Dive deep into detailed case studies on payments and digital wallets

With new technologies springing up, innovation is still one of the main priorities on the agenda of retail financial services organizations. And payment solutions are a particularly fertile ground for innovation from start-ups but also e-commerce giants.

The Innovation Summit 2018 will explore best practice case studies from world leading banks that seized the strategic importance of being at the center of payments. We will also explore how the most popular mobile payment solutions are profoundly impacting customers’ behaviors, what they pay for, how and why.

Speed to market is key, and partnering with the appropriate companies, either big or/and agile startups will enable banks to save precious time and race ahead of the competition.

Some markets are witnessing an almost complete disappearance of cash for payments at brick and mortar merchants. Speakers will address this trend as well as additional important issues such as identification and authentication alternatives to passwords and how to keep cyber risk under control.

Emel Temuçin
Innovation & Customer Experience Director
Yapi Kredi Bank
Turkey

Kalyani Nair
Head of Virtual Banking & Payments
Maybank
Malaysia

Emma Stromfelt
Head of Digital Innovation
Swedbank
Sweden

Ohad Maimon
Executive VP Business Development & Strategy
Leumi Card
Israel

Henry R. Aguda
Senior Executive VP - SEVP, CTO & COO
Union Bank of the Philippines
Philippines

Sandeep Indurkar
Mobile payments Head, Internet Banking and Mobile Banking
ICICI Bank
India

INNOVATION SUMMIT IS PART OF THE ‘BEST EFMA WEEK’ IN LISBON:

15 - 16 October 2018
Innovation Summit: Payments & Wallets
www.efma.com/innovation18

17 October 2018
Enjoy sunny Lisbon!

18 - 19 October 2018
46th Efma Congress: Banking Transformation
www.efma.com/congress18
1 Innovation summit 2017

- Attendees: 125
- Speakers: 36
- Top seniors: 73%
- Financial institutions: 67%
- Countries: 42

2 Feedback from past delegates

- ‘Good and interesting’
  Abdelhakim Benamara, Deputy Head of Retail Distribution, BNP Paribas

- ‘Very inspiring’
  Makoto Shibata, Principal Analyst & Head of Global Innovation Team, Digital Transformation Division, Bank of Tokyo

- ‘It gave a very good insight on where the banks are coming in the innovation arena’
  Mike Sophie, Head of Retail - Retail Banking Strategic Business Unit MCB

- ‘Overall very good quality, some of the presentations were truly inspiring’
  David Pisar, Risk model specialist, CSOB of South Africa

- ‘Good, very insightful and inspiring’
  Irakli Gogatishvili, Head of Analytics and Systems Management in Retail, Analytics and Portfolio Management in Retail, Bank of Georgia

- ‘Overview on AI experiences & where banking is headed in the field’
  Hicham El Amrani, General Director, FinanceCom

- ‘The mixture of speakers is very well balanced. Major topics were very interesting. It helped me review my banks strategy’
  Ronald Zirka, Director of Marketing and Retail, Banque Libano-Francaise

2017 Innovation Summit Flickr photo gallery

Click on the icons to see what happened last year

@Efma_news #EfmaInno17
On top of a great program, Efma is taking the occasion of its 2018 Innovation Summit to aggregate the best field experts from key industry players, who can provide a personalized answer to your most burning questions! A brand NEW feature, which allows each attendee to book up to 2 meetings of 15 minutes each, on 15 or 16 October, according to their availabilities. Demands are high and places limited, so book yours now!

Have a look at the list of experts and their field of expertise:

**The future of payments**

**Piercarlo Gera**

Mister Gera is Global Senior Managing Director of Accenture Banking Distribution & Marketing Services, Global Senior Managing Director Strategy Consulting practice in Financial Services and Management Consulting Director of selected international clients. - He was Global Managing Director Organic Growth and CRM practice in Financial Services. - He regularly works with 5-6 major multinational players, in particular about their business and operating model agendas. - He led several Firmwide initiatives like: -> Banking in 2016: accelerating growth while reducing cost to serve -> Banking Retailization -> Customer in 2012-2015 - He is speaker at several conferences on the future of Financial Services sector and author of several articles. - He holds a Bachelor Degree in Engineering from Politecnico di Milano

**Innovation in Retail Banking**

**James Buckley**

James has a career spanning more than 25 years in major Financial Services transformation initiatives and technologies, focussing on next generation Solutions, Operational Agility and IT change across Europe, the Americas and Asia Pacific. He heads up the European region for Infosys’ banking product set, Finacle where rapid changes in banking architectures and technologies are being reflected in Infosys’ offerings. James is also active in the Banking Industry standard group BIAN chairing their Strategic Advisory Board. the sales, programming enablement and delivery of International Banking Operations and IT.

