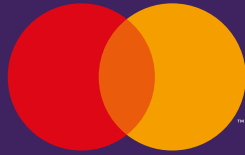


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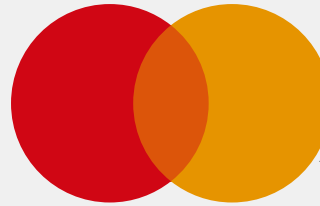
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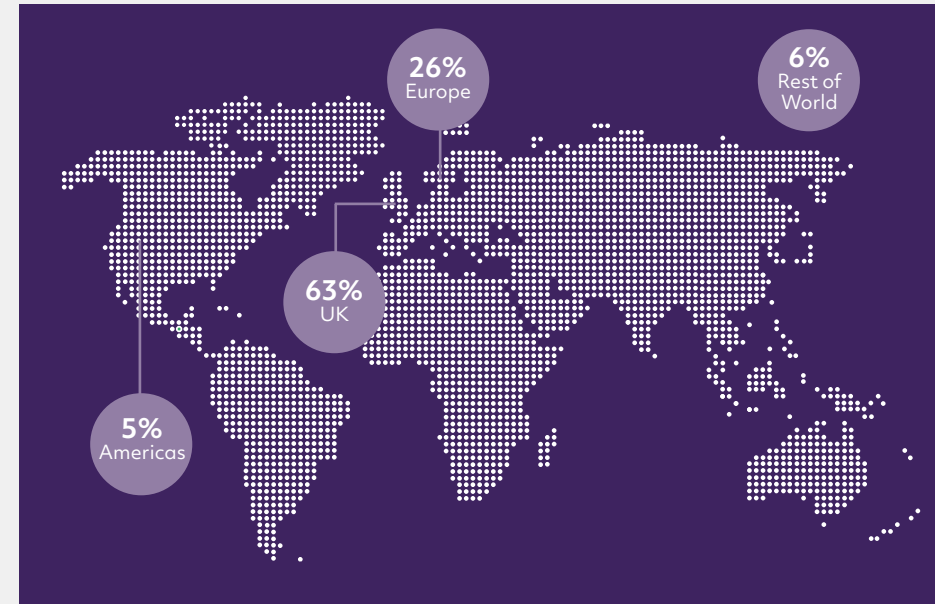
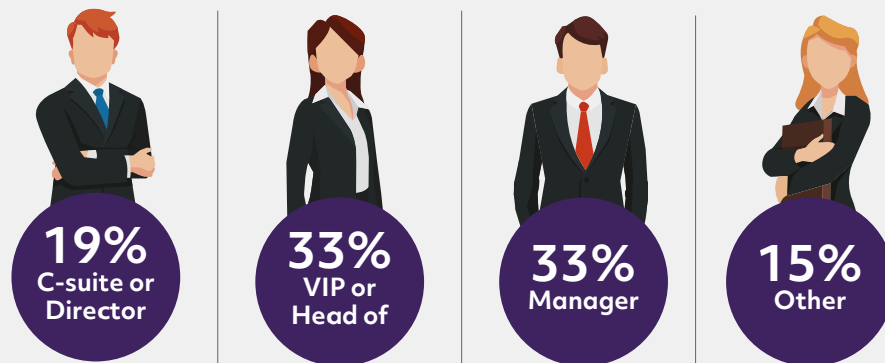
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22% Banks & FIs



19% Merchants



13% service providers,
accountancy, law and
consultancy firms



7% Government
and regulatory



2% Investment
community



21% Solutions
providers



This year's PAY360 conference was the highlight of the year so far. It really did bring the whole industry together, with representatives from companies spanning the entire payments ecosystem. I am excited by the commitment to collaborate with the aim of driving meaningful change for everyone.

Marion King, Former Director of Payments, Natwest and Chair of the Advisory Board, The Payments Association



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20th January



Entry Criteria

To enter you need to:

- Have been incorporated on or after 21st March 2021.
- Have investment of less than £5 million (this includes share capital, government or other grants and loans) on the date you submit your entry. We understand if you continue to raise money after.
- Be incorporated in England, Wales, Scotland or Northern Ireland as your head office.

To find out more and to submit an entry visit

www.pay360conference.com/fintechspitchlive2023

PAY360 Agenda | Day One – 21st March 2023

08:00	Registration & Networking
08:50	Welcome Remarks & Attendees Orientation Senior representative, The Payments Association
09:00	Morning Keynote Address by Lloyds Bank Senior representative, Lloyds
09:20	Keynote Panel Discussion: Regulatory update payments priorities for the year ahead What's important to the regulators and what that means for you? Find out what the main challenges are and ensure you comply with regulators. Marion King , Ambassador, The Payments Association (<i>moderator</i>) Chris Hemsley , Managing Director, Payment Systems Regulator David Pitt , Chief Executive Officer, Pay.UK Maha El Dimachki , Head of Early and High Growth Oversight, Financial Conduct Authority Senior representative, JP Morgan
10:00	Keynote Session by Mastercard Senior representative, Mastercard
10:20	Keynote Panel Discussion: How will we be paying in 10 years? Customers want a seamless frictionless journey without the risk of fraud. Today's payment methods may become a page in history by 2033. Will the future be dominated by tokenisation, biometrics, the metaverse, or something else? Hear from a panel of chief executives and payment experts about their industry predictions and business strategies. Tony Craddock , Director General, The Payments Association (<i>moderator</i>)
11:00	Morning Networking Coffee Break

