCE**

Rhys Bollen, *Executive Director*, **NSW REGULATORY AUTHORITY AUSTRALIA**

Philippe Pellé, *Deputy Head of Unit 3 Retail Financial Services & Payments*, **DG FISMA**, **EUROPEAN COMMISSION**

Heike Winter, *Director Retail Payments Policy*, **DEUTSCHE BUNDESBANK**

10.2 Winning Payments Disruptors Shark Tank

0 *The winning innovators from our summit day shark tanks, all of whom have the ambition to transform payments, will repeat their winning pitches. Each pitch lasts just 4 minute and after each pitch our 3 industry 'Sharks' will ask the presenter 3 questions to assess the potential of the idea. After all 6 have pitched the Sharks will choose their favourite and then the audience will use our electronic polling device to vote and pick a winner!*

10.55 Morning Coffee & Networking Break

11.3 Transaction Banking Leaders Strategy Roundtable: Opportunities & Challenges Of The New Payments Landscape - What Keeps Us Up At Night? How We Are Approaching Open Banking & Why It Is A Game Changer For Banks & Their Clients

- The disruptive forces - digital connectivity; instant payments; open APIs: FinTech; blockchain
- What do retail and corporate customers want from us? How can we better serve their needs?
- How can banks harness regulation for growth rather than just to comply; particularly with respect to PSD2?
- Managing risk in the new faster, better, cheaper payments world envisaged by the regulators
- Where are the collaborative and competitive spaces in the new landscape?
- Should banks be technology companies or should they go back to being banks?

Plus interactive electronic polling with the audience

Jeff Hibbard, *Chief Product Officer*, **FIDOR BANK**

Richard Martin, *Global Head of Transaction Product*, **BARCLAYS BANK**

John Sacco, *Head of Cash; Global Banking & Markets*, **BANCO SANTANDER**

Lars Sjogren, *Global Head of Transaction Banking*, **DANSKE BANK GROUP**

12.1 Possible Brexit Scenario: A View From Brussels

0 **Monica Monaco**, *Founder & MD*, **TRUSTEUAFFAIRS**

12.2 Keynote Address: Brexit; Trump; The Retreat From Globalisation - What Does It All Mean For The Financial Services Industry & For The Global Economy?

Philippe Legrain, *Former Economic Adviser To The President of the European Commission & Founder, OPEN*

12.50 Lunch plus Discussions & Networking - Choose Between The Following Options...

Networking Lunch
Don't forget to make the most of the extended break to use MyPayments to send messages to speakers and delegates and to arrange meetings.

13.15-14.15 Special Interest Sessions
 An opportunity to meet some key speakers and discuss key issues with your peers under The Chatham House Rule. Choose from
EXECUTIVE BOARDROOM WITH THE REGULATORS
 OR
FIRESIDE CHAT WITH PHILIPPE LEGRAIN

INVITATION ONLY - CLOSED DOOR SESSION FOR CORPORATE TREASURERS
 (12.50-14.15)
This in-depth session is EXCLUSIVELY for corporate treasurers and your facilitator will encourage frank and open discussion about innovations in treasury & payments that could really make a difference to your business. To aid free flow of information the session will be run under **Chatham House Rule** - participants are free to use the information received, but neither the identity nor the affiliation of the speaker(s), nor that of any other participant, may be revealed. Delegates may submit topics for discussion beforehand; simply email katie.gwyn-williams@informa.com

Main Session: THE OPEN BANKING REVOLUTION		NAVIGATING CHANGE IN CORPORATE TREASURY	
14:15	Opening Remarks From The Chair Ruth Wandhöfer , <i>Global Head of Regulatory & Market Strategy, CITI</i>	14:15	Opening Remarks From The Chair James Lockyer , <i>Finance Professional & Former Head of Development, ACT</i>
14:20	Special Address: The UK Open Banking Project & Standards For Open APIs; Data Sharing & Open Data. Where Are The Gaps Between Open Banking & PSD2? Louise Beaumont , <i>Co-Chair, OPEN BANK WORKING GROUP</i>	14:20	Fireside Chat: Treasury In Transformation. What Are The Coalface Priorities? What Are The Challenges On The Horizon? What Are The Particular Issues Around Payments? Christopher Peek , <i>Treasurer, TRINITY COLLEGE</i>
14:40	PSD2 Technical Standards: What Needs To Be Done? Will We See Different Transpositions Across Europe? Rita Camporeale , <i>Head of Payments, ITALIAN BANKERS ASSOCIATION</i>	14:40	
15:00	Digging Deep Session: PSD2 - What Are The Key Questions Around Security, Interoperability, Data & Fragmentation? How Can We Minimise Open API Fragmentation? Can Card Schemes Stay Relevant? How Can Banks Work With New Entrants To Go Beyond Compliance & Harness The PSD2 Opportunity? Becky Clements , <i>Head of Payment Operations, METRO BANK</i>	15:00	What The Constantly Evolving Regulatory Landscape Means For Corporate Treasurers
		15:20	An Update From The European Association of Corporate Treasurers About Their Latest Activities On Payments Massimo Batistella , <i>Manager of Accounts Receivables, TELECOM ITALIA</i>

