

# Money20/20 Europe

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## JUNE 6 • WEDNESDAY

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8:30am – 9:00am	<b>D</b>	<b>Smart data for better decision making</b> <i>Moderators: Sam Maule</i> <i>Speakers: Felipe García, Yaniv Levi, Jorge Soto</i>	The Spiegeltent Stage
9:00am – 9:05am	<b>N</b>	<b>Knowledge from the Battlefield</b> <i>Chair: Susanne Chishti</i>	The Lion's Den Stage
9:00am – 9:05am	<b>E</b>	<b>Chairperson's opening remarks</b> <i>Chair: Surabhi Nimkar</i>	The Spiegeltent Stage
9:00am – 9:10am	<b>I</b>	<b>Is self-sovereign identity the way forward for financial services?</b> <i>Chair: Dave Birch</i> The three domain identity model (3DID) provides a useful framework for thinking about real and digital identity. Using this model, we can see a clear separation between the issue of creating digital identities and binding them to things in the real world, and the use of those digital identities to support transactions in the virtual world. It is interesting to speculate whether new techniques such as self sovereign identity can transform the online identity space and whether such a transformation can help with the management of personal data at scale. After all, data might well be the new oil but in our new GDPR world, personal data might well be the new toxic waste.	The Carousel Stage
9:00am – 9:10am	<b>P</b>	<b>New business models for cross border</b> <i>Chair: Gary Conroy</i>	The High Wire Stage
9:00am – 9:10am	<b>R</b>	<b>Is the price of maturity in financial services regulatory oversight?</b> <i>Chair: Patrick Pinschmidt</i>	The Ringside Stage
9:00am – 9:10am	<b>C</b>	<b>Big, small, structured and unstructured – ignore the data deluge at your peril!</b> <i>Chair: Beatriz Sanz</i> The reality is that information technology is one of the largest revolutions in history. In a world of "convergence" in terms of technologies, industries etc., data is at the core of a digital society. With machines taking the lead in data processing, new questions arise. What's the new value chain of data and analytics, and how can organizations prepare? Is AI going to change the decision making process? Opportunity or threat? What will be the impact of the increasing regulation? Should "data" become a second language for organizations? What's behind data literacy? Throughout the session we will discuss how organizations are approaching this topic, we will hear from experts and explore different roadmaps to help banks define their own "data agenda"	The Flying Trapeze Stage
9:00am – 9:20am	<b>A</b>	<b>Skills in an AI world</b> <i>Speakers: Tram Anh Nguyen</i> How to adapt to an AI world? The nature of work today is undergoing an unprecedented transformation. The skillset required of professionals are changing fast. These newly emerging skills are having a parallel disruptive effect on higher education and training programs. With the acceleration of AI, from big data to machine learning to deep learning, it is all about people. People need to adapt fast and adapt with a new mindset of an entrepreneur. In this session, Tram Anh will raise some questions related to the future of work, training, education, and technology.	The Arena Stage
9:05am – 9:25am	<b>N</b>	<b>My phoenix moment</b> <i>Moderators: Chloé James</i> <i>Speakers: Conny Dorrestijn</i>	The Lion's Den Stage
9:10am – 9:20am	<b>P</b>	<b>The way ahead: Investing in blockchain to facilitate industry disintermediation in cross border</b> <i>Speakers: Promoth Manghat</i>	The High Wire Stage

9:10am – 9:25am	D	<b>How Payment data is changing the future of retail</b> <i>Speakers: Jörn Leogrande</i>	The Flying Trapeze Stage
		While it has revolutionized the experience and relationships consumers hold with brands the right use of data analytics has thoroughly changed shopping. Convenience, ease-of-use, rising expectations can all be met and improved through the use of analytics, and an understanding of each customer at an individual level. This will help to shape and optimise retail and in turn improve competitiveness through better customer service. As payment industry, we need to stay ahead of this by delivering real value to retailers with insights only payment data can show. Especially as digitalization of payment and seamless payment goes along with the imperceptibly of the payment industry in the future otherwise.	
9:10am – 9:25am	R	<b>Revolution and collaboration: regulating innovation in an ever-changing landscape</b> <i>Speakers: Anna Wallace</i>	The Ringside Stage
		Technology and innovation are transforming the world around us, with financial services at the forefront of the revolution. These are tools for enormous good when wielded in the interests of consumers, but they also require policymakers to think in new ways about the age-old questions of competition and fairness.	
9:10am – 10:00am	I	<b>It's your data (isn't it?)</b> <i>Moderators: Dave Birch</i> <i>Speakers: Andre Boysen, Katryna Dow, Roger Haenni, Emma Lindley, Jacoba Sieders</i>	The Carousel Stage
		We all understand that "data is the new oil" especially when we are talking about personal data and especially in financial services. How can organisations develop strategies to curate and care for personal data in the face of GDPR, PSD2, instant payments, open banking and so on when there is no digital identity infrastructure to build on? In this session we take a deep dive in the current controversy about Cambridge Analytica in order to help the audience to understand the complexities of the real world of personal data and the pressures on the sector, then an informed panel will discuss different practical approaches that might deliver benefits to organisations and their customers.	
9:20am – 9:30am	P	<b>No borders, no masters, just blockchain</b> <i>Speakers: Joe Tusin</i>	The High Wire Stage
9:20am – 9:50am	E	<b>Making an impact on the media</b> <i>Moderators: Danny Calogero</i> <i>Speakers: Dr. João Freitas, Lea Jakobiak, Denis Kiselev, Sara Koslinska, Joy Macknight</i>	The Arena Stage
		They say all publicity is good publicity, but in an age where going viral is as easy as making a typo in a tweet every interaction counts. Join this session, hosted by leading PR agency Peregrine Communications for a live demonstration of best practice for interviews with the press. With real-time feedback, 3 startups and 3 journalists will demonstrate the dos and don'ts to ensure you're making the right kind of impression.	
9:25am – 9:45am	N	<b>Building disruptive products</b> <i>Moderators: Chloé James</i> <i>Speakers: Lamine Cheloufi</i>	The Lion's Den Stage
9:25am – 9:45am	D	<b>Placing data at the heart of your strategy – innovation at the C level</b> <i>Speakers: Prof. Annemieke Roobeek</i>	The Flying Trapeze Stage
		Understand the C-level perspective on banks' need to place data front and centre and clean their house to ensure that they can remain competitive, agile and potentially interoperable.	

