

3-5 JUNE 2019

Money EUROPE

20/20

2019 AGENDA-AT-A-GLANCE

KEY STORIES FOR EUROPE:

Covering the A to Z of Financial Services, here are some of the hottest stories Money20/20 Europe will be shining a light on, set to shape the future of money as we know it.

A deep dive into game changing innovation models in financial services	Commercial models, value chains and M&A activity	Interoperable tech to create new value propositions: AI + Cloud + blockchain + quantum computing	Adventures in Open Banking	Moving across swim lanes: The movement of progressive companies into financial services and commerce
<p>Innovation has quickly become an overused and distorted word. At Money20/20 Europe expect to cut through the hype, explore what measurements we can use to benchmark innovation and get to the heart of sustainable and commercial step change. A key question which has moved back up the C-Level agenda of established; banks, tech companies and payments companies is: How can incumbents deliver meaningful game-changing innovation?</p> <p>There are three options available for incumbents, and at Money20/20 Europe we'll be developing deeper into each one:</p> <ol style="list-style-type: none"> 1. Can organisations transform their cultures to execute true innovation internally within their organisations? (cultural transformation) 2. Perhaps tech transformation is the way forward, partnering or acquisitions to do so? 3. Or do they need to achieve business model transformation by building something entirely new outside of the organisation? <p>These options are being heavily debated in boardrooms throughout Europe, with a number of high profile banks recently announcing plans to build brand new subsidiaries. Some of the traditional banks, payments and tech companies are pursuing a few or all of the options while others are sitting on the fence. Which is most effective and why? What are the dynamics at play that determine success for different types of companies? Hear from the leading companies in our industry as they share their incisive insight on the successes but also the failures and the lessons learned.</p>	<p>We'll be dissecting commercial models, drawing insights from the tech industry, and delving into current and future value chains to highlight where margins are being created and where it's suddenly or gradually being destroyed. That includes zoning in on the payments value chain (retail and business), sharing insight on the current revenue pools and how these will evolve over the coming years. What's in store for the four corner model and where are the next sources of value and competitive battlegrounds? Essential insight that will shape or enhance or validate strategic plays and new product development.</p> <p>The word on the street is that M&A activity within the payments, processing and even the banking industry are set to take the limelight over the next 1-2 years. We'll be looking at the implications of recent movements and how they will affect the industry. Expect some cheeky game-changing announcements onsite.</p>	<p>What happens when you take a holistic approach to leveraging technology? While many companies are experimenting with AI, machine learning, cloud, quantum computing and blockchain, what happens when these projects collide? Removing silos and driving interoperability between these projects has the potential to create something transformational. How can these individual projects scale together? What would a proposition that leverages AI, machine learning, cloud, quantum computing and blockchain look like?</p>	<p>Have the PSD2 and Open Banking initiatives really set Europe alight or have they flattered to deceive? The Money20/20 crew have uncovered a number of compelling propositions that have been successfully executed and are gaining traction and moving across multiple markets. We'll be getting under the hood of these successes and shedding light on the key success factors, commercial value and future plays.</p> <p>We'll be looking to frame new discussions in the industry, for example: how other industry sectors can play a role and explore the possibility of data being shared with third parties, whilst keeping 'consent' at the heart. We'll also be hearing the latest from the leading Eastern and Western tech giants and uncover how they plan to leverage the opportunity to make inroads into expanding their core business models into financial services. Are there partnership opportunities available or should we be very afraid?</p>	<p>Over the past few years a number of start-ups, tech + commerce companies have been moving into new segments of financial Services. Most are born from a need to feed the core and providing greater value to existing customers while others are centred around targeting new customer segments or from a necessity to grow scale. Whatever the playbook, we'll be cutting through the media hype to draw insights on the real value created, the next steps and the implications for those that will be impacted.</p>

