BANK+FINTECH
MAPPING THE CONVERGENCE
2-3 APRIL 2019 Barcelona

Powered by Efma
1 DISCOVER KEY FINTECHS
   This is your chance to discover and meet leading Fintechs that can make a difference. We will dive deep into how the paradigm has shifted and why banks and Fintechs need each other. Start building meaningful connections now.

2 HEAR FROM TOP LEVEL SPEAKERS AND AWARD WINNERS
   Be part of an engaged community of international high level bankers and outside industry experts! Awarded innovators will also go on stage to share their insights and best practices, and Q&A sessions will allow you to get your questions answered!

3 MEET BANK+FINTECH COUPLES
   Banks and Fintechs will be presenting together their successful collaboration stories and how they complement each other. Lots of lessons to be learned.

4 LEARN, DISCUSS AND PARTNER
   Besides content rich-sessions, this 2-day event will feature panel discussions, interactive workshops, demos, overviews of sought-after case studies and reports. Critical insights and engagement with the industry’s leaders guaranteed.

5 BE AT THE HEART OF THE DEBATE
   Key stakeholders will join us in Barcelona! From bankers and Fintechs to regulator’s and industry's influencers, you don’t want to miss this!

B+F KEY BENEFITS
Enjoy a complete event experience in Barcelona!
OVERVIEW

For more than a generation now, banks around the world have been forging partnerships with financial technology companies, attempting to develop advanced solutions that will ease banks’ operations, energize their sales teams and excite their customers.

These machinations have spawned a new industry - Fintech - that is still in the evolutionary stage. As access to and the sophistication of personal technology have expanded, banks have redoubled their efforts, with mixed results, attempting to stay ahead of the technology curve and, probably more importantly, the ever-increasing expectations of their customers.

In the current environment, several essential questions remain unanswered:

- Given the continued demands and challenges of financial technology, who will ultimately take the lead in the banks/Fintech dance?
- Can banks convincingly demonstrate the appropriate technical savvy to their customers that can effectively differentiate them in a crowded marketplace?
- What roles will legacy financial technology providers eventually play as smaller and more nimble competitors continue to proliferate?
- Will there finally be a capabilities convergence of banks (and other financial services providers) and financial technology companies that meaningfully and positively impacts their respective businesses?

It takes an organization with special and significant expertise to properly parse the information and noise in the Fintech space, and produce a clearer path to success for all of its players. Efma, the global and largest network of banks in the world (more than 3000 financial institutions are members, chaired by Citi), facilitates connections among decision-makers in the financial services ecosystem (bankers, insurers, Fintech, regtech...), providing quality insights and market intelligence to help financial institutions make the right decisions to foster innovation and drive transformation. Have a look at the program at www.efma.com/bankfintech19
INBENTA

Inbenta is a global leader in a new class of enterprise AI and semantic search technology for e-commerce and customer support. Powered by natural language processing, Inbenta’s products are used by over 250 companies to drastically boost self-service, enhance customer experience, increase conversions, and cut down on support costs by helping customers find exactly what they need. Inbenta specializes in conversational chatbots, virtual assistants, e-commerce search, support ticketing, hybrid chat, and knowledge management. Their AI and chatbot solutions understand customers in their own, colloquial language. By processing meaning rather than keywords using patented technology, they are able to intelligently direct customers to products, contents, and FAQs on your site before they try contacting your support agents.

KONY DBX

Kony helps organizations of all sizes achieve digital success. Kony is the fastest growing, cloud-based digital application solutions company, and a recognized industry leader among low code, digital, and mobile application development platform providers, and is an emerging leader in the digital banking market. Kony provides the most innovative and secure omni-channel applications, with exceptional user experience and design, empowering organizations to excel at digital. Kony was named the first place winner in CTIA’s MobiTIs Awards in the Mobile Applications, Development & Platforms category and included on the Inc. 500|5000 list of fastest growing private companies in America.

PAYKEY

PayKey bridges the gap between banking and social, enabling banks to have their brands become a part of their customers’ social and messaging experience. At the core of our solution is the Mobile Banking Keyboard. Integrated with the bank’s mobile app, this unique mobile keyboard allows users to initiate and complete a range of financial services, including P2P payments, request payment, balance check, cardless cash withdrawal, and more, from within any mobile application. With PayKey, banks can increase brand engagement by transforming the keyboard into a new channel for financial services, information, and communication, while making the banking experience quick, contextual, and simple for users.

