

Registration, Breakfast & Networking

8:00am - 9:00am

Opening Remarks from the Chair

9:00am - 9:05am

Keynote Opening Address

9:05am - 9:35am

The future of innovation: Flourishing fintechs, or big tech takeover?

9:35am - 10:05am

- 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?
- How do incumbent banks fit into this evolving landscape, and how can you carve out your role to cement your position?

Rebuilding customer trust in financial services

10:05am - 10:25am

Latin America: The future of fintech

10:25am - 10:45am

Special Address

10:45am - 11:00am

Refreshments & Networking Break

11:00am - 11:35am

Opening Remarks from The Chair

11:35am - 11:40am
FUTURE BANKING

Opening Remarks from The Chair

11:35am - 11:40am
FUTURE PAYMENTS

Opening Remarks from The Chair

11:35am - 11:40am
FUTURE TECH

Opening Remarks from The Chair

11:35am - 11:40am
FUTURE FINANCIAL CRIME

Opening Remarks from The Chair

11:35am - 11:40am
FUTURE WEALTHTECH

Partnerships in practice

11:40am - 12:05pm
FUTURE BANKING

Real-time payments: From concept to reality

11:40am - 12:05pm
FUTURE PAYMENTS

Leveraging Banking as a Service

11:40am - 12:05pm
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 be differentiated yourself as well as offering customers a better experience?
- Understanding how to monetize open banking and build new products and services using APIs.

Interconnected, integrated AML, risk mitigation and risk management strategies

11:40am - 12:05pm
FUTURE FINANCIAL CRIME

- Delivering operational efficiencies through aligning approaches and technologies for more effective risk management.
- Determining which areas make most sense to be combined: how are financial services institutions connecting technologies in practice, and how does this facilitate a cohesive financial risk culture across businesses.
- Ensuring your risk mitigation strategies are receptive and responsive to changing criminal behaviors.
- Making the most of your data: Using internal data to improve your data analytics.

The New Normal – Understanding the shifting social demographics driving transformational change in digital wealth management

11:40am - 12:05pm
FUTURE WEALTHTECH

- From the maturation of millennials to the rise of the H.E.N.R.Y's, how are emerging customer segments forcing wealth managers to adapt and develop?
- Reducing the barriers to entry – from lowering the cost threshold to improving financial literacy – in order to enable sustainable market growth
- Assessing the impact of global economic instability on investor habits and behaviour
- Managing the effects of an aging population and providing appropriate retirement planning provisions to enable life-long financial well-being

Special Address

12:05pm - 12:20pm
FUTURE BANKING

Special Address

12:05pm - 12:20pm
FUTURE PAYMENTS

Special Address

12:05pm - 12:20pm
FUTURE TECH

Special Address

12:05pm - 12:20pm
FUTURE FINANCIAL CRIME

Special Address

12:05pm - 12:20pm
FUTURE WEALTHTECH

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

12:20pm - 12:50pm
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.

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

12:20pm - 12:50pm
FUTURE PAYMENTS

- 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.

Personalization, AI and optimized reality: Delivering intelligent, appropriate advice

12:20pm - 12:50pm
FUTURE TECH

- Devising, designing and implementing the right products and services to appeal to what your customer is actually looking for, and removing the clutter.
- Harnessing technologies to predict what customers need, and creating bespoke products accordingly: delivering an experiential customer experience using tech, allowing customers to meet their financial goals.
- Successes and use cases of personalization in action: how are we doing it, and how can it enhance customer retention and drive growth?
- Extrapolating from a specific user's behaviors, history, and life context, to recommend appropriate advice in a timely and relevant way: how technology is impacting how you manage your relationship with your customer.
- Offering nudges and notifications that are useful to a customer's life, and enable them to plan and monitor their financial lives more effectively.

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

12:20pm - 12:50pm
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.