DAY 1

MONDAY 3RD JUNE | 9AM - 5:30PM

<p>INNOV8 CORNER Take a journey through the different approaches that incumbent banks, tech and payments companies are using to deliver game changing innovation. From the successes to the combustible failures, there will be lessons to learn and models to replicate.</p>	<p>THE BUSINESS MATTER STAGE Join us as we delve into the matter of current and emerging commercial models and value chains to frame where the sustainable opportunities are in financial services.</p>	<p>TECH COMPOUND The Tech Compound is the place to be where we will explore emerging and converging tech, next gen payment systems and stay tuned for some red hot announcements.</p>	<p>THE NUCLEUS Whether it's the most important regulatory drivers shaping the European industry or the movement from tech and retail giants from the East and West, these forces cannot be ignored and should be embraced. The times they are a-changin'.</p>	<p>THE LAB A safe haven for the real scientists and leaders to come together to share personal journeys and lessons learned. The place where hypothesis' are shared, deconstructed and reconstructed.</p>
<p>BANKING TRANSFORMATION</p>	<p>COMMERCIAL MODELS & VALUE CHAINS 1</p>	<p>CONVERGING TECH</p>	<p>PLATFORM ECOLOGY</p>	<p>INNOVATION & ENTREPRENEURSHIP</p>
<p>AM Innovation models in the Financial Services, Tech and Payment industries: Setting the scene - The landscape, successes and failures - Bold vs. Steady : Game-changing or just incremental? - How do you benchmark innovation? - Case studies: Insights from parallel industries</p>	<p>AM The payments industry - Towards new commercial models in payments: Part 1: Retail Part 2: Corporates & SMEs - The changing payments value chain - Spotlight: The cards value chain and the four corner model - Key takeaways</p>	<p>AM AI, Blockchain, Cloud, Quantum - Emerging tech are mutually reinforcing: How and why? - The value of AI and Blockchain - The value of Cloud and AI - AI + Blockchain + Cloud x Quantum = 100x - Case studies: The early alchemists - Key takeaways</p>	<p>AM Spotlight on Asia - Market map: state of the region - First you get the platform, then you get the data, then you get the money - The convergence of social, retail and financial - Case studies: The rising stars - Key takeaways</p>	<p>AM. Inspiring talks from the leaders defining a brave new world - Celebrating the failures it takes to succeed - Personal journeys</p>
<p>BANKING TRANSFORMATION</p>	<p>COMMERCIAL MODELS & VALUE CHAINS 2</p>	<p>PAYMENTS & FUTURE COMMERCE</p>	<p>FUTURE COMMERCE</p>	<p>FUTURE COMMERCE</p>
<p>PM Innovation models 1: The internal playbook: - Transforming internal cultures and longevity - The different approaches: The Silicon Valley approach, internal accelerators, innovation labs - Platform strategies: internally driven - Case studies: The good, the bad and the ugly - The internal playbook: Key takeaways</p>	<p>PM The banking industry - What's next for fee income based models? - Deep dive into SME banking: untapped revenue pools - New revenue pools and emerging opportunities in banking - Unbundling vs. Rebundling: The commercial lens and forecasts - Key takeaways</p>	<p>PM Instant payments: Growing scale - The next steps for the Eurozone: Cross-border & cross-region - UK faster payments: Roadmap - Retail case study - Leveraging data - Cards schemes vs instant payments schemes - Key takeaways</p>	<p>PM Customer experience and engagement: New sources of commercial value - The trend towards digital supported by physical - Voice commerce - The retail conundrum - Case studies: The good, the bad and the ugly</p>	<p>PM The VC lens - The VC landscape: 2019 analysis - Strategic investment case thesis - The reverse pitch: Pitch it like it's hot - Does venture building really yield material results?</p>