15.5
0

Ronny Khan, *Innovation Expert*, **DNB**

Hetal Popat, *Programm Director & Head UK CMA Open Banking Programme*, **HSBC**

Damon Roberts, *Chief Technology Officer*, **ATOM BANK**

Carlos Figuerdo, *CEO*, **OPEN VECTOR**

Open API Provider Shark Tank

4 innovators will pitch their idea in just 4 minutes. After each pitch our 3 industry 'Sharks' will ask the presenter 3 questions to assess the potential of the idea. After all 4 have pitched the Sharks will choose their favourite and then the audience will use our electronic polling device to vote and pick a winner!

Steve Kirsch, *CEO*, **TOKEN**

Steve Hatton, *Co-Founder*, **TRUSEK**

Nigel Verdon, *CEO & Co-Founder*, **RAILSBANK**

Annine Bentzen, *Head of Engagement*, **HUFSY**

15.4
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Navigating The Ongoing Challenges In Relation To Sanctions, Credit Checks & Embargoed Countries
Peter Sargent, *Director*, **INTERNATIONAL TRADE INITIATIVES**

Open Discussion:

Best Practices In Cash Management; Working Capital Management; Treasury Centralisation

Christophe Idareci, *Liquidity Management & Reporting Manager, Finance & Treasury*, **GAZPROM**

Andrea Sottoriva, *Group Treasury Director*, **SITA**

Massimo Batistella, *Manager of Accounts Receivables*, **TELECOM ITALIA**

16.15 Afternoon Tea & Networking Break

16.4
0 **Corporate Client Voices: What Are The Payments Challenges Treasurers Face? What Do We Want From Banks?**

With some insights (but no secrets) from the corporate closed door session

Urszula Chwala, *Cash Manager, Treasury Europe*, **LYONDELLBASELL**

José Carlos Cuevas de Miguel, *Chief Financial Officer*, **DURO FELGUERA**

Janko Hahn, *Head of Treasury Operations*, **AUTONEUM**

Elisabeth Mosseen, *VP & Group Treasurer*, **VOLVO CARS**

17.2
0 **Case Study: Will Sweden Be At The Vanguard Of The Death Of Cash?**

Jonas Hedman, *Associate Professor*, **COPENHAGEN BUSINESS SCHOOL**

17.3
5 **Merchant Client Voices: Next Generation Payments For Retailing. As Changing Customers Behaviours Transform The Retail Space What Do We Need From Our Payment Providers? How Could Retailers Leverage PSD2?**

Gilles Bourron, *Head of Payments & Fraud Expertise*, **TOTAL**

Robert Herzig, *Director Customer Payments & Finance*, **METRO GROUP**

Mark Horwedel, *CEO*, **MERCHANT ADVISORY GROUP**

Ian Villalard, *Senior Operations Manager*, **VIRGIN MEDIA**

18.1
5 **Closing Remarks From The Chair**

18.30-21.00 The Payments International Party

Thursday 14 September 2017 Main Conference Day 2

08:00 Coffee & Networking

08:00 **Breakfast Briefing: Mobile Payments - Which Developments Matter? Will NFC**
0 **Technology Be Superceded With Bluetooth Becoming Truly Transformative? What**
-08:4 **Lessons About Mobile Wallets Can Be Exported From The Huge Innovation Happening In**
5 **Emerging Markets? And Why Have P2P Payments Succeeded In Some Markets & Not**
Others?

