

SESSIONS

DIGITAL KICK OFF 15 MARCH - 15/03/2022

FinovateEurope

22-23 March, 2022
Intercontinental O2
London, England

Digital Kickoff for FinovateEurope 2022

1:30pm - 1:35pm

Join MC Greg Palmer to kick off FinovateEurope with live sessions and networking through ConnectMe.

Two hours with exclusive digital-only demos, predictions for 2022, and a look ahead to what's on tap in London give you the burst of energy you need to start making connections, learning, and bookmarking sessions for the in-person part of the event over March 22-23.

Mastermind Keynote

1:35pm - 1:50pm

Mastermind Keynote

1:50pm - 2:05pm

Digital Demos

2:05pm - 3:05pm

Panel: Trends & Predictions for 2022

3:05pm - 3:35pm

SCHEDULE

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TIME	
1:00PM	1:30pm - Digital Kickoff for FinovateEurope 2022 1:35pm - Mastermind Keynote 1:50pm - Mastermind Keynote
2:00PM	2:05pm - Digital Demos
3:00PM	3:05pm - Panel: Trends & Predictions for 2022

SESSIONS

TUESDAY 22 MARCH - 22/03/2022

FinovateEurope

22-23 March, 2022
Intercontinental O2
London, England

Registration & Networking

8:15am - 8:45am

Welcome from Finovate

8:45am - 8:50am

Participants

Greg Palmer - Vice President, Finovate

Demo Session 1 - 12 Demos

8:50am - 10:20am

Finovate is known for spotlighting new fintech innovations from seed-stage start-ups to established leaders. Hand-selected companies have just 7 minutes to demo – not pitch – their services and solutions for the financial industry. That way, you see how the tech works and if it's the right fit for your organization. Demo categories could include:

- Payments
 - Lending
 - InsurTech
 - InvesTech
 - Blockchain
 - AI & Machine Learning
 - RegTech
-

Special Address

10:20am - 10:35am

Networking Break - Come & Meet The Demoing Companies In The Exhibition Hall plus Executive Boardroom: Financial Inclusion - How The Industry Should Work Together To Meet The Needs Of All Marginalised Groups Of People

10:35am - 11:00am

Participants

Moderator: Anette Broloes - Fintech Analyst, Broloes Consult

Natalie Ledward - Head of Vulnerable Customers, Monzo

Sanghamitra Karra - EMEA Head Multicultural Client Strategy & Multicultural Innovation Lab, Morgan Stanley

Neha Mehta - Founder, FemTech Partners

Ahmed Karsli - Founder & CEO, Papara

Demo Session 2 - 12 Demos

11:00am - 12:30pm

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- Payments
 - Lending
 - InsurTech
 - InvesTech
 - Blockchain
 - AI & Machine Learning
 - RegTech
-

Case Study

12:30pm - 12:45pm

Lunch & Networking Break – Come & Meet The Demoing Companies In The Exhibition Hall

12:45pm - 1:35pm

Fireside Chat

1:35pm - 1:50pm

Investor All Stars: Where Is The Smart Money Investing In Fintech?

1:50pm - 2:15pm

Participants

Moderator: Sunaina Sinha Haldea - Global Head of Private Capital Advisory, Raymond James

Luis Valdich - Managing Director, Fintech Investing, Citi Ventures

Rana Yared - General Partner, Balderton Capital

Jay Wilson - Investment Director, AlbionVC

Aman Ghei - Partner, Finch Capital

Demo Session 3 - 12 Demos

2:15pm - 3:45pm

Finovate is known for spotlighting new fintech innovations from seed-stage start-ups to established leaders. Hand-selected companies have just 7 minutes to demo – not pitch – their services and solutions for the financial industry. That way, you see how the tech works and if it's the right fit for your organization. Demo categories could include:

- Payments
 - Lending
 - InsurTech
 - InvesTech
 - Blockchain
 - AI & Machine Learning
 - RegTech
-

