BANK+FINTECH
UNLEASHING THE POWER OF COLLABORATION
21-23 APRIL 2020 Berlin
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EDITORIAL

COLLABORATION REMAINS THE KEY TO SUCCESS

Advances in artificial intelligence have had a major impact in the world of financial services. Yet, major challenges remain as institutions determine how best to implement these new and compelling technologies. One of the biggest challenges when it comes to AI implementation is unifying different departments and launching the product. Around 80% of AI projects still do not make it out of the innovation lab.

The key to successful AI integration is cultural buy-in. Banks and financial institutions that have strong leadership backing and a bold appetite for risk have gained a clear advantage over their competitors. Many banks have successfully implemented and launched AI solutions throughout their operations.

As we enter the next decade, one trend is evident: banks and financial institutions are focused on how they can implement AI to improve the customer experience. Digital is at the heart of customers’ lives and they increasingly expect consistent, responsive, and personalized experiences with their banks. In using AI, banks can enhance proactiveness and their anticipation of client needs, simplify products, enhance the array of offerings, and produce more reliable, timely information. These initiatives all result in an increase of that most valuable metric, customer loyalty.

In the future, we are going to see artificial intelligence do more and more, and as this happens costs will go down, outcomes will improve, and the lives of both customers and employees will get better. In order to capitalize on the incredible advancements that are being made, collaboration will be essential.

Often times banks can be resistant to opening their platforms to third parties. But the financial institutions that are realizing major benefits are those that have recognized the potential in partnerships. Fintechs throughout the world have developed powerful tools that can meaningfully enhance the offerings of banks.

Successful collaborations are not confined to the financial services industry. Financial institutions can find inspiration from stories outside the financial world as well. Examples abound of successful fintech partnerships from companies in other industries, such as Spotify and Netflix.

The Bank + Fintech conference will serve as an excellent opportunity to discover not only the best practices and stories of collaboration from within the financial services industry, but from other industries and how their methods can translate to success. We can’t wait to see you there.

Rudradeb Mitra
AI & Machine Learning Expert
Efma
Kristen Morrow-Greven is the Director of Payments/Partner Ecosystem for EMEA at Netflix. She will be speaking at Efma’s Bank+Fintech Conference in Berlin in April and recently spoke with Efma’s Boris Plantier.

Could you tell me a little bit about your work at Netflix?

My team has two primary goals -- we ensure that payments do not prevent a customer from signing up for Netflix, and we ensure that payments are not a reason why a customer leaves Netflix. We bring local payment methods to customers across the EMEA region and optimize performance for our subscription payment model.

What is the main challenge in terms of payments for an online firm like Netflix?

The biggest challenge for our payments team is adapting our subscription model in markets where credit cards or other real-time payment methods are not commonly used.

What will you be speaking about at the Bank+Fintech conference in April?

I will discuss how Netflix engages with banks today and explain how our approach differs from most merchants. I will look at some of the different bank partnerships we have had in the EMEA region to show how collaboration can be beneficial to banks, their customers, and Netflix. I will also address some of the biggest challenges I see for the future of recurring payments to help initiate a conversation where banks can innovate or where fintechs might step in.

What are some payment innovations that really wowed you in recent years?

Mobile payment innovation has really taken off, and it has delivered a new meaning to frictionless payments. Card on file tokenization is another development which I will be watching closely. It can improve the payment experience for customers, create efficiencies for merchants, and enhance security across the entire ecosystem.

In your opinion, what will payments look like in 2030?