DAY 2

TUESDAY 4TH JUNE | 9AM - 6PM

<p>INNOV8 CORNER Take a journey through the different approaches that incumbent banks, tech and payments companies are using to deliver game changing innovation. From the successes to the combustible failures, there will be lessons to learn and models to replicate.</p>	<p>THE BUSINESS MATTER STAGE Join us as we delve into the matter of current and emerging commercial models and value chains to frame where the sustainable opportunities are in financial services.</p>	<p>TECH COMPOUND The Tech Compound is the place to be where we will explore emerging and converging tech, next gen payment systems and stay tuned for some red hot announcements.</p>	<p>THE NUCLEUS Whether it's the most important regulatory drivers shaping the European industry or the movement from tech and retail giants from the East and West, these forces cannot be ignored and should be embraced. The times they are a-changin'.</p>	<p>THE LAB A safe haven for the real scientists and leaders to come together to share personal journeys and lessons learned. The place where hypothesis' are shared, deconstructed and reconstructed.</p>
<p>BANKING TRANSFORMATION</p>	<p>M&A ACTIVITY</p>	<p>DISRIBUTED LEDGER TECH</p>	<p>BANKING & PLATFORM ECOLOGY</p>	<p>INNOVATION & ENTREPRENEURSHIP</p>
<p>AM Innovation models 2: The partnerships & acquisitions playbook - The art of tech transformation - Acquisition analysis: Market map - Analysis of partnership strategies and criteria: Exploring horizontal and vertical partnerships - Incumbents and insurgents: What's the deal?! - Case studies: The good, the bad and the ugly - The dark truths: a) Competition driven acquisitions b) The ego of a CEO c) Middle management: Where innovation goes to die</p>	<p>AM Consolidation and implications - Payments processing: Framing the market, convergence and new value propositions - Case studies: Recent M&A activity - Announcements - Key takeaways</p>	<p>AM Bits & Blocks: Coins and Ledgers - Where's the scale? - Case studies: The best chances of impact in 2019 - Meet the experts: Ask me anything - Key takeaways</p>	<p>AM Open banking: meh? - Market analysis: Open banking around Europe: - Case studies: From the leading banks and FinTech - Special panel: The tech playbook on open banking - Why hasn't Open Banking really taken off? What's missing?</p>	<p>AM Money20/20 Startup Pitch - Hear from the 12 hottest early stage startups in the world today</p>
<p>BANKING TRANSFORMATION</p>	<p>INNOVATION & ENTREPRENEURSHIP</p>	<p>CASE STUDIES, ANNOUNCEMENT & INSIGHTS</p>	<p>BANKING & PLATFORM ECOLOGY</p>	<p>BANKING & PLATFORM ECOLOGY</p>
<p>PM Innovation models 2: The partnerships & acquisitions playbook - Partnerships with tech players - Platform strategies: partnerships - Tech roadmaps - Insights from adjacent industries - Towards operational efficiency - The partnerships and acquisitions playbook: Lessons to learn</p>	<p>PM The rebundling of financial services moving across swim lanes: The FinTech playbook - Market mapping - Case studies: Strengthening core, distribution, new market entry Moving across swim lanes: The tech playbook - Market mapping - Case studies: Strengthening core, leveraging customer base, tech stack</p>	<p>PM Tech announcements: - Hear the hottest tech announcements set to take 2019 by storm - State of the tech nation: 1-3 years from now</p>	<p>PM Open banking: A bright future - Case studies from the rising stars - The SME proposition - The existing pain points and solutions - War for the planet of the APIs</p>	<p>PM Innovation lab takeover - Hear from the leading bank innovation labs - Tangible takeaways</p>

DAY 3

WEDNESDAY 5TH JUNE | 9AM - 3:30PM

INNOV8 CORNER Take a journey through the different approaches that incumbent banks, tech and payments companies are using to deliver game changing innovation. From the successes to the combustible failures, there will be lessons to learn and models to replicate.	THE BUSINESS MATTER STAGE Join us as we delve into the matter of current and emerging commercial models and value chains to frame where the sustainable opportunities are in financial services.	TECH COMPOUND The Tech Compound is the place to be where we will explore emerging and converging tech, next gen payment systems and stay tuned for some red hot announcements.	THE NUCLEUS Whether it's the most important regulatory drivers shaping the European industry or the movement from tech and retail giants from the East and West, these forces cannot be ignored and should be embraced. The times they are a-changin'.	THE LAB A safe haven for the real scientists and leaders to come together to share personal journeys and lessons learned. The place where hypothesis' are shared, deconstructed and reconstructed.
BANKING TRANSFORMATION	IDENTITY	CASE STUDIES, ANNOUNCEMENT & INSIGHTS	DATA DRIVEN INNOVATIONS	BANKING TRANSFORMATION
AM Innovation models 3: Building from scratch playbook - Why build a brand new subsidiary: The strategic play - The science of business model transformation - Towards new commercial models: new sources of value - Case studies: The good, the bad and the ugly	AM Digital identity, not digitised identity - A world of digital identity - Case studies: Best of breed	AM. Tech collaborations - Hear about the hottest and most interesting collaborations in 2019, zoning in on the value created and significance to the industry	AM The commercial value of data: Navigating the hurdles - GDPR: The calm after the storm? - Approaches to leveraging data for commercial benefit in 2019 - Unlocking unstructured big data Cybersecurity - The next crisis will be a security crisis - Case studies: Best of breed market solutions	AM UX and CX - Designing a new UX value chain - Best in class UX - Key takeaways
BANKING TRANSFORMATION	IDENTITY	INCLUSIVE FINANCE & GLOBALISATION	FRAUD	FRAUD
PM Innovation models 3: Building from scratch playbook - How to build a bank for the future? - Navigating the internal BS and the internal business prevention dept - Building from scratch playbook: Future outlook and pitfalls	PM Digital identity, not digitised identity - Delivering services into the mass market - Who will create the mass market? - Key takeaways	PM. Tech for good - Global initiatives that are making a difference - Case studies: From leading companies driving financial inclusion and social inclusion	PM Attack vs defense - The changing nature of attacks and attackers - Removing friction securely: Case studies - Operational efficiency: Market Insight	PM Marketing in a new reality - How to market your product - The social factor - Case studies: Punching well above your weight

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