9:25am – 10:00am	R	<b>Are sandboxes broken?</b> <i>Moderators: Elias Ghanem</i> <i>Speakers: Mirèl ter Braak, Stig Johansson, Anna Wallace</i> Sandboxes are being created across every country, but who is really benefitting? Does having a profusion of companies who wish to sandbox indicate that your policies are not working, and if so, what should be done about it? Sandboxes are the easiest and more visible way for regulators to get involved – real involvement or marketing involvement, yet to be defined – in the startup adventure. As FinTechs deal often with regulated processes, the government-driven sandbox is a great way to test the new solutions without jeopardizing the day-to-day business-as-usual. The risk is moving to a third dimension where everything is tested in the sandbox, good buzz is made about it as “a very progressive regulator allowing “almost” everything to be tested” but nothing or little is really brought to the real world, implemented and industrialize with the risk of changing the modus-operandi. The real opportunity is to use the sandbox for what it stands “a place to test fast and move out fast” to the real world where real problems, friction, hackers, and real regulations will make or break quickly any initiative tested in the safe environment of a sandbox. What is the right approach to sandboxes: industry, international, or none of the above?	The Ringside Stage
9:30am – 9:45am	P	<b>Finding international standards in X Border payments – can it be done?</b> <i>Speakers: Matthias Setzer</i> Although activity in cross border payments has moved on leaps and bounds in the last few years, challenges still exist in abundance. Technological innovation alone is arguably carving the path to achieving international standards, however, the industry cannot avoid the dual role that regulation plays as both the facilitator and the blocker. How can we overcome the challenges that regulation can pose to seize the cross-border opportunity and better serve customers on a global scale? And where does the responsibility for this truly lie?	The High Wire Stage
9:30am – 9:55am	E	<b>Ask me anything about: The future of bitcoin, blockchain and cryptocurrency</b> <i>Moderators: Lawrence Wintermeyer</i> <i>Speakers: Erik Voorhees</i>	The Spiegeltent Stage
9:45am – 10:00am	D	<b>So fresh and so clean – data in the back office</b> <i>Speakers: Christopher Mascaro</i> In an open future, clean data is the first imperative. Understand how to manage data lakes, and integrate real time analytics software. Plus, how can we prepare for the back office AI revolution and what are its implications from business efficacy to risk and compliance	The Flying Trapeze Stage
9:45am – 10:05am	N	<b>Bringing revolution to a traditional family bank</b> <i>Moderators: Chloé James</i> <i>Speakers: Pietro Sella</i>	The Lion’s Den Stage
9:45am – 10:25am	P	<b>Better, faster, stronger – advances in real-time payments and correspondent banking</b> <i>Moderators: Elena Whisler</i> <i>Speakers: Mike Steinharter, Karine Themejian, Joanne Towers, Gregory Vincent</i> Correspondent banking is an essential component of the global payment system, especially for cross-border transactions. Through correspondent banking relationships, banks can access financial services in different jurisdictions and provide cross-border payment services to their customers, supporting, inter alia, international trade and financial inclusion. The core of correspondent banking continues to be front a center in global payments, but how institutions accomplish this is beginning to evolve. In today’s era, customers expect a real-time, digital experience regardless if it’s going across a border or not so financial institutions and third-parties are looking for ways to make it a more effective and cost-efficient offering. What fresh innovations are we seeing and do we think that will radically change how cross-border payments are conducted and offered? Does the wave of new real-time payments scheme enable such innovation or will existing processes dominate?	The High Wire Stage
9:50am – 10:10am	E	<b>Making the most of your VC relationship</b> <i>Speakers: Désirée E. Cchette</i> Dos and Don’ts with VCs, How to prepare for meetings, how to prepare for capital, what to look for in potential investors	The Arena Stage
9:55am – 10:20am	E	<b>From BigTech to big banking: Bridging the digital divide</b> <i>Moderators: Liz Lumley</i> <i>Speakers: Mike Warriner</i>	The Spiegeltent Stage