Technology will continue to be the enabler and driver of change for payments. Consumers will be much more aware of the value of their personal data, and they will be focused on keeping it secure, but also leveraging it to create more personalized experiences when paying. Plastic cards will be a thing of the past, and open banking, a term we are just starting to use, will become the norm.
2 BANK+FINTECH COUPLES

- ISRAEL DISCOUNT BANK
- LogMeIn
- InnoCells
- Mitto

- AIB
- Offr
- INTESA SANPAOLO
- personetics

- ERSTE Group
- DATEIO
- ABN-AMRO
- TRIFACTA

- illimity
- fabrick
- MAX
- ENDOR

- P27 Nordic Payments
- Danske Bank
- ING
- ASCE

- BNP PARIBAS
- LEMONWAY
- BBVA
- MULTIVERSE COMPUTING

- tink
- Caixa Geral de Depositos
- Instarea
- T-Mobile
3 EVENT OUTLINE & BENEFITS

THE CURRENT CONTEXT OF PARTNERSHIPS: NOT JUST A BUZZWORD

As agile and trendy Fintechs raise the bar for customer experience, and new technologies such as AI and big data accelerate, banks must integrate solutions from new players. Leveraging on the rise of ecosystems and open banking to build or bundle new offers for customers will place banks in a strong position, and allow them to utilize customer data to enhance revenue.

At the same time, roadblocks to effective collaboration are emerging. In Efma’s 2019 World FinTech Report, 70% of banks identified different mindsets and legacy processes as a major obstacle. Moreover, only 26% of banks and 43% of fintechs said they had found a good partner for open banking. 76% of banks also voiced concerns about data security and respect for customers’ privacy, while 63% were apprehensive about the loss of control over data.

WHAT’S AT STAKE? BANK+FINTECH WILL PROVIDE ANSWERS

This event aims to provide solutions and best practices to drive successful collaboration between financial institutions and Fintechs.

- How are Asian banks and big techs reinventing financial services?
- How are major institutions, together with fintechs, leveraging customer data?
- What are the best practices in using AI in financial services along with fintechs?
- What are the best practices in banking ecosystems and marketplaces? Should banks sell non-financial products?
- What is the future of distribution in retail financial services?

2019 EDITION IN NUMBERS

350+ ATTENDEES
50+ SPEAKERS
45 COUNTRIES
67% FINANCIAL INSTITUTIONS
89% OF THE RESPONDENTS FROM LAST YEAR’S EVENT RECOMMEND THIS EVENT TO A COLLEAGUE
Efma’s events are designed to offer a trusted environment empowering industry executives to connect through 1-1 meetings with attendees and speakers, networking sessions and lunches, and available meetings with selected field experts who can answer your specific questions.

15 Bank+Fintech couples presenting their successful partnerships on stage, interactive sessions, thought-provoking face-offs, panel discussions, on-site visit to FinLeap, Fintech village visit, workshops, Financial NewTech Challenge, cocktails, and study presentations. All in Berlin, home to a vibrant startup scene that offers the ultimate location to discuss the convergence of banks and Fintechs, and how they complement each other.

Learn from 15 Bank+Fintech love stories - why they work together, challenges, main outcomes and lessons learned.

Experience the sharing culture that we create and foster at our events and beyond. As a member, get introduced to other Efma members attending the event – maybe your next business partner is among the attendees?

Speakers can gain exposure by making an announcement regarding new products or making a call for collaboration.
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<tr>
<th>Time</th>
<th>Event Description</th>
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<tr>
<td>08.30</td>
<td>Welcome coffee and registration</td>
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<tr>
<td>08.45</td>
<td>Breaking NEWS - What’s up? - Latest GAFA and fintech news</td>
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<tr>
<td>09.00</td>
<td>Battle: the new love story - big banks and big techs</td>
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<td>09.30</td>
<td>The data war: reinventing analytics to better predict human behavior</td>
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<td>10.00</td>
<td>Coffee break and networking</td>
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<td>10.30</td>
<td>Too many fintechs? An overview</td>
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<td>Panel: Are banks serious about customer experience? - How to beat fintechs in customer experience</td>
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<td>12.15</td>
<td>Fintech village visit</td>
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<td>12.35</td>
<td>Lunch and networking</td>
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<td>14.00</td>
<td>Advanced technology to boost customer experience (AI and quantum)</td>
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<td>15.15</td>
<td>Coffee break, networking and bus departure for the FINLEAP visit</td>
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<td>16.30</td>
<td>Visit to finleap</td>
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**WEDNESDAY | 22 April 2020**