PISANO

Pisano believes every great decision starts with a question and evolves with continuous feedback. at Pisano, they develop a platform where businesses can collect feedback through physical and digital touch points, engage with their customers and analyze the metrics that actually matter.
GET TO KNOW THE BACKGROUND
OF KEY FINTECHS THAT CAN MAKE A DIFFERENCE

**STRANDS**
Experts in Big Data, AI and Machine Learning since 2004, Strands creates highly-customizable digital money management software for top-tier financial institutions worldwide, and empowers people to be smarter with their money. Strands has carried out more than 600 implementations to date.

**TINK**
Tink enables banks to become data-driven and capture the opportunities of Open Banking. They provide easy-to-use APIs as building-blocks to create the next generation banking services. Its products include Account Aggregation, Data enrichment and Categorisation, Payment Initiation and Personal Finance Management that are offered as a managed service. Tink's technology can be used to develop standalone services or be integrated into existing banking applications. Its current partners include ABN AMRO, BNP Paribas Fortis, Nordea, Klarna and SEB.

**VCITA**
vCita is the #1 business management and client engagement app, designed to help small businesses grow. Tailored specifically for service providers, vCita redefines the way businesses interact with their clients, driving more opportunities from the web, mobile, email and social while empowering clients to self-serve. Founded in 2010 by Itzik Levy and Eran Utmazgin, vCita started out as an online scheduling platform. Over the years, vCita evolved to become an all-in-one app that includes all the tools a small business needs to manage and grow their business.

**RAISIN**
The first and leading pan-European one-stop shop for online savings and investments, Raisin was founded in 2012. Raisin’s 7 platforms are breaking down barriers to better savings for European consumers and SMEs by offering simple access at no charge to competitive, guaranteed deposit products from all over Europe, as well as globally diversified, cost-effective ETF portfolios (now available in Germany). Since launch Raisin has brokered over 11 billion EUR for more than 165,000 customers in 31 European countries and 70 partner banks.

MEET THEM ALL AT BANK+FINTECH ON 2-3 APRIL
ONE-ON-ONE EXERT MEETINGS

Have your questions answered by the best in the field!

On top of a great programme, Efma is taking the occasion of Bank+Fintech to aggregate the best field experts from key industry players, who can provide a personalized answer to your most burning questions!

This is a feature, which allows each attendee to book up to 2 meetings of 15 minutes each, on the 2nd or the 3rd April, according to their availabilities.

Demands are high and places limited, so book yours now at www.efma.com/expertsbankfintech

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

**LEVERAGING FINTECH PARTNER SOLUTIONS THROUGH AN OPEN BANKING PLATFORM ENABLED BY APIs**

Colin Payne

As the global head of NextGen, Colin encourages deeper and more effective collaboration between partners by providing the most accessible dev platform as a sandbox and a support framework to accelerate ideas and quickly launch “beta banks” which can integrate and scale through open APIs.

With over twenty five years at the cutting edge of digital transformation, Colin has a strong track-record of high profile, award winning success stories. He brings a unique blend of cross-sector skills and experience to focus on emerging financial services, having worked on disruptive products with Apple, PayPal, HSBC, Orange, Lloyds, BOI, ANZ and many other leading players in the sector.

His obsession is delivering delightful, innovative and sustainable experiences with the agility of a start up AND the resilience to deploy at scale. The sweet spot is to be magical and feasible! In a mission to bring the best together, Colin takes orchestration into new territory, seeks out value in hidden places and delivers to make a difference.

**OPEN BANKING AND FINTECH**

Carlo Bonini

Engineer with a passion for ecosystems and their open cohort, I joined the Accenture interactive practice 4 years ago. Fostering digital payments capabilities and CRM expertise in the banking sector have been my main areas of commitment through the years, but I am now focused on a broader mission: expand banking boundaries through open banking powered ecosystems.