10:00am – 10:20am	R	<b>Regulation in digital transformation initiatives in the Netherlands</b> <i>Moderators: Conny Dorrestijn</i> <i>Speakers: Petra Hielkema</i>	The Ringside Stage
10:00am – 10:40am	D	<b>Data dinosaurs – how advances in analytics and machine learning can prevent extinction</b> <i>Moderators: Dharmesh Mistry</i> <i>Speakers: Jason Gardner, Daniel Kjellén, Dave O'Flanagan, Kathryn Petralia, Joaquín de Valenzuela</i> How to approach the analytics quagmire at the bank level – what are the major tools and technologies you need to implement to avoid extinction, and how can interoperability create a better value proposition for all actors in the ecosystem?	The Flying Trapeze Stage
10:00am – 10:40am	I	<b>Understanding digital identity</b> <i>Speakers: Dave Birch, Paul Inglis</i> This boot camp will give non-specialists the tools they need to understand the digital identity landscape, the crucial role of digital identity in the next phase of evolution of online financial services and the debates and controversies in the space: Databases or blockchains? Self-sovereign or government? This session will deliver a clear framework for businesses and technologists to interact and will help delegates to understand not only the concepts of digital identity but the strategies for applying it to business. These will be made real by ForgeRock who will give examples of how digital identity is being applied at scale in real organisations ranging from banks to sports equipment manufacturers.	The Carousel Stage
10:05am – 10:10am	N	<b>Handover into Live Demos</b>	The Lion's Den Stage
10:10am – 10:20am	N	<b>Empowering data to win the battle against financial inertia</b> <i>Speakers: Leitha Matz</i> Financial health is critical, but anyone who's ever failed to follow through on a resolution knows that changing behavior is difficult. See how Zuper mobilizes banking data with a powerful combination of predictive analysis, behavioral economics and gamification to help users make the right financial decisions at the right time.	The Lion's Den Stage
10:10am – 10:30am	E	<b>Making your marketing memorable</b> <i>Speakers: Christine Bailey</i> To be innovative and memorable requires the courage and commitment for you to dare to be different – to do things you may not have considered, or believed yourself capable of. In this inspirational session, Dr Bailey will explain the importance of stepping outside your comfort zone. You'll learn: <ul style="list-style-type: none"> <li>• Why you should dare to begin before you're ready</li> <li>• What a 'limiting belief' is, and how to challenge them</li> <li>• How you can take small steps to achieve big dreams</li> <li>• Practical ways in which marketers can make payments marketing more memorable</li> </ul>	The Arena Stage
10:20am – 10:30am	N	<b>Next-generation mobile onboarding: ReadID verifies ePassports using NFC</b> <i>Speakers: Maarten Wegdam</i> Combining user convenience with security for online onboarding is a major challenge that many financial institutions face. However, there is new technology to assist with this challenge: verifying the authenticity of identity documents using the NFC capability of smartphones with the ReadID app. This solution provides a higher degree of security, and increased user convenience, when compared to existing technologies based on optical verification (photo of ID document) or video verification. Join this session for a demonstration of ReadID. ReadID runs on common smartphones, reads and verifies the RFID chip that is embedded in ePassports and similar identity documents. This process is simple and secure, without risk of OCR mistakes or typos. Combined with facial matching, a mobile identification process can be instant, taking under a minute to complete. Maarten will present lessons learned from the implementation at Rabobank, which went into production with ReadID earlier this year.	The Lion's Den Stage
10:20am – 10:40am	E	<b>Title TBC</b> <i>Speakers: Prof. Ben Shenglin</i>	The Spiegelent Stage

10:20am – 10:40am	R	<b>RegTech – the investor perspective</b> <i>Moderators: Peter Stephens</i> <i>Speakers: Michael Gilroy, Ravi Kurani</i> Join our panel of expert VCs and investors who will discuss and debate the burgeoning RegTech sector – will it really overtake FinTech, and at what stage in the game does investing become a no-brainer? What are the major concerns and considerations for the potential investor?	The Ringside Stage
10:25am – 10:40am	P	<b>How blockchain is making instant cross-border payments a reality</b> <i>Moderators: Joy Macknight</i> <i>Speakers: Colin O’Flaherty, Marcus Treacher</i> American Express and Ripple are working together to make instant cross-border payments a reality using blockchain technology. SMEs and businesses worldwide can benefit from the innovation of blockchain-powered instant payments, helping to drive global commerce.  This is the use case for American Express’ use of Ripple’s blockchain solutions for payments. SMEs still make up the backbone of most major and developing economies, and they are most impacted by the inefficient, costly global payment system. Companies like American Express and Ripple are innovating to provide businesses the ability to transfer value as easily as sending an email.	The High Wire Stage
10:30am – 10:40am	N	<b>Pay it later: why partnerships are the key to retail transformation</b> <i>Speakers: Nathan Gill, James Hickson</i>	The Lion’s Den Stage
10:30am – 10:40am	E	<b>Making your own luck</b> <i>Speakers: Stuart Lacey</i> Everyone business wants to be luckier; whether start-up or enterprise, as more good luck can change everything. Learn in this session from luck-hacker Stuart Lacey, who has not just made respecting luck a regular part of his business routine, but has also created a mathematical formula to analyze, replicate and ensure it on a daily basis.	The Arena Stage
10:40am – 10:45am	E	<b>Chairperson’s closing remarks</b> <i>Chair: Surabhi Nimkar</i>	The Spiegeltent Stage
11:10am – 11:15am	N	<b>Expanded horizons</b> <i>Speakers: Adizah Tejani</i> Ready to dip your toe outside of Europe but not quite sure where to start? Join our series of experts each exploring a new global market, for a high level look at the opportunities and potential challenges.	The Lion’s Den Stage
11:10am – 11:15am	E	<b>Chairperson’s opening remarks</b> <i>Speakers: Surabhi Nimkar</i>	The Spiegeltent Stage
11:10am – 11:20am	A	<b>Bridging the gap of man and machine</b> <i>Chair: Ton van’t Noordende</i> Machine learning and AI, blockchain and data are all key to the future-proofing strategies of the most influential players in finance. It’s time to get ahead of the curve.	The Arena Stage
11:10am – 11:20am	P	<b>Pinpointing the POS – the payment everywhere revolution</b> <i>Chair: Kevin Emery</i> The shift from payments to a commerce experience is one of the biggest trending topics disrupting the payment industry. It is affecting the way that payments are being done, both in-store and remotely; almost fading out the barrier that used to exist between these two domains. This session will discuss this topic in more details, evaluating how it is affecting transaction capture, enabling the creation of new payment solutions and the role of traditional point of sale devices in this transition.	The Ringside Stage
11:10am – 11:20am	P	<b>Setting out an IoT payments roadmap</b> <i>Chair: Michelle Evans</i>	The Flying Trapeze Stage