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<th>Time</th>
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<td>08.45</td>
<td>Open banking: how banks create Market Places with fintech</td>
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<td>Successful digital wallets and payments via fintech collaboration</td>
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<td>16.30</td>
<td>Efma-Capgemini Financial NewTech Challenge 2020</td>
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<td>Efma - Capgemini Financial NewTech Challenge Cocktail - offered by Finastra</td>
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5  PROGRAM
DAY 1 - TUESDAY 21 APRIL

8.30  Welcome coffee & registration

1  Breaking NEWS - What’s up? - Latest GAFA and fintech news

8.45  Meaghan Johnson  Senior Advisor  Efma  United Kingdom
  &  Philippe Van Fraechem  General Manager, North Europe & Worldwide Programme Director  Efma  Belgium

2  Battle: the new love story: big banks and big techs

9.00  Attention is focusing on the large platforms and the many ways in which they are starting to get involved in financial services, skimming value from the profit pool, while being careful not to step so close that they become regulated. That’s a big story...

Claire Calmejane  Chief Innovation Officer  Société Générale  France  Efma member
  &  Matthias Kröner  Fintech Entrepreneur  Germany

3  The data war - reinventing analytics to better predict human behavior

9.30  Yaniv Altshuler  Co-Founder and CEO@Endor and Research Fellow at MIT  Endor  Israel
  &  Escolástico Sánchez Martínez  Executive Director  BBVA Group  Spain

10.00  Coffee Break and Networking

4  Too many fintechs? An overview

10.30  The FinTech Action Plan – now what’s next?
  ● The FinTech Action Plan has largely been rolled out: innovation lab, crowdfunding regulation, blockchain initiative.
  ● What will come next for FinTech and RegTech?
  ● How will Europe develop the emerging technologies of blockchain, IoT and AI?

Peteris Zilgalvis  Head of Unit, Digital Innovation and Blockchain, Digital Single Market Directorate, DG CONNECT & Co-Chairman of FinTech Task Force  European Commission  Belgium

10.50  Why aren’t you collaborating at scale with startups?
  ● Effective collaboration requires the right mindset, people, selection processes, technology and adoption ... are you ready?
  ● Choosing the most qualified startup is also essential... how do you do it?
  ● We’ll share a global map comparing more than 50 banks with regard to their maturity stage for effective collaboration with the startup ecosystem.

Elias Ghanem  Global Head of Financial Services Market Intelligence  Capgemini  Spain
5 | Are banks serious about customer experience? - How to beat fintechs in customer experience

11.30  

PANEL DISCUSSION  
Claire Calmejane Chief Innovation Officer Société Générale France Efma member  
& Kristen Morrow-Greven Director, Payments EMEA Netflix Netherlands  
& Erica Josefsson Director, Program Management Spotify Sweden  
& Meaghan Johnson Senior Advisor Efma United Kingdom

12.15

6 | Fintech village visit

12.35 Lunch and Networking

7 | Advanced technology to boost customer experience (AI and quantum)

14.00 BBVA Multiverse Computing

Quantum algorithms in finance: extreme computing for optimization, simulation, risk, performance, evaluation, etc.  
● Exponential problems are the type of problem traditional computing is never going to be able to solve, but don’t panic...  
● Quantum computing and their qubits are here to address those problems...it’s the dream of theoretical mathematicians and physicists, and the nightmare of engineers, but maybe for not much longer...  
● Quantum Advantage is less than four years away.  

Escolástico Sánchez Martínez Executive Director BBVA Group Spain  
& Enrique Lizaso Olmos Founder & MD Multiverse Computing Spain

14.25 tinktink

Reaching every banking customer - How CGD made the digital leap in just six months  
● Portugal’s biggest bank CGD partnered with Tink to reach every banking customer in Portugal.  
● DABOX, the bank’s standalone personal finance (PFM) app, was launched just six months later – giving their four million customers control over their finances.  
● Now another six months after launch, they’re looking beyond PFM and deepening their strategic relationship with Tink to explore new data-driven business models.  