**ECOSYSTEMS, CAPITAL MARKETS AND INVESTMENT BANKING**

Frederico Venturieri

Frederico is responsible for Financial Services Business Development in the UK and is the industry expert for Investment Banking, Asset Management and Capital Markets across EMEA at Salesforce. In his role, Frederico is involved with key strategic customers from a go-to-market perspective. he develops value propositions (including industry trends, C-level challenges and strategic value of technology) for Financial Institutions and he enables internal and external teams on the relevance of Salesforce in the industry. In addition, as an advisor to the ISV & Partnerships organisation, Frederico is involved in identifying and nurturing the most relevant and innovative FinTechs to join the Salesforce ecosystem.

Prior to joining Salesforce, Frederico worked at Morgan Stanley in Fixed Income capital markets, where he covered central banks and sovereign wealth funds globally, and eventually led France & Monaco multi-asset institutional sales.

Frederico holds an MBA from London Business School, and degrees in Communication Systems Engineering (EPFL - Switzerland) and Finance (Imperial College London). He is passionate about financial innovation and how FinTech companies are reshaping the industry.
Welcome coffee and registration

**How are bank-fintech engagement models evolving?**
- Ten areas Fintechs should consider throughout collaboration
- Open Banking Readiness
- Barriers to successful Fintech collaboration
- Fintech adoption by product category
- Provocative discussion topics
- Polls with participants

**Philippe Van Fraechem** General Manager, North Europe & Worldwide Programme Director **Efma Belgium**
& **Carlo Giugovaz** CEO **Supernovae Labs** Italy

**PANEL SESSION**
**Voice of the Fintechs: how do they perceive the collaboration with banks?**
A few Fintechs will debate on their challenges, opportunities and successes in determining market needs, approaching and partnering with banks.

**Carlo Giugovaz** CEO **Supernovae Labs** Italy
**Eylem Özen Bastürk** Strategy & Development Head **Cbot** Turkey
**Tashi Gauffin** VP Commercial **Tink** Sweden
**Janina Leiser** VP Digital Strategy & Experience **Kony** USA

**Fintechs are helping banks to become the go-to platform for financial needs**

**Benoit Legrand** Chief Innovation Officer & CEO **ING Ventures** **ING Bank** Netherlands

**Why do banks partner with Fintechs?**
- How Fintechs support banks in realising new business models
- How cultural changes often are required to succeed when partnering with Fintechs
- How partnering with Fintechs can increase competitiveness

**Dorthe Håhr Dupont** Head of **Nordea Ventures and Partnerships CoE** **Nordea** Denmark

**e-Estonia: an efficient, secure and transparent ecosystem for a digital journey**
Some of the best e-solutions that have led to Estonia becoming one of the world’s most developed digital societies

**Taavi Rõivas** Former Prime Minister of Estonia & Member of the **Estonian Parliament** Estonia

**Building 1 on 1 connections between customers and their bank**
- Flipping the traditional service model on its head
- Empower local customer teams to deliver personalized, proactive banking services consistently through any physical and digital channels
- Significantly improve customers’ Net Promoter Scores by providing a more personal, local digital experience
- Turn bankers into financial coaches and become a talent magnet
- Develop strong partnerships with fintechs – How de Volksbank/SNS Bank effectively partnered with Kony DBX to achieve their vision

**Ronald Pieters** Director Retail & Advice **SNS Bank** Netherlands
**Janina Leiser** VP Digital Strategy & Experience **Kony** USA

**The love story between Banks & Fintechs – Joint presentation**
- The integration of account aggregation in BNP Paribas Fortis’ Easy Banking App
- How to leverage each other’s expertise to bring mutual value
- Inspiring each other: why engagement and a shared view of where banking is heading is key in a fruitful partnership

**Tashi Gauffin** VP Commercial **Tink** Sweden
**Bert Dobbelaere** Project Manager **BNP Paribas Fortis** Belgium **Efma MEMBER**
Key trends in the Fintech world in 2019
- How to industrialize effective collaboration between Corporate and Startups
- With better customer centricity and use of emerging technologies, FinTech firms are revitalizing the FS customer journey
- With complementary strengths, FinTechs and incumbents firms enjoy a symbiotic relationship, and FinTechs will most likely fail if they do it alone
- Successful collaboration is contingent upon selection of the best partner and engagement model, as well as the creation of an ecosystem of partners and firms to be ready for future disruption from multinational BigTechs

Elias Ghanem
VP FinTech and Chief new Technologies Officer, Financial Services, Europe
Capgemini
France