Networking Break - Come & Meet The Demoing Companies In The Exhibition Hall plus Executive Boardroom: Financial Crime – How Harnessing New Technologies Can Change The Game

3:45pm - 4:15pm

Participants

Moderator: Jane Barber - Regulatory and Trade Association Lead, NatWest Group

Markus Schulz - Deputy Global Head FCC & Head Change Management for Financial Crimes Compliance (FCC), ING

Wendy Jephson - Head of Behavioral Science, Nasdaq

Nitzan Solomon - Head of Surveillance & Financial Crime Technology EMEA, Nomura

Demo Session 4 - 12 Demos

4:15pm - 5:45pm

Plus The Best In Show Announcement

5:45pm - 7:00pm
Drinks & Networking

A Chance for Advanced Booster Founders to Gain Insights & Connections from Investors

5:45pm - 7:00pm
Startup Booster

Through pre-booked one-to-one meetings, founders will have a chance to talk with several early-stage fintech investors. These investors have been hand-selected because of their track record for funding pre-seed and seed companies. Make connections, gain insights!

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Women In Fintech Executive Boardroom

5:45pm - 7:00pm
Women In Fintech

- How much progress have we made?
- What are the challenges and hurdles that remain?
- What can we do to pave the way for the next generation of female founders & executives?
- Why mentorship is critical; how can women in fintech really support each other?
- How can everyone collaborate across the financial services industry to reach a gender-neutral future in financial services?
- If we can all do just one thing what should it be?

SCHEDULE

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8:00AM	8:15am - Registration & Networking 8:45am - Welcome from Finovate 8:50am - Demo Session 1 - 12 Demos	8:15am - Registration & Networking 8:45am - Welcome from Finovate 8:50am - Demo Session 1 - 12 Demos	8:15am - Registration & Networking 8:45am - Welcome from Finovate 8:50am - Demo Session 1 - 12 Demos
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3:00PM	3:45pm - Networking Break - Come & Meet The Demoing Companies In The Exhibition Hall plus Executive Boardroom: Financial Crime – How Harnessing New Technologies Can Change The Game	3:45pm - Networking Break - Come & Meet The Demoing Companies In The Exhibition Hall plus Executive Boardroom: Financial Crime – How Harnessing New Technologies Can Change The Game	3:45pm - Networking Break - Come & Meet The Demoing Companies In The Exhibition Hall plus Executive Boardroom: Financial Crime – How Harnessing New Technologies Can Change The Game
4:00PM	4:15pm - Demo Session 4 - 12 Demos	4:15pm - Demo Session 4 - 12 Demos	4:15pm - Demo Session 4 - 12 Demos
5:00PM	5:45pm - Plus The Best In Show Announcement	5:45pm - A Chance for Advanced Booster Founders to Gain Insights & Connections from Investors	5:45pm - Women In Fintech Executive Boardroom

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Welcome from Finovate

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Participants

Greg Palmer - Vice President, Finovate

Analyst All Stars: How Financial Services Have Been Changed Forever

8:50am - 9:10am

Always one of the most popular sessions at Finovate. 3 leading fintech analysts take the stage for 7 minutes each to present the key opportunities for financial institutions and fintechs in a new financial services landscape. Expect expert analysis of what has changed; which new technologies have proved their worth and what's next in the new normal

- The Rise Of The SuperApp - Who Is Winning The Race & Why?
- How Will Facebook, Amazon, Google & Apple Continue To Make Inroads Into The Financial Services Market?
- Inclusive Finance Is Good For Business

Participants

Ratna Sita Handayani - Senior Research Manager, Euromonitor International

Daniel Latimore - Senior Vice President, Banking Group, Celent

Aurelie L'Hostis - Senior Analyst, Forrester

Keynote Address: Creating An Exceptional Customer Experience Through UX Led Design – What Lessons Can We Learn From The Tech Giants? How Can Financial Institutions Move Away From Product Focus To Customer Focus By Unlocking Data & Truly Engaging Customers?

