

Registration and networking

8:00am - 9:00am
General Session

Opening remarks and Keynote

9:00am - 9:20am
General Session

Participants

Chris Skinner - Founder & Chairman, The Financial Services Club and Independent Commentator, Author & Fintech Guru

KEYNOTE: Building the bank of the future - Finance in 2030

9:20am - 9:50am
General Session

Looking ahead to the next 10 years of banking innovation, as well as walking you through the last 10 years of the world and banking digital transformation, this keynote presentation will show the context and tangible examples of state of the art digital implementations in financial institutions across three continents, and give you an outlook into future developments.

Participants

Sonia Wedrychowicz - Digital Transformation Practitioner and Thought Leader, former Head of Technology Transformation at JPMorgan Chase and COO of Digital Bank in DBS Singapore

Transforming the customer experience: An inside-out and outside-in approach for true customer-centricity

9:50am - 10:10am
General Session

- Outside-in: Creating experiences for customers and establishing what your customers are looking for
- Inside-out: Determining how organisations need to change the way we do things

Participants

Damian Cotchett - Senior VP - Head of CX, Noor Bank

The power of partnerships: Collaboration with fintechs for mutual benefit

10:10am - 10:40am
General Session

With an ever-increasing number of startups bringing new, agile and fresh approaches to traditional processes, and banks bringing the visibility, trust and backing to deliver innovation, how do you assess which model of partnership will work for you?

- Setting off on the journey to a successful partnership: identifying fintechs with long term viability, that can be integrated into what you have to offer and benefit all parties.
- Integrating strategies for collaboration at scale into your business priorities, and assessing the best way to move things forwards
- Accessing new technologies that will add value, and filtering innovations into those that make sense for your business
- Exploring how disruption is shaping, and being shaped by, customer behaviours
- Working with accelerator programs, and how to engage through these means

Participants

Chair: Raja Al Mazrouei - Executive Vice President – FinTech Hive at DIFC, Dubai International Financial Centre Authority

Panelist: Evans Munyuki - CDO, Emirates NBD

Panelist: Serhat Yildirim - Chief Digital Officer, Abu Dhabi Islamic Bank

Panelist: Mohamed Abdel Razek - Regional Chief Information Officer (CIO) for Africa and the Middle East, and CIO for Islamic Banking, Standard Chartered Bank

Panelist: Jonathan Gane - Business Development, ABAKA

Morning break and networking

10:40am - 11:10am
General Session

Keynote: Innovation – Moonshot thinking and the art of walking the earth

11:10am - 11:25am
General Session

Why does innovation sometimes need time and patience? Some experiences from the wealth management area.

Innovation is kind of like the giant leap for mankind – sometimes you make it by chance and change history, but more often it does take a lot of patience and many small steps for the 'moonshot thinking' to materialise. And interestingly, what you achieve alongside your long march may be more successful than what you get in the end...

Participants

Grzegorz Proszowicz - Head of Consulting and Product Management for Capital Markets, Asset & Wealth Management, Comarch

The challenges facing fintech: Raising capital

11:25am - 12:00pm
General Session

- Assessing the leaders seeking to fill the funding gap in the fintech ecosystem
- Exploring the current conditions to make fintech development increasingly viable
- Supporting fintech from the outset and identifying investment opportunities
- Examining how regulatory changes are incentivising growth: looking to accelerators and sandboxes to incentivise growth
- Overcoming the funding challenges for financial innovation, and assessing how far we can expect funding gaps to be filled as investment arms continue to emerge
- Learning from overseas: how VCs across the globe approach funding, and what can be gleaned
- How is the VC ecosystem set to evolve further in the region

Participants

Chair: Paula Petkova - Senator, World Business Angels Forum

Panelist: Mirna Sleiman - Founder & CEO, Fintech Galaxy

Panelist: Devesh Mamtani - President - Investment & Advisory (Financial Markets), Century Financial

Panelist: Louwa Bakr - Venture Partner, Global Ventures

United Arab Emirates' Ministry of Finance address and presentation on the fintech vision