CO-CREATION WORKSHOP
Unleash your potential of collaboration
Round tables composed each of 10 participants will brainstorm on several topics such as:
- How to select and evaluate a Fintech for a project
- How to co-work with a Fintech
- How to increase probability of successful collaboration
- How to make “innovation with startups” part of the company culture
- How to industrialize collaboration
- When or not to invest in a Fintech
- Share the outstanding Fintech you know
- Open banking
- And a summary of main findings or insights will be presented on day 2

Ecosystem: 2019 version of FinTech Game of Thrones

SPEED DEMOS
4 Fintechs and 4 banks will present their apps during 7-minute demo presentations.
Banks and Fintechs to be confirmed

Eylem Özen Bastürk
Strategy & Business Development Head
Cbot Turkey
&
Birol Akan Esen
Senior Business Consultant
ING Bank Turkey
Turkey
EFMA MEMBER

Ecosystem: 2019 version of FinTech Game of Thrones
- What makes an hub successful
- New collaboration models
- Stakeholders
Matteo Rizzi
Co-Founder, FinTechStage & Venture Partner
FinTechStage
Portugal

17.45
Fintech party at the Village
08:15 Welcome coffee

09:00 New ecosystems & open innovation: impact on business

**Are banks truly leveraging this new paradigm or has it remained at the level of a strategy on a PowerPoint slide?**

Short presentations by Leaders and Panel  
- Laurent Herbillon, Director Open Innovation & Startup Cooperation, BNP Paribas, France  
- David Martin de Nascimento, Ecosystem Collider, BBVA, Spain

09:45 How are banks with a limited budget and resources dealing with Fintechs?

- Spar Nord - a Mid-sized bank as Danish pioneer in fintegration  
- How a Mid-sized Danish retail bank has been one of the European trailblazers for corporate venture investment in general and funding of early stage Fintechs specifically  
- With a stated ambition of becoming "an open platform with a banking license" Spar Nord has co-developed and integrated a number of Fintech solutions aimed at both private customers and SMEs

- Ole Madsen, Senior VP, Communication & Innovation, Spar Nord, Denmark

10:15 Coffee break & networking

10:45 How RBI Elevator Lab Partnered with Pisano for Better Customer Experience

- Managing customer experiences across online and offline customer journeys.  
- Using technology to create opportunities for more meaningful customer engagement.  
- Integrating modern channels into enterprise systems after GDPR.  
- Promoting customer-centric culture across your organization.

- Ozkan Aykut Demir, CEO, Pisano, United Kingdom  
- Istvan Kovacs, Responsible for Fintech partnerships, Raiffeisen Bank International AG, Austria

11:05 Omnibot: collaboration between bank and Fintech

- Omnibot: a bot to answer questions 24/7 on any channel  
- Chatbot, Callbot, Mailbot, SMSbot, Twitterbot, Agencybot, etc.: there is no limit to your imagination and the channel that you want to automate!

- Crédit Agricole will share its experience with “Caro” the Inbenta bot that they first deployed on their website in 2016: the opportunity to discover why a true NLP technology and human resources are both essential to the success of a bot project

- Luc Truntzler, Director Associé, Inbenta, France  
- Nicolas Devey, Head of Project Digital, Crédit Agricole Nord de France, France

11:35 Leveraging startups in the airlines industry

- Getting started: building the network  
- Execute: startup cooperation tools  
- Seeing startups as long-term suppliers  
- Costa: an Eindhoven-based initiative that brings together startups and companies (KLM, KPN Shell, Philips, AkzoNobel, ING, Thales Nederland, Rabobank and Unilever)

- Categories: leveraging (Big) Data; seamless travel, ancillary revenues; brand loyalty, etc.

