

SESSIONS

DEMO DAY 1 - 14/09/2020

FinovateFall Digital

September 14-18, 2020

EST/UTC-5 Time Zone

Online virtual event

Monday Networking Break 1 -- 1-to-1 meetings (preschedule or in real time).

9:30am - 10:00am

1-to-1 meetings (preschedule or in real time)

Opening Remarks

10:00am - 10:05am

Participants

Greg Palmer - Vice President, Finovate

Keynote - There is no try but do: Raising the bar, passing the test, and innovating in a post-COVID landscape

10:05am - 10:40am

Innovation From the Mind of a World Renowned Hacker... In a Whole New World: How many taxi companies could have made their own iPhone app but didn't? Everyone knows they had better innovate but what does that really mean? How do you know if Silicon Valley is going to come after your industry? Can we learn to innovate faster than our competitors? If computers can do the job of a truck driver, what about a factory worker, or a chef, or a doctor, or you?

Takeaways:

Get into the mindset of the words most innovative people.

Glimpse into the next generation technologies nobody has seen yet.

Understand how to have a practical relationship with innovation.

Participants

Pablos Holman - Futurist, Innovation Speaker, Inventor at the Intellectual Ventures Lab, Founder, Turing AI

Keynote - Digital Transformation's Journey Towards Automation and Analytics

10:40am - 11:00am

The current global pandemic is driving disruption and accelerating digital transformation efforts. With that, there's a growing opportunity to lay the foundation for game-changing business data transformation that leverages both automation and analytics for sustainable success in any business climate. This session will set the stage and cover some helpful tips to get the most out of your digital transformation journey for automation, self-service AI, and machine learning enabled business improvements.

Participants

Scott Gnau - Vice President, Data Platforms, InterSystems

Monday Networking Break 2 -- Virtual Meetup. 1-to-1 meetings (preschedule or in real time). Speaker-Led Discussion Chat Rooms.

11:00am - 11:30am

Virtual Meetup

1-to-1 meetings (preschedule or in real time)

Speaker-Led Discussion Chat Rooms

11.00 - Virtual Meet Up: The New Credit Criteria (and Product Structures) for the Post-COVID 19 Capital Environment

The coronavirus isn't just a medical crisis; it's also a wakeup call to small business lenders about the criteria used to make loan decisions along with how those loan products are structured. In the post COVID-19 lending environment, the traditional underwriting criteria (tax/financial statements, credit scores, and other factors) fail to provide an accurate snapshot of a small business' performance and credit-worthiness. In the same grain, multi-year product structures create unnecessary risk. So are we headed towards a capital drought? We don't need to—but a lot depends on lenders adopting new processes that enable them to assess creditworthiness, deliver capital efficiently, and manage risk. In this virtual session, attendees will learn what the post-COVID lending environment will look like, and how they can adapt their lending processes to increase assets, grow market share, and meet the needs of small business customers.

Jorge Sun, Co-Founder & CEO, LendingFront
Kobina Ansah, CEO of COVERR

11.00-11.30 - Virtual Meet Up: The Financial Services Cloud Contact Center of the Future - How Video and Collaboration will Transform Customer Engagement

2020 will go down as the year video truly was normalized as a primary method of business communication with 84% of companies anticipated to support video as a customer communication channel within 12 months. But is video part of your contact center yet? Organizations meeting the moment are investing in new contact center capabilities designed around personalization and higher levels of service quality. In this interactive session, attendees will learn more about the importance of native video and other advanced collaboration tools within a modern cloud contact center solution, as well as how it can be deployed for financial services and banking use cases.

Andrew Bird, Director of Contact Center Innovations, Lifesize

Participants

Jorge Sun - Co-Founder & CEO, LendingFront

Kobina Ansah - CEO, COVERR

Andrew Bird - Director of Contact Center Innovations, Lifesize

Lunch & Virtual Meet Up

11:30am - 12:30pm

12.00-1.00 - Virtual Meet Up

In association with Kasisto

Monday Networking Break 3 -- Virtual Meetup. Join sponsors at their virtual booths for live chat. 1-to-1 meetings (preschedule or in real time).

12:30pm - 1:00pm

Virtual Meetup

Join sponsors at their virtual booths for live chat

1-to-1 meetings (preschedule or in real time)

12.00-1.00 - Virtual Meet Up: How APIs power the future of finance: a chat with Envestnet | Yodlee and Google Cloud

It's no secret that technology has transformed how consumers engage with financial services. Consumers are using ever more digital financial instruments due to increased staying at home, changes in financial situations, and changes in lending rates for big purchases. Envestnet | Yodlee, a leading provider of financial data aggregation via APIs, helps power financial wellness tools so that consumers can make more informed decisions. APIs are critical for financial services companies today to innovate and work with partners like Envestnet | Yodlee. Join this virtual fireside chat with Envestnet | Yodlee and Google Cloud as we discuss: How Yodlee re-architected their own API platform in order to serve their financial services customers better How to create an API program and center of excellence to scale the program enterprise-wide Why the developer experience is important to get right from the beginning

David Andrzejek, Head of API Ecosystems, Google Cloud

Seb Taveau, VP of Developer Experience, Envestnet | Yodlee

Participants

David Andrzejek - Head of API Ecosystems, Google Cloud

Sebastien Taveau - VP of Developer Experience, Envestnet | Yodlee

Demo Kickoff with Mastercard

1:00pm - 1:05pm

Participants

Stephane Wyper - Senior Vice President, Retail Innovation, Mastercard

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Monday Demos - Session 1

1:05pm - 2:00pm

Monday Networking Break 4 -- Join demoing companies at their virtual booths for live chat and Q&A.

2:00pm - 2:30pm

Join demoing companies at their virtual booths for live chat and Q&A.

Join sponsors at their virtual booths for live chat

1-to-1 meetings (preschedule or in real time)

Monday Demos - Session 2

2:30pm - 3:25pm

Monday Networking Break 5 -- Join demoing companies at their virtual booths for live chat and Q&A.

3:25pm - 3:55pm

Join demoing companies at their virtual booths for live chat and Q&A.

Join sponsors at their virtual booths for live chat

1-to-1 meetings (preschedule or in real time)

End of Day 1 - Networking closes

3:55pm - 4:00pm

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10:00AM	10:00am - Opening Remarks 10:05am - Keynote - There is no try but do: Raising the bar, passing the test, and innovating in a post-COVID landscape 10:40am - Keynote - Digital Transformation's Journey Towards Automation and Analytics
11:00AM	11:00am - Monday Networking Break 2 – Virtual Meetup. 1-to-1 meetings (preschedule or in real time). Speaker-Led Discussion Chat Rooms. 11:30am - Lunch & Virtual Meet Up
12:00PM	12:30pm - Monday Networking Break 3 – Virtual Meetup. Join sponsors at their virtual booths for live chat. 1-to-1 meetings (preschedule or in real time).
1:00PM	1:00pm - Demo Kickoff with Mastercard 1:05pm - Monday Demos - Session 1
2:00PM	2:00pm - Monday Networking Break 4 – Join demoing companies at their virtual booths for live chat and Q&A. 2:30pm - Monday Demos - Session 2
3:00PM	3:25pm - Monday Networking Break 5 – Join demoing companies at their virtual booths for live chat and Q&A. 3:55pm - End of Day 1 - Networking closes

SESSIONS

DEMO DAY 2 - 15/09/2020

FinovateFall Digital

September 14-18, 2020

EST/UTC-5 Time Zone

Online virtual event

Tuesday Networking Break 1-- Meet at the Café: News & Networking with Finovate analysts OR 1-to-1 meetings (preschedule or in real time).

9:35am - 10:05am

Meet at the Café -- News & Networking with Finovate analysts

1-to-1 meetings (preschedule or in real time)

Opening Remarks

10:05am - 10:10am

Participants

Greg Palmer - Vice President, Finovate

Opening keynote - Technology and partnerships to bring people together, and the impact of COVID-19 on partnerships

10:10am - 10:40am

Following HSBC's announcement of its Google partnership to deploy AI-powered real-time translation for non-native-English-speaking customers, learn how HSBC is harnessing technology to bring people together. From robotics to wearables, how is technology being used to make us more human, to further financial inclusion and to allow for greater wealth creation, and how are partnerships and technology operating hand in hand to make advances in these common goals?