11:10am – 11:20am	P	<b>Where's the money: 10 trends shaping changing value chains</b> <i>Speakers: Jordan McKee</i> The payments value chain is in a state of constant flux as the confluence of new technologies and new entrants reshapes the playing field. To find success, ecosystem participants must reconsider how they will position themselves and the value they will deliver moving forward. This exercise requires not only self-reflection, but a thorough understanding the forces that are augmenting the marketplace. In this session, 451 Research Principal Analyst Jordan McKee will identify 10 key trends influencing the composure of the payments value chain and provide guidance on where the new competitive battlegrounds reside.	The High Wire Stage
11:10am – 11:50am	W	<b>Start-up Tech Academy: Ensure your success in enterprise software</b> <i>Speakers: Murat Abur, Diana Paredes</i> All start-ups are at the cutting edge of technological innovation, right? There's nothing more they can be taught? Wrong. All founders know that there's always something new to be learned, so make sure you join us for an in-depth examination of the transformative tools and technologies that will ensure you outstrip the competition and secure scale up funding.	The Carousel Stage
11:15am – 11:30am	N	<b>Simplifying the day to day banking experience in LatAm</b> <i>Speakers: Boris Batine</i> - Brief overview of the challenges encountered by the financially underserved within Brazil/LatAm - Regulation and how it is helping/hindering FinTech's evolution and day-to-day banking - Operating in over regulated markets and the challenges in setting up in these territories. Insight into how ID Finance launched its Brazil operations in partnership with a Brazilian bank to overcome regulatory hurdles and to accelerate its launch - The banking as a service model and respective benefits for banks and FinTechs e.g. growth, scale, enhanced customer service, access to new technologies etc - Lessons learnt and what ID Finance would do differently - Future plans - ID Finance's ambition to become the biggest non-bank lender in Brazil by the end of 2019 and how its banking-as-a-service partnership will help them to do this	The Lion's Den Stage
11:15am – 11:35am	E	<b>The empires strike back</b> <i>Moderators: David M Brear</i> <i>Speakers: George Kelsey</i>	The Spiegeltent Stage
11:20am – 11:35am	P	<b>Cards in a mobile first world - an endangered species?</b> <i>Speakers: John Chaplin</i>	The High Wire Stage
11:20am – 11:35am	P	<b>Developing a merchant wallet for the IoT</b> <i>Speakers: Zanda Brivule</i> Technology improvements are enriching mobility services which in turn are boosting consumer expectations. One of the best examples is in the car market with the shift in user behaviour from car ownership to car usership. Cars are becoming more and more connected. The market stakeholders are thus offering new innovative services based on new business models and data monetisation. But this mobility as a service creates challenges. The services have to be completely integrated in the current user experience, while maintaining a high level of trust both for the customer and for the merchant. TOTAL eWallet perfectly illustrates this in-vehicle payment revolution – join us for in-depth insight as to the state of play in the market, and future models of connected commerce.	The Flying Trapeze Stage
11:20am – 11:35am	P	<b>Sales anywhere: Why the point of sale is no longer a POS</b> <i>Speakers: Mary Kay Bowman</i> Over the past two decades, businesses have been forced into one of two categories: "in-store" or "online." But the world is not that simple. Today, sellers want to meet their customers wherever they are and payment, commerce and point-of-sale technologies are converging to enable sales nearly anywhere: in-store, on a sofa or on the go. Mary Kay Bowman will talk about how Square has expanded the point of sale for SMEs and share stories of Square sellers using technology to meet the demands of their customers and transforming the way they run their business.	The Ringside Stage
11:20am – 11:40am	C	<b>The new normal: How will our customers use their money in the new economy?</b> <i>Speakers: Jibrán Ahmed</i>	The Arena Stage