12:00pm - 12:10pm
General Session

Participants

His Excellency Younis Haji Al Khoori - Undersecretary, Ministry of Finance, UAE

Using technology to deliver greater customer value: The customer-focused age

12:10pm - 12:40pm
General Session

- Understanding the new customer-centric, experience-based economy, and adapting accordingly
- Working at speed to meet customer needs in exciting and relevant ways
- Embedding client excellence into company mindsets: moving from a process-led to customer-led culture, and empowering teams to put the customer at the centre of business decisions
- Managing client experience with limited budgets: overcoming hurdles to deliver customer satisfaction
- Personalising interactions and devising cross-selling models: making the most of your customer interactions
- Exploring the importance of increase digital touchpoints to improve efficiency and meet customer expectations
- Harnessing digital services can enhance customer satisfaction and drive loyalty

Participants

Panelist: Aly Ajani - Head of Corporate Banking, Citibank

Panelist: Alberto Diez - Chief Innovation Officer, RAKBANK

Panelist: Christoph Koster - Head of Group Customer Experience, Emirates NBD

Panelist: Damian Cotchett - Senior VP - Head of CX, Noor Bank

Panelist: Ambareen Musa - Founder & CEO, Souqalmal.com

Lunch and networking

12:40pm - 1:35pm
General Session

Financial inclusion: Where are we now, and what lies ahead?

1:35pm - 2:05pm
General Session

- Exploring the latest banking initiatives to bring access to financial services to the financial excluded
- Determining the untapped opportunities, from loans to payments initiatives, of reaching the unbanked
- Showing how financial democratisation initiatives can be a force for good, improving wider society

Participants

Chair: Abbas Hijazi - Founder, FinFirst Capital

Panelist: Hourn Thy - Head of Operations, SME Finance Forum

Panelist: Ashad Khan - Co-Founder & CEO, Arabian Bourse

Panelist: Brandon Timinsky - Founder & CEO, SadaPay

Panelist: Vamsi Potukuchi - VP, Financial Institutions & SEF Department, Intesa Sanpaolo

Regulation: a catalyst for change?

2:05pm - 2:30pm
General Session

- Defining the regulatory priorities of the region, and where governments are becoming increasingly involved.
- Overcoming the challenges of meeting different regulatory expectations, to allow for scaling.
- How do regulations in different regions differ, and what can we expect moving forward?
- Now that sandboxes are established in the region, what have the regulators' experiences been to date, what do companies need to know ahead of applying, and what trends are regulators seeing amongst applications to sandboxes?

Participants

Panelist: Zeina Arnous - SVP and Head of Compliance, Personal Banking Group, First Abu Dhabi Bank

Panelist: Ken Coghill - Associate Director Operational Risk - Supervision Department, Dubai Financial Services Authority

Panelist: Pooja Singh - International Relations & Organizations Senior Specialist, Securities & Commodities Authority

Driving and delivering end-to-end digital innovation

2:30pm - 3:00pm
General Session

- Applying strategies for cohesive innovation and transformation across your organisation, and how to drive change
- Developing digital innovation initiatives with the customer front and centre
- Nurturing talent: adapting internal culture and incentivising talent in order to bring the most innovative people into the fold

Participants

Chair: Abbas Hijazi - Founder, FinFirst Capital

Panelist: Pamela Attebery - Regional Head of Innovation, HSBC MENAT

Panelist: Sumit Aggarwal - Executive Vice President and Head of Transaction Banking, Emirates NBD

Panelist: Alberto Diez - Chief Innovation Officer, RAKBANK

Panelist: Sagheer Mufti - COO, Habib Bank

Panelist: Dârâ Hizveren - Head of Innovation, Garanti BBVA

Afternoon break and networking

3:00pm - 3:30pm
General Session

Innovations for more effective wealth management

3:30pm - 3:55pm
New technologies stream

- Exploring the digital and technological trends being seen in wealth management
- Addressing changing client demands and meeting new client challenges
- How and where is technology being adopted within wealth management, and what does the future hold?

Participants

Safa Bouzidi-Leterme - ED - Head of Wealth Management Transformation, Africa and Middle East, Standard Chartered Bank

Shaping the future of financial innovation: The strategic priorities of regional fintech hubs

3:30pm - 3:55pm

New banking models and challengers stream

- Exploring the current goals of fintech hubs - how are they operating, what are they prioritising, and where can we see leapfrogging taking place
- Mapping out regional investment in fintech: where is funding and support for digital innovation most rife, and in which areas of digital innovation are different fintech hubs specialising?