Participants

Jeremy Balkin - Head of Innovation, HSBC

Keynote: The Future of Finance: Predictions for a Post-Pandemic World

10:40am - 11:00am

As our world undergoes a massive shift, leaders in the financial services industry are mapping where these next months and years may take us. Adam Dell, Head of Product at Marcus by Goldman Sachs, can discuss what fintech trends he anticipates will emerge as a result of the pandemic and how consumer banking will be forever changed.

Participants

Adam Dell - Head of Product, Marcus by Goldman Sachs

Tuesday Networking Break 2 -- Virtual Meetup. 1-to-1 meetings (preschedule or in real time). Speaker-Led Discussion Chat Rooms.

11:00am - 11:30am

Virtual Meetup

Speaker-Led Discussion Chat Rooms

1-to-1 meetings (preschedule or in real time)

Lunch & Virtual Meet Up

11:30am - 12:30pm

12.00-1.00 - Virtual Meet Up: Are Data and Digital Transformation Technologies Meeting the Needs of the Business?

Financial services organizations are striving to leverage their data to improve operational efficiencies, deliver new service offerings faster, reduce risk, improve regulatory compliance, and for a host of other business requirements. In this session we will present the key business drivers and technical challenges from across the industry, and we invite participants to share their initiatives, challenges, successes, and questions in this lively and interactive forum.

Joe Lichtenberg, Director, Product Marketing – IRIS, InterSystems

Tuesday Networking Break 3 -- Virtual Meetup. Join sponsors at their virtual booths for live chat. 1-to-1 meetings (preschedule or in real time).

12:30pm - 1:00pm

Virtual Meetup

Join sponsors at their virtual booths for live chat

1-to-1 meetings (preschedule or in real time)

Tuesday Demos - Session 1

1:00pm - 1:55pm

Tuesday Networking Break 4 -- Join demoing companies at their virtual booths for live chat and Q&A.

1:55pm - 2:25pm

Join demoing companies at their virtual booths for live chat and Q&A.

Join sponsors at their virtual booths for live chat

1-to-1 meetings (preschedule or in real time)

End of Day 2 - Networking closes

2:25pm - 2:30pm

SCHEDULE

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12:00PM	12:30pm - Tuesday Networking Break 3 -- Virtual Meetup. Join sponsors at their virtual booths for live chat. 1-to-1 meetings (preschedule or in real time).
1:00PM	1:00pm - Tuesday Demos - Session 1 1:55pm - Tuesday Networking Break 4 -- Join demoing companies at their virtual booths for live chat and Q&A.
2:00PM	2:25pm - End of Day 2 - Networking closes

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9:30am - 10:00am

Meet at the Café -- News & Networking with Finovate analysts

1-to-1 meetings (preschedule or in real time)

Opening Remarks

10:00am - 10:05am

Participants

Greg Palmer - Vice President, Finovate

Kick-Off Keynote: Building consumer trust in the age of doubt (or, building trust in a post-COVID world)

10:05am - 10:35am

Since the 2008 financial crisis, the financial services industry has been plagued with consumer trust issues. Concurrently, financial services marketers are having difficulty finding trusted platforms to deliver their message. As one of the most trusted digital platforms, Pinterest delivers a solution on both fronts. In this session, we will discuss the increased importance of trust in a COVID world and 3 key steps finserv & fintech brands can take to build consumer trust.

Participants

Sarika Sangwan - Global Head of Strategy & Marketing - Financial Services, Pinterest

Keynote: Coming together to respond, recover, & reimagine during COVID-19

10:35am - 10:45am

At Microsoft, we're working to do our part by ensuring the safety of our employees, striving to protect the health and well-being of the communities in which we operate, and providing technology, tips, and resources to our customers. As the world continues to respond to COVID-19, we're equipping our customers with the tools they need to respond, recover, and reimagine the future. From reopening bank branches safely to retooling to unlock agility, now is the time to come together to position your organization for what's to come.

Participants

Tom Feher - Banking Industry Executive, US Financial Services, Microsoft

Keynote: Open Banking is 21st Century Branch Banking

10:45am - 11:00am

Networking strategy and network effects are not new to banking. In the non-digital 20th Century, a financial services provider used a network of branches to connect with the activities of a wide and diverse customer base. In the digital 21st century, customers expect their favorite brands to collaborate to provide extended and connected digital experiences. In this emerging trend, the ability of a bank, insurer or fintech to work with partners to provide connected customer journeys is becoming critical. Increasingly, the market is settling for nothing less.

A financial services provider that cannot adjust to this new environment is at risk of having an ineffective brand strategy and growth model. In this session Paul Rohan, Head of Business Strategy - Finance at Google Cloud, will discuss the differences between an app strategy and a platform strategy and why open banking is the key to delivering the digital experiences that customers expect.

Participants

Paul Rohan - Head of Business Strategy - Finance, Google Cloud

Wednesday Networking Break 2 -- Virtual Meetup. 1-to-1 meetings (preschedule or in real time). Speaker-Led Discussion Chat Rooms.

11:00am - 11:30am

Virtual Meetup

Speaker-Led Discussion Chat Rooms

1-to-1 meetings (preschedule or in real time)

11.00-11.30 - How to - A practical conversation for the C-suite on building diversity in fintech

In America race and ethnicity have taken center stage in the past five months. As business leaders we know that diversity drives better returns and results but what we know less about is how to practically make the right moves, have those difficult conversations and drive tangible change. In this session for key decision makers we will explore what is fintech doing right, what is it doing wrong and how can fintech firms should leverage their backers to better bring diversity of thought to their innovations.

Philippa Ushio, Senior Vice President, Prosek

11.00-11.45 - Virtual Meet Up: Prioritizing Connectivity: Why You Are Lacking Innovation LIVE
Presentation and discussion from 11:00-11:30, Q&A from 11:30-11:45

MX surveyed over 400 of its clients to find out what their top initiatives were for 2020. We found one common hurdle. Institutions are being restricted by their existing tech stack. Join David Whitcomb, Product GM, as he discusses ways your organization can drive innovation with connectivity, and limit common restrictions between tech stacks.

David Whitcomb, Product General Manager, MX

Participants

Philippa Ushio - Senior Vice President, Prosek Partners

David Whitcomb - Product General Manager, MX

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Lunch & Fireside Chat

11:30am - 12:30pm

11.30am-12.00pm: Fireside Chat: Enabling Innovation, and the Capabilities Required to Foster It
PRERECORDED

Innovation is table stakes in the banking industry as fintechs boost capabilities, competition increases, and new, non-traditional competitors like Apple and Google enter the market. Following the bank's IPO, Citizens Bank has made bold moves to swiftly transform itself from a tech laggard to an innovator, not just among regional peers, but among megabanks, too. Bruce will talk about the best practices that the Citizens leadership team has made including fundamental operational changes and strategic investment choices that enable innovation – and the capabilities required to foster it – at all levels of the organization and how they're prioritizing this even amid uncertain times.

Bruce Van Saun, Chairman and Chief Executive Officer, Citizens Financial Group
In conversation with RJ Sherman, VP of Innovation, Citizens Bank

Participants

Bruce Van Saun - Chairman and Chief Executive Officer, Citizens Bank

In Conversation With: RJ Sherman - VP of Innovation, Citizens Bank

Wednesday Networking Break 3 -- Virtual Meetup. Join sponsors at their virtual booths for live chat. 1-to-1 meetings (preschedule or in real time).

12:30pm - 1:00pm

Virtual Meetup

Join sponsors at their virtual booths for live chat

1-to-1 meetings (preschedule or in real time)

12.30-1.00 - Virtual Meet Up: Is It Time to Say Goodbye to Screen Scraping?

The Ninth Wave team will be on hand to discuss proven methods for secure, bi-directional exchange of customer-permissioned financial data, without the negative impacts on security and customer experience caused by screen scraping.