11:30am – 11:45am	N	<b>Faster Payments, Richer Data: New Payment Infrastructure ‘Down Under’</b> <i>Speakers: Adrian Lovney</i> Years in the planning and building, Australia’s new payments infrastructure went live in February 2018. Utilising the ISO20022 data standard for richer data, it incorporates distributed infrastructure, layered architecture and an open access regime to enable future innovation beyond P2P payments into B2B use cases and much more. Hear from one of the key minds behind the initiative on outcomes from the initiative so far, and learn the implication for Europe and beyond.	The Lion’s Den Stage
11:35am – 11:50am	P	<b>Pockets full of interchange?</b> <i>Moderators: John Chaplin</i> <i>Speakers: Andrew Mitchell</i>	The High Wire Stage
11:35am – 11:50am	P	<b>Using algorithmic and human data analysis to optimize payment performance</b> <i>Speakers: Nicolas Huss, Raphael Lajoux</i>	The Ringside Stage
11:35am – 11:55am	E	<b>Irrationally Yours: Open Q&amp;A with Dan Ariely</b> <i>Moderators: Emma Pearce</i> <i>Speakers: Dan Ariely</i>	The Spiegeltent Stage
11:35am – 11:55am	P	<b>OTT &amp; Telco – lessons for IoT payments</b> <i>Moderators: Thomas Jul</i> <i>Speakers: Dr. Alexander Rusli</i> As the convergence of the global/European payments markets accelerate, it’s interesting to discuss how current players’ strategies should be. Will the banks be the new threat to FinTechs and BigTechs? Are legacy companies Sleeping Beauties, or in fact the Beast? And what could be learnings to be drawn from the heavily developed Telco industry? How did that industry respond to the entry of new players during digitization and how much of the new opportunities did the traditional industry players manage to capture? How can the players in the payments industry collaborate to make themselves stronger – and the industry prosperous?	The Flying Trapeze Stage
11:40am – 12:00pm	A	<b>AI will make banks AND FinTechs disappear</b> <i>Speakers: Daniel Hegarty</i>	The Arena Stage
11:45am – 12:00pm	N	<b>Overcome the biggest challenge of cross-border payments into &amp; out of China</b> <i>Speakers: Raymond Qu</i> Challenges of facilitating cross-border payments in and out of China ie. confusing regulatory landscape and constant changing clearing requirements.  Challenges of overseas organizations ie. travel (UK/EMEA) or people to send money to China	The Lion’s Den Stage
11:50am – 12:05pm	P	<b>The Case for the Bank Digital Identity</b> <i>Speakers: Scott Harkey</i> Regulation is driving banks to open access to data, but how will access to that data be secured? Banks are going to need to develop robust customer identification tools and capabilities that are accessible via APIs to support the new world of data sharing.  These tools can also be commercialized by the bank to provide valued added services to partners and third parties.  Brief dive into architectural model to support this capability.  Self reflection: Should the banks partner together on this capability?  Self reflection: Is another player in the ecosystem better suited to provide this functionality (Government, Telco, Big Tech)?  Wrap-UP: Why the time is now.	The High Wire Stage