Viktor Möllborg Senior Partnership Manager Tink Sweden  
& Rui Manuel Negrões Soares Head of Digital Bank Department Caixa Geral de Depósitos Portugal

14.50 LogMeIn

In the world of AI, can a bank be virtual and personal at the same time?  
● How do we leverage AI technology to enhance relationships with our customers?  
● How do we create added value for traditional banking in the world of AI?  
● It’s all about engagement - the triple layered service solution.  

Gali Moreno Amir Head of Open Banking, Digital and Data Division Israel Discount Bank Israel Efma member  
& Amir Sabo Customer Success and Experience Manager LogMeIn Israel

15.15 Coffee Break, Networking and Bus Departure for the Finleap visit.
16.30 The world of finleap: #1 European Fintech Ecosystem
- Introduction to finleap.
- Core business (The finleap abc: handling investor relations & managing portfolio companies in finleap assets; building stand-alone fintech & insurtech business models in finleap build; finleap connect as Software as a Service).
- Our goal is: reshaping finance together, for example by digitizing the financial sector with institutional partners.

17.15 Short trip to our amazing rooftop terrace with a view over West Berlin, then splitting into groups

17.30 Two different workshops:

Group A
CrossLend: How banks can take advantage of a digital debt marketplace to transform an illiquid asset class into a liquid one, grow their origination, find new investment opportunities and handle upcoming challenges such as stricter capital requirements, internal limits and digitalization (interactive component: integrated surveys via slido, where the public can vote during the presentation and it will be shown live).

Group B:
finleap connect is finleap’s SaaS provider. The products and services include existing SaaS and PaaS innovations such as “RegShield”, “Switchkit”, “Open Banking APIs” and “SME Banking” as well as new end-to-end financial solutions and products.

Product demonstrations from solarisBank, ELEMENT or Elinvar.

Q&As

18.30 End of visit
Card-linked loyalty solutions and transaction enrichment with Dateio - hungry to grow across the CEE

- CEE is a region of many small countries each maintaining their local languages and local market specifics, which makes scaling across CEE difficult.
- George is a unique digital ecosystem of ERSTE group that will spread across 6 countries and over 7 million users by EOY 2020.
- Dateio is a start-up specialized in card-linked loyalty solutions and transaction enrichment, hungry to grow across the CEE.
- Dateio integration in George brings win-win for customers, ERSTE group and Dateio.
- ERSTE customers will get cash-back on their purchases, ERSTE increases customer loyalty and George engagement and Dateio accelerates its growth in CEE.

Martin Kobza Head of Digital Erste Group Bank Austria Efma member
& Ondrej Knot CEO and Co-Founder Dateio Czech Republic

A neo bank relying on open banking-enabled products, powered by a strong AI engine

- Direct Bank with a fully-fledged banking value proposition, that includes open banking-powered products such as loans, insurance, FX exchange, mortgages, etc. powered by a strong AI engine to offer best-in-class financial products and services to our customers.
- Case study of a fintech partner: Fabrick.
- Open banking: lessons learned and next steps after 6 months from PSD2.
- Which strategies can be really enabled by PSD2?
- The role of technology in implementation and success.

Carlo Panella COO illimity Bank Italy Efma member
& Paolo Zaccardi CEO Fabrick Italy

The world’s first end-to-end, open eco system for buyers, sellers, agents and solicitors to the Irish market

- We want to transform the way estate agents do business, digitize the legal process and revolutionize how banks lend to their customers.

Niall Buckley Head of Digital Ecosystems AIB Ireland Efma member
& Robert Hoban CEO Offr Ireland

PANEL DISCUSSION Open banking – does it deliver against promises?