George Anderson, Founder and CEO, Ninth Wave
John Vander Vennet, VP, Head of Sales, Ninth Wave

12.30-1.00 How AI can help create hyper-personalization to activate your customers

Fahd Rachidy, Founder and CEO, ABAKA

Participants

George Anderson - Founder & CEO, Ninth Wave

John Vander Vennet - VP, Head of Sales, Ninth Wave

Fahd Rachidy - Founder and CEO, ABAKA

Wednesday Demos - Session 1

1:00pm - 1:55pm

Wednesday Networking Break 4 -- Join demoing companies at their virtual booths for live chat and Q&A.

1:55pm - 2:25pm

Join demoing companies at their virtual booths for live chat and Q&A.

Join sponsors at their virtual booths for live chat

1-to-1 meetings (preschedule or in real time)

Wednesday Demos - Session 2

2:25pm - 3:25pm

Wednesday Networking Break 5 -- Join demoing companies at their virtual booths for live chat and Q&A.

3:25pm - 3:55pm

Join demoing companies at their virtual booths for live chat and Q&A.

Join sponsors at their virtual booths for live chat

1-to-1 meetings (preschedule or in real time)

Mastercard Priceless Pitches - 3 minute pitches from Mastercard's Start Path

3:55pm - 4:20pm

Participants

Chris Gillings - North American Lead, Start Path, Mastercard

Sabrina Tharani - Director of Partnerships, Mastercard Start Path, Mastercard

Paul Christensen - Founder, Previser

Helena Mueller - Co-Founder, Doconomy

Ellison Anne Williams - CEO & Founder, Enveil

Adi Engel - Chief Business Development Officer, vCita

Wednesday Networking Break 6 -- Join demoing companies at their virtual booths for live chat and Q&A.

4:20pm - 4:50pm

End of Day 3 - Networking closes

4:50pm - 4:55pm

SCHEDULE

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11:00AM	11:00am - Wednesday Networking Break 2 -- Virtual Meetup. 1-to-1 meetings (preschedule or in real time). Speaker-Led Discussion Chat Rooms. 11:30am - Lunch & Fireside Chat
12:00PM	12:30pm - Wednesday Networking Break 3 -- Virtual Meetup. Join sponsors at their virtual booths for live chat. 1-to-1 meetings (preschedule or in real time).
1:00PM	1:00pm - Wednesday Demos - Session 1 1:55pm - Wednesday Networking Break 4 -- Join demoing companies at their virtual booths for live chat and Q&A.
2:00PM	2:25pm - Wednesday Demos - Session 2
3:00PM	3:25pm - Wednesday Networking Break 5 -- Join demoing companies at their virtual booths for live chat and Q&A. 3:55pm - Mastercard Priceless Pitches - 3 minute pitches from Mastercard's Start Path
4:00PM	4:20pm - Wednesday Networking Break 6 -- Join demoing companies at their virtual booths for live chat and Q&A. 4:50pm - End of Day 3 - Networking closes

Thursday Networking Break 1 -- Meet at the Café: News & Networking with Finovate analysts OR 1-to-1 meetings (preschedule or in real time).

9:30am - 10:00am

Meet at the Café -- News & Networking with Finovate analysts

1-to-1 meetings (preschedule or in real time)

Opening Remarks

10:00am - 10:05am

Participants

Greg Palmer - Vice President, Finovate

Panel: The future of innovation in a post-COVID-19 reality

10:05am - 10:40am

- Will fintechs continue to thrive, or are we starting to see the larger players and tech giants pushing out startups?
- Is there room for both at the table, with enough scope for innovation and exciting propositions at all levels, and where is the greatest potential for impact, particularly in a post-pandemic world?
- How have customer priorities and demands shifted, how do incumbent banks fit into this evolving landscape, and how can you carve out your role to cement your position, alter your digital strategy, and adjust to the effects of COVID-19?

Participants

Chair: Jennifer Lee - Principal, Edison Partners

Panelist: Jeremy Berger - Chief Operating Officer & Co-Founder, Arival Bank

Panelist: Mayank Mishra - Managing Director; Global Head Digital Channels, Citi

Panelist: Ron Oliveira - US CEO, Revolut

Panelist: Vaduvur Bharghavan - CEO, Ondot Systems

Keynote: Open Banking: Ignore at Your Own Peril

10:40am - 11:00am

Google searches for Open Banking have more than doubled over the past 12 months. But is it just talk and no action? This session will highlight how leading banks are staying ahead of the surge in demand for transparent, secure, and scalable data connectivity from business, consumer, and wealth management customers.

Participants

Andy Brown - CEO, Sand Hill East

George Anderson - Founder & CEO, Ninth Wave

Jason Kobus - Managing Director, Platform Strategy, Silicon Valley Bank

Thursday Networking Break 2 -- Speaker-Led Discussion Chat Rooms. 1-to-1 meetings (preschedule or in real time).

11:00am - 11:30am

Speaker-Led Discussion Chat Rooms

1-to-1 meetings (preschedule or in real time)

Lunch & Virtual Meet Up

11:30am - 12:30pm

11:30: Beyond diversification for optics

Examining the need for more investment in companies supporting vulnerable and excluded markets, rather than simply focusing on diversifying board members for optics.

Albert Maasland, CEO, Crown Agents Bank

12:00-1:00 -- Virtual Meet Up: So what is the difference between a Chatbot vs. a Virtual Assistant?

What is a chatbot? What is a virtual assistant? Are they really that dissimilar? The short answer is yes. A chatbot simply doesn't have the intelligence to navigate these often complicated and demanding conversational interactions. This leaves customers disappointed and frustrated, and the chatbot finds its way to the back of the digital strategy, forgotten and eventually decommissioned. Virtual assistants built with Conversational AI technology have the intelligence and experience to handle the most complex interactions. They have the power to delight customers with seamless and contextual experiences, and to drive real business results. They help firms decrease servicing costs by handling the vast majority of inbound customer inquiries while connecting customers with live agents only when needed. So let's talk about what the industry is experiencing with today's chatbot, and see where the virtual assistant is taking these conversational interactions into the future.

Francesco Nasso, Director of User Experience, Kasisto
Ameya Bhakay, Director of Global Pre-Sales Engineering, Kasisto

Participants

Albert Maasland - CEO, Crown Agents Bank

Francesco Nasso - Director of User Experience, Kasisto

Ameya Bhakay - Director of Global Pre-Sales Engineering, Kasisto

Thursday Networking Break 3 -- Virtual Meet Up. Join sponsors at their virtual booths for live chat. 1-to-1 meetings (preschedule or in real time).

12:30pm - 1:00pm

Join sponsors at their virtual booths for live chat

1-to-1 meetings (preschedule or in real time)

12.30-1.00: Virtual Meet Up: Helping communities to Respond, Recover & Reimagine during COVID-19

Tom Feher, Banking Industry Executive, Microsoft

Sandeep Mangaraj, Industry Executive, Microsoft

Participants

Tom Feher - Banking Industry Executive, US Financial Services, Microsoft

Opening remarks

1:00pm - 1:05pm
FUTURE BANKING

Participants

Greg Palmer - Vice President, Finovate

Opening remarks

1:00pm - 1:05pm
FUTURE PAYMENTS & DIGITIZATION

Participants

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

Opening remarks

1:00pm - 1:05pm
FUTURE TECH

Participants

Steven Ramirez - CEO, Beyond the Arc

Opening remarks

1:00pm - 1:05pm
FUTURE FINANCIAL CRIME

Participants

David Penn - Research Analyst, Finovate

Partnerships in practice – the ING story

1:05pm - 1:25pm
FUTURE BANKING

- With 200 partnerships with fintechs, and 27 investments from the ING Ventures, learn how ING decides when to build products themselves, when to partner, and when to invest and collaborate.
- How can you determine how fintechs and banks can work together, and what insights can the US market glean from ING's experiences in Europe and Asia.
- Determine what the future model of partnerships looks like, and how to diversify your approach on a case by case basis.

