

Innovate >> Transform >> Grow

3 - 4 December 2019 | ExCeL London

**@FINTECHCONNECT #FTC19** 

**eFINTECH CONNECT (in)** 

**@FINTECHCONNECT** 



# **CONFERENCE PROGRAMME**

# **WELCOME TO FINTECH CONNECT 2019**

FinTech Connect is where large teams from financial institutions go to assess the latest innovations that will underpin their next phase of transformation, and where fintechs come to accelerate dialogues with digital buyers with responsibility across digital transformation, payments, financial security, regtech and blockchain.

#### FinTech Connect features 5 co-located conferences:

DX Connect, RegTech & Security Connect, PayTech Connect, Blockchain Connect and the FinTech Founders Forum plus the Startup LaunchPad with over 60 startups demoing their offerings. The two day conference and exhibition offers a comprehensive programme of interactive workshops, and multiple networking opportunities.

# THE UK'S LARGEST FINTECH EVENT WITH 6000+ ATTENDEES!

**VENUE:** ExCeL, London

### Attend FinTech Connect as a delegate this December to:

- Learn from innovators across the 5 stream conference programme, covering the latest thinking on disruptive ideas from across the fintech ecosystem
- Discover 200+ best-in-class innovative solutions and service providers that are shaping financial services
- Meet trailblazing startups and entrepreneurs who are leading digital transformation
- Build relationships with potential strategic partners, investors and challenger banks at the cutting edge of fintech
- Network with financial services leaders
  to share best-practice, collaborate and grow
  valuable partnerships across the entire sector

DATE: 3-4 December 2019
TIMES: 09:00-18:00

\*Be the first to hear about breaking business news, product launches and exclusive industry announcements

\*I am excited to speak at FinTech Connect and

share the Monzo story with the rest of the industry. 77

Tom Foster-Carter, COO, Monzo

# LONDON WHERE INNOVATION AND INVESTMENT HAPPEN

# London continues to be the global centre for fintech innovation

There are 7 fintech unicorns in London. That's nearly a quarter of all unicorns globally. London has also received 39% of global fintech venture capital funding, almost double the next city on the list (Berlin with 21%).

Furthermore, London tech firms raised £1.8 billion in venture capital and public listings last year. London-based digital banking unicorn Revolut (whose COO is keynoting the event) ranks among the top ten largest global venture capital deals of 2018 with a fundraising round of \$250 million!

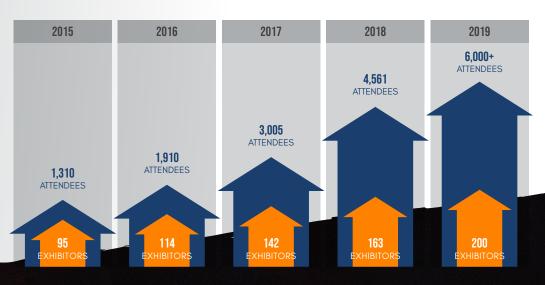
All this continues to make London the go-to place for fintech.

87%
OF VISITORS WERE

OF VISITORS WERE
VERY SATISFIED WITH
THEIR EXPERIENCE AT
FINTECH CONNECT 2018

55%
OF VISITORS ARE VP/
DIRECTOR LEVEL OR ABOVE

#### A FAST-GROWTH EVENT FOR A FAST-GROWTH MARKET



Proud to be part of the Advisory Board for FinTech Connect this December. 77

Sally Eaves, Member, Forbes Technology Council

FINTECH CONNECT — BRINGING THE INDUSTRY TOGETHER

6,000 TOTAL AUDIENCE 2,000
BFSI ATTENDEES

300 INSPIRING SPEAKERS 200 EXHIBITING FINTECHS

50 TECH DEMOS 300 FINANCIAL NSTITUTIONS

# WHO ATTENDS FINTECH CONNECT

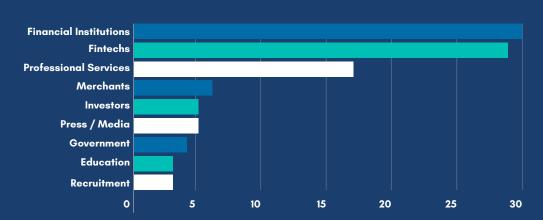
456 1 ATTENDEES IN 2018

### **ATTENDEE PROFILE**

Covering all corners of the fintech world, the 2018 show included the most comprehensive representation to date.

433 START-UPS

### **INDUSTRY BREAKDOWN**



30% FINANCIAL INSTITUTIONS



# WHO ATTENDS FINTECH CONNEC

#### **MAJOR FINANCIAL INSTITUTIONS ATTEND**

FinTech Connect is where major financial institutions send large teams to assess the latest technologies and developments in their fields. But don't just take our word for it - see some of the organisations who registered senior delegations in 2018:





















#### **MERCHANTS ATTENDING IN 2019 INCLUDE:**





















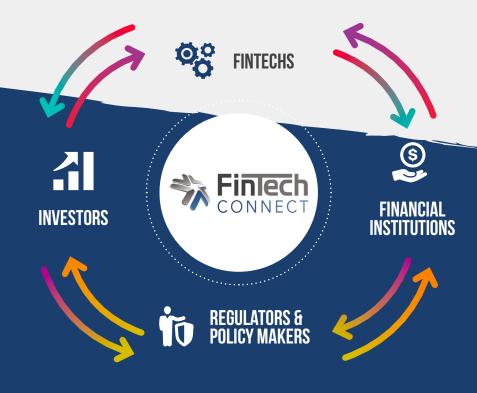












# 2019 CONFERENCE SNAPSHOT

FinTech Connect features 5 individual conferences and 6 streams, offering a laser focus on the biggest developments and areas of innovation across digital transformation, payments, financial security, regtech, blockchain and startup growth.





#### **Track 1: Digital Engagement**

- Techfin Vs Fintech
- Personalising the Banking Experience
- Legacy vs Challenger Banks build, buy or partner?
- The Rise of the Disruptors how can banks be pro-active, not reactive



#### Track 2: Digital Re-engineering

- Use of APIs for the Transformation to an Open Banking Platform
- Real-time Intelligent Data Integration through the Use of AI, Advanced Analytics and Cognitive Computing
- Building a Customer Centric Journey
- Improving Multi-Channel Delivery



- Real World Applications of Blockchain - taking the block beyond the hype
- Assessing the Convergence between AI, Blockchain and IoT
- 'Tokenisation, Digital Assets and Stable Coins - The Future'?
- Regulatory Challenges to the rise of blockchain



- Addressing the Rise of Cyber Crime
- Meeting the Challenge of the Expanded Use of APIs
- Taking on the Data Deluge in a Post PSD2 World
- Digital Identity and Biometry in the Banking System



- Connected Commerce –
  payments innovations to drive
  revenues and delight customers
- Open Banking and Regulation Management - adoptions of PaaS to improve efficiency and spur new business
- PSD2 what comes next for open banking?
- Data & Analytics how is Al being used to deliver results?