From robo revolution to hybrid evolution: Blending High-Tech & High-Touch to provide a service which gives clients the best of both worlds

12:20pm - 12:50pm
FUTURE WEALTHTECH

A decade on from the launch of Betterment's original robo-advisor, what has changed?

The proliferation of D2C financial planning and robo-advice apps has been vital in moving towards the democratisation of investing. But simple onboarding processes and low costs are no longer sufficient to differentiate your offering from the competition.

Discover how you can best develop and refine hybrid propositions, which harness the combined power of both AI and HI, to deliver true value to your clients.

Lunch & Networking

12:50pm - 1:50pm

Implementing agility to spearhead new initiatives from the ground up

1:50pm - 2:15pm
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.
- 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.

Delivering better CX through value-added payments offerings

1:50pm - 2:15pm
FUTURE PAYMENTS

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

Voice recognition: The next disruptive force in financial services

1:50pm - 2:15pm
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, and increase your efficiencies?
- Unlocking the power of voice to verify identity and increase data security, to ensure safe and secure interactions with your customer.

Open source and financial crime models

1:50pm - 2:15pm
FUTURE FINANCIAL CRIME

- How open source is evolving to help us address the issues of financial crime - successes and failures in the market.

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

1:50pm - 2:15pm
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

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

2:15pm - 2:45pm
FUTURE BANKING

- With great UX now the benchmark of expectation, explore strategies to go above and beyond to attract and keep customers.
- 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.

Scaling up payments innovation: Integrating intelligent technologies

2:15pm - 2:45pm
FUTURE PAYMENTS

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

2:15pm - 2:45pm
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.

Managing risk and monitoring transactions in real time: Strategies and technologies to meet 21st Century needs

2:15pm - 2:45pm
FUTURE FINANCIAL CRIME

- Exploring how AI, ML and advanced data analytics can ensure safety and security without compromising customer expectations.
- Success stories of intelligent technology applications to meet security requirements as well as customer needs, and how automation is being harnessed in practice.
- Using technology to reduce false positives and reduce waste of time and resources: what we have learned to date.

Rich Seams: Delivering bespoke holistic solutions for UHNW clients

2:15pm - 2:45pm
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

Special Address

2:45pm - 3:00pm
FUTURE BANKING

Special Address

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FUTURE PAYMENTS

Special Address

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FUTURE TECH

Special Address

2:45pm - 3:00pm
FUTURE FINANCIAL CRIME

Special Address

2:45pm - 3:00pm
FUTURE WEALTHTECH

Refreshments & Networking Break

3:00pm - 3:30pm

Special Address

3:30pm - 3:45pm
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FUTURE FINANCIAL CRIME

Special Address

3:30pm - 3:45pm
FUTURE WEALTHTECH

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

3:45pm - 4:20pm
FUTURE BANKING

- How are millennial and Gen Z needs different to the generations we are used to serving?
- How can you meet their differing requirements and offer financial products to allow them to meet their goals?
- From home ownership and economic uncertainty, to student debt repayment and encouraging entrepreneurship and new ways of working, explore what new products are being created to meet customer needs, and what the future holds for new product development.

Open banking and B2B payments: The final link in the chain

3:45pm - 4:20pm
FUTURE PAYMENTS

Explainable AI: Beyond the hype

3:45pm - 4:20pm
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?

Cyber resilience: Identifying your vulnerabilities and mounting your defences in a changing world

3:45pm - 4:20pm
FUTURE FINANCIAL CRIME

- Undertaking a comprehensive understanding of your vulnerabilities across the board, in order to act accordingly.
- With risks ever changing and evolving, what strategies exist to best protect your processes, customers and employees, and minimize risk?
- Internal collaboration as key to making the most of your technologies and security processes.