Please note that the meetings are reserved for representatives from financial institutions.
<table>
<thead>
<tr>
<th>Time</th>
<th>Session Title</th>
<th>Topic</th>
<th>Speaker</th>
<th>Company/Location</th>
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<tbody>
<tr>
<td>8.00</td>
<td>Welcome coffee and registration</td>
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<tr>
<td>9.00</td>
<td>What is inside your customers’ brain?</td>
<td>■ How does our brain make purchasing decisions?</td>
<td>Emel Temuçin Innovation &amp; Customer Experience Director</td>
<td>Yapı Kredi Bank, Turkey</td>
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<td></td>
<td></td>
<td>■ Is there a way to measure emotions and thoughts during payment transactions?</td>
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<td>■ Could science help us to build better payment journeys?</td>
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<tr>
<td>9.30</td>
<td>Enhancing customer experience through mobile payments</td>
<td>■ Evolving consumer behaviour and payments ecosystem</td>
<td>Miguel Angel Pozuelo Product Development Director</td>
<td>CaixaBank Payments, Spain</td>
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<td></td>
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<td>■ Delivering the most convenient experience to customers</td>
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<td>■ The added benefits of mobile payments</td>
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<td>■ New ways to pay</td>
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<td>■ What we can do as a bank to remain centre stage</td>
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<tr>
<td>10.00</td>
<td>Scaling the payments landscape – and everyone wants a piece</td>
<td>■ The changing shape of payments</td>
<td>Chris Wood Executive: Card Issuing and Payments</td>
<td>Nedbank Limited, South Africa</td>
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<tr>
<td></td>
<td></td>
<td>■ The South African landscape</td>
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<td>■ Innovating inside and outside the Bank</td>
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<td>■ New players, the real deal and the pretenders</td>
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<td>■ Platforms and rails</td>
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<td>■ The way forward</td>
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<tr>
<td>10.30</td>
<td>Coffee break &amp; networking</td>
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<tr>
<td>11.00</td>
<td>Creative innovation: reinventing payments and the checkout experience</td>
<td>■ Taking a design-led approach to solving business problems</td>
<td>Nick Kerigan Managing Director</td>
<td>Barclaycard, UK</td>
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<td></td>
<td></td>
<td>■ Creating an innovation-focused culture in your organisation</td>
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<td>■ Experimentation and ‘Failing Fast’</td>
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<td>Case Studies:</td>
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<td>■ Grab+Go: a payment concept that transforms a shopper’s smartphone into a ‘pocket checkout’</td>
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<td></td>
<td>■ Dine &amp; Dash: ‘Just walk-out’ technology for restaurant diners – no more waiting for the bill.</td>
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<tr>
<td>11.30</td>
<td>How to harness innovation to win in payments?</td>
<td>■ With the payment’s eco system constantly changing, and the entrance of GAFA into the payments arena, what are the options for banks to maintain their competitive edge in this landscape?</td>
<td>Ohad Maimon Executive VP Business Development &amp; Strategy</td>
<td>Leumi Card, Israel</td>
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</tbody>
</table>
12.00
Making banking great again in the face emerging social mobile payment
- How should traditional financial institutions protect themselves as social media companies increasingly enter the financial services space?
- Together with the renowned ING bank, PayKey will walk through a case study and show how they responded by transforming the mobile keyboard into the ultimate channel for financial services, information, and communication.

Guy Talmi CMO PayKey Israel
Cezary Zmuda UX Principal Expert, Chapter Leader of UX & design for Retail Banking ING Bank Slaski Poland

12.20  Lunch

Migrating to a cashless society. How, what, with whom?