Participants

Olivier Guillaumond - Global Head of ING Labs & Fintechs, ING

Case Study: Using new payments technologies to respond to COVID-19 and merchant customers' changing needs

1:05pm - 1:25pm
FUTURE PAYMENTS & DIGITIZATION

- Exploring how Wells Fargo has harnessed adaptive, flexible payments to respond and support the changing needs of merchant customers amid COVID-19.
- How new payments technologies are shifting consumer and merchant expectations.
- Determining how the likes of real-time payments and demand for integrated and embedded payments are shaping the future of payments.

Participants

Braden More - Head of Strategic Partnerships, Consumer & Small Business Banking, Wells Fargo

Future Focus: Leveraging Banking as a Service

1:05pm - 1:40pm
FUTURE TECH

- Understanding how to leverage APIs and integrate them into your core businesses to help increase margins.
- What opportunities exist for you to use BaaS to differentiate yourself as well as offering customers a better experience?
- Understanding how to monetize open banking and build new products and services using APIs.

Participants

Chair: Steven Ramirez - CEO, Beyond the Arc

Panelist: Alex Yang - Director of CashPro API Strategy and Global Open Banking, Bank of America

Panelist: Roland Folz - CEO, Solarisbank

Panelist: Jenny Mustazza - Executive Director, JPMorgan Chase

Power Panel: Biometrics and digital identity in a cashless, digitized society

1:05pm - 1:35pm
FUTURE FINANCIAL CRIME

- Uses of technology for more effective, watertight authentication.
- Making onboarding simpler, safer, and more intuitive: how is the role of KYC evolving, and what new techniques are emerging?
- Establishing what customer data you have at your disposal, and how best to control and monitor it.

Participants

Chair: David Penn - Research Analyst, Finovate

Panelist: Eric Byunn - Partner, Centana Growth Partners

Panelist: Jas Randhawa - US Compliance Officer, Stripe

Panelist: Katie Elliott - Vice President Risk Management and Compliance, Stanford Federal Credit Union

Panelist: Gene DiMira - Head of Global Compliance AMLATF Program, Manulife

Keynote: Catering to the differing needs of differing demographics: millennials and Gen Z as the norm, not the anomaly

1:25pm - 1:40pm
FUTURE BANKING

- How are millennial and Gen Z needs different to the generations we are used to serving, particularly in a precarious post-COVID-19 world?
- How can you meet their differing requirements and offer financial products to allow them to meet their goals, and how have their goals changes?
- From home ownership to student debt repayment and job loss and economic uncertainty in a post-COVID-19 economy, explore what new products are being created to meet customer needs, and what the future holds for new product development.

Participants

Vivek Bedi - Former Head of Consumer Experience Digital Product, Northwestern Mutual

Fireside Chat: Fintech in the wake of COVID-19 - What we can expect from fintech innovation in a post-pandemic world

1:25pm - 1:40pm
FUTURE PAYMENTS & DIGITIZATION

- Discussing the important role of fintechs admits COVID-19 as consumers and businesses continue to manage their money digitally and remotely.
- Where fintech innovation should focus in the near term based on the world's accelerated shift to digital.
- How Visa is advancing the next class of fintech innovators during and beyond the pandemic.

Participants

Terry Angelos - SVP, Head of Fintech, Visa

In Conversation With: Dan DeFrancesco - Associate Finance Editor, Business Insider

Thursday Networking Break 4

1:35pm - 2:10pm
FUTURE FINANCIAL CRIME

Insight Exchange: Building and delivering best-in-class CX from the ground up, for the most effective acquisition and retention

1:40pm - 2:10pm
FUTURE BANKING

- Enacting the cultural change needed for an agile, truly customer-centric enterprise transformation
- Developing and implementing creative, innovative products and solutions to solve customers' real problems
- Focusing in on how technology and digital channels can best be harnessed to deliver a CX that truly works with the end user in mind.

Participants

Chair: Daniel Latimore - Senior Vice President, Banking Group, Celent

Panelist: Brian Kale - Head of Customer Success, Novo

Panelist: Paul Knodel - CEO and Managing Director, Raisin

Panelist: Phil Salis - SVP & Chief Banking Officer, Alliant Credit Union

Panelist: Jen Jackson - VP of Customer Success, Lifesize

Panelist: Ben Roles - Director of Operations, Introhive

Panelist: Matt Gillin - CEO, Relay Network

Insight Exchange: Invisible, embedded payments: Driving convenience in the new payments era

1:40pm - 2:10pm
FUTURE PAYMENTS & DIGITIZATION

- As payments become increasingly invisible and incorporated, what new options exist to deliver convenience.
- Exploring the future of digital wallets and wearable technologies to drive growth in integrated payments.
- Delivering convenience without compromising on security: building security into your payments strategy.

Participants

Chair: Julie Muhn - Senior Research Analyst, Finovate

Panelist: Milos Dunjic - Head, Enterprise Payments Technology Innovation, TD Bank

Panelist: Ray Nazloomian - Executive Director, Wholesale Payments Innovation, JPMorgan Chase

Future Focus: Conversational AI, NLP and voice: The next disruptive force in financial services

1:40pm - 2:10pm
FUTURE TECH

- With estimates that half of Internet searches will be voice-based by this year, how can you harness the increased take-up of voice search to deliver secure, effective communication technologies to your customers?
- Exploring how conversational AI is revolutionizing CX, and allowing you to serve customers in more intuitive ways
- The evolution of AI and virtual financial assistants, and what the future holds
- Unlocking the power of voice to verify identity and increase data security, to ensure safe and secure interactions with your customer.
- Discover how conversational interaction data is accelerating personalization in digital experiences.
- Examine how multi-modal conversational design opens the door to new interaction paradigms.

Participants

Chair: Adam Carson - Operating Partner, Point72 Ventures

Panelist: Kyle Caffey - Managing Director - Conversational AI, Charles Schwab

Panelist: Swapna Malekar - Product Lead, RBC

Panelist: Mike Duncan - Founder & CEO, Bankjoy

Panelist: Sasha Caskey - CTO and Co Founder, Kasisto

Beyond Banking: Digital Democratization

2:10pm - 2:25pm
FUTURE BANKING

Last month, Rellevate launched its disruptive fintech platform designed to provide customers with a better, cheaper, faster way to access, move and use their money anytime, anywhere, including early wage access. In this fireside chat, Rellevate co-founder, Chairman & CEO, Stewart A. Stockdale will share his experiences in launching a fintech during the pandemic and the company's vision to help middle and lower-income Americans with a service offering backed by a best-in-class digital technology ecosystem that includes, Visa, Visa DPS, Payveris, Allpoint, Accel and the Technisys Cyberbank platform.

Participants

Michael Haney - Digital Core Head, Technisys

Stewart Stockdale - Co-Founder, Chairman & CEO, Rellevate

Thursday Networking Break 4

2:10pm - 2:25pm
FUTURE PAYMENTS & DIGITIZATION

Thursday Networking Break 4

2:10pm - 2:25pm
FUTURE TECH

Thursday Networking Break 4

2:10pm - 2:25pm
FUTURE FINANCIAL CRIME

Thursday Networking Break 4 -- Speaker-Led Discussion Chat Rooms. Join sponsors at their virtual booths for live chat. 1-to-1 meetings (preschedule or in real time).

2:25pm - 2:40pm

Speaker Led Discussion Chat Rooms

Join sponsors at their virtual booths for live chat

1-to-1 meetings (preschedule or in real time)

Opening remarks

2:40pm - 2:45pm
FUTURE PAYMENTS & DIGITIZATION

Participants

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

SESSIONS

CONFERENCE DAY 1 - 17/09/2020

FinovateFall Digital

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Opening remarks

2:40pm - 2:45pm
FUTURE TECH

Participants

Steven Ramirez - CEO, Beyond the Arc

Opening remarks

2:40pm - 2:45pm
FUTURE FINANCIAL CRIME

Participants

David Penn - Research Analyst, Finovate

Opening remarks

2:40pm - 2:45pm
FUTURE WEALTHTECH

Participants

Julie Muhn - Senior Research Analyst, Finovate

Keynote: Real-time payments: From concept to reality and the increased importance of RTP in the new normal

2:45pm - 3:05pm
FUTURE PAYMENTS & DIGITIZATION

- Integrating real-time payments capabilities within open platforms, to allow clients to move funds in real time
- Integrating other types of payments, and the future of payments as a differentiator for your organization.
- What are the options for real-time payments, what is the state of the industry, and which players are operating in this space for you to partner with?