9:10am - 9:35am

Participants

Inma Martinez - Author, The Fifth Industrial Revolution

Power Panel: Achieving Digital Acceleration – What Do Incumbents Need To Do? /

9:35am - 10:05am

- How can you overcome legacy thinking and legacy systems? What new business models should you be considering?
- What do you need to do to create a lasting culture of innovation?
- How can you compete in the global battle for talent?
- Is building a corporate venture capital arm the smartest way for incumbents to compete with fintechs?
- Harnessing data & AI powered decisioning to deliver value

Participants

Moderator: Helene Panzarino - Director, Centre for Digital Banking and Finance, The London Institute of Banking & Finance

Christoffer Malmer - Head of SEBx, SEB

Gunter Uytterhoeven - Chief Customer & Innovation Officer, AXA Next

Olivier Guilaumond - Global Head of ING Labs and FinTechs, ING

Special Address

10:05am - 10:20am

Fireside Chat

10:20am - 10:35am

Participants

Moderator: Louise Beaumont - Chair, Open Finance & Payments Working Group, techUK

Jeremy Balkin - Managing Director, Global Head of FinTech and Innovation, JP Morgan

Networking Break Plus Ask Me Anything Session with our Keynote Customer Experience Speaker

10:35am - 11:05am

Participants

Inma Martinez - Author, The Fifth Industrial Revolution

Case Study

11:05am - 11:20am

The Finovate Fringe - Five In Five: 5 Expert Speakers Have Just 5 Minutes To Bring You Up To Speed On Up & Coming Fintech

11:20am - 11:45am

- ESG – What Are The Challenges & Where Are The Revenue Generating Opportunities?
- Business Model Innovation: Diversifying The Revenue Base With XaaS
- Why You Can No Longer Afford To Ignore RegTech
- The Power Of Behavioural Finance; Designing Feelings Into Financial Services
- Harnessing SaaS: How We Built A Bank On The Cloud Working From Home During The Pandemic

Participants

Katherine Wilson - Investment Director, Illuminate Financial

Thomas Zink - Research Director, IDC Financial Insights

Maria Phillips - Director, Bridge RegTech

Devie Mohan - CEO & Co-Founder, Burnmark

Michael Anyfantakis - Chief Architect, Capital One UK

Power Panel: From Competition To Collaboration & Co-Creation - Why Financial institutions Need To Build Strategic Partnerships To Advance Digital Transformation At Scale. Where Are The Opportunities & What Are The Hurdles To Overcome?

11:45am - 12:15pm

Participants

Moderator: Janine Hirt - CEO, Innovate Finance

Thea Loch - Head of Strategic Design, Lloyds Banking Group

Nicolai Schattgen - Founder & CEO, Match-Maker Ventures

Kathy Chang - Head of Fintech Partnerships, DNB

Fireside Chat

12:15pm - 12:30pm

Power Panel: What Do We All Need To Go Away & Think About?

12:30pm - 1:00pm

- How can financial institutions get the basics right to really help all of their customers?
- What do merchants want and how can banks help them?
- What new business models and new structures are needed to make the financials of open finance work?
- How can you find new profitable narrow and deep customer slices?
- How regulations around the cloud will have sweeping implications for incumbents; neo banks and fintechs
- Why digital identity will be fundamental to the evolution of financial services
- How can the industry collaborate around the barriers and obstacles to getting things done?