13.45
Introducing frictionless payments in Malaysia
- Moving from pure friction to zero friction
- Payment trends in Malaysia – what do they tell us?
- How do we rethink payments from the ground up?
- Evolution of payment cards & merchant acceptance
- Maybank’s new digital payment offerings – M2U Pay & QRPay
- Moving the nation forward to a cashless society

Kalyani Balakrishnan Nair EVP, Head of Virtual Banking & Payments Maybank Malaysia

14.15
Engage with modern payment via credit
- Why make online payments with Credit Cards and high interest rates?
- The importance of avoiding frustration of credit refusal face-to-face
- Online Payments for bank and non-bank’s customers through Credit
- Strategy to acquire new customers

Joao Lima Pinto CEO IT sector Portugal

14.30
Open banking in practice and Fintech partnerships
- Open Banking as the next innovation strategy. Why and how?
- Lessons learned from Bank & Fintech partnerships

Emma Strömfelt Head of Digital Innovation Swedbank Sweden

15.00
Giving consumers SUPERPOWERS
- Why is it matter?
- What superpowers do people want?
- How can we give it to them?

Mikael Oldebäck Head of Commercial Offering Klarna Sweden

15.30  Coffee break & networking
**PROGRAM 15 OCTOBER 2018**

**Migrating to a cashless society. How, what, with whom?**

**16.00**

Securing the cashless word - the art of juggling

Yossi Geller VP Marketing **Paygilant** Israel

**16.15**

Digital payments: The invisibility challenge

- The challenge of delivering a distinctive seamless experience...
- ... in times of an increasing variety of digital solutions and fragmentation, spread around multiple apps and platforms
- Recovering the payments simplicity involves creating new integrated solutions, with new consumption journeys, seamless, secure and comfortable, “invisible” to the consumer

Ricardo Chaves Chief Commercial Officer **SIBS** Portugal

**16.25**

Cashless in Poland, via the m-banking app

- Mobile payments & mobile banking: strategic synergies
- Multichannel mobile payments platform as the key for rapid adoption
- BLIK experience based on Polish banking sector alliance in mobile payments & P2P

Dariusz Mazurkiewicz CEO **Polski Standard Platnosci** Poland

**16.35**

How demonetisation helped India in adoption of digital payments?

Sandeep Indurkar Mobile payments Head, Internet Banking and Mobile Banking **ICICI Bank** India

**16.45**

**PANEL DISCUSSION**

Migrating to a cashless society. Benefits, challenges, winners, losers.

Ricardo Chaves Chief Commercial Officer **SIBS** Portugal

& Dariusz Mazurkiewicz CEO **Polski Standard Platnosci** Poland

& Sandeep Indurkar Mobile payments Head, Internet Banking and Mobile Banking **ICICI Bank** India

**17.05**

**STUDY PRESENTATION**

Joint Efma/Infosys-Edgeverve/The Digital Banking Report study presentation. 10th edition of the Innovation in Retail banking report

- Take advantage of Open APIs to drive growth and collaboration with digital players like Google and Facebook
- Leverage blockchain to achieve unprecedented efficiencies in trade and payments processes by creating permissioned networks with the business partners
- Elevate digital experiences by deploying unified engagement hub to power traditional and emerging channels
- Drive speed of business innovation and superior operational efficiencies with a digital core
- Leverage artificial intelligence and robotic process automation for driving awesome customer experiences and efficiencies

Jim Marous Owner and Publisher of Digital Banking Report, Co-Publisher of The Financial Brand **The Financial Brand** USA

& James Buckley Global Head of Financial Solutions **Infosys Finacle** UK

**17.35**

Cocktail & networking

**18.35**

End of day 1
# PROGRAM 16 OCTOBER 2018

## Blockchain and cryptocurrency

<table>
<thead>
<tr>
<th>Time</th>
<th>Session</th>
<th>Speaker</th>
<th>Title</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>09.00</td>
<td>Bitcoin and blockchain: between money, digital gold, and payment systems</td>
<td>Ferdinando Amertrano</td>
<td>Blockchain Solution Owner, KBC Group, Belgium</td>
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</tr>
<tr>
<td>09.00</td>
<td>Technologies in Payment: BlockChain, Cryptocurrency, Artificial Intelligence, Analytics</td>
<td>Henry R Aguda</td>
<td>SEVP, Chief Technology and Operations Officer and Chief Transformation Officer, Union Bank of the Philippines, Philippines</td>
<td></td>
</tr>
<tr>
<td>09.00</td>
<td>Innovation in the payment space: aiming for the «Value Point»</td>
<td>Joep Paemen</td>
<td>Partner, Flowdesignworks.com, Belgium</td>
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<tr>
<td>10.30</td>
<td>Everyday payments</td>
<td>Miljan Stamenkovic</td>
<td>Regional Vice President of Financial Services Europe, Kony, Netherlands</td>
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<tr>
<td>10.45</td>
<td>Coffee break &amp; networking</td>
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<tr>
<td>11.15</td>
<td>How real time payments and open banking are transforming banks operating and business model</td>
<td>Anders Olofsson</td>
<td>EMEA Head of Payments, Finastra, Sweden</td>
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<tr>
<td>11.15</td>
<td>Banks, Blockchain and payments : to disintermediate or to be disintermediated ? That’s the question</td>
<td>Dirk Hermans</td>
<td>Blockchain Solution Owner, KBC Group, Belgium</td>
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</tbody>
</table>
12.15  Providing financial inclusion using eWallets
- Providing easy payment plans to increase purchasing power
- Providing platform for coupons and discounts
- Providing new digital payment infrastructure for both credit card, debit card and P2P transfers
- Increasing bank revenue with microcredits
- New Way of Financial Inclusion for Millennials from ZiraatBank – Success Story
Özkan Erener CEO Veripark Turkey
& Gökay Darcan Program manager Ziraat Bankası Turkey