Choose your sessions (You can swap between streams)

	The Future of Banking	Open Banking	Merchant Payments
11:30	CHAIR: Matteo Dessi , Ambassador, The Payments Association Presentation: Personalisation and Automation – building a 360-degree view of your customer Where are the opportunities and what are the risks of increased automation in financial services?	CHAIR: David Parker , Ambassador, The Payments Association Presentation: Title TBC Senior representative, Visa	CHAIR: Mark McMurtrie , Ambassador, The Payments Association Presentation: The payment roadmap for merchants – retail payments strategy and regulation Discussing the UK and EU retail payments strategy, expanding to EPI, e-wallets and digital currencies, as well as PSD3 compliance and the future of payment UK and EU regulation.
11:50	Panel Session: Embedded finance - from the obvious to the interesting How will embedded finance and payments evolve? How will in-car payments, smart wearables and biometrics change with customer payments habits? Matteo Dessi , Ambassador, The Payments Association (<i>moderator</i>)	Panel Session: Unlocking account-to-account retail payments What is the impact on Open Banking? Will A2ART become the new third network? How will the PSR deal with the feedback on the four issues? David Parker , Ambassador, The Payments Association (<i>moderator</i>)	Panel Session: Payments and loyalty/rewards – Is it a match made in heaven? How should you consolidate payment options and providers to minimise costs, while maintaining customer choice and growing customer loyalty? Can you use payment rewards to win loyalty? How will Google's removal of third-party cookies impact payment analyses of customer trends?
12.30	Networking Lunch		

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Our headline speakers



Chris Hemsley
Managing Director,
Payment Systems Regulator



David Pitt
Chief Executive Officer, Pay.UK



Maha El Dimachki
Head of Early and High Growth Oversight,
Financial Conduct Authority



Victoria Cleland
Executive Director of Payments,
Bank of England

Choose your sessions (You can swap between streams)

14:00	<p>The Future of Banking</p> <p>Fireside Chat: Challenger banks in challenging times - remaining relevant in a sea of new competitors Can challenger banks continue to compete with traditional FIs as they transition to digital services? Customer trust and brand loyalty: How can new banks compete with existing players?</p> <p>Matteo Dessi, Ambassador, The Payments Association (<i>moderator</i>)</p>	<p>Open Banking</p> <p>Presentation: Embedded Finance What is the direction of travel for embedded finance and what challenges lie ahead? What are the benefits for businesses and customers of embedded payments?</p> <p>Senior representative, EML</p>	<p>Merchant Payments</p> <p>Fireside Chat: Unlocking the potential of PSD2 and SCA What is the impact and what are the opportunities to optimise PSD2 and SCA? How should you manage fraud prevention? Where are the opportunities for profitable cooperation?</p> <p>Mark McMurtrie, Ambassador, The Payments Association (<i>moderator</i>) Matt Wilson, Director of Sales, UK&I, Ekata</p>
14:20	<p>Panel Session: Global developments for payments rails Discussing the new payments architecture, request to pay, the RTGS roadmap, ISO 20022 and much more while assessing the impact on the payments industry.</p>	<p>Panel Session: Simplifying payment innovation through open platforms and API From API standardisation to cross-sector data sharing and creating frictionless experiences.</p> <p>Andrew Churchill, Ambassador, The Payments Association (<i>moderator</i>) Dan Globerson, Head of Open Banking, NatWest</p>	<p>Panel Session: The rise of alternative payments – drivers for adoption What are the available payments methods to generate new revenue sources? How can you boost customer acquisition with buy now, pay later and others APMs?</p> <p>Mike Chambers, Ambassador, The Payments Association (<i>moderator</i>)</p>
15:00	<p>Afternoon Networking Coffee Break</p>		
15:30	<p>Panel Session: Good banking: Grasping the value of ESG for business Putting ESG at the very heart of what you do and embedding ESG factors in your approach, operations and systems. Learn how you can use ESG as a practical and value-adding tool. What are the trends to watch? How should you communicate your ESG achievements to customers?</p> <p>Charles Radclyffe, Ambassador, The Payments Association (<i>moderator</i>) Senior representative, Mastercard</p>	<p>Panel Session: Variable recurring payments vs direct debits – what is the future? What needs to happen next to keep the momentum going on VRPs? What are the most exciting sweeping use cases that have emerged and are most likely to develop over the next year? What are