- Delivering Effective Leadership Whilst in Growth
- Scaling within your Means
- Attracting and Retaining Talent
- How to go from Startup, to Scale-up, to Unicorn!



3 - 4 December 2019 | ExCel London

# WHAT IT'S ALL ABOUT:

DX Connect will provide two days worth of content addressing the digital paradigm shift currently taking place across the banking and financial ecosystem.

Taking place across two theatres, DX Connect will bring together CxOs from incumbent financial institutions, challengers, fintechs and disruptors, to discuss, debate and challenge the banking status quo. How do banks maximise the digital revolution to increase their ROI, while providing great customer experience and retaining or growing market share? These questions and many others will be addressed in detail by some of the globe's fintech leaders and innovators.



# **DX CONNECT:** 2 DAYS, 2 TRACKS, 1 CONFERENCE, COVERING THE FULL DIGITAL TRANSFORMATION VALUE CHAIN

#### **Digital Engagement**

- Fintech vs techfin
- Personalising the banking experience
- Legacy vs challenger banks build, buy or partner?
- The rise of the disruptors how can banks be proactive, not reactive

#### **Digital Re-Engineering**

- Use of APIs for the transformation to an open banking platform
- Real-time intelligent data integration through the use of Al, advanced analytics and cognitive computing
- Building a customer centric journey
- The quantum computing opportunity in banking

FinTech Connect is a great place to learn about the latest trends, concerns and enhancements in the fintech space. Furthermore it is a fantastic opportunity to meet with up and coming companies; or names that you are already in contact with, in one convenient location.

Nicholas Nicolaides, Associate Director, Barclays

# SPEAKERS CONFIRMED INCLUDE:

Financial institutions are now actively engaging with fintechs. Turning to them to solve key operational challenges and accelerate digital transformation.

DX Connect brings together CxOs and innovation leads from major Fls and disruptive tech brands, who are driving the future of finance.



OF SPEAKERS
ARE VP LEVEL
AND ABOVE



Catherine Durkin
Head of Fintech
Facebook



Anne Boden
CEO and Founder
Starling Bank



Megan Caywood Managing Director, Head of Digital Strategy Barclays



Paul Cobban
Chief Data and
Transformation
Officer
DBS Bank



Julie Armstrong COO ChartIQ



Ben Davey
CEO
Barclays Ventures



Thierry Derungs
Chief Digital Officer,
Wealth Management
BNP Paribas



Abhijit Akerkar Head of Al Business Integration, Group Digital and Transformation, Lloyds Banking Group



Carter
COO
Monzo



Salla Franzen
Chief Data Officer
SEB



Lisa Frazier
EVP Innovation
Wells Fargo



Yana Geng Head of UK and Ireland Alipay



Emma
Huntington
Director of
Innovation and
Ventures
Nationwide



Henna Karna Chief Data Officer AXA XL



Marta Krunpinska Head of Google for Startups UK, Google



Duncan Lawie Group CTO Credit Suisse



Benoit Legrand
Chief Innovation
Officer
ING



Johan Lorenzen
VP Digitalisation &
Innovation
Handelsbanken



Lotta Loven Head of Digital Banking Swedbank



Ewan MacLeod
Chief Digital Officer
Nordea



Des McDaid
Managing Director
Marcus by
Goldman Sachs



Aidan Millar Chief Data Officer DNB Bank



Amir Nooriala CSO OakNorth



Steve Scott
Chief Digital Officer
Avios



Kaushalaya Somasundaram MD, Head of Fintech Partnerships, HSBC



Martin Stead
CEO
Nutmeg



Chuck Teixeira
Chief Administrative
Officer & Head of
Transformation Global Banking and
Markets, HSBC



Mohamad Zaraket VP Innovation BNY Mellon



Dan Zinkin
MD Innovation
JP Morgan

# DIGITAL ENGAGEMENT

**DAY 1 TUESDAY 3RD DECEMBER** 

#### The Evolution of the Customer Experience

Consumers' expectations continue to rise as people grow accustomed to simple, convenient digital channels in their everyday lives. If banks don't reorient their approach and radically accelerate their rate of progress, loyalty will suffer, and fintechs will capture more market share. This session explores the innovation that are driving the evolution of CX, enabling financial institutions to reinvent themselves as agile, transformative, tech focussed behemoths.

- 10:00 Chair's Opening Remarks
- 10:10 How technology is augmenting customer loyalty, across banking and beyond
- 10:30 How Data Innovation is transforming Customer Experiences

Ben Davey, CEO, Barclays Ventures

1050 Designing a UX that puts the customer first

Lisa Frazier, EVP Innovation, Wells Fargo

Panel Discussion: Are the Neo Banks the New Royalty or The Young Upstarts?

Amir Nooralia, COO, Oaknorth
Ewan McLeod, Chief Digital Officer, Nordea
Mohamed Zaraket, VP Digital Innovation, BNY Mellon

- 12:00 Virtual Assistants and Beyond: How Deep Learning is the Next Stride Forward in Automation
- 1220 Digital transformation: culture, collaboration & competition

**Benoit Legrand,** Chief Innovation Officer, ING and CEO, **ING Ventures** 

12:40 How do you create Digital Transformation at Large Corporates?

Stephen Scott, Chief Digital Officer, Avios

13:00 Networking Lunch and Exhibition Visit

### Personalisation, Personalisation, Personalisation

Consumers demand personalised experiences from their banks. The personalization engines pioneered by the likes of Amazon and other e-commerce brands to deliver contextually relevant experiences in the precise moment of need have created heightened expectations in virtually every facet of our connected lives. Banks are going to need to be customer first in order to stay relevant.

# 14.00 Panel Discussion: How can legacy banks emulate the digital natives?

**Bijna Dassani,** Head of Innovation and Architecture, **Lloyds Banking Group** 

Paul Cobban, Chief Data and Transformation Officer, DBS
Des McDaid, MD, Marcus by Goldman Sachs
Moderated by John Thornhill, Technology Editor, Financial
Times

14:50 Chatbots are the new Black; How AI can augment the banking experience for the better

**Thierry Derungs,** Chief Digital Officer, **BNP Paribas Wealth Management** 

15:10 Between Colaboration and Co-Creation.How to Create an Innovative UX in the age of Generation Z

Henna Karna, Chief Data Officer, AXA XL

15:30 What does an AI first bank look like?