Participants

Michelle Ziolkowski - Head of Global Payables, Treasury Management, Wells Fargo

Keynote: COVID-19 and the acceleration of new technology adoption: How the crisis and 'the new normal' are fast-tracking innovation

2:45pm - 3:05pm
FUTURE TECH

- Exploring how crises and global events hyper-accelerate the need for technology, and the implications of this for financial services organizations in the longer term.
- When it comes to digital assets like blockchain, AI and ML, what is the next phase of this trajectory, and how will consumer demands and changed behaviors drive further change once the dust settles?
- What does the path forward for digital transformation look like as a whole, how can financial services firms remain relevant in 'the new normal', and what role does technology play in enabling this?
- With a particular focus on stablecoins and CBDCs, examining the rate of adoption of digital assets as a result of COVID-19, and enabling further momentum and adoption.

Participants

Sunayna Tuteja - Head of Digital Assets & Blockchain, TD Ameritrade

Keynote Address: Tackling financial crime and terrorist financing effectively and efficiently

2:45pm - 3:05pm
FUTURE FINANCIAL CRIME

Exploring how to use real time transaction filtering to fight financial crime, and harnessing technology, robotics and AI in payments screening to identify individuals and entities.

Participants

Vita Boomstein - Former Vice President - Sanctions & Embargoes Advisory, Americas, Deutsche Bank

Panel: Creating a culture of collaborative innovation: The next global battleground for finding the competitive edge

2:45pm - 3:20pm
FUTURE WEALTHTECH

- Aligning priorities and working towards a seamless integration between the business and technology lines to prevent internal conflicts from obstructing innovative transformation
- Attracting & incubating the right talent and fostering cognitive diversity
- Life after legacy – reframing the challenges and cost implications of overhauling your current technology infrastructure to understand how investing in your technology stack can be strategically beneficial to your bottom line
- Counteracting industry consolidation to avoid stagnation and stifling of innovation.

Participants

Moderator: Xavier Gomez - Founder & COO, INVYO

Panelist: Ilan Davidovici - Principal, Client Experience, Edward Jones

Panelist: Doug Besso - Chief Technology Officer, HighTower Advisors

Panelist: Koley Corte - Senior Vice President and Global Head of Business Transformation, Alliance Bernstein

How AI can help create hyper-personalization to activate your customers

3:05pm - 3:20pm
FUTURE PAYMENTS & DIGITIZATION

Data is the new oil and is readily available. Financial institutions often struggle to leverage the huge amount of data collected on their customers. We will present how Open Banking, Cloud based solutions and building a seamless data exchange platform can materially help power insights and intelligence to create a hyper-personalized digital customer experience. We will explain how leveraging machine learning models help predict Next Best Actions, identify persona segmentation, and predict what message and content will resonate and activate a customer or an advisor.

Participants

Fahd Rachidy - Founder and CEO, ABAKA

The 3 Essential Pillars to Drive Growth in the Modern Banking Era

3:05pm - 3:20pm
FUTURE TECH

With 2020 proving to have been the most unpredictable year on record, what are the implications for accelerating digital transformation, and what does the future of money look like?

Participants

Shane Evans - Chief Revenue Officer, MX

Special Address

3:05pm - 3:20pm
FUTURE FINANCIAL CRIME

Open Banking: Unleashing innovation in payments - From the drawing board to real benefits for corporates, consumers and everyone in between

3:20pm - 3:50pm
FUTURE PAYMENTS & DIGITIZATION

Participants

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

Panel: Chatbots, AI, automation: The technologies already changing banking and revolutionizing the CX

3:20pm - 3:50pm
FUTURE TECH

- Enhancing your understanding of your customer, and the technologies that can help collect and analyze the data you have: automating technology to speed up the process and enhance CX.
- Seamless, streamlined integration of automation and human processes, to improve efficiencies and freeing up humans to do other things - how have we already seen this playing out, especially in a time of social distancing?
- Marrying AI, ML and NLP in intelligent ways, to deliver a comprehensive suite of CX services in a post-pandemic world.

Participants

Chair: Emmett Higdon - Director of Digital Banking, Javelin Strategy & Research

Panelist: Mallika Daswani - VP Digital Channels - Online Banking, TD Bank

Panelist: Konstantin Markelov - VP of Business Technologies, Tinkoff

Panelist: Al Pitcher - CTO/VP Information Technology, Alliant Credit Union

Panelist: Kim Prado - Managing Director, Global Head of Client, Banking and Digital Channels Technology, RBC Capital Markets

Panelist: Alexandra Mack - Solutions & Customer Marketing, Zendesk

Panel: The evolution of digital identity in the context of crime prevention and swifter onboarding

3:20pm - 3:55pm
FUTURE FINANCIAL CRIME

- Exploring how technologies such as biometrics and blockchain are driving advances in digital identity.
- Determining how digital identity can be an effective tool in your fraud risk mitigation strategies, allowing you to identify customers more quickly and effectively.

Participants

Chair: Robin Weiss - Head of US East Coast Innovation Ecosystem, Fidelity Investments

Panelist: Jas Randhawa - US Compliance Officer, Stripe

Panelist: Cameron D'Ambrosi - Principal, One World Identity

Panelist: Gabrielle Haddad - Founder & COO, Sigma Ratings

Panelist: Ori Eisen - Founder & CEO, Trusona

Rich Seams: Delivering bespoke holistic solutions for UHNW clients

3:20pm - 3:50pm
FUTURE WEALTHTECH

- Developing a platform which supports the unique and complex needs of more sophisticated investors, with diverse portfolios of alternative and illiquid assets
- Preparing for the great generational wealth transfer and understanding the changing face of client relationships
- Optimising processes and delivering a consistent, gold-standard level of service while embracing the 'move fast and break things' mentality.

Participants

Chair: Wally Okby - Senior Analyst, Wealth Management - International Private Banking, Aite Group

Panelist: Markus Lammer - COO UHNW, Investment Banking and Capital Markets, Credit Suisse

Panelist: David Snider - Founder & CEO, Harness Wealth

Thursday Networking Break 5 -- Speaker-Led Discussion Chat Rooms. Join sponsors at their virtual booths for live chat. 1-to-1 meetings (preschedule or in real time).

3:55pm - 4:25pm

Speaker-Led Discussion Chat Rooms

Join sponsors at their virtual booths for live chat

1-to-1 meetings (preschedule or in real time)