Participants

Moderator: Andrew Vorster - CEO, Innovation Catalyst

Ghela Boskovich - Founder, FemTechGlobal™

Jamie Broadbent - Head of Digital & Innovation, RBS International

Lunch & Networking Break

1:00pm - 2:00pm

Opening Remarks From The Chair

2:00pm - 2:05pm

Customer Experience Industry Stream

Participants

Richard Neve - Managing Partner, Cognito Media

Opening Remarks From The Chair

2:00pm - 2:05pm

Payments Industry Stream

Participants

Louise Beaumont - Chair, Open Finance & Payments Working Group, techUK

Opening Remarks From The Chair

2:00pm - 2:05pm

Wealth Tech Industry Stream

Participants

David Penn - Research Analyst, Finovate

Keynote Address: Capturing Your Customers' Goals & Finding New Revenue Streams By Putting Yourself At The Heart Of Their Lives

2:05pm - 2:20pm

Customer Experience Industry Stream

Participants

Siri Borsum - Global VP Finance Vertical Eco-Development & Partnership, Business Consumer Group, Huawei

Keynote Address: How Covid Has Transformed Global eCommerce & Omnichannel Payments. What Next For Mobile Wallets?

2:05pm - 2:20pm

Payments Industry Stream

Keynote Address: Building A World Where More People Invest – How To Convert Savings Into Investments Through Digital Channels

2:05pm - 2:20pm

Wealth Tech Industry Stream

Participants

Jurgen Vandenbroucke - Managing Director, everyoneINVESTED

Special Address

2:20pm - 2:35pm

Customer Experience Industry Stream

Special Address

2:20pm - 2:35pm

Payments Industry Stream

Special Address

2:20pm - 2:35pm

Wealth Tech Industry Stream

Fireside Chat

2:35pm - 2:50pm

Customer Experience Industry Stream

Fireside Chat

2:35pm - 2:50pm

Payments Industry Stream

Fireside Chat

2:35pm - 2:50pm

Wealth Tech Industry Stream

Power Panel: Tales From The Frontline - How Financial Institutions Can Deliver Outstanding Omni Channel Customers Experience

2:50pm - 3:20pm

Customer Experience Industry Stream

Participants

Moderator: Chris Ward - Principal Consultant - Mapa Research, Informa Financial Intelligence

Paul Riseborough - Executive Board member and Managing Director for Hassle-Free Money, Nationwide Building Society

Malin Lignell - VP Digitalisation & Innovation, Handelsbanken

Paolo Poratti - Head of Customer Management, Global Corporate & Commercial, Generali

Power Panel: How Will New Technologies, New Competitors And New Business Models Shape The Future Of Payments? Is Payments Orchestration About To Have Its Moment?

2:50pm - 3:20pm

Payments Industry Stream

Participants

Moderator: Louise Beaumont - Chair, Open Finance & Payments Working Group, techUK

Marion Laboure - Senior Economist & Professor of Economics, Deutsche Bank/Harvard University

Makoto Shibata - Head, FINOLAB

Elizabeth Rossiello - CEO, AZA Finance

Power Panel: How Wealth Managers Should Prepare For Disruption & Open Finance By Embracing Innovation & Collaboration

2:50pm - 3:20pm

Wealth Tech Industry Stream

Participants

Moderator: Meghna Mukerjee - Strategic Advisor, Wealth Management, Aite Novarica Group

Simone Vroegop - Head of Investor Services Strategy, BBH

Xavier Gomez - Founder & COO, INVYO

Joe Parkin - Head of Banks and Digital Channels, UK, BlackRock

Networking Break

3:20pm - 3:50pm

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Opening Remarks From The Chair

3:50pm - 3:55pm
Open Banking Industry Stream

Participants

Julia Streets - Founder & CEO, Streets Consulting

Opening Remarks From The Chair

3:50pm - 3:55pm
Future Tech Industry Stream

Participants

Theodora Lau - Founder, Unconventional Ventures

Opening Remarks From The Chair

3:50pm - 3:55pm
Lending Industry Stream

Participants

Louise Beaumont - Chair, Open Finance & Payments Working Group, techUK

Keynote Address: Open Banking, Banking As A Service, Embedded Finance – What Are The Challenges & The Opportunities?

3:55pm - 4:10pm
Open Banking Industry Stream

Participants

Mark McNulty - Managing Director & Head of Payments and Receivables EMEA, Citi

Keynote Address: Blockchain 101 – Decentralised Finance; Crypto Assets; Central Bank Digital Currencies; Non Fungible Tokens – What Do You Really Need To Know?