**Chuck Teixeira,** Chief Administrative Officer & Head of Transformation, **HSBC** 

15:50 Panel Discussion: What is the killer UX in retail banking?

Meri Williams, CTO, Monzo Julian Sawyer, COO, Starling Bank Sean Gilchrist, Chief Digital Officer, The Co-Operative Bank

- 16:40 Breaking down the truths and myths, about the impact of Al on the finance ecosystem
  Salla Franzen, Chief Data Officer, SEB
- 17:00 Chair's Closing Remarks
- 17:10 End of Session

# DIGITAL ENGAGEMENT

**DAY 2 WEDNESDAY DECEMBER 4TH** 

#### The Digital Evolution of Banking

For many retail banks, online and mobile channels have become as important—if not more important—than branches and ATMs. Banks around the world are already realizing how investments in digital technologies could benefit customer acquisition and satisfaction.

#### 10:00 Chair's Opening Remarks

10:10 CXO Keynote Panel Discussion: What are the cultural and technology shifts banks need to make to survive?

Anne Boden, CEO and Founder, Starling Bank Tom Foster-Carter, COO, Monzo

11:00 Guest Keynote: How Monzo Are Driving Consumer Engagement Across Multiple Channels

Tom Foster-Carter, COO, Monzo

1120 Panel Discussion: How Can Fintech Be
Used As A Force For Good

Marta Krupinska, Head of Google for Startups, Google Wincie Wong, Head of Rose Review Implementation, RBS Valentina Kristensen, Director Communications and Growth, OakNorth

12:10 Driving Engagement Through Digital Innovation

Johan Lorenzen, Chief Digital Officer, Handelsbanken

1230 Unleashing the Easiest, Fastest, Most Adaptable Customer Experience

Martin Shead, CEO, Nutmeg

12:50 Customer Engagement in the Al Age Manuela Velosa, Global Head of Al, JP Morgan

13:10 Networking Lunch and Exhibition Visit

#### **The Open Banking Opportunity**

The UK is probably the most advanced country in Europe when it comes to open banking. With its nine biggest retail banks embracing open banking in advance of the European Union's second Payment Services Directive (PSD2), some 90 percent of the population already has access to open banking services, in theory. This session will look at the impact this has had on traditional banking models and who is taking a head start on innovating in this space.

14:10 Panel Discussion: What are the Strategic Opportunities Afforded by Open Banking?

**Soren Rode Andreasen,** Chief Digital Officer, **Danske Bank** 

Sortiris Manderis, MD Digital, HSBC

In an Era of Open Banking, What is Stopping People Hitting their Worst Habits?

Steve Green, Head of Central Data Services, FCA

15:20 Global Trends; Mapping Out Where Open Banking Could Take Us Next

**Hetal Popat,** Programme Director, Head of Open Banking, **HSBC** 

16:00 Chair's Closing Remarks

44 The fintech event you need to be at and be seen at. 77

David Parker, Polymath Consulting

# DIGITAL RE-ENGINEERING

**DAY 1 TUESDAY 3RD DECEMBER** 

#### **Updating Legacy Architecture - Welcome** to Cloud City

These presentations and discussions will demystify the challenges faced by banks in updating legacy systems. Replacing outdated software is proving a challenge to incumbent banks; however the potential rewards are huge with an improved UX driving engagement with potential new customers.

#### 10:00 Chair's Opening Remarks

#### 10:10 Evangelising the role of the cloud in updating legacy systems

Kaushalaya Somasundaram, MD, Head of Fintech Partnerships, **HSBC** 

#### 10:30 Panel Discussion: How Do We Transform an Incumbent business model?

**Emma Huntington,** Director of Innovation and Venturing,

Jekaterina Govina, Head of Innovation and Fintech, Bank of Lithuania

#### 1120 How the Credit Suisse infrastructure organisation is responding to demand from business aligned IT to support their **DevOps transformation**

Duncan Lawie, Group CTO, Credit Suisse

#### 11:40 Panel Discussion: The Empire Strikes Back, Why 2020 will be the year of the Incumbents?

Peter Fokes, COO, Deutsche Bank

#### **Digital Transformation and Securities in Capital Markets**

The financial services industry is prioritising data. In an environment where data and data analysis is everything, and countless man hours are spent analysing information, financial services firms need a more efficient solution to answering questions about loan security and risk assessment. Going digital in capital markets will be a result of innovation rather than operations and enablement. The challenges in front of the digital leaders are manifold as they embark on the change journey.

#### 12:00 Panel Discussion: Who owns the data in an evolving digital ecosystem?

Emma Strömfelt, Head of Digital Innovation, Swedbank Sotiris Manderis, MD Digital, Corporate and Investment Banking, **HSBC UK** 

Suren Siva, Director, Strategy & Innovation, Credit Suisse Moderated by Julian David, CEO, techUK

#### 12:50 Networking Lunch and Exhibition Visit



#### 13:50 Panel Discussion: Pass the Cliché -Should Data Really Be Considered the **New Oil in Financial Services?**

Angel Serrano, Head of Al, Santander Raghava Krishna, Product Owner, Head of Product Management, Lloyds Banking Group Cameron Craig, Deputy General Counsel, Group Head of Data Privacy, Group Legal, HSBC

#### 14:40 Utilizing Machine Learning to Drive **Digital Transformation in Capital Markets**

#### **Asian Innovation**

Every bank in the world has their eyes on Asia today. Fintech adoption has grown 64% in the past year. It is the giant Asian economies of China and India who are driving that change. These economies both have an 87% adoption rate and young digital first societies who are embracing the shift. This session looks at where the innovation coming out of those markets can take the global fintech ecosystem next.

#### 15:00 How Asia Will Be The Centre of Fintech **Innovation**

Yana Geng, Head of UK and Ireland, Alipay

#### 15:20 Closing Panel: Will it be GAFA or BAT who own the fintech future?

Bijna Dassani, Head of Innovation and Architecture, Lloyds **Banking Group** 

Vicky Zhang, Global Quantum Lead, RBS

#### 16:00 Chair's Closing Remarks

#### 16:10 Close of Conference

# DIGITAL RE-ENGINEERING

**DAY 2 WEDNESDAY 4TH DECEMBER** 

#### **Utilising APIs in Financial Services**

The use of application programming interfaces (APIs) is presenting a world of possibilities to financial institutions. They enable the flow of information between applications and gives institutions the ability to easily access customer data, draw insights and create innovative products tailored to consumer, market and regulatory needs.