11:50am – 12:30pm	P	<b>Beyond friction – evolving POS propositions to meet retailers’ and consumers’ increasingly complex needs</b> <i>Moderators: David Parker</i> <i>Speakers: Mike Camerling, June Felix, Kim Vindberg- Larsen, Leo Nilsson, Amy Parsons</i> How can POS players deliver for their retailers? Is the application of POS terminals and the idea that ‘it’s all just commerce’ the right framework for innovation, and how learnings can be meaningfully shared between on and offline to meet customers’ multichannel needs? PSD2 is going to have a major impact on how people pay, or so it is claimed. Likewise Secure Customer Authentication some argue will be the death of frictionless payments for many businesses. But how will retailers and acquirers adapt to the new and increasingly complex world, what innovations are we likely to see and what will the reaction of consumers be to regulators making payment journeys more painful?	The Ringside Stage
11:50am – 12:30pm	W	<b>Bank Tech Academy: Which technologies are fit for purpose and for your business model?</b> <i>Speakers: José Almeida, Steve Butcher, Aman Kohli</i> How can bankers possibly keep up with all the advances in technology that have the potential to increase agility and streamline operations? And how can you know which technologies are fit for purpose and for your business model? How can banks be leaders not followers in a world where data is the currency? Join us for a deep-dive workshop covering data and AI, cloud-native core banking, API economy, partner monetisation, and legacy systems modernisation. Attendees will learn and be able to take away how other customers addressing not just the challenge of Open Banking, but more importantly the opportunity it brings; what other customers are doing, and how their strategy is embracing change.	The Carousel Stage
11:55am – 12:15pm	E	<b>30 startups, 1 token and a chance to disrupt VC</b> <i>Moderators: Natasha Kyprianides</i> <i>Speakers: Ashwini Anburajan</i>	The Spiegeltent Stage
11:55am – 12:30pm	P	<b>Have your cake and pay for it: New customer engagement channels and the IOT</b> <i>Moderators: Mandy Killam</i> <i>Speakers: Ruth Brougham, Bill Gajda, Aldo de Jong, Daniel Kornitzer, Veronica Lange</i> Chatbots, mobile devices, voice commands, etc. – are all new mediums that companies are exploring to decrease the friction across the customer journey, and the challenges are often as behavioural as technological. Financial services will have to adapt to new customer expectations and seamlessly integrate their services across the different channels. What learnings can be taken from different industries to ensure the “Internet of Value” provides a frictionless customer experience across multiple touchpoints?	The Flying Trapeze Stage
12:00pm – 12:15pm	N	<b>Strategic opportunity or risk? Consumer data sharing preferences</b> <i>Speakers: Bob Hedges</i>	The Lion’s Den Stage
12:00pm – 12:20pm	T	<b>New financial ecosystems: building universal inclusion via blockchain</b> <i>Speakers: Sofie Blakstad</i> We all know blockchain is a transformational technology, but how can this be applied for universal good? What will it mean when communities are able to own (and profit from!) their own assets, and invest these profits back into their local economies. When contracts are immutable, what can this do for communities affected by corruption and high risk transactions? With concrete use cases from communities in Ghana and the Philippines, take a forward thinking look at the potential for blockchain outside the box.	The Arena Stage
12:05pm – 12:30pm	P	<b>Linking the chains: Where is the value now and where is it going?</b> <i>Moderators: Jordan McKee</i> <i>Speakers: John Chaplin, Scott Harkey, Andrew Mitchell</i>	The High Wire Stage
12:15pm – 12:30pm	E	<b>Chairperson’s closing remarks</b> <i>Chair: Surabhi Nimkar</i>	The Spiegeltent Stage
1:35pm – 1:55pm	K	<b>WeChat Pay: Beyond Imagination</b> <i>Speakers: Ashley Guo</i> WeChat now reaches over a billion monthly active users that spend at least 90 minutes on average in the super-app on a daily basis. An integral part of reaching these numbers is through its payments product, WeChat Pay, which enables more than 600 million users to pay through their smartphone, both online and offline. Having built one of China’s leading payment providers from within a social network, what lessons can be learnt about how people will interact with financial services in the future? Live in Europe since the end of last year, what are WeChat Pay’s plans to tackle this market? How will this shape the future of commerce in Europe and what are the opportunities to be part of this evolution?	The Big Top Stage



1:55pm – 2:15pm	K	<b>The IndiaStack: Building blocks for a new digital economy</b> <i>Moderators: Dr. Leda Glyptis</i> <i>Speakers: Nikhil Kumar</i>	The Big Top Stage
		What happens when you combine the world's largest biometrics identity project with an open platform in one of the hottest internet markets on the planet? Answer: the IndiaStack! The IndiaStack is live and widening its reach as it deploys a unique infrastructure that can solve India's biggest problems, from identity to KYC and payments to empowering consumers with data, at scale, in a presence-less, transparent, paperless, robust, fair and economical way. One of the major successes has been the number of companies, from Whatsapp to Google to Paytm, who have built new products and services to leverage the infrastructure. Join one of the smartest minds in Financial Services, who helped to build the India Stack, as he shares the vision for the future of the India Stack and how the power of data in the hands of the user will create a wealth of opportunities.	
2:15pm – 2:35pm	K	<b>Changing habits, super-charging growth</b> <i>Speakers: Li Wang</i>	The Big Top Stage
		By 2020, nearly 80% of China will be swiping, scanning or tapping to perform transactions as small as buying street food, to big-ticket items such as hotel rooms, driving \$7-8 trillion worth of sales volume in the process. As transferring money becomes easier and cheaper, does China's current mobile payment revolution offer the rest of us a vision of the future?	
		The convergence of a customer's social, retail and financial life is transforming the way we pay day-to-day. Behind Alipay, dubbed a "super lifestyle app for the masses", is Ant Financial, which is growing its already massive open TechFin platform, enabling payments and financial services to be integrated into various scenarios across different kinds of online devices, across different countries. The success of this low-cost, low-fuss technology rests on Ant Financial's now world-renowned tech capabilities and service architecture.	
		The goal? To give consumers and SMEs equal access to payments and financial services anytime, anywhere and without any obstacles. Focussing on five key areas, Blockchain, AI, Security, IoT and Computing (BASIC), AliPay is already bringing the mobile payment revolution to European soil and it's gaining traction. Join Li Wang, Head of EMEA at Ant Financial, as she shares her unique insight on how this technology serves up partnership opportunities in Europe.	
2:35pm – 2:55pm	K	<b>Startup Pitch competition: The Final</b> <i>Speakers: Kate McKenzie</i>	The Big Top Stage
		Hundreds of applications whittled down to 200 hand-picked Academy startups. 10 founders giving it their all in The Lion's Den for just 3 finalists chosen by expert judges. But only 1 can be the winner. Tougher than ever, the Money20/20 Europe Startuppitch returns for its third year in the quest to find the next big thing in FinTech startups from across Europe. Join us for the pitches of our 3 finalists and don't miss the final announcement of who will be crowned the winner of 2018.	
2:55pm – 3:15pm	K	<b>How to build a company that makes us behave: The lemonade story</b> <i>Speakers: Dan Ariely</i>	The Big Top Stage
		One of the most valuable yet unrecognized contributors to a well-functioning society is trust. It's a lubricant, but unfortunately we often do not recognize how useful and important it is. In fact, most of our financial institutions and systems are built to bring out the distrust, creating vicious cycles and conflicts of interests that ultimately bring out the worst in all of us. As we move to the digital economy over larger distances, trust is even more important. We must treat trust as a social good, and understand that every time someone betrays the public's trust, they are not only hurting society, but they are also eroding the value of trust. Building tomorrow's companies must be built on mechanisms that will help create, sustain, and build trust. Lemonade, a tech company reinventing insurance, is an example of a company designed to bring out the best in people, and uses trust as one of its main pillars. This model, built on behavioural economics and AI, removes the conflicts of interest, and is reinstating trust as a social good.	
4:00pm – 4:05pm	N	<b>PFM: Guiding the customer</b> <i>Chair: Suraya Randawa</i>	The Lion's Den Stage
4:00pm – 4:05pm	E	<b>Next Generation Thought Leaders</b> <i>Chair: Lea Jakobiak</i>	The Arena Stage