- Rogier Van Beugen, Director Innovation & Venturing, KLM Royal Dutch Airlines, Netherlands

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**Bank+Fintech 2018 Flickr photo gallery**

**CLICK ON THE ICONS TO SEE WHAT HAPPENED LAST YEAR**

@Efma_news  
#BankFintech18
12.05

**we.trade**: a ‘Fintech’ created by a consortium of 12 European banks
- Insights and experience on a DLT co-creation project
- Different stages in Collaboration: roadmap from MoU to joint venture company
- Expectations and Commitments of collaboration
- Defining Roles and Responsibilities – how to develop an effective governance

Chantal Van Haute Business Development Manager Trade Finance & Innovation, KBC Bank, Belgium
& Maria Del Mar Santana Rollan Head of Foreign Trade & Risk Management, CaixaBank, Spain

12.35

Lunch & networking

14.05

**Commercial implementation of blockchain technology at PKO Bank Polski – Durable medium and not only...**
- Let’s Fintech with PKO Bank Polski’s acceleration program and the story of cooperation with Coinfirm Fintech startup
- The concept of a durable medium in communication with customers and why blockchain technology can help
- Process flow, implementation architecture in practice, benefits for the bank and the customer
- The use of blockchain in other banking processes, including in the area of payments

Grzegorz Pawlicki Head of Innovation, PKO Bank Polski, Poland
& Pawel Kuskowski CEO & Co-founder, Coinfirm, Poland

14.35

**Digital migration with coupons**
- How Bradesco has encouraged the use of digital channels through discounts and bonuses in partnership with the startup Cuponeria
- Cuponeria is a Brazilian startup that specializes in discount coupons. It has developed a coupon code validation technology already deployed by the largest retailers in Latin America
- Cuponeria provides more than 1 million coupons a month to more than 5 million users
- More than 2 million customers transformed in 5 months into users of the bank’s digital solutions, resulting in big savings for the bank
- Conversion of more 50% of participants into engaged clients with benefits
- Engagement of the bank in several customer journeys through the use of digital coupons
- Partnerships with other brands such as McDonald’s, KFC and Burger King

Renata Talarico Petrovic Innovation & Research Executive, Banco Bradesco, Brazil
& Thiago Brandão CEO & Co-founder, Cuponeria, Brazil

15.05

**Fintechs are helping to reshape the banking universe**
- Revolution in Banking Universe
- Open Innovation @ Garanti Bank
- Collaboration with Fintechs
- Open Talent’18 Turkey winner, MoneyMo

İtir Aydoğán Digital Strategy Manager, Garanti Bank, Turkey
& Barış Bayoğlu Managing Partner, Moneymo, Turkey

15.35

Coffee break & networking

16.05

**Learn from a Fintech that just acquired a bank**
- Introducing Raisin, winner of the inaugural Efma/Capgemini FinTechVisor Race to the Top 2019
- FinTechVisor Race to the Top is a joint competition launched by Efma and Capgemini that aims to reward startups providing cutting-edge solutions in the financial services industry
- It offers an opportunity to startups to pitch their solutions to an elite panel of financial institutions and industry influencers.

Beneditk Voller Head of Europe, Raisin, Germany
& Nicola Fiorio Chief Operating Officer, Banca Sistema, Italy

16.30

End of conference
WE THANK OUR PARTNERS

ASSOCIATE MEMBERS

BUSINESS PARTNERS

MEDIA PARTNERS
PRACTICAL INFORMATION

Please note that the registration for an Efma event is only available online
To register, please go to www.efma.com/registerbankfintech19

REGISTRATION FEES

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<td>30%</td>
<td>40%</td>
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<td>1,600 for Efma members and associate members</td>
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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

PRACTICAL INFORMATION

Dates
The Bank + Fintech conference will begin with a welcome coffee on Tuesday 2 April 2019 at 8.00 and will end on Wednesday 3 April at 16.35.

Location
Hotel Catalonia Barcelona Plaza
Pl. Espanya,
6-8, 08014,
Barcelona, Spain

Languages
All sessions will be held in English.

Accommodation
A block of rooms has been reserved for the nights of 1 and 2 April at the Hotel Catalonia Barcelona Plaza.

The cost of a standard room, single use is 195 €, and the cost for a standard room, double use is 210 € (including breakfast and VAT and excluding Barcelona city tax which is 1.21 € per night per person).

Registration
The registration fee covers participation in the Bank +FinTech Barcelona, 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 Saturday 2 February 2019, it’s free of charge!
For a cancellation made between Sunday 3 February and Tuesday 19 March, you will be charged 20% of your registration fee.
From Wednesday 20 March 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.

For representatives of non-member institutions

0 for 2019 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

Efma | 10 Boulevard Haussmann | 75009 Paris | France | Tel: +33 1 47 42 52 72 | Fax: +33 1 47 42 56 76 | www.efma.com
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