#### 10:00 Chair's Opening Remarks

#### 10:10 Keynote Big Debate: The Future of **Banking Fintech vs Techfin**

Lotta Loven, Head of Digital Banking, Swedbank Aidan Millar, Chief Data Officer, DNB Megan Caywood, Global Head of Digital Strategy, **Barclays** 

#### 11:00 How Open APIs are driving the Digital **Transformation**

Ewan McLeod, Chief Digital Officer, Nordea

#### 11:20 How Going Digital Is Underpinned by **Data and Analytics**

Aidan Millar, Chief Data Officer, DNB

#### 11:40 Building Platform as a Service Solutions for Modern Banking

Søren Rode Andreasen, Chief Digital Officer, Danske Bank

#### 12:00 Networking Break and Exhibition Visit



#### The Impact of Machine Learning on Finance

More and more institutions are utilising automated processes, and AI is currently driving some of the biggest industry changes in banking, finance and insurance. By making frequently performed duties automated, Al makes it possible to focus on higher level objectives. This could have a hugely positive impact on the profitability on the financial services industry.

#### 13:00 Asia Keynote: Making Al Central to the Transformation of Legacy Business

Paul Cobban, Chief Data Officer, DBS

#### 13:20 Panel Discussion: Where are we seeing real world applications of machine learning in financial services?

Sohail Raja, Chief Digital Officer, Société Genérale

#### 14:10 How Machine Learning is Positively **Augmenting Banks Digital Transformations**

Abhijit Akerkar, Head of Al Business Integration, Group Digital and Transformation, Lloyds Banking Group

#### 14:30 Utilizing Machine Learning for Process **Automation**

Daniel Zinkin, MD, Technology, JP Morgan

#### 14:50 Panel Discussion: What is Explainable Al in Financial Services?

Megan Caywood, MD Global Head of Digital Strategy, **Barclays** 

Sean Ringstead, Chief Digital Officer, Chubb Moderated by Jeremy Wilks, Technology Correspondent, **Euronews** 

#### **The Quantum Opportunity**

Though quantum computing is in its formative stages, scientists are eagerly anticipating its ability to perform miracles such as eradicating diseases and unlocking the mysteries of the universe. Early adopters are organizations that process enormous amounts of data, with major financial institutions being some of the first to dip their feet.

#### 15:30 Beyond the Curve; Taking Quantum to the Next Level

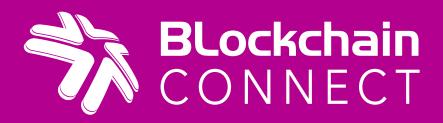
Vicky Zhang, Global Quantum Lead, RBS

#### 15:50 Empowering the Quantum Revolution

Joanne Hannaford, Managing Director, Head of EMEA Technology, Goldman Sachs

#### 16:10 How Quantum Will Change the Finance Industry

#### 16:30 Chair's Closing Remarks



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# WHAT IT'S ALL ABOUT:

Blockchain Connect 2019 is where innovators from financial institutions, fintechs and the capital market come to discover the dramatic operational efficiencies and cost savings that can be realised via the deployment of distributed ledger technology.

The conference shines a light on early adopter applications of DLT across BFSI including case studies on trade finance, ID/KYC, smart contracts, cross border payments and the emergence of regulated digital securities.

Delegates will unravel the practical challenges associated with integrating new tech and existing infrastructure, while a series of live demos will give critical insight into the true capability of DLT and blockchain, providing a unique snapshot into the future of the financial services industry.

- KEYNOTE CONFERENCE THEATRE
- LIVE TECH DEMOS
- DIGITAL ASSET TRADING FLOOR
- HACKATHON & TALENT CHALLENGE



FinTech Connect is about how big banks and fintech startups and technology companies get together to build a new value stream to better serve this community, the industry and ultimately the customer

Vicki Zhang, Global Quantum Lead, RBS

# SPEAKERS CONFIRMED INCLUDE:

Live deployments of DLT are still few and far between. Attend Blockchain Connect and meet innovators at the leading edge of tech, and learn from their experiences.

Hear case studies of corporate applications of blockchain from POC to launch.





Cathy Barerra
Founding Economist
Prysm



Diana Biggs
Head of Digital
Innovation,
UK & Europe
HSBC



Sam Chadwick Group Innovation Lead UBS



Dean Demellweek
Digital Transformation
Leader and
Blockchain Evangelist
BNP Paribas



Sally Eaves

Member

Forbes Technology

Consultant



Maarten Ectors
Chief Innovation
Officer
Legal & General



Laura Fontana
Vice President,
Product Strategy,
Distributed Ledger
Technology Program,
Wells Fargo



de la Villa

Distributed Ledger
Technology , Program
Director, ING



Oli Harris Head of Crypto-Assets Strategy & Quorum, JP Morgan



Lory Kehoe MD ConsenSys



Xavier Laurent
Blockchain
Community Leader
Crédit Agricole



William Lovell
Head of Future
Technology
Bank of England



Anthony Macey
Director of Emerging
Technologies
Barclays



Samyr Mezzour Head of Innovation Garage Generali



Migliorati
Director, Innovation,
Head of Blockchain
Banco Mediolanum



Richard Phipp VP Innovation Swiss Re



Group Digital
Transformation
Strategy/ DLT Lab
Commerzbank



Ville Sointu VP Emerging Technologies Nordea



Patrick South
VP Development
Digital Chamber of
Commerce



Andrew Speers
Director, Product and
Innovation
NatWest



loana Surpateanu Co-Head of European Government Affairs, Innovation Strategy Lead, Citi



Anthony Woolley MD and Chief Innovation Officer Société Genérale

# **BLOCKCHAIN CONNECT**

**DAY 1 TUESDAY 3RD DECEMBER** 

#### Taking Blockchain Beyond POC, Why 2019 Is The Year of Real World Applications

The buzz around blockchain over the past few years has been huge, across finance as well as many other verticals. The challenge being a perceived lack of substance. This session will look at where blockchain stands going into 2020; and key learnings from successful early implementations in financial services.

#### 10:00 Chair's Opening Remarks

Sally Eaves, Member, Forbes Technology Council

#### 10:10 Beyond the bubble: Where now for blockchain?

Anthony Woolley, MD, UK Chief Innovation Officer, Société Genérale

#### 10:30 The Blockchain dilemma; where does the hype end and reality begin?

Oli Harris, Head of Crypto-Assets Strategy & Quorum, JP

#### 10:50 Implementing DLT in insurance; mitigating risk

Gaye Soykok, Head of Emerging Technologies, Legal &

#### 11:10 Keynote Panel Discussion: Blockchain in the real world; are we there yet?

Valerie von Lucke, Group Development & Strategy,

Xavier Laurent, Blockchain Community Lead, Crédit Agricole Moderated by **Anthony Macey**, Director of Emerging Technologies, Barclays

#### 12:00 The weird and wonderful world of digital assets for banking: Implications of stablecoins, digital securities and digital assets for banking

Laura Fontana, Vice President, Product Strategy, Distributed Ledger Technology Program, Wells Fargo

#### 12:20 Hype vs Reality: Where will blockchain be in 10 years?

Diana Biggs, Global Head of Innovation, HSBC

#### 12:40 Creating a blockchain as a service (BAAS) platform that is open to all

Ville Sointu, VP Emerging Technologies, Nordea

#### 13:00 Networking lunch and exhibition visit

#### Interoperability between Blockchains and **Legacy Systems**

A lack of interoperability and collaboration could potentially conspire to undermine growth. As the market progresses, there are new blockchain networks showing up, which leads to new chains that offer different speeds, network processing, use-cases. Blockchain interoperability will improve information sharing across diverse networks. The most successful way this is going to be achieved is through cloud integration, which this session seeks to explore.