Demo Best of Show Ceremony

4:25pm - 4:35pm

End of Day 4 - Networking closes

4:35pm - 4:40pm

SCHEDULE

CONFERENCE DAY 1 - 17/09/2020

FinovateFall Digital

September 14-18, 2020

EST/UTC-5 Time Zone

Online virtual event

TIME	FUTURE BANKING	FUTURE FINANCIAL CRIME	FUTURE PAYMENTS & DIGITIZATION	FUTURE TECH	FUTURE WEALTHTECH
9:00AM	9:30am - Thursday Networking Break 1 -- Meet at the Café: News & Networking with Finovate analysts OR 1-to-1 meetings (preschedule or in real time).	9:30am - Thursday Networking Break 1 -- Meet at the Café: News & Networking with Finovate analysts OR 1-to-1 meetings (preschedule or in real time).	9:30am - Thursday Networking Break 1 -- Meet at the Café: News & Networking with Finovate analysts OR 1-to-1 meetings (preschedule or in real time).	9:30am - Thursday Networking Break 1 -- Meet at the Café: News & Networking with Finovate analysts OR 1-to-1 meetings (preschedule or in real time).	9:30am - Thursday Networking Break 1 -- Meet at the Café: News & Networking with Finovate analysts OR 1-to-1 meetings (preschedule or in real time).
10:00AM	10:00am - Opening Remarks 10:05am - Panel: The future of innovation in a post-COVID-19 reality 10:40am - Keynote: Open Banking: Ignore at Your Own Peril	10:00am - Opening Remarks 10:05am - Panel: The future of innovation in a post-COVID-19 reality 10:40am - Keynote: Open Banking: Ignore at Your Own Peril	10:00am - Opening Remarks 10:05am - Panel: The future of innovation in a post-COVID-19 reality 10:40am - Keynote: Open Banking: Ignore at Your Own Peril	10:00am - Opening Remarks 10:05am - Panel: The future of innovation in a post-COVID-19 reality 10:40am - Keynote: Open Banking: Ignore at Your Own Peril	10:00am - Opening Remarks 10:05am - Panel: The future of innovation in a post-COVID-19 reality 10:40am - Keynote: Open Banking: Ignore at Your Own Peril
11:00AM	11:00am - Thursday Networking Break 2 -- Speaker-Led Discussion Chat Rooms. 1-to-1 meetings (preschedule or in real time). 11:30am - Lunch & Virtual Meet Up	11:00am - Thursday Networking Break 2 -- Speaker-Led Discussion Chat Rooms. 1-to-1 meetings (preschedule or in real time). 11:30am - Lunch & Virtual Meet Up	11:00am - Thursday Networking Break 2 -- Speaker-Led Discussion Chat Rooms. 1-to-1 meetings (preschedule or in real time). 11:30am - Lunch & Virtual Meet Up	11:00am - Thursday Networking Break 2 -- Speaker-Led Discussion Chat Rooms. 1-to-1 meetings (preschedule or in real time). 11:30am - Lunch & Virtual Meet Up	11:00am - Thursday Networking Break 2 -- Speaker-Led Discussion Chat Rooms. 1-to-1 meetings (preschedule or in real time). 11:30am - Lunch & Virtual Meet Up
12:00PM	12:30pm - Thursday Networking Break 3 -- Virtual Meet Up. Join sponsors at their virtual booths for live chat. 1-to-1 meetings (preschedule or in real time).	12:30pm - Thursday Networking Break 3 -- Virtual Meet Up. Join sponsors at their virtual booths for live chat. 1-to-1 meetings (preschedule or in real time).	12:30pm - Thursday Networking Break 3 -- Virtual Meet Up. Join sponsors at their virtual booths for live chat. 1-to-1 meetings (preschedule or in real time).	12:30pm - Thursday Networking Break 3 -- Virtual Meet Up. Join sponsors at their virtual booths for live chat. 1-to-1 meetings (preschedule or in real time).	12:30pm - Thursday Networking Break 3 -- Virtual Meet Up. Join sponsors at their virtual booths for live chat. 1-to-1 meetings (preschedule or in real time).

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1:00PM	<p>1:00pm - Opening remarks</p> <p>1:05pm - Partnerships in practice – the ING story</p> <p>1:25pm - Keynote: Catering to the differing needs of differing demographics: millennials and Gen Z as the norm, not the anomaly</p> <p>1:40pm - Insight Exchange: Building and delivering best-in-class CX from the ground up, for the most effective acquisition and retention</p>	<p>1:00pm - Opening remarks</p> <p>1:05pm - Power Panel: Biometrics and digital identity in a cashless, digitized society</p> <p>1:35pm - Thursday Networking Break 4</p>	<p>1:00pm - Opening remarks</p> <p>1:05pm - Case Study: Using new payments technologies to respond to COVID-19 and merchant customers' changing needs</p> <p>1:25pm - Fireside Chat: Fintech in the wake of COVID-19 - What we can expect from fintech innovation in a post-pandemic world</p> <p>1:40pm - Insight Exchange: Invisible, embedded payments: Driving convenience in the new payments era</p>	<p>1:00pm - Opening remarks</p> <p>1:05pm - Future Focus: Leveraging Banking as a Service</p> <p>1:40pm - Future Focus: Conversational AI, NLP and voice: The next disruptive force in financial services</p>	
2:00PM	<p>2:10pm - Beyond Banking: Digital Democratization</p> <p>2:25pm - Thursday Networking Break 4 – Speaker-Led Discussion Chat Rooms. Join sponsors at their virtual booths for live chat. 1-to-1 meetings (preschedule or in real time).</p>	<p>2:10pm - Thursday Networking Break 4</p> <p>2:25pm - Thursday Networking Break 4 – Speaker-Led Discussion Chat Rooms. Join sponsors at their virtual booths for live chat. 1-to-1 meetings (preschedule or in real time).</p> <p>2:40pm - Opening remarks</p> <p>2:45pm - Keynote Address: Tackling financial crime and terrorist financing effectively and efficiently</p>	<p>2:10pm - Thursday Networking Break 4</p> <p>2:25pm - Thursday Networking Break 4 – Speaker-Led Discussion Chat Rooms. Join sponsors at their virtual booths for live chat. 1-to-1 meetings (preschedule or in real time).</p> <p>2:40pm - Opening remarks</p> <p>2:45pm - Keynote: Real-time payments: From concept to reality and the increased importance of RTP in the new normal</p>	<p>2:10pm - Thursday Networking Break 4</p> <p>2:25pm - Thursday Networking Break 4 – Speaker-Led Discussion Chat Rooms. Join sponsors at their virtual booths for live chat. 1-to-1 meetings (preschedule or in real time).</p> <p>2:40pm - Opening remarks</p> <p>2:45pm - Keynote: COVID-19 and the acceleration of new technology adoption: How the crisis and 'the new normal' are fast-tracking innovation</p>	<p>2:25pm - Thursday Networking Break 4 – Speaker-Led Discussion Chat Rooms. Join sponsors at their virtual booths for live chat. 1-to-1 meetings (preschedule or in real time).</p> <p>2:40pm - Opening remarks</p> <p>2:45pm - Panel: Creating a culture of collaborative innovation: The next global battleground for finding the competitive edge</p>

SCHEDULE

CONFERENCE DAY 1 - 17/09/2020

FinovateFall Digital

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Online virtual event

TIME	FUTURE BANKING	FUTURE FINANCIAL CRIME	FUTURE PAYMENTS & DIGITIZATION	FUTURE TECH	FUTURE WEALTHTECH
3:00PM	<p>3:55pm - Thursday Networking Break 5 -- Speaker-Led Discussion Chat Rooms. Join sponsors at their virtual booths for live chat. 1-to-1 meetings (preschedule or in real time).</p>	<p>3:05pm - Special Address</p> <p>3:20pm - Panel: The evolution of digital identity in the context of crime prevention and swifter onboarding</p> <p>3:55pm - Thursday Networking Break 5 -- Speaker-Led Discussion Chat Rooms. Join sponsors at their virtual booths for live chat. 1-to-1 meetings (preschedule or in real time).</p>	<p>3:05pm - How AI can help create hyper-personalization to activate your customers</p> <p>3:20pm - Open Banking: Unleashing innovation in payments - From the drawing board to real benefits for corporates, consumers and everyone in between</p> <p>3:55pm - Thursday Networking Break 5 -- Speaker-Led Discussion Chat Rooms. Join sponsors at their virtual booths for live chat. 1-to-1 meetings (preschedule or in real time).</p>	<p>3:05pm - The 3 Essential Pillars to Drive Growth in the Modern Banking Era</p> <p>3:20pm - Panel: Chatbots, AI, automation: The technologies already changing banking and revolutionizing the CX</p> <p>3:55pm - Thursday Networking Break 5 -- Speaker-Led Discussion Chat Rooms. Join sponsors at their virtual booths for live chat. 1-to-1 meetings (preschedule or in real time).</p>	<p>3:20pm - Rich Seams: Delivering bespoke holistic solutions for UHNW clients</p> <p>3:55pm - Thursday Networking Break 5 -- Speaker-Led Discussion Chat Rooms. Join sponsors at their virtual booths for live chat. 1-to-1 meetings (preschedule or in real time).</p>
4:00PM	<p>4:25pm - Demo Best of Show Ceremony</p> <p>4:35pm - End of Day 4 - Networking closes</p>	<p>4:25pm - Demo Best of Show Ceremony</p> <p>4:35pm - End of Day 4 - Networking closes</p>	<p>4:25pm - Demo Best of Show Ceremony</p> <p>4:35pm - End of Day 4 - Networking closes</p>	<p>4:25pm - Demo Best of Show Ceremony</p> <p>4:35pm - End of Day 4 - Networking closes</p>	<p>4:25pm - Demo Best of Show Ceremony</p> <p>4:35pm - End of Day 4 - Networking closes</p>

Friday Networking Break 1 -- Meet at the Café: News & Networking with Finovate analysts OR 1-to-1 meetings (preschedule or in real time).