Participants

Panelist: Khaled Lababidi - Managing Director, Dubai - FinTech Program, Startupbootcamp Dubai

Panelist: Nameer Khan - Founding Board Member, MENA FinTech Association

Muhammed Mekki - Founding Partner, AstroLabs

Crowdfunding and peer-to-peer lending: The new face of online lending?

3:55pm - 4:20pm

New technologies stream

- How crowdfunding can allow SMEs to access finance, and what banks should be learning from conventional loan solutions failing to bridge the gap
- Regulatory standards around crowdfunding, and the broader role of crowdfunding in the context of next-generation financial services
- As fintechs step up to provide frameworks for P2P lending services and become regulated, what does that mean for the role of traditional banking?
- Examining the different forms of crowdfunding that exist, and where the most traction is

Participants

Panelist: Gavin Basma-Kwas - Investment Director, Beehive

Panelist: Ahmed Moor - Co-Founder and CEO, Liwwa

Branchless banking: Destabilising traditional models for a 21st Century bank

3:55pm - 4:20pm

New banking models and challengers stream

- Responding to the needs of millennials and gen Z: faster, digital processes
- How do digital branches work and how can they make your organisation more cost effective
- Incentivising customers who prefer offline processes and manual transactions: What approaches work best, and how do you communicate the benefits to your clients?

Participants

Panelist: Sanju George - AVP Customer Acquisition, Mashreq Neo

Panelist: Gé Drossaert - Chief Commercial Officer, Fidor

Panelist: Konstantinos Tsanis - Chief Innovation and Data Officer, WEMA Bank/ALAT

AI, robotics, and intelligent process automation innovation

4:20pm - 4:50pm

New technologies stream

- Exploring innovation and initiatives from both a company perspective
- Where is the greatest potential to use these innovations, and what are the challenges that need to be overcome?
- How to use automation to improve business processes and make them more efficient
- Building AI initiatives across KYC, AML and transaction monitoring

Participants

Kamruddin Qureshi - Lean Agile Program Manager, Business Excellence & Intelligent Process Automation, Mashreq Bank

Challenger bank showcase

4:20pm - 4:40pm

New banking models and challengers stream

Examining the emerging challenger banks and their offerings: what makes them successful, where are they more agile and innovative, and what can we learn about the ways they are engaging with their customers.

Participants

Saad Ansari - Founder & CEO, Xpence

Konstantinos Tsanis - Chief Innovation and Data Officer, WEMA Bank/ALAT

Sridhar Iyer - Head of Mashreq Neo and Marketing, Mashreq Neo

Closing Remarks

4:50pm - 4:55pm

Networking Reception

4:55pm - 5:55pm

SCHEDULE

MAIN CONFERENCE - 20/11/2019

FinovateMiddleEast

November 20-21, 2019

The Ritz-Carlton DIFC
Dubai

TIME	GENERAL SESSION	NEW BANKING MODELS AND CHALLENGERS STREAM	NEW TECHNOLOGIES STREAM
8:00AM	8:00am - Registration and networking		
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12:00PM	12:00pm - United Arab Emirates' Ministry of Finance address and presentation on the fintech vision 12:10pm - Using technology to deliver greater customer value: The customer-focused age 12:40pm - Lunch and networking		
1:00PM	1:35pm - Financial inclusion: Where are we now, and what lies ahead?		
2:00PM	2:05pm - Regulation: a catalyst for change? 2:30pm - Driving and delivering end-to-end digital innovation		
3:00PM	3:00pm - Afternoon break and networking	3:30pm - Shaping the future of financial innovation: The strategic priorities of regional fintech hubs 3:55pm - Branchless banking: Destabilising traditional models for a 21st Century bank	3:30pm - Innovations for more effective wealth management 3:55pm - Crowdfunding and peer-to-peer lending: The new face of online lending?
4:00PM	4:50pm - Closing Remarks 4:55pm - Networking Reception	4:20pm - Challenger bank showcase 4:50pm - Closing Remarks 4:55pm - Networking Reception	4:20pm - AI, robotics, and intelligent process automation innovation 4:50pm - Closing Remarks 4:55pm - Networking Reception

Registration, Breakfast & Networking

9:00am - 9:30am

Opening Remarks from Chair

9:30am - 9:40am

Fireside chat – Challenger banks and digital disruptors: The future of banking?

9:40am - 10:00am

- With a wave of new digital banks entering the sector, how are these new challengers using digital and technology to improve the customer experience?
- How, as an incumbent banks, can you take inspiration and reinvent your organisation in the face of the threats challenger banks present?
- Exploring the different models of challenger bank emerging, their advantages, and how to harness elements of their model to tackle customer pain points better.