Moderator: **Kebbie Sebastian**, *Managing Director*, **PENSER CONSULTING**

Gurhan Cam, *Senior Vice President*, **DENIZBANK**

Akash Patel, *Mobile Payments Strategy, Propositions & Product Manager*, **Pingit**, **BARCLAYS BANK**

Satwik Seshasai, *Chief Technology Officer*, **SEGOVIA**

08:00 **Breakfast Briefing: Payments Security & Fraud Challenges In The Instant Digital Age -**
0 **Harnessing New Technologies; Next Generation Architecture & Industry Collaboration To**
-08:4 **Fight The Threats Around Identity & Data**
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Moderator: **Masha Cilliers**, *Partner*, **IBE TSE**

Niklas Bartelt, *Managing Director*, **PAYDIREKT**

Nik Breerton, *Head of Digital Payments & Cards*, **BARCLAYS BANK**

Marc Foglino, *Founder & CEO*, **AUTHENTIC GROWTH CONSULTING**

Ben Lindgreen, *Head of Security Delivery*, **PAYMENTS COUNCIL**

08:15 Registration & Coffee

08:45 **Opening Remarks From The Chair**
5 **Simon Bailey**, *Managing Director*, **FINARCHY**

08:50 **New Analyst Insight: Latest Trends & Statistics For The Global Payments Market**

09:10 **Quick Fire Panel: A Whistle Stop Tour Of Payments Innovations Happening Globally**
0 **John Elliot**, *Head of FinTech & Innovation*, **INVESTEC**
Anna Kovaleva, *Head of Foreign Communications*, **YANDEX.MONEY**
Makoto Shibata, *Head of Global Innovation Team*, **THE BANK OF TOKYO-MITSUBISHI**

09:45 **Special Address: Why Data Transformation Is The New Digital Transformation**
5 **James Governor**, *Co-Founder*, **REDMONK**

10:05 **Special Address: Women In PayTech**
5 **Anne Pieckielon**, *Director of Product & Strategy*, **BACS**

10:20 **Distributed Ledger Technology: Separating The Hype From The Reality - What Are The**
0 **Genuine User Cases?**
Simon Taylor, *Co-Founder & Blockchain Director*, **11:FS**

10.4 **Keynote Address: How New Technologies - From AI To IoT; Data Analytics To Robotics; Biometrics To Voice Recognition - Are Turbocharging The Future**
5 **Sophie Hackford, Futurist & Researcher**

11.20 Morning Coffee & Networking

	MAIN CONFERENCE	ENGAGED CONVERSATIONS CONTENT YOU CANNOT GOOGLE...
11.4 5	Instant Payments - It's Not All About Speed ... Or Consumers Tom Hay, Head Of Payments, ICON SOLUTIONS	<p><i>Running alongside the main conference these highly interactive sessions will allow you to explore topics of particular interest in a small group with plenty of time to debate the central issues. Each session will have expert facilitators to kick the discussion off, manage the debate and draw all the themes together at the end of the discussion</i></p> <p>11.45-12.45 How The Internet Of Things Will Transform Payments</p> <p>OR</p> <p>11.45-12.45 Distributed Ledger Technology - Separating The Hype From The Reality</p>
12.0 0	The SEPA Instant Payments Scheme & The Journey Towards Faster Pan European Payments. Is There A Need For Instant Settlement Like TIPS? José Beltran, Business Development Director, STET	
12.2 0	<p>Expert Debate & Live Audience Survey: Insights Into The SEPA Instant Scheme Design. What Lessons Can Be Learned From Other Real Time Retail Payment Systems?</p> <ul style="list-style-type: none"> • How can banks prepare for SEPA instant payments? • What are the challenges around collateral and funding • What are the compliance, liquidity and settlement risks for instant payments? If the value threshold for instant payments increases significantly how can that risk be addressed? • How can countries who have already implemented instant payments build on their success? What lessons can countries who are going to implement instant payments learn from them? • Will banks be able to generate revenue from real time payments by charging for information services or is it just another layer of cost? <p><i>With commentary on the results of the electronic polling from our expert panel</i></p> <p>José Beltran, Business Development Director, STET Gijs Boudewijn, Chairman, Payments Systems Committee, EUROPEAN BANKING FEDERATION Thomas Lammer, Senior Market Infrastructure Expert, EUROPEAN CENTRAL BANK Craig Tillotson, CEO, FASTER PAYMENTS SCHEME, Chairman, & MD, PAYM</p>	
12.5 5	Keynote Address: Cyber Crime - Why We Should All Be Very Afraid	

Lunch plus Discussions & Networking

13.1 **Payments Industry Lunch Roundtables**

5 These roundtables will provide you with the ideal opportunity to meet players from across the payments ecosystem. Expert speakers will lead discussions on highly topical subjects & groups will be small to allow for real interaction.