#### 14:00 Panel Discussion: Public vs private blockchain - what's the future?

Kapil Dhar, Lead Business Architect, Lloyds Banking Group Michael Coletta, Head of Blockchain Technology and Business Development, London Stock Exchange Moderated by Simon Taylor, Co-Founder, 11:FS

#### 14:50 Breaking borders - managing the heterogeneous global regulatory landscape

Patrick South, VP Development, Digital Chamber of Commerce

#### 15:10 Fireside Chat: What are the potential Interoperability challenges for banks and capital market infrastructure using blockchain?

Mariana Gómez de la Villa, Global Program Manager Blockchain, ING interviewed by Sally Eaves

#### 15:30 What is the future relationship between blockchain and the cloud?

Laurent Marochini, Head of Innovation & Quality, Société Générale

#### 15:50 Panel Discussion: How can the cloud and blockchain work together?

Lior Glass, Global Head of Blockchain, BNY Mellon Michele Curtoni, VP Digital Product Development & DLT, **State Street** 

#### 16:40 Driving DLT innovation on an Open Platform

Richard Phipps, Solution Design & Delivery Director, Swiss Re

#### 17:00 Chair's Closing Remarks

Sally Eaves, Member, Forbes Technology Council

# **BLOCKCHAIN CONNECT**

**DAY 2 WEDNESDAY 4TH DECEMBER** 

#### The Asset Revolution

In 2018, the utility token market saw a slowdown, so the arrival of security tokens became one of the hot topics last year. The market has long-waited for the grand entrance of institutional investors, but they have not yet entered the scene en masse. The success of security tokens is contingent on digital asset exchanges being up and running. This session will open with the keynote panel looking beyond the gold rush of the digital asset explosion, to assess where the industry goes now.

#### 10:00 Chair's Opening Remarks

10:10 CXO Keynote Panel Discussion: Beyond the gold rush - how to survive the digital assets wild wild west?

Lory Kehoe, MD Europe, ConsenSys Moderated by Jor Law, Co-Founder, Verifylnvestor.com

- 11:00 Enterprise blockchains as digital transfomation enablers
- 1120 The Business Blockchain The future is

Andrew Speer, Director, Product & Innovation, Blockchain Lead, NatWest

11:40 Avoiding Black Hole Strategies -Innovating with Blockchain at UBS

Sam Chadwick, Group Innovation Lead, UBS

12:00 Panel Discussion: What are the strategic opportunities afforded by stable coins?

Dean Demellweek, Digital Transformation Leader and Blockchain Evangelist, BNP Paribas

12:50 Assessing whether ICOs have exposed an untapped liquidity opportunity

Lior Glass, Global Blockchain Lead, BNY Mellon

Networking lunch and exhibition visit



#### Regulation and Innovation in an Age of **Blockchain**

From a regulatory perspective, the age of digital assets has been seen as the wild wild west; a playground for the darker parts of global society. This session seeks to address that, showcasing that we are now at a point of change with blockchain going mainstream, opening up opportunities, whilst also overcoming the regulatory concerns which have previously dogged progress.

14:10 Panel Discussion: Blockchain and the KYC dilemma; is blockchain a friend or foe to fraudsters?

William Lovell, Head of Future Technology, Bank of England Glen Francois, Blockhain Lead, ABN AMRO

15:00 Bank of England on the blockchain: what next for DLT?

William Lovell, Head of Future Technology, Bank of **England** 

- 15:20 The regulatory challenges for blockchain Nicole Sandler, VP Fintech and Regtech, EMEA Legal Lead,
- 15:40 Blockchain and cyber security where do we stand?

Anja Bedford, Director / Blockchain DLT Product Owner, Chief Digital Office, Deutsche Bank

16:00 Chair's closing remarks

What am I excited to see at FinTech Connect is what is new, what is exciting, who are the people thinking of things we didn't think of before in order to better the customer experience. 77

Wincie Wong, Head of Supply Chain for Customer Services, RBS



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# WHAT IT'S ALL ABOUT:

PayTech Connect will bring together the global payments ecosystem, from commercial payments, to best-in-class payments innovation that is driving revenues and customer satisfaction early-adopting and market-leading merchants everywhere.

Retailers, banks, gaming operators, local authorities and transport professionals will gather as thought leaders in the merchant payment ecosystem to share best-practice, and hear from leading vendors about new products and services

- CROSS BORDER PAYMENTS
   REAL-TIME PAYMENTS, TRANSPARENCY AND AUTOMATION
- A CASHLESS SOCIETY CONTACTLESS COMMERCE
- A NEW PAYMENTS EXPERIENCE HOW OPEN BANKING CAN SHIFT SPENDING BEHAVIOUR
- PISPS
   RE-COSTING INTERMEDIATION IN THE VALUE CHAIN
- AISPS INTEGRATION AND ACCOUNT AGGREGATION





FinTech Connect is a great place to learn about the latest trends, concerns and enhancements in the fintech space. Furthermore, it is a fantastic opportunity to meet with up and coming companies; or names that you are already in contact with, in one convenient location.

Nicholas Nicolaides, Associate Director, Barclays

# **SPEAKERS** CONFIRMED **INCLUDE:**

#### A generational shift in the way the consumer, the business, the state or organisation pays for commodities or services is underway.

PayTech Connect brings together the key drivers of change in the payments ecosystem. The two day event will see merchants, payment institutions, issuers and acquirers discussing the latest in payment trends and innovation.