12.45  PANEL DISCUSSION
Blockchain
& Dirk Hermans Blockchain Solution Owner KBC Group Belgium
& Henry R Aguda SEVP, CTO & COO Union Bank of the Philippines Philippines
Moderated by Ferdinando Ametrano Professor University of Milan Italy

13.05  AI Masterclass presentation: how to master Artificial Intelligence in Financial Services

13.10  Lunch

Digital wallets: what’s next?

14.35  The new age of payment: the Intesa Sanpaolo Digital Wallets
- Our strategy: a digital wallet embedded in our app Isp mobile
- Value proposition & key features of the digital wallet
- Jiffy Pay experience (p2p and p2b)
Massimo Tessitore Head of Multichannel, Mobile Payment & E/M Commerce
Intesa Sanpaolo Italy

15.05  UPI, an inter-operable payments system that has changed the payments landscape in India
Sandeep Indurkar Mobile payments Head, Internet Banking and Mobile Banking ICICI Bank India

15.35  The practical guide made Yapı Kredi the most innovative digital bank of the world
Emel Temuçin Innovation & Customer Experience Director Yapı Kredi Bank Turkey

16.05  Coffee break & networking

16.35  End of the event
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INNOVATION SUMMIT PRACTICAL INFORMATION

Please note that the registration for an Efma event is only available online
To register, please go to www.efma.com/registerinnovation18

Practical information

Dates
The Innovation Summit will begin with a welcome coffee on Monday 15 October 2018 at 8.15 and will end on Tuesday 16 October 2018 around 18.00.

Location
Altis Grand Hotel Rua Castilho 11 1269-072 Lisboa Portugal

Languages
All sessions will be held in English

Accommodation
A block of rooms has been provisionally reserved for the nights from 14 to 18 October at the Altis Grand Hotel. The cost of a single room is €200 per night (including breakfast, VAT and WiFi access) and the cost of a double room is €220. The city tax is €1.00 per person and per night and will need to be paid on-site.

Registration
The registration fee covers participation in the Innovation Summit, documents, lunches and coffee breaks. Registration fees must be paid in full prior to the event. Efma reserves the right to refuse entry to any delegate who has not paid his or her invoice prior to the event. The event is reserved for top-level bankers and space is limited. Please note that the organizers reserve the right to refuse some applications.

Cancellation
If you cancel your registration before Wednesday 15 August, it’s free of charge! For a cancellation made between Thursday 16 August and Sunday 30 September 2018, you will be charged 20% of your registration fee. From Monday 1 October until the event, you will be charged 100% of your registration fee unless medical certificate provided.

If you are not able to come to the event, please send a substitute delegate as no reimbursement will be made.

Registration fee

€0 for 2018 Efma Premium Pass holders - www.efma.com/premiumpass
€1,600 for Efma members and associate members
€1,800 for Efma Business Partners
€2,400 for representatives of non-member institutions

VAT not applicable. All registrations are strictly individual.

NEW: Please note that 2 tickets of your ePass pack are needed to register for this event.
You don’t know what is the ePass yet? Discover it here!

Do you plan to join this event with your team?
Good news, discounts apply for group registrations!
Contact registration@efma.com for more details.

<table>
<thead>
<tr>
<th>Participants</th>
<th>3-9</th>
<th>10-14</th>
<th>15+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Discount</td>
<td>10%</td>
<td>30%</td>
<td>40%</td>
</tr>
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APE: 58192 | VAT ID: FR 38 313 062 788 | Efma sarl company with registered capital of EUR 15,000 | RC Paris 313 062 788
In accordance with Article 27 of the law on the processing of personal data of 6.1.78, the information which you are requested to provide is necessary to enable us to process your registration and is intended for Efma’s services. You may access this information and request that it be rectified if necessary.