- Martin Kobza Head of Digital Erste Group Bank Austria Efma member
- & Carlo Panella COO illimity Bank Italy Efma member

Coffee Break and Networking
2 | Deep-Dive workshops

11.00

Room A
How to choose the most qualified startup - Fintech vs Scaleup
Elias Ghanem Global Head of Financial Services Market Intelligence Capgemini Spain

Room B
RegTech – Past, present and future - solving some of the most complex regulatory challenges in financial services and beyond
- Past: financial institutions have been fined over $300 billion in the past 10 years – how can new technologies help solve complex regulatory challenges? Hear about ING’s journey over the past 3 years and how it is driving innovation through RegTech partnerships.
- Present:
  - Case study 1 (Exate) - How to leverage data-assets and enable cross jurisdictional teams in a post-GDPR world.
  - Case study 2 (Ascent RegTech) - How AI can help automate compliance and help us to keep on top of our obligations.
- Future: Take a sneak peek into the Future of RegTech – a perspective from ING
Mukund Umalkar Head of RegTech Partnerships ING Bank United Kingdom Efma member
& Peter Lancos Co-founder and CEO eXate United Kingdom
& Brian Clark CEO & Co-Founder Ascent Technologies USA

Room C
How to build a culture where brilliant failures are an accepted part of the learning
Paul Louis Iske Chief Failure Officer & President - Institute of Brilliant Failures Netherlands

Room D
80% of AI projects do not reach production - AI and Machine Learning as disruptive technologies for customer experience
- What banks are doing to adopt AI/ML (with 3-4 use cases from the banking sector).
- The challenges faced by banks.
- How banks can work with startups to overcome those challenges.
Rudradeb Mitra AI and machine learning expert Efma Poland

12.30 Lunch

3 | Successful digital wallets and payments via fintech collaboration

14.00
Merchant/bank engagement: a case study with Netflix - I’ll try to think of a fun title which plays on one of the Netflix titles
- How does Netflix engage with banks today? (And how is this different from most merchants?)
- How does this collaboration benefit the customer?
- Case study of several different partnerships we’ve created in Europe.
- Biggest challenges for us and how banks could innovate in this area (or where fintechs might step in).
Kristen Morrow-Greven Director, Payments EMEA Netflix Netherlands

14.20
Nordics is building a joint payments platform to connect 27 million people
- Purpose and key benefits of the Nordic payments superhighway.
- Collaboration between owners, investors and fintechs.
- The initiative is so far supported by Danske Bank, Handelsbanken, Nordea, OP Financial Group, SEB and Swedbank.
- Key learnings and success factors.
- Nordics as a role model for sector collaboration.
Lars Sjögren CEO P27 Nordic Payments Platform AB P27 Nordic Payments Platform AB Finland
& Kasper Almar Mortensen Head of P27 Programme – Payments Danske Bank Denmark Efma member
The Efma-Capgemini Financial NewTech Challenge 2020 rewards the most innovative Financial NewTechs in commercial and retail banking, payments, wealth management, investment and capital markets, alongside the most inspiring Bank + Financial NewTech collaborative projects at scale.

The Efma-Capgemini Financial NewTech Watchlist 2020 will also be unveiled during the ceremony. Both the Challenge and the Watchlist are powered by the FinTechVisor portal, designed to foster collaboration between financial NewTechs and financial institutions.

Mitto, rethinking finance for Generation Z: an internal innovation within Sabadell evolving to a spin out

- InnoCells is our digital innovation hub and corporate venturing arm.
- Mitto is a prepaid card for young people from 14 years of age.
- It was created from scratch within InnoCells to cover the needs of teenagers (young people needed their own payment method) and to build a differential product specially designed for the GenZs.
- Internal innovation + spin out with direct market impact.
- Creating a talented independent team.