OF SPEAKERS **ARE VP LEVEL** AND AROVE



Iryna Agieieva Senior Product Manager **Payments** Booking.com



Murali Akella Head of Banks **Transferwise** 



Ed Adshead-GM - Payments **Bottomline** 



Faheem Bakshi **Head of Payments** Kinguin



**Jeremy Berger** COO & Cofounder Arival Bank



Joan Cuko Mobile Payments Vodafone



Jacqueline Chilton **Ticketmaster** 



**Rahul Das** William Hill



**Richard Davies** Revolut



**Damien Dion** Business Director EMEA **Fitbit Pay** 



Sam Everington Head of Engineering for Apps and APIs **Starling Bank** 



Kim Faura giffgaff



Sarah Hollinshead Group Head of Content & Editor of Global Banker **RFI Group** 



**Paul Horlock** Pay.uk



**Ashley Hubbard** Manager **Grenson Shoes** 



Ebru Keskin Head of Fraud and **Payment** ÉND.



**Nick Kerigan** Managing Director -**Barclaycard** 



**Daniel Lee** Strategy Lead Kingfisher Plc



Luke Massie CFO Vibe Tickets



**David McHenry** MD Head of Global Treasury and Payments Advisory

Silicon Valley Bank



Martha Mghendi-Founder & Chair to the Executive Board **European Women Payments Network** 



**Stephen Moffatt** Head of Payments **Three** 



**Martin Parry** Senior Product Manager Skyscanner



**David Parker Polymath** Consultina



Maria Parpou Commercial Officer -Commercial Payments Commercial Payments, **Barclaycard** 



Anna Porra Commercial Strategy Director -**Barclaycard** 



**Cem Tonguc Product Management** - Payments **Deliveroo** 



Suresh Vaghjiani CEO & Founder **Tribe Payments** 



Raiesh Vohra Sarova Hotels

# PAYTECH CONNECT

**DAY 1 TUESDAY 3RD DECEMBER** 

#### **Disturbing the Fragility of Frictionless Authentication**

14th September 2019. The day Strong Customer Authentication came into force. Aiming to improve the security of transactions for merchants and customers alike, how's the sweeping regulation impacted checkout conversion and the consumer journey? What's been the real world affect of SCA and what are merchants and payment institutions doing to ensure a seamless payment experience?

#### 10:00 Chair's Opening Remarks

- 10:10 A seamless payment journey Jacqueline Chilton, VP Payments, Ticketmaster
- 10:30 Panel Discussion: Strong Customer **Authentication - Soft landing or** conversion killer?

Jayson Canady, Director - Global Payments Strategy, **Hyatt Hotels** 

Rajesh Vohra, Director, Sarova Hotels Martin Parry, Senior Product Manager, Skyscanner Cem Tonguc, Product Management - Payment, Deliveroo

11:20 Exemptions in the age of SCA

Senior Representative, Riskified

11:50 Panel Discussion: Defining the appropriate levels of friction in the payment journey

> Rahul Das, Head of Payments, William Hill Stephen Moffatt, Head of Payments and Commission,

Kim Faura, Chief Commercial Officer, giffgaff

12:40 SCA flows in the marketplace

Iryna Agieieva, Senior Product Manager Payments, Booking.com

#### 13:10 Networking break and exhibition visit



#### The Shifting Landscape of B2B Payments

As the move towards automation and faster payments gathers momentum, the B2B payments space is undergoing a seismic shift. Whilst developing instant P2P transactions has been a well trodden path for incumbents, FinTechs and solution providers, a seamless payments journey on the B2B front has taken longer to establish. Will 2019 be the year of innovation and automation in B2B payments?

14:10 Bottomline Case Study

Ed Adshead-Grant, GM & Director of Payments, Bottomline

1430 Panel Discussion: Incumbents have built a solid moat around B2B payment products - how can fintechs breach the defences?

Murali Akella, Head of Banks, TransferWise David McHenry, MD - Head of Global Treasury and Payments Advisory - EMEA, Silicon Valley Bank Jeremy Berger, COO & Co-founder, Arival Bank Anna Porra, Commercial Strategy Director - Commercial

Payments, **Barclaycard** 

- 15:20 CASE STUDY The request to pay revolution
- 15:40 FIRESIDE The age of automation numbing pain points in the B2B payment process
- 16:10 Panel Discussion: B2B Payments Is the market undergoing evolution or revolution?

Paul Horlock, CEO, Pay.uk Maria Parpou, Chief Product and Commercial Officer -Commercial Payments, Barclaycard

- 17:00 Chair's Closing Remarks
- 17:10 End of Session

I'm really looking forward to PayTech Connect, to hearing from market leading brands on how they are meeting the payment needs of their customers as well as discussing alternative forms of payment as part of a panel of experts. 77

Louise Garratt, Senior Payments Manager, easyJet

# **PAYTECH CONNECT**

**DAY 2 WEDNESDAY 4TH DECEMBER** 

### Cash is Dead - Alternative Payments Battle for the Crown of Commerce

In 2017, cash died... or at least was mortally wounded. 2017 was the year that card payments overtook cash as the most popular form of payment in the UK. By 2021, alternative payment methods will overtake cash globally as the most common used in online transactions. The pace of change creates an environment where being nimble and flexible throughout the value chain is essential. This session will investigate how merchants and payment institutions are adapting in the age of the agile payment platform.

- 10:00 Chair's Opening Remarks
- 10:10 Redefining the mobile payments landscape

Nick Kerigan, MD - Future Payments, Barclaycard

10:40 Panel Discussion: Do changing consumer and regulatory demands create ideal conditions for mobile first merchants?

Joan Cuko, Mobile Payments Business Analyst, Vodafone Damien Dion, Business Development Director EMEA – Health Solutions and Payments, Fitbit Moderated by Martha Mghendi-Fisher, Founder & Chair to the Executive Board, European Women Payments Network

- 1120 Has innovation peaked in payments?

  Suresh Vaghjiani, CEO & Founder, Tribe Payments
- Panel Discussion: Payment strategy and localisation, in the age of frictionless payments and user experience

Louise Garratt, Senior Payments Manager, easyJet Ashley Hubbard, eCommerce Manager, Grenson Shoes Tayyaba Malik, Head of eCommerce, Lulu Guinness Faheem Bakshi, Head of Payments, Kinguin

- 12:40 Libra integrating payments into social media channels
- 13:00 Networking break and Exhibition Visit

# The Future is Here, the Future is Open Banking

The UK is the epicentre of Open Banking. In this environment of data transparency and account aggregation, how are financial institutions getting the edge on competition? How is the merchant industry capitalising on the commercial opportunity Open Banking presents? This session will explore the sweeping changes being actioned in the Open Banking sphere.

- 14:00 KEYNOTE CASE STUDY The future of banking Richard Davies, COO, Revolut
- 14:20 Serving the underserved with Open
  Banking getting 'thin file' customers on
  the property ladder
- 14:40 Panel Discussion: Does the advent of Open Banking APIs spell the beginning of the end for payment cards?