3:55pm - 4:10pm
Future Tech Industry Stream

Participants

Sendi Young - Managing Director Europe, Ripple

Keynote Address: Lending 2.0 - What Are The Problems That Need To Be Solved For Consumers & SMEs In A Post Pandemic World?

3:55pm - 4:10pm
Lending Industry Stream

Participants

Yusuf Ozdalga - Partner, QED Investors

Special Address

4:10pm - 4:25pm
Open Banking Industry Stream

Special Address

4:10pm - 4:25pm
Future Tech Industry Stream

Special Address

4:10pm - 4:25pm
Lending Industry Stream

Fireside Chat

4:25pm - 4:40pm
Open Banking Industry Stream

Fireside Chat

4:25pm - 4:40pm
Future Tech Industry Stream

Fireside Chat

4:25pm - 4:40pm
Lending Industry Stream

Power Panel: A Brave New World - From Open Banking To Open Finance. What New Business Models Will Incumbents Need? How Can They Monetise Open Finance?

4:40pm - 5:10pm
Open Banking Industry Stream

Participants

Moderator: Julia Streets - Founder & CEO, Streets Consulting

Ville Sointu - Head of Emerging Technologies, Nordea

Joris Hensen - Initiator and Co-Lead API Program, Deutsche Bank

Lana Abdullayeva - MD Strategy, CB Investment Growth Holdings

Power Panel: AI In Action – How Smart Players Are Harnessing AI To Solve Real Pain Points For Their Customers & Their Business

4:40pm - 5:10pm
Future Tech Industry Stream

Participants

Moderator: Theodora Lau - Founder, Unconventional Ventures

Diana Mingels - Senior Software Engineering Manager, Conversational AI,, Capital One Bank

Alpesh Doshi - Founder and CEO, Fintricity

Nathan Pearson - Global Head of Conversational Banking, HSBC

Power Panel: Buy Now Pay Later: A Great Product For Customers Or A Debt Trap? How Is This Exploding Market Going To Be Regulated?