4:00pm – 4:10pm	A	<b>How black is the mirror really?</b> <i>Chair: Paulina S. Tenner</i> TV's 'Black Mirror' resonates for many in the tech industry, but do we need to be grabbing our tinfoil hats and heading to the bunker just yet? This session will peer through the looking glass and take a glimpse at the future.	The Flying Trapeze Stage
4:00pm – 4:10pm	P	<b>Is technology the great leveller for building a fairer future?</b> <i>Chair: Jeffrey Bower</i> Financial inclusion efforts have delivered financial services to over 1 billion people over the last 7 years who never had access to them before. Yet, many formal financial institutions still do not see financial inclusion as viable business. The fintech space disagrees- some of the world's biggest fintechs have had incredible success providing financial services to the masses. Is technology the great leveller for the future? This session will look at the global trends happening across the developed and the developing world, and answer the questions of what is out there, what is working, how to make money, what key elements are necessary to develop successful business models and how technology will level set the financial services playing field.	The High Wire Stage
4:00pm – 4:45pm	R	<b>Workshop: GDPR and PSD2: Interactions and contradictions</b> <i>Speakers: Monica Monaco</i>	The Carousel Stage
4:00pm – 5:00pm	B	<b>FinTech Family Feedback</b> <i>Speakers: Dr. Louise Beaumont, Ghela Boskovich, Conny Dorrestijn, Don Ginsel, Dr. Leda Glyptis, Matteo Rizzi</i> Pull up a seat at the table and discuss the events of the previous few days – and no, we're not just talking about the parties. Join our Advisory Board for their take on Money20/20 Europe 2018, fuelled by your questions. The news and views expressed onstage deconstructed and debated.	The Ringside Stage
4:05pm – 4:20pm	N	<b>Becoming a trusted partner in the life of your customer</b> <i>Speakers: Ricky Knox</i> Ricky Knox will talk about the role of marketplaces in trust and banking going forwards including Tandem's belief that you need to be religious about ensuring they are aligned to Customers' interests and their lives.	The Lion's Den Stage
4:05pm – 4:50pm	E	<b>Looking to the future: Why it's time to invest in FinTech Research</b> <i>Moderators: Anette Brolø</i> <i>Speakers: Ronit Ghose, Prof. Fritz Henglein, Prof. Markos Zachariadis</i> The financial services industry acknowledges the need for academics in the important FinTech field to fill the many new positions dealing with risk management, data mining, cyber security etc. Yet most companies are very hesitant to participate in research collaboration and long term development in new, not fully understood areas. Though the industry contributes with much innovation, very few organizations have their own research departments. Certainly, the research contributions known from biotechnology, medicine etc. are not reflected in financial services. If the best qualified academics get industry employment directly out of university it may impact research potential adversely. Research is important – not only in the long run but also for zero-day innovation, when conditions are suddenly right and can implement new knowledge very fast. Join us at the Arena on Wednesday June 6th at 16h to discuss "Looking to the future: why invest in FinTech Research" or share your greatest FinTech Research institute/article.	The Arena Stage
4:10pm – 4:30pm	P	<b>The role of start-ups in driving financial inclusion in Europe</b> <i>Moderators: Marta Krupinska</i> <i>Speakers: Freddy Kelly, Norris Koppel</i> 138 million Europeans are financially cut off from society – without a bank account or payment methods, despite as many as a third of them being in full time employment. Financial exclusion has a devastating impact on people's quality of life, denying them basic benefits and choice, but also preventing them access to the global economy. As the incumbents are falling behind and failing to help meet sustainable development goals, FinTechs are stepping in to provide financial access for millions of Europe's most vulnerable. The session will cover the subject of financial inclusion from a perspective of such macro trends as mass migration or a rapid move to a cashless society, as discuss real life examples of how technology can have a profound impact on a person's life through access to banking, identity and affordable credit.	The High Wire Stage
4:10pm – 4:50pm	E	<b>Freaky Friday: What happens when investors have to pitch to founders?</b> <i>Moderators: Carrie Osman</i> <i>Speakers: Maex Ament, David Blumberg, Jon Bradford, Pedro Fonseca, Felicia Meyerowitz Singh, Luis Valdich</i>	The Flying Trapeze Stage