Daniel Lee, Group Product Owner - Payments, Kingfisher Sam Everington, Head of Engineering for Apps & APIs, Starling Bank Moderated by David Parker, Director, Polymath Consulting

- Open Banking and Personalisation
   aggregating customer data to
   disaggregate yourself from the competition
- 15:50 Frictionless payments and seamless loyalty improving the customer experience

Ebru Keskin, Head of Fraud and Payments, END.

- 16:10 Panel Discussion: Is Open Banking the dominion of Generation Z, or can merchants and financial institutions hit critical mass with consumers of all ages?

  Luke Massie, CEO, Vibe Tickets
- 17:00 Chair's Closing Remarks
- 17:10 End of Session



3 - 4 December 2019 | ExCel London

# WHAT IT'S ALL ABOUT:

Innovation in regtech has now moved beyond the hype, with scores of forward thinking financial institutions enjoying the benefits of early adoption.

Similar advancements across cyber security, digital identity and fraud prevention are fast countering ever-more sophisticated forms of financial crime. In increasingly transparent societies the importance and scale of regulation and security has grown exponentially in recent years, and a new ecosystem has emerged around it.

Regtech & Security Connect will take a two day deep dive into the challenges and opportunities presented by this new value chain. In an increasingly volatile and disruptive global market how are financial institutions overcoming the existential threats to modern banking – both internal and external? Speakers will include CCOs and CISOs to present their answers, alongside a variety of forward-thinking regulators who are driving market change.



# KEY THEMES TO BE DISCUSSED ACROSS TWO DAYS OF THOUGHTLEADING CONTENT INCLUDE

- ADDRESSING THE RISE OF CYBER CRIME
- MEETING THE CHALLENGE OF THE EXPANDED USE OF APIS
- TAKING ON THE DATA DELUGE IN A POST PSD2 WORLD
- DIGITAL IDENTITY AND BIOMETRY IN THE BANKING SYSTEM

It was a great event and I really enjoyed speaking. There was a real buzz and good crowds both out on the floor and at the talks.

Sean Hunter, CIO, OakNorth

# **SPEAKERS** CONFIRMED **INCLUDE:**

The challenges of the relationship between driving innovation whilst committing to regulation are ongoing. Added into the mix the increased cyber-security concerns, that banks are increasingly facing.

Regtech & Security Connect will bring together leaders from banks, insurers and regulatory bodies who are at the coal face of upholding AML and KYC, whilst continuing to innovate.





Managing Director, Co-Head Global Investigations and Compliance Technology, Navigant



Head of Financial Crime Prevention Santander UK



Head of Fraud Investigation Service, HMRC



Head of Digital Channels Risk Lloyds Banking Group



Director, Innovation FCA



Head of Regulatory Technology Development RBS



Senior Research **Analyst Business Insider** 



Director, Public Policy **Credit Suisse** 



Head of KYC ING



DLT Program Director ING



Head of Regtech Consulting **BNP** Paribas



Chief Risk and Compliance Officer, MLRO, **N26 UK** 



CEO Paycasso



COTO Swiss Re



Head of Innovation Société Genérale



VP Risk and Compliance Tide



CEO and Co Founder Suade



Head of Financial Crime Monzo



Co Founder **Signicat** 



Head of Compliance Technology Revolut



CTO Veracode

# REGTECH & SECURITY CONNECT

**DAY 1 TUESDAY 3RD DECEMBER** 

#### Innovation in the Post Regulation Age

The global regtech market is exploding. By 2023 revenues are expected to be worth \$12.5 billion, growing at a compound annual growth rate of 25.4% over the next five years. There are so many new players racing towards regtech because there are big problems to solve. Banks and financial services firms are grappling with an overwhelming volume of complex regulatory change and 2,500+ compliance rule books globally. This session will look at how financial institutions are seeking to continue to innovate in a market where a strong regulation is key.

#### 10.00 Chair's Opening Remarks

### 10:10 Keynote Presentation: Entering a post regulation age

Peter Fokes, COO, Corporate and Investment Banking, Deutsche Bank

# 10:30 Panel Discussion: Innovation vs regulation - What's driving the change for FI's?

Rebecca Marriott, VP Risk and Compliance/MLRO, Tide
Tomasz Hazleton, Chief Compliance Officer, UK, N26
Eric Wu, Head of Compliance Technology, Revolut
Diana Carrasco, Head of Digital Channels Risk, Lloyds Banking Group

# 1120 Leading the successful implementation of AML at a major financial institution

**Graham Corr,** Head of Regulatory Technology Development, **RBS** 

# 11.40 Blend of technology and outsourcing for regtech

**Alma Angotti,** Managing Director, Co-Head Global Investigations and Compliance Practice, **Navigant** 

# 12:00 Implementing successful AML compliance at a challenger bank

Natasha Vernier, Head of Financial Crime, Monzo

#### 1220 Panel Discussion: The Battle for On-Boarding

Arne Vide Hauge, Co-Founder, Signicat

# 12:50 Innovation Showcase: Regulatory Technology Solutions

This will be an opportunity for regtech start up and scale up solution providers to give lightning presentations, showcasing their innovative solutions for a mass audience.

#### 13:10 Networking Lunch & Exhibition Visit



# 1410 Panel Discussion: How would you balance robust KYC processes with strong customer experience?

Moderated and led by Senior Reperesentative Encompass

## Strange Bedfellows: Al and Regulatory Technology

Until very recently, regulatory compliance has been completely open to the challenges of human error. The rise of automation, has the potential to significantly reduce the burden on compliance professionals. There has been an exponential growth in Al and ML solutions which use automated data analytics, to overcome the regulatory challenges. This session will look at real world examples where financial institutions have engaged and implemented Al in order to augment their regtech strategies.

# 14.40 Panel Discussion: What will be the impact of AI on regulatory reporting?

Pravina Ladva, COTO, Swiss Re
Adriana Ennab, Director, Public Policy, Credit Suisse
Mary Jane Ajodah, VP, Chief Digital Office, BNY Mellon
Shilpa Arora, Head of Financial Crime Prevention, Santander UK
Graham Corr, Head of Regulatory Technology Development, RBS

#### 15:20 Al in regtech: A quiet upheaval

Helène Erftemeijer, Head of KYC, ING

#### Digital Identity and SCA

AML/KYC technologies are key to keeping your data, as well as your customers safe. This is going through a paradigm shift in consumer finance within the EEA in 2019, with the implementation of Strong Customer Authentication. This session will seek to identify how consumer facing financial institutions can reduce risks in a user friendly way.