Elena Lázaro Digital Strategy Manager InnoCells by Banco Sabadell Spain
& Marcos Cuevas Co-Founder & CEO Mitto Spain

“Partner and rule”: a marketplace turnkey project

- Giving the bank the technological means and ensuring payment efficiency for marketplaces’ customers.
- Common values and embracing differences between entities: key for success.

Anne-Sophie Gardette Head of Product BNP Paribas Bank France Efma member
& Martin-Pierre Gaultier Chief Commercial & Marketing Officer Lemon Way France

Coffee Break and Networking

4 | Efma-Capgemini Financial NewTech Challenge 2020

The Efma-Capgemini Financial NewTech Challenge 2020 rewards the most innovative Financial NewTechs in commercial and retail banking, payments, wealth management, investment and capital markets, alongside the most inspiring Bank + Financial NewTech collaborative projects at scale.

The Efma-Capgemini Financial NewTech Watchlist 2020 will also be unveiled during the ceremony. Both the Challenge and the Watchlist are powered by the FinTechVisor portal, designed to foster collaboration between financial NewTechs and financial institutions.

16.30 Welcome speech & intro
- Presentation of the Efma-Capgemini Financial NewTech Watchlist 2020
Elias Ghanem Global Head of Financial Services Market Intelligence Capgemini Spain
& Vincent Bastid CEO Efma France

16.45 NewTech Category
- 5-minute Start-Up pitch x 3 winners
- 5-minute Scale-Up pitch x 3 winners

17.45 Financial NewTech Collaboration Category
- Bank + NewTech winner presentation + Q&A x 1 couple winner

18.20 Closing speech – FinTechVisor and next steps

18.30 Efma - Capgemini Financial NewTech Challenge Cocktail - offered by Finastra
Welcome coffee

8.45 Intesa SanPaolo & Personetics - From tipping to coaching
- At Intesa Sanpaolo, one of our main goals is to help our customers make their dreams come true. In such a context, financial coaching is not only a new service, but a real-life companion supporting each customer, by providing them with personalized daily communications and advice based on their interests.
- Starting from the customer’s interests and needs, we have leveraged a wide range of push notifications to flank digital money box “XME Salvadanaio” subscription and adoption.
- Designing a new financial coaching product based on marketing capabilities that create and deliver informative and practical notifications leveraging “Personetics”, a money management platform based on Artificial Intelligence.
- Technology is the invisible engine for our financial coaching solution, it is the enabler to guide our customers towards better financial behavior and ultimately to guarantee differentiated experiences.

Andrea Lecce  Executive Director Sales & Marketing Retail - Retail & SME Banking Division
Intesa SanPaolo
Italy  Efma member
&Dorel Blitz  Vice President Strategy & Business Development
Personetics
Israel

9.10 Turn costly booming data into extra $$$ value – data monetization in telecoms
- Data monetization machine transforms data-rich companies, such as CSPs and banks, into local google-like ads and analytics platform, available for the public good of communities and business.
- Dollar value, further monetization of fixed costs with huge customer database.
- Everybody hates marketing, but not if relevant local info is delivered.
- Public good data insights, data factory is a paid service supplier for government, municipalities.

Peter Fusek  COO
Instarea
Slovakia (Slovak Republic)
&Michal Brcaš  Head of Product Management for Enterprise Services
T-Mobile Czech Republic & Slovak Telekom
Slovakia (Slovak Republic)

9.35 Six steps to improve data agility and productivity and to get maximum value from your data
Most of the data filling your data lake is raw, unstructured and rife with data quality problems. If you are going to get maximum value from your data lake investment, data preparation is critical.

We have created a checklist to guide you through six steps you should take to improve agility, productivity and consistency when preparing data for a modern data architecture:
- Choose a data preparation solution that integrates natively with your cloud platform.
- Use data preparation to increase efficiency and coordination among stakeholders.
- Don’t rebuild what works; choose the right use cases.
- Empower users with self-service while maintaining data governance.
- Ensure data quality with at-scale and continuous validation.