9:30am - 10:00am

Meet at the Café -- news & Networking with Finovate analysts

1-to-1 meetings (preschedule or in real time)

Opening Remarks

10:00am - 10:05am

Participants

Greg Palmer - Vice President, Finovate

Panel: Strategic partnerships and collaboration between banks and fintechs

10:05am - 10:40am

- Ensuring you are as attractive as possible to potential partners: demonstrating cohesion, efficiency and a reputation for getting projects live.
- Harnessing partnerships as a strategy for growth after COVID-19: ensuring you are providing the right, interesting, innovative products to your customers, appropriate to their current circumstances.
- Identifying the right fintechs to partner with - overcoming the challenges and ensuring you are partnering with strategically and regulatory-aligned fintechs.

Participants

Chair: Don Cardinal - Managing Director, Financial Data Exchange

Panelist: Adam Levine - Digital Partnerships - Senior Principal, BNY Mellon

Panelist: Mary Kate Loftus - Head of Digital Banking, M&T

Panelist: Ayeesha Sachedina - Head of Cross Product Solutions, Bank of America

Panelist: Ben Schack - Head, US Digital Partnerships, BMO

Kick-Off Keynote: Redefining the approach to mobile security in FinTech (and why it works)

10:40am - 11:10am

When it comes to mobile security, everyone assumes open means insecure. Discover how to debunk these security myths, and learn how the latest multi-layered security protections, encompassing software, hardware and application levels, now leverage the power of machine-learning to protect your device fleet. Join an Android expert as they share the latest on enterprise security innovations, backed by third party validation.

Participants

Mike Burr - Lead Android Enterprise Security Evangelist, Google

Friday Networking Break 2 -- Speaker-Led Discussion Chat Rooms. 1-to-1 meetings (preschedule or in real time).

11:10am - 11:40am

Speaker-Led Discussion Chat Rooms

1-to-1 meetings (preschedule or in real time)

Lunch

11:40am - 12:30pm

Friday Networking Break 3 -- Join sponsors at their virtual booths for live chat. 1-to-1 meetings (preschedule or in real time).

12:30pm - 1:00pm

Join sponsors at their virtual booths for live chat

1-to-1 meetings (preschedule or in real time)

Opening remarks

1:00pm - 1:05pm
FUTURE BANKING

Participants

Greg Palmer - Vice President, Finovate

Opening remarks

1:00pm - 1:05pm
FUTURE PAYMENTS & DIGITIZATION

Participants

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

Opening remarks

1:00pm - 1:05pm
FUTURE TECH

Participants

Steven Ramirez - CEO, Beyond the Arc

Opening remarks

1:00pm - 1:05pm
FUTURE WEALTHTECH

Participants

Julie Muhn - Senior Research Analyst, Finovate

Panel: Implementing agility to spearhead new initiatives from the ground up

1:05pm - 1:35pm
FUTURE BANKING

- Integrating agility into the framework of your organization: how can large incumbent banks behave more like fintechs, and enact the culture of experimentation and innovation that will underpin success, particularly as the industry readjusts after COVID-19.
- Leveraging the traditional strengths of an incumbent bank and marrying them with a changing culture and new practices to maximize the potential of your digital transformation strategy and execute your plans as effectively as possible.

Participants

Chair: Maria Gotsch - Co-Founder, Fintech Innovation Lab

Panelist: Anil Agrawal - SVP, Digital Platforms and Transformation, U.S. Bank

Panelist: Brianna Elsass - Head of US Digital, BMO

Panelist: Allyson Laurance - North America Head of Innovation, Citi

Panelist: Rod Sayegh - Managing Director - Head of Digital Strategy, Fiduciary Trust International

In Conversation: Delivering better CX through value-added payments offerings

1:05pm - 1:35pm
FUTURE PAYMENTS & DIGITIZATION

- Differentiating your offerings and delivering useful, tailored, intelligent payments services.
- Monetizing your payments data and harnessing intelligent analytics to deliver better, more targeted services.

Participants

Chair: Andy Lerner - Managing Partner, IA Capital Group

Panelist: Patrick Burns - Solutions Specialist, Wholesale Payments, JPMorgan Chase

Panelist: Mike Vostrizansky - VP, Financial Services, Payments & Transaction Processing, FTV Capital

Panel: Explainable AI: Beyond the hype

1:05pm - 1:35pm
FUTURE TECH

- What is actually happening behind the scenes, what is state of the art and what are the actual differences between different offerings?
- With many companies claiming to have the golden ticket and solution to making AI explainable, what is the evidence behind this?
- How is AI investment being galvanized and supported following COVID-19, and what will the longer-term repercussions be for developments in AI?

Participants

Chair: Deep Varma - CTO, Varo Money

Panelist: Crystal Huang - Principal, New Enterprise Associates

Panelist: Jerry Gupta - Senior Vice President, Digital Catalyst, Swiss Re

Panel: The New Normal: How shifting social demographics are driving transformational change

1:05pm - 1:35pm
FUTURE WEALTHTECH

- From the maturation of millennials to the rise of the HENRY's, how are emerging customer segments forcing wealth managers to adapt and develop?
- Assessing the impact of global economic instability and extreme volatility on investor habits and behaviour
- Reducing the barriers to entry in order to enable sustainable market growth – from business model innovation to supporting initiatives to improve financial literacy
- Managing the effects of an aging population and providing appropriate retirement planning provisions to enable life-long financial well-being

Participants

Chair: April Rudin - Founder and President, The Rudin Group

Panelist: Dan Sachar - VP Enterprise Innovation at Vector Group LTD, Managing Director of New Valley Ventures LLC

Panelist: Lule Demmissie - President, Ally Invest

Panelist: Ben Cukier - Partner, Centana Growth Partners

Panel: Best practice in customer acquisition, engagement and retention: The neobanks going the extra mile

1:35pm - 2:05pm
FUTURE BANKING

- With great UX now the benchmark of expectation, explore strategies to go above and beyond to attract and keep customers.
- How are customers' needs and priorities shifting post-COVID-19, and how are neobanks banks rising to the challenge and opportunity?
- In an age where it has never been more important to save your customers time and money - how are other banks doing this, and meeting the needs of end users?
- From onboarding to retention: ensuring a seamless, intuitive, personalized, speedy process that works for the end user and brings them a tangible benefit.

Participants

Chair: Ian Benton - Senior Analyst, Digital Banking & Payments, Javelin Strategy & Research

Panelist: Timothy Chiodo - Lead Payments, Processors, & FinTech Analyst, Credit Suisse

Panelist: Tyler McIntyre - Founder & CTO, Novo

Panelist: Stuart Sopp - CEO and Founder, Current

Panelist: Wesley Wright - COO, Varo Money

Panel: Global crisis and accelerating progress: The prospects for a cashless society in a post-COVID world

1:35pm - 2:05pm
FUTURE PAYMENTS & DIGITIZATION

- Exploring how COVID-19 has changed people's habits around using cash, and the impact of these behavioral changes.
- Determining the extent of the increased appetite for digital wallets, digital and contactless payment methods, and how to encourage lasting change and longer-term adoption of these new methods.
- Examining the shift in the payments landscape, and how the digital dollar can be harnessed to support customers' and businesses' recoveries from the pandemic.