# 15:40 Panel Discussion: Identity verification in an age of increasingly sophisticated spoofing Led by Hussein Kussai, CEO, Onfido

### 16:10 Who owns your digital identity? Andrew Churchill, Independent Security Consultant

16:30 KYC and AML - The challenge of combining security whilst achieving the frictionless customer experience

Diana Parades, CEO and Co Founder, Suade Labs

# 16:50 Paycasso Keynote Panel Discussion: How is the role of the CCO evolving?

Moderated by Russell King, CEO, Paycasso

#### 17:20 Chair's closing remarks

#### 17.30 Close of session

# REGTECH & SECURITY CONNECT

**DAY 2 WEDNESDAY 4TH DECEMBER** 

#### The Cyber Security Challenge

In 2018, 47% of financial institutions—including incumbents and their fintech challengers—faced over \$1.4 trillion in losses from cybercrime, money laundering and other financial malfeasance. That's roughly the equivalent of Australia or Spain's GDP! This is an issue that must be addressed as a matter of urgency. This keynote session takes on the cyber-security challenge from all angles; an incumbent, a challenger and a reformed hacker.

- 10:00 Chair's opening remarks
- 10:10 Understanding cybercrime the risks posed to banks and the best ways to mitigate them

Johan Kestens, CIO, ING Belgium

10:30 Guest Keynote: Regtech the HMRC **Perspective** 

De Quincey Bailey, Investigation Officer, HMRC

10:50 Panel Discussion: How can data and analytics be utilised to overcome the challenges of cybercrime?

Arjun Ahwallia, Head of Sanctions, HSBC UK Nikhil Asthana, Director, Head of Regulatory Strategy and Governance, Data Management Delivery & Lineage Lead, **Barclays** 

#### Multi-Platform Digital Security

We are at an exciting time of en-masse digital transformation in financial services. This has had a positive impact throughout the ecosystem, with new players and technologies emerging. This session will seek to address whether neo-banks and blockchain technologies are as secure as they should be of whether they are more open than traditional business models to fraud and cybercrime. This session will also touch upon the challenges of mobile security in the age of device interoperability.

11:30 How to comply with financial application security

Chris Wysopal, CTO, Veracode

11:50 Blockchain case study: Overcoming the risk, whilst embracing the opportunity Laurent Marochini, Head of Innovation, Société Genérale 12:10 Panel Discussion: What are the regulatory and security challenges to multi-platform, multi-screen banking engagement?

Christophe Gouelo, Head of Regulatory Technology, BNP

Mariana Gomez de la Villa, Distributed Ledger Technology Program Director, ING

Laurent Marochini, Head of Innovation, Société Genérale

13:00 Innovation Showcase: Applications to deal with the challenges of fraud

This will be an opportunity for fraud solution providers to do lightning presentations, showcasing their innovative solutions for a mass audience

13:30 Networking Lunch & Exhibition Visit



#### Cybercrime in a Data Revolution

Data breaches compromised 4.5 billion records in only the first half of 2018. This happens to a major financial institution (as it has), and it not only impacts profits but also credibility and trust. This final session of the conference seeks to look at what can be done to overcome this, culminating in a panel looking at the potential impact of the new AML directive.

14:30 Innovation Showcase: Cybersecurity

This will be an opportunity for cybersecurity solution providers to do lightning presentations, showcasing their innovative solutions for a mass audience

- 15.00 How can you manage third party cyber-risk? Dr Sabine Dittrich, Head, Global Regulatory Intelligence, UBS
- 15:20 How data analytics can be successfully used to overcome the challenges complex financial crime presents Vinaya Parvate, Head of ICG and EMEA Fraud Risk, Citi
- 15:40 Closing Panel Discussion: What has been the impact of the EU anti-money laundering directive?
- 16:30 Chair's Closing Remarks
- 16:40 Close of Session



# WHAT'S ON

#### **Technology Demos**

The Startup LaunchPad, is a dedicated networking and demo space designed for 60+ early and growth-stage fintech startups to showcase their exciting new tech and solutions where Fls can scope out the latest innovations.

#### **Networking**

With 6,000 fintech professionals in attendance at FinTech Connect 2019, there is no better opportunity to make new connections. You'll get the chance to drill down on the exact profile of who you want to meeting via the Official FinTech Connect App, so you can maximise your time onsite. Available to all delegates pre-event.

#### 200+ exhibitors

Connect with fintech's most innovative technology providers on the exhibition floor, from long-standing industry heavyweights to bright and agile new start-ups. The 2019 edition will see a record number of exhibitors joining from all corners of the fintech world.

#### **Fintech Founders Forum**

On Day One of the event, the FinTech Founders Forum will bring together CxOs and founders from trailblazing fintechs and scaleups to discuss and debate the challenges of entering hyper growth. Covering the challenges of leadership, financial modelling & infrastructure, and cultivating culture, the FinTech Founders Forum will address a myriad of elements of the scaleup ecosystem.

#### **FinTech Unplugged Podcast**

At the end of Day two, you'll be able to relax with colleagues and a drink and listen to the live recording of FinTech Unplugged. Once again, we're teaming up with this disruptive fintech podcast to interview some financial services stalwarts live onsite.

#### The VIP Lounge

The VIP Lounge is a VIP-only area designed to offer the ultimate networking experience where you meet with the key players in financial services. If you're a C-Level decision maker from a financial institution and want a place to conduct business meetings in a private area, alongside a host of additional benefits, you can apply for a VIP pass <a href="here">here</a>

#### **Cryptocurrency on App**

All registered delegates can use the Official FinTech Connect App before and during the event, to minecryptocurrency which they can use to redeem prizes at the official FinTech Connect on-site shop! The more meetings you book, and the more stands you visit, the more you mine!

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# **EXHIBITORS & STARTUPS**

You'll meet 200+ of the most innovative technology service providers who are helping drive change across financial services.

#### **EXHIBITORS INCLUDE:**















bright inventions.













































































#### **STARTUPS INCLUDE:**

The Startup LaunchPad, powered by Phrontier, is a dedicated networking and demo space specifically designed for early stage start-ups to showcase their exciting new tech and solutions, as well as for FIs and incumbents to scope out the latest innovations and opportunities for collaboration.





























# SECURE YOUR PLACE AT FINTECH CONNECT 2019 REGISTRATION TYPES:

INCLUDES	CONFERENCE PASS	VISITOR PASS
Access to 5 x world-class conferences	✓	
Access to speaker presentations post-event	✓	
Delegate bag	✓	
Access to 200+ innovative technology providers	✓	✓
See 60+ tech demos	<b>√</b>	<b>√</b>

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YOUR PASS	<b>CRAZY BIRD</b> Book by  Friday 20th September	<b>EARLY BIRD</b> Book by  Friday 18th October	FULL PRICE
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Visa information: Contact us to request a visa letter to enter the United Kingdom to visit FinTech Connect