Finders Keepers: Next generation strategies for acquiring new customers and building brand loyalty

3:45pm - 4:20pm
FUTURE WEALTHTECH

- Creating a seamless omnichannel client experience which goes beyond implementing a fancy UI
- Effectively capturing client data to personalise your offering, reduce friction and maximise stickiness throughout the customer journey
- Harnessing increasingly sophisticated tools such as AI, machine learning and matching algorithms for targeting clients to reduce the cost of acquisition and effectively segment your approach
- Building a referral market – the holy grail of marketing

Strategic partnerships and collaboration between banks and fintechs

4:20pm - 5:00pm
FUTURE BANKING

- 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: ensuring you are providing the right, interesting, innovative products to your customers.
- Identifying the right fintechs to partner with - overcoming the challenges and ensuring you are partnering with strategically and regulatory-aligned fintechs.

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

4:20pm - 5:00pm
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.
- Marrying AI, ML and NLP in intelligent ways, to deliver a comprehensive suite of CX services.

Compliance, regtech, and keeping up with change

4:20pm - 5:00pm
FUTURE FINANCIAL CRIME

- How are we seeing regulatory priorities shifting, and what requirements should you be anticipating?
- Determining the ways in which the US regulatory ecosystem is set to support innovation, and the challenges that have been encountered.

Tools to survive and thrive in the era of hyper-personalisation

4:20pm - 5:00pm
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.

How can behavioural analytics tools, fractional investing and algorithmic trading enable wealth managers to align with their clients' priorities and deliver carefully curated solutions while maintaining scale?

Drinks Reception & Networking

5:00pm - 6:00pm

SCHEDULE

INDUSTRY DAY - 14/09/2020

FinovateFall

September 14-16, 2020
New York Marriott Marquis
New York

TIME	FUTURE BANKING	FUTURE FINANCIAL CRIME	FUTURE PAYMENTS	FUTURE TECH	FUTURE WEALTHTECH
8:00AM	8:00am - Registration, Breakfast & Networking	8:00am - Registration, Breakfast & Networking	8:00am - Registration, Breakfast & Networking	8:00am - Registration, Breakfast & Networking	8:00am - Registration, Breakfast & Networking
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SCHEDULE

INDUSTRY DAY - 14/09/2020

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TIME	FUTURE BANKING	FUTURE FINANCIAL CRIME	FUTURE PAYMENTS	FUTURE TECH	FUTURE WEALTHTECH
1:00PM	1:50pm - Implementing agility to spearhead new initiatives from the ground up	1:50pm - Open source and financial crime models	1:50pm - Delivering better CX through value-added payments offerings	1:50pm - Voice recognition: The next disruptive force in financial services	1:50pm - Creating a culture of collaborative innovation & championing change: The next global battleground for finding the competitive edge
2:00PM	2:15pm - Best practice in customer acquisition, engagement and retention: The neobanks going the extra mile 2:45pm - Special Address	2:15pm - Managing risk and monitoring transactions in real time: Strategies and technologies to meet 21st Century needs 2:45pm - Special Address	2:15pm - Scaling up payments innovation: Integrating intelligent technologies 2:45pm - Special Address	2:15pm - Harnessing the power of alternative data: Making financial inclusion a reality 2:45pm - Special Address	2:15pm - Rich Seams: Delivering bespoke holistic solutions for UHNW clients 2:45pm - Special Address
3:00PM	3:00pm - Refreshments & Networking Break 3:30pm - Special Address 3:45pm - Catering to the differing needs of differing demographics: millennials and Gen Z as the norm, not the anomaly	3:00pm - Refreshments & Networking Break 3:30pm - Special Address 3:45pm - Cyber resilience: Identifying your vulnerabilities and mounting your defences in a changing world	3:00pm - Refreshments & Networking Break 3:30pm - Special Address 3:45pm - Open banking and B2B payments: The final link in the chain	3:00pm - Refreshments & Networking Break 3:30pm - Special Address 3:45pm - Explainable AI: Beyond the hype	3:00pm - Refreshments & Networking Break 3:30pm - Special Address 3:45pm - Finders Keepers: Next generation strategies for acquiring new customers and building brand loyalty
4:00PM	4:20pm - Strategic partnerships and collaboration between banks and fintechs	4:20pm - Compliance, regtech, and keeping up with change		4:20pm - Chatbots, AI, automation: The technologies already changing banking and revolutionizing the CX	4:20pm - Tools to survive and thrive in the era of hyper-personalisation
5:00PM	5:00pm - Drinks Reception & Networking	5:00pm - Drinks Reception & Networking	5:00pm - Drinks Reception & Networking	5:00pm - Drinks Reception & Networking	5:00pm - Drinks Reception & Networking