4:40pm - 5:10pm
Lending Industry Stream

Participants

Moderator: Suraya Randawa - Head of Omnichannel Experience, Curinos

Tim Russell - Global Head of Strategy, Laybuy

Luke Seaman - Head of Public Affairs, Klarna UK & Ireland

Maximilian Mayer - Head, Europe Office, Activant Capital

Closing Remarks From The Chair

5:10pm - 5:15pm
Open Banking Industry Stream

Closing Remarks From The Chair

5:10pm - 5:15pm
Future Tech Industry Stream

Closing Remarks From The Chair

5:10pm - 5:15pm
Lending Industry Stream

Drinks & Networking

5:15pm - 6:15pm

Close of FinovateEurope 2022

6:15pm - 6:20pm

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TIME	CUSTOMER EXPERIENCE INDUSTRY STREAM	FUTURE TECH INDUSTRY STREAM	LENDING INDUSTRY STREAM	OPEN BANKING INDUSTRY STREAM	PAYMENTS INDUSTRY STREAM	WEALTH TECH INDUSTRY STREAM
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11:00AM	<p>11:05am - Case Study</p> <p>11:20am - The Finovate Fringe - Five In Five: 5 Expert Speakers Have Just 5 Minutes To Bring You Up To Speed On Up & Coming Fintech</p> <p>11:45am - Power Panel: From Competition To Collaboration & Co-Creation - Why Financial institutions Need To Build Strategic Partnerships To Advance Digital Transformation At Scale. Where Are The Opportunities & What Are The Hurdles To Overcome?</p>	<p>11:05am - Case Study</p> <p>11:20am - The Finovate Fringe - Five In Five: 5 Expert Speakers Have Just 5 Minutes To Bring You Up To Speed On Up & Coming Fintech</p> <p>11:45am - Power Panel: From Competition To Collaboration & Co-Creation - Why Financial institutions Need To Build Strategic Partnerships To Advance Digital Transformation At Scale. Where Are The Opportunities & What Are The Hurdles To Overcome?</p>	<p>11:05am - Case Study</p> <p>11:20am - The Finovate Fringe - Five In Five: 5 Expert Speakers Have Just 5 Minutes To Bring You Up To Speed On Up & Coming Fintech</p> <p>11:45am - Power Panel: From Competition To Collaboration & Co-Creation - Why Financial institutions Need To Build Strategic Partnerships To Advance Digital Transformation At Scale. Where Are The Opportunities & What Are The Hurdles To Overcome?</p>	<p>11:05am - Case Study</p> <p>11:20am - The Finovate Fringe - Five In Five: 5 Expert Speakers Have Just 5 Minutes To Bring You Up To Speed On Up & Coming Fintech</p> <p>11:45am - Power Panel: From Competition To Collaboration & Co-Creation - Why Financial institutions Need To Build Strategic Partnerships To Advance Digital Transformation At Scale. Where Are The Opportunities & What Are The Hurdles To Overcome?</p>	<p>11:05am - Case Study</p> <p>11:20am - The Finovate Fringe - Five In Five: 5 Expert Speakers Have Just 5 Minutes To Bring You Up To Speed On Up & Coming Fintech</p> <p>11:45am - Power Panel: From Competition To Collaboration & Co-Creation - Why Financial institutions Need To Build Strategic Partnerships To Advance Digital Transformation At Scale. Where Are The Opportunities & What Are The Hurdles To Overcome?</p>	<p>11:05am - Case Study</p> <p>11:20am - The Finovate Fringe - Five In Five: 5 Expert Speakers Have Just 5 Minutes To Bring You Up To Speed On Up & Coming Fintech</p> <p>11:45am - Power Panel: From Competition To Collaboration & Co-Creation - Why Financial institutions Need To Build Strategic Partnerships To Advance Digital Transformation At Scale. Where Are The Opportunities & What Are The Hurdles To Overcome?</p>
12:00PM	<p>12:15pm - Fireside Chat</p> <p>12:30pm - Power Panel: What Do We All Need To Go Away & Think About?</p>	<p>12:15pm - Fireside Chat</p> <p>12:30pm - Power Panel: What Do We All Need To Go Away & Think About?</p>	<p>12:15pm - Fireside Chat</p> <p>12:30pm - Power Panel: What Do We All Need To Go Away & Think About?</p>	<p>12:15pm - Fireside Chat</p> <p>12:30pm - Power Panel: What Do We All Need To Go Away & Think About?</p>	<p>12:15pm - Fireside Chat</p> <p>12:30pm - Power Panel: What Do We All Need To Go Away & Think About?</p>	<p>12:15pm - Fireside Chat</p> <p>12:30pm - Power Panel: What Do We All Need To Go Away & Think About?</p>
1:00PM	<p>1:00pm - Lunch & Networking Break</p>	<p>1:00pm - Lunch & Networking Break</p>	<p>1:00pm - Lunch & Networking Break</p>	<p>1:00pm - Lunch & Networking Break</p>	<p>1:00pm - Lunch & Networking Break</p>	<p>1:00pm - Lunch & Networking Break</p>