4:20pm – 4:35pm	N	<b>Next generation PFM: from personal finance management to proactive money management</b> <i>Speakers: Josselin Hebert, David Sosna</i>	The Lion's Den Stage
		In the attention-starved economy, people have less time and bandwidth to deal with their finances. But while people need help, they don't want to "manage" their finances. What people need are tools that can be highly-personalized, forward-looking, and require little to no effort on their part. The intersection of cognitive technology and open banking presents a unique opportunity for financial services providers to help customers with relevant tips and advice that allow them to control of their day-to-day finances and make better decisions about their money.	
4:30pm – 4:50pm	P	<b>The Business of doing Good in a changing economy</b> <i>Speakers: Tara Nathan</i>	The High Wire Stage
		The world is moving fast: digitizing, globalizing, connecting everything and anyone... unless you are among the 1.7 billion un- and underbanked. The Internet of Everything is not 10 years away. It's here now. But, we cannot have an Internet of Everything without the inclusion of everyone. As global corporate citizens, we need to bring our technologies and infrastructure, our capital and creativity to the table to support long-term change for all segments of society. When we get it right, we can make a difference in people's lives and shared prosperity makes sense for everyone.	
4:35pm – 4:50pm	N	<b>Personalisation in Digital banking: What banks can learn from social media and big tech</b> <i>Speakers: Georg Ludviksson</i>	The Lion's Den Stage
		Banking is at a crossroads. We have come a long way from the simple times of storing money and handling the exchange of currency. In the blink of an eye, banks now need to consider user experience and app development to remain current to their customers. Still most banking apps look and behave in the same way. Customers now expect more than just the ability to view their balance and make transfers. People ask for insight, guidance and the rewarding feeling of time well spent while managing their finances. Many people now expect the same experience they receive from Fitbit, Duolingo, Strava and Headspace from their bank. In the near future, companies like Facebook, Google and Amazon will offer financial services backed by their experience and success in simplifying people's lives. In this presentation Georg Ludviksson will cover how we can we take banking beyond banking	
4:45pm – 5:30pm	S	<b>Workshop: The asymmetry of Open Banking</b> <i>Speakers: Claire Maslen, Tim Richards</i>	The Carousel Stage
		Open Banking, aka PSD2, is intended as a means of opening up the data within banks to enable competition. However, many of the players who stand most to gain from this have their own siloed data which they have no intention of sharing with the banks. In this asymmetric world banks, upon which the world relies for financial stability, are relegated to being highly regulated sources of capital and customer identity verification, with little customer reach. The workshop will explore: What data are the banks forced to expose? Who can do what with this data? Is there a case for regulated access to siloed data held by social media giants? What can banks do to defend themselves from disintermediation?	
4:50pm – 5:05pm	R	<b>The world in debt: RegTech meets Machine Learning for new customer insight</b> <i>Speakers: Sally Taylor-Shoff</i>	The Lion's Den Stage
		High personal unsecured debt levels are stressing economies around the world. In response, UK has now placed the equivalent of a "do no harm" requirement on lenders which impacts their actions on both current and future customers. However, lenders are hard pressed to observe what is unobservable – affordability factors. While traditional risk tools have been in play for decades, learn from FICO how data, machine learning and a new formulation of the problem can measure underlying consumer financial stress to drive initiatives for responsible growth.	
4:50pm – 5:20pm	P	<b>Room 101: Dispelling innovation cliches</b> <i>Moderators: Vincent Everts</i> <i>Speakers: Dave Birch, Drew Graham, Ali Paterson</i>	The Arena Stage
		What are your pet peeves in FinTech? The concepts that everyone raves about but really grind your gears? Join our group of FinTechers to find out if you agree with which buzzwords we should do away with forever.	
4:50pm – 5:30pm	A	<b>Could AI mitigate the next financial crisis?</b> <i>Moderators: Alla Gil</i> <i>Speakers: Axel Apfelbacher, Tim Cerino, Justin Dickerson, Labhesh Patel, Richard Rivero</i>	The Flying Trapeze Stage
		In 2008 the banking industry failed, and economists failed to predict it. Can placing our trust in algorithms remove such risk factors? As AI and machine learning technologies become smarter and self-sustaining, can we trust them to price risk, detect fraud and even control interest rates?	

4:50pm –  
5:30pm

**P Onboarding, verifying and unlocking the commercial potential of Europe's un- and underbanked**

*Moderators: Bianca Lopes*

The High Wire Stage

*Speakers: Virraj Jatania, Husayn Kassai, John Erik Setsaas, Claire Wells*

How can we make use of existing identities for KYC to open up more offerings to the unbanked in Europe? Is this a role for banks, start-ups or even governments?

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5:05pm –  
5:20pm

**C How a bricks-and-mortar retailer became a one-stop-shop partner for payment, KYC solutions and financing.**

The Lion's Den Stage

*Speakers: Hilmar Scheel*

Find out first hand from a leading Swiss small-scale retailer how they combined the on- and offline world with innovative payment and financial solutions. With a KYC service and newly launched products Valora supports eCommerce shops and FinTechs to increase sales and improve onboarding processes by leveraging Valora's large customer base and more than 1200 POS in Switzerland. Bob finance, a FinTech and 100% subsidiary of Valora, is driving the financial innovation within the group and has become the largest pure Swiss online lender in less than 3 years.

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