SESSIONS

DEMO DAY 1 - 15/09/2020

FinovateFall

September 14-16, 2020
New York Marriott Marquis
New York

Registration, Breakfast & Networking

8:00am - 9:00am

Demo Session #1

9:00am - 10:15am

Refreshments & Networking Break

10:15am - 11:00am

Special Address

11:00am - 11:15am

Special Address

11:15am - 11:25am

Demo Session #2

11:25am - 12:35pm

Lunch & Networking

12:35pm - 1:35pm

Special Address

1:35pm - 1:50pm

Special Address

1:50pm - 2:00pm

Demo Session #3

2:00pm - 3:10pm

Refreshments & Networking Break

3:10pm - 3:55pm

Special Address

3:55pm - 4:10pm

Demo Session #4

4:10pm - 5:20pm

Drinks Reception & Networking

5:20pm - 6:50pm

SCHEDULE

DEMO DAY 1 - 15/09/2020

FinovateFall

September 14-16, 2020
New York Marriott Marquis
New York

TIME	
8:00AM	8:00am - Registration, Breakfast & Networking
9:00AM	9:00am - Demo Session #1
10:00AM	10:15am - Refreshments & Networking Break
11:00AM	11:00am - Special Address 11:15am - Special Address 11:25am - Demo Session #2
12:00PM	12:35pm - Lunch & Networking
1:00PM	1:35pm - Special Address 1:50pm - Special Address
2:00PM	2:00pm - Demo Session #3
3:00PM	3:10pm - Refreshments & Networking Break 3:55pm - Special Address
4:00PM	4:10pm - Demo Session #4
5:00PM	5:20pm - Drinks Reception & Networking

SESSIONS

DEMO DAY 2 - 16/09/2020

FinovateFall

September 14-16, 2020
New York Marriott Marquis
New York

Registration, Breakfast & Networking

8:00am - 9:00am

Demo Session #5

9:00am - 10:15am

Refreshments & Networking Break

10:15am - 11:00am

Special Address

11:00am - 11:15am

Special Address

11:15am - 11:25am

Demo Session #6

11:25am - 12:35pm

Lunch & Networking

12:35pm - 1:35pm

Special Address

1:35pm - 1:50pm

Special Address

1:50pm - 2:00pm

Demo Session #7

2:00pm - 3:10pm

Refreshments & Networking Break

3:10pm - 3:55pm

Demo Session #8

3:55pm - 5:05pm

Drinks Reception, Networking & Best of Show Awards

5:05pm - 6:35pm

SCHEDULE

DEMO DAY 2 - 16/09/2020

FinovateFall

September 14-16, 2020
New York Marriott Marquis
New York

TIME	
8:00AM	8:00am - Registration, Breakfast & Networking
9:00AM	9:00am - Demo Session #5
10:00AM	10:15am - Refreshments & Networking Break
11:00AM	11:00am - Special Address 11:15am - Special Address 11:25am - Demo Session #6
12:00PM	12:35pm - Lunch & Networking
1:00PM	1:35pm - Special Address 1:50pm - Special Address
2:00PM	2:00pm - Demo Session #7
3:00PM	3:10pm - Refreshments & Networking Break 3:55pm - Demo Session #8
4:00PM	
5:00PM	5:05pm - Drinks Reception, Networking & Best of Show Awards