1. **Cyber Security - What Do You Need To Do To Protect Your Business?**
2. **Open APIs - Digital Transformation By The New Kingmakers**
3. **Harnessing The Real Time Payments Opportunity**
4. **Could Distributed Ledger Technology Be The Solution For International Payments?**
5. **Payments Under The Glass - Has Our Uber Moment Come?**
6. **What Can We Learn From Payments Innovations Happening Around The World?**

SPECIAL INTEREST SESSION

(14.15-15.40)

14.1 **HOW CAN BANKS BRIDGE THE INNOVATION GULF?**

5 **WHAT CAN THEY LEARN FROM OTHER INDUSTRIES - LIKE TELECOMS & ENERGY - THAT HAVE BEEN DISAGGREGATED?**

HOW CAN BANKS HARNESS OPEN BANKING APIS TO CREATE INNOVATIVE NEW PRODUCTS & SERVICES?

- Why open banking is the holy grail
- Insights into the Nesta Open API Challenge
- Re-engineering bank culture for a new digital age
- Becoming customer led instead of product led
- Talent acquisition – hiring people who understand the new customer
- How can banks balance regulation and creativity?

Moderator: **Laura Joseph**, *Director of Digital Products & Propositions*, **BARCLAYS**

Duena Blomstrom, *Founder*, **EMOTIONAL BANKING**

Chris Gorst, *Open Up Challenge Prize Lead*, **NESTA**

Alessandro Hatami, *Founder*, **THE PACEMAKERS**

14.1 **Is Correspondent Banking Broken? Could Distributed Ledger Technology Be The Solution For International Payments?**

5 **Marcus Treacher**, *Global Head of Strategic Accounts*, **RIPPLE**

14.4 **Corporate Challenges with Cross-Border Payments and Potential Solutions**

0 **Magnus Carlsson**, *Manager for Treasury & Payments*, **ASSOCIATION FOR FINANCIAL PROFESSIONALS**

15.0 **Strategy Roundtable: Cross Border Payments: Slow, Inefficient & Costly For Banks & Business - How Can The Industry Collaborate To Fix The Problem?**

0 **Torgny Krook**, *Head of Financial Institutionals Non OECD*, **DANSKE BANK**

Marc Recker, *Global Head of Market Management*, **DEUTSCHE BANK**

15.4 **Special Guest Closing Address: Insights From A Global Adventurer About Risk; Goals, Teamwork & Leadership**

0 **George Bullard**, **WORLD RECORD BREAKING EXPLORER**

16.1 **The Payments International 2017 Quiz Grand Draw**

0 A fantastic prize for conference survivors – but you have to be in the room to win!

Closing Remarks From The Chair

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Friday 15 September 2017 The Retreat: Disruptive Innovations In Payments In Association With Claro Partners

Reimagine payments. Build relationships. Incubate ideas. Drive change.

New for 2017 this retreat will provide a unique experience to the attendees. No suits; no stage; no PowerPoints; no speakers - just expert facilitators of small topic driven working groups. Discuss disruptive innovations in payments with your peers in a truly intimate environment where the knowledge of the entire audience will be harnessed. The retreat will be run under the Chatham House Rule so that everyone can speak in total confidentiality.

The format

There will be 6 discussion topics. Each session will be run 6 times so everyone has the opportunity to debate each topic. There will be a subject matter expert assigned to each topic who will stay with their topic all day and they will be joined by a different facilitator at each session to bring their perspective to the conversation. Discussion groups will be kept small (with a maximum of 10 participants) to allow time for everyone to contribute.

THE TOPICS & SUBJECT MATTER EXPERTS:

Open source banking

Louise Beaumont, Co-Chair, **OPEN BANK WORKING GROUP**

Serving digital natives

Sophie Guibaud, VP European Expansion, **FIDOR**

User cases for distributed ledger technology

Diana Biggs, Industry Adviser, Centre For Blockchain Technologies, **UNIVERSITY COLLEGE LONDON**

Game changing payments innovation

Jonathan Hayes, Founder, **DINUBE**

How incumbents can work with start-ups

Philippe Gelis, CEO, **KANTOX**

Harnessing data and analytics

Fabien Girardin, CEO Data & Analytics, **BBVA**

Facilitators:

Chris Skinner, Chairman, **FINANCIAL SERVICES CLUB**; Co-Founder, **11:FS**; Author, **VALUEWEB**

Dave Birch, Director, **CONSULT HYPERION**

Pascal Bouvier, Venture Partner, **SANTANDER INNOVENTURES**

Aldo de Jong, Co-Founder, **CLARO PARTNERS**

Jeffrey Tijssen, Managing Principal, **CAPCO**

Timings

08.00 Registration

08.30 Round 1 & 2

10.30 Coffee break

10.45 Round 3 & 4

12.45 Lunch

13.45 Round 5 & 6

15.45 Key Findings Feedback

16.30 Drinks Reception

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