Participants

Chair: Rachel Huber - Senior Analyst, Javelin Strategy & Research

Panelist: Chirag Patel - Global Head of Payments, Santander

Panelist: Steven Marshall - Group CCO, Crown Agents Bank

Panelist: Alex Tong - Principal, Information Venture Partners

Panelist: Aubrey Amatelli - Executive Director, JPMorgan Chase

Insight Exchange: Harnessing the power of alternative data: Making financial inclusion a reality

1:35pm - 2:05pm
FUTURE TECH

- Exploring the methods and types of data available to improve decisionmaking for the under- and unbanked, and what this means for the credit-invisible consumer.
- Marrying advances in data analytics, AI and machine learning to drive real benefit and allow for broader participation in financial services.
- Determining and overcoming the challenges to using alternate data sources, from both a technological to regulatory perspective, and extending and improving access to data
- Understanding what data you have about individuals and managing the data in appropriate, transparent and secure ways.

Participants

Chair: Melanie Pickett - Head of Front Office Solutions, Northern Trust

Panelist: Dipanjan Das - Sr. Director, GM of Student Credit Card, Capital One

Panelist: Frank Rotman - Founding Partner, QED Investors

Panel: Surviving and thriving in the era of hyper-personalization

1:35pm - 2:05pm
FUTURE WEALTHTECH

If you build it, they will come is no longer a viable business model in financial services. The increasing importance of true portfolio personalisation is evident; from the continued rise of ESG across asset classes to the rapid developments in passion-based investing, investor demands at all levels are evolving to become ever more complex.

- Harnessing sophisticated technology, such as behavioural analytics tools, AI & machine learning, to deliver carefully curated solutions while maintaining scale
- Creating a seamless omnichannel client experience
- Effectively capturing client data to personalise your offering

Participants

Moderator: Will Trout - Head of Wealth Management & Asset Management, Celent

Tricia Haskins - Vice President, Digital Strategy & Platform Consulting, Fidelity Investments

Peter Lundgreen - CEO, Lundgreen Capital

Kabir Sethi - Head of Digital Wealth Management, Merrill Lynch

Sara Tresch - Senior Vice President, Digital Transformation & User Experience, Charles Schwab

Friday Networking Break 4 -- Speaker-Led Discussion Chat Rooms. Join sponsors at their virtual booths for live chat. 1-to-1 meetings (preschedule or in real time).

2:05pm - 2:35pm

Speaker-Led Discussion Chat Rooms

Join sponsors at their virtual booths for live chat

1-to-1 meetings (preschedule or in real time)

Opening Remarks

2:35pm - 2:40pm

Panel: Latin America - The future of fintech, and the dawn of a new opportunity?

2:40pm - 3:10pm

We are seeing Latin America light up from a fintech perspective, with vast amounts of money being injected into the ecosystem. With governmental and central bank support to open things up and improve competition for fintechs, and huge funding announcements, what does the future of Latin American fintech look like, how has progress been altered by COVID-19, and what does this mean for US fintech?

Participants

Chair: Greg Palmer - Vice President, Finovate

Panelist: Manuel Silva - Partner, Head of Investments, Santander InnoVentures

Panelist: Laura González-Estéfani - González-Estéfani, TheVentureCity

Panelist: Christopher Carmine - Director of Community Development, FinTech Connector

Digital banking in a post-COVID-19 landscape: The bright future of fintech

3:10pm - 3:30pm

- Achieving profitability as a digital bank in current circumstances and as we emerge into the 'new normal', and when to prioritise growth over profit.
- Launching new products in the time of COVID-19: strategies for success, and what to bear in mind in building a competitive suite of products and services.
- Assessing the current and future trends in fintech, and what you need to be thinking about in the coming months.

Participants

Neri Tollardo - Head of International Relations and Partnerships, Tinkoff

Friday Networking Break 5 -- Speaker-Led Discussion Chat Rooms. Join sponsors at their virtual booths for live chat. 1-to-1 meetings (preschedule or in real time).

3:30pm - 4:00pm

Speaker-Led Discussion Chat Rooms

Join sponsors at their virtual booths for live chat

1-to-1 meetings (preschedule or in real time)

End of Day 5 - Networking closes

4:00pm - 4:05pm

SCHEDULE

CONFERENCE DAY 2 - 18/09/2020

FinovateFall Digital

September 14-18, 2020

EST/UTC-5 Time Zone

Online virtual event

TIME	FUTURE BANKING	FUTURE PAYMENTS & DIGITIZATION	FUTURE TECH	FUTURE WEALTHTECH
9:00AM	9:30am - Friday Networking Break 1 -- Meet at the Café: News & Networking with Finovate analysts OR 1-to-1 meetings (preschedule or in real time).	9:30am - Friday Networking Break 1 -- Meet at the Café: News & Networking with Finovate analysts OR 1-to-1 meetings (preschedule or in real time).	9:30am - Friday Networking Break 1 -- Meet at the Café: News & Networking with Finovate analysts OR 1-to-1 meetings (preschedule or in real time).	9:30am - Friday Networking Break 1 -- Meet at the Café: News & Networking with Finovate analysts OR 1-to-1 meetings (preschedule or in real time).
10:00AM	10:00am - Opening Remarks 10:05am - Panel: Strategic partnerships and collaboration between banks and fintechs 10:40am - Kick-Off Keynote: Redefining the approach to mobile security in FinTech (and why it works)	10:00am - Opening Remarks 10:05am - Panel: Strategic partnerships and collaboration between banks and fintechs 10:40am - Kick-Off Keynote: Redefining the approach to mobile security in FinTech (and why it works)	10:00am - Opening Remarks 10:05am - Panel: Strategic partnerships and collaboration between banks and fintechs 10:40am - Kick-Off Keynote: Redefining the approach to mobile security in FinTech (and why it works)	10:00am - Opening Remarks 10:05am - Panel: Strategic partnerships and collaboration between banks and fintechs 10:40am - Kick-Off Keynote: Redefining the approach to mobile security in FinTech (and why it works)
11:00AM	11:10am - Friday Networking Break 2 -- Speaker-Led Discussion Chat Rooms. 1-to-1 meetings (preschedule or in real time). 11:40am - Lunch	11:10am - Friday Networking Break 2 -- Speaker-Led Discussion Chat Rooms. 1-to-1 meetings (preschedule or in real time). 11:40am - Lunch	11:10am - Friday Networking Break 2 -- Speaker-Led Discussion Chat Rooms. 1-to-1 meetings (preschedule or in real time). 11:40am - Lunch	11:10am - Friday Networking Break 2 -- Speaker-Led Discussion Chat Rooms. 1-to-1 meetings (preschedule or in real time). 11:40am - Lunch
12:00PM	12:30pm - Friday Networking Break 3 -- Join sponsors at their virtual booths for live chat. 1-to-1 meetings (preschedule or in real time).	12:30pm - Friday Networking Break 3 -- Join sponsors at their virtual booths for live chat. 1-to-1 meetings (preschedule or in real time).	12:30pm - Friday Networking Break 3 -- Join sponsors at their virtual booths for live chat. 1-to-1 meetings (preschedule or in real time).	12:30pm - Friday Networking Break 3 -- Join sponsors at their virtual booths for live chat. 1-to-1 meetings (preschedule or in real time).
1:00PM	1:00pm - Opening remarks 1:05pm - Panel: Implementing agility to spearhead new initiatives from the ground up 1:35pm - Panel: Best practice in customer acquisition, engagement and retention: The neobanks going the extra mile	1:00pm - Opening remarks 1:05pm - In Conversation: Delivering better CX through value-added payments offerings 1:35pm - Panel: Global crisis and accelerating progress: The prospects for a cashless society in a post-COVID world	1:00pm - Opening remarks 1:05pm - Panel: Explainable AI: Beyond the hype 1:35pm - Insight Exchange: Harnessing the power of alternative data: Making financial inclusion a reality	1:00pm - Opening remarks 1:05pm - Panel: The New Normal: How shifting social demographics are driving transformational change 1:35pm - Panel: Surviving and thriving in the era of hyper-personalization

SCHEDULE

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