Participants

Ronit Ghose - Global Sector Head for Banks Research, Co-Head of the FinTech Group and Head of MENA Research, Citic

Mirna Sleiman - Founder & CEO, Fintech Galaxy

Demo Session 1 - Watch 7-minute demos from innovators across financial services

10:00am - 10:35am

Startups and established companies have just 7 minutes to demo their latest financial services solutions live. No slides or video are allowed! Finovate's competitive application process ensures only truly innovative companies make it to the stage.

The customer-centric, experienced based economy

10:35am - 10:50am

Participants

Umar Khan - Head of Innovation, Noor Bank

Intermission, Refreshments & Networking

10:50am - 11:20am

Digital Disruption = Future Success

11:20am - 11:35am

Participants

Jeroen Schlosser - Managing Director, Equinix MENA

Demo Session 2 - Watch 7-minute demos from innovators across financial services

11:35am - 12:40pm

Startups and established companies have just 7 minutes to demo their latest financial services solutions live. No slides or video are allowed! Finovate's competitive application process ensures only truly innovative companies make it to the stage.

Digital, how is it solving SME issues

12:40pm - 12:55pm

Participants

Rohit Garg - Head of Business Banking and NeoBiz, Mashreq Bank

Lunch & Networking

12:55pm - 1:55pm

Digitisation and the future of work

1:55pm - 2:10pm

- Exploring how your team looks today and how it will look in the future as more technologies are introduced into day-to-day-processes
- Discussing the future of work: what are HSBC doing to upskill their staff and future-proof their workforce to adapt to change?
- Harnessing the balance between automation and a better-skilled workforce, in order to improve the customer experience

Participants

Jessica Kaffren - Head of Operations, Middle East, North Africa and Turkey, HSBC Middle East

Demo Session 3 - Featuring companies from DIFC Fintech Hive's 2019 cohort!

2:10pm - 3:15pm

These innovative global startups are participants in the third edition of DIFC FinTech Hive's 2019 accelerator programme. We are lucky to have them at Finovate!

Mentoring Power Panel

3:15pm - 3:45pm

Participants

Ibrahim Seksek - Managing Director, Startupbootcamp

Deborah Webster - Founder & CEO, AMANcircle

Vamsi Potukuchi - VP, Financial Institutions & SEF Department, Intesa Sanpaolo

Aman Merchant - Chief Provocateur, Radicle

Narayanan Ganapathy - Chief Executive Officer, Angivest Ventures

Defining innovation: Case study of building processes and strategies for success

3:45pm - 4:00pm

- Defining expectations to set out measurement criteria for innovation.
- Building channels and processes for the complete spectrum of innovation: from incremental to game changing.
- What motivates people to participate and what difficulties have to be overcome: learning what works and what does not.
- From idea to reality: how to implement brilliant ideas quickly.

Participants

Dārā Hizveren - Head of Innovation, Garanti BBVA

Case study: Cross-border payments across MENA – How technology is changing consumer & business behaviour and driving the payments race

4:00pm - 4:15pm

Participants

Owais Manzoor - UAE Country Manager, PayTabs

Closing remarks

4:15pm - 4:20pm

Networking Reception & Best of Show Awards Ceremony

4:20pm - 5:20pm

SCHEDULE

MAIN CONFERENCE - 21/11/2019

FinovateMiddleEast

November 20-21, 2019

The Ritz-Carlton DIFC
Dubai

TIME	
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11:00AM	11:20am - Digital Disruption = Future Success 11:35am - Demo Session 2 - Watch 7-minute demos from innovators across financial services
12:00PM	12:40pm - Digital, how is it solving SME issues 12:55pm - Lunch & Networking
1:00PM	1:55pm - Digitisation and the future of work
2:00PM	2:10pm - Demo Session 3 - Featuring companies from DIFC Fintech Hive's 2019 cohort!
3:00PM	3:15pm - Mentoring Power Panel 3:45pm - Defining innovation: Case study of building processes and strategies for success
4:00PM	4:00pm - Case study: Cross-border payments across MENA – How technology is changing consumer & business behaviour and driving the payments race 4:15pm - Closing remarks 4:20pm - Networking Reception & Best of Show Awards Ceremony