SCHEDULE

WEDNESDAY 23 MARCH - 23/03/2022

FinovateEurope

22-23 March, 2022
Intercontinental O2
London, England

TIME	CUSTOMER EXPERIENCE INDUSTRY STREAM	FUTURE TECH INDUSTRY STREAM	LENDING INDUSTRY STREAM	OPEN BANKING INDUSTRY STREAM	PAYMENTS INDUSTRY STREAM	WEALTH TECH INDUSTRY STREAM
2:00PM	<p>2:00pm - Opening Remarks From The Chair</p> <p>2:05pm - Keynote Address: Capturing Your Customers' Goals & Finding New Revenue Streams By Putting Yourself At The Heart Of Their Lives</p> <p>2:20pm - Special Address</p> <p>2:35pm - Fireside Chat</p> <p>2:50pm - Power Panel: Tales From The Frontline - How Financial Institutions Can Deliver Outstanding Omni Channel Customers Experience</p>				<p>2:00pm - Opening Remarks From The Chair</p> <p>2:05pm - Keynote Address: How Covid Has Transformed Global eCommerce & Omnichannel Payments. What Next For Mobile Wallets?</p> <p>2:20pm - Special Address</p> <p>2:35pm - Fireside Chat</p> <p>2:50pm - Power Panel: How Will New Technologies, New Competitors And New Business Models Shape The Future Of Payments? Is Payments Orchestration About To Have Its Moment?</p>	<p>2:00pm - Opening Remarks From The Chair</p> <p>2:05pm - Keynote Address: Building A World Where More People Invest – How To Convert Savings Into Investments Through Digital Channels</p> <p>2:20pm - Special Address</p> <p>2:35pm - Fireside Chat</p> <p>2:50pm - Power Panel: How Wealth Managers Should Prepare For Disruption & Open Finance By Embracing Innovation & Collaboration</p>
3:00PM	<p>3:20pm - Networking Break</p>	<p>3:20pm - Networking Break</p> <p>3:50pm - Opening Remarks From The Chair</p> <p>3:55pm - Keynote Address: Blockchain 101 – Decentralised Finance; Crypto Assets; Central Bank Digital Currencies; Non Fungible Tokens – What Do You Really Need To Know?</p>	<p>3:20pm - Networking Break</p> <p>3:50pm - Opening Remarks From The Chair</p> <p>3:55pm - Keynote Address: Lending 2.0 - What Are The Problems That Need To Be Solved For Consumers & SMEs In A Post Pandemic World?</p>	<p>3:20pm - Networking Break</p> <p>3:50pm - Opening Remarks From The Chair</p> <p>3:55pm - Keynote Address: Open Banking, Banking As A Service, Embedded Finance – What Are The Challenges & The Opportunities?</p>	<p>3:20pm - Networking Break</p>	<p>3:20pm - Networking Break</p>

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4:00PM		<p>4:10pm - Special Address</p> <p>4:25pm - Fireside Chat</p> <p>4:40pm - Power Panel: AI In Action – How Smart Players Are Harnessing AI To Solve Real Pain Points For Their Customers & Their Business</p>	<p>4:10pm - Special Address</p> <p>4:25pm - Fireside Chat</p> <p>4:40pm - Power Panel: Buy Now Pay Later: A Great Product For Customers Or A Debt Trap? How Is This Exploding Market Going To Be Regulated?</p>	<p>4:10pm - Special Address</p> <p>4:25pm - Fireside Chat</p> <p>4:40pm - Power Panel: A Brave New World - From Open Banking To Open Finance. What New Business Models Will Incumbents Need? How Can They Monetise Open Finance?</p>		
5:00PM	<p>5:15pm - Drinks & Networking</p>	<p>5:10pm - Closing Remarks From The Chair</p> <p>5:15pm - Drinks & Networking</p>	<p>5:10pm - Closing Remarks From The Chair</p> <p>5:15pm - Drinks & Networking</p>	<p>5:10pm - Closing Remarks From The Chair</p> <p>5:15pm - Drinks & Networking</p>	<p>5:15pm - Drinks & Networking</p>	<p>5:15pm - Drinks & Networking</p>
6:00PM	<p>6:15pm - Close of FinovateEurope 2022</p>	<p>6:15pm - Close of FinovateEurope 2022</p>	<p>6:15pm - Close of FinovateEurope 2022</p>	<p>6:15pm - Close of FinovateEurope 2022</p>	<p>6:15pm - Close of FinovateEurope 2022</p>	<p>6:15pm - Close of FinovateEurope 2022</p>