Jasper Staal  Lead Product Owner Data Marketplace
ABN AMRO Bank
Netherlands
& Johnny Daly  Customer Success Manager, EMEA
Trifacta
USA

10.00 Next-gen predictive marketing: MAX and Endor
- MAX, one of Israel’s leading payments companies and Endor, an AI powered business predictions start-up, have joined forces to utilize and empower the rich data hidden in payment transactions.
- We will shortly introduce Endor’s solution, and present the ins and outs of social physics, the use case and results of this partnership, and its contribution to credit sales in MAX.

Ohad Maimon  Executive Vice President Business Development & Strategy
Max
Israel  Efma member
& Yaniv Altshuler  Co-Founder and CEO@Endor and Research Fellow at MIT
Endor
Israel
10.25  Coffee Break and Networking

2 | Golden stars fintech speed pitches

11.00

10 small fintechs pitching on brilliant ideas or solutions
&
also love story bank + fintech couples

13.00  Lunch and Networking

3 | How are Asian banks and bigtechs reinventing financial services?

14.30

How are Asian banks and bigtechs reinventing financial services?
- Best practices of major Asian banks in digital strategy and customer experience
- Case studies and trends of tech giants such as Alibaba, Tencent, Ping An, etc.
- Collaboration between tech giants and major banks

Lincoln Teo  Head of Asia Pacific & Senior Advisor  Efma  Singapore

4 | What next after fintech?

15.30

PANEL DISCUSSION  What next after fintech?
Elias Ghanem  Global Head of Financial Services Market Intelligence  Capgemini  Spain
&  Chris Gledhill  FinTech Influencer  United Kingdom
&  Ole Madsen  Senior Vice President, Communication & Innovation  Spar Nord Bank  Denmark  Efma member

5 | Battle: where is my money? - Neo banks vs incumbents

16.15

Stay tuned! More information on the panelists coming soon

17.00  End of conference
WE THANK OUR PARTNERS

ASSOCIATE PARTNER

Capgemini

SPONSOR & BUSINESS PARTNERS

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Finastra
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STRANDS

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THE PAYPERS
CHRISTIAN TRUMM MBA
FinTech Advisor, Director & Keynote Speaker
La Place
Holland Fintech
Fintech Belgium
Finance Innovation
Payments & Cards Network
International Business Magazine
PRACTICAL INFORMATION

Please note that the registration for an Efma event is only available online.
To register, please go to www.efma.com/registerbankfintech20

Dates
The Bank + Fintech conference will begin with a welcome coffee on Tuesday 21 April 2020 at 8.30 and will end on Thursday 23 April at 17.00.

Location
KOSMOS KG
Karl-Marx-Allee 131a
10243 Berlin

Languages
All sessions will be held in English.

Accommodation
A block of rooms has been reserved for the nights of 20 to 23 of April at the Park Inn Hotel (Alexanderplatz 7, 10178 Berlin).

The cost of a standard room, single use, is 119€, and the cost of a standard room, double use, is 129€ (including breakfast and use of leisure facilities, but excluding city tax).

Registration
The registration fee covers participation in the Bank + FinTech Berlin, 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.

We welcome late-bookers, but credit card information must be provided. 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 March 2020, it’s free of charge.
For a cancellation made between Sunday 3 March and Tuesday 7 April, you will be charged 20% of your registration fee.
From Wednesday 8 April 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 FEES

3-day conference pass
- €2,400 for Efma members institutions
- €3,600 for representatives of non-member institutions
- €995 for FinTechs (pass ticket 3 days)
- €2,000 for Sponsors and Associate Members pass ticket

2-day conference pass
- €1,600 for Efma members institutions
- €2,400 for representatives of non-member institutions

VAT not applicable.

NEW: Please note that 3 (for 3 days) or 2 tickets (for 2 days) 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>Participant</th>
<th>3-9</th>
<th>10-14</th>
<th>15+</th>
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<td>Discount</td>
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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.
UNLEASHING THE POWER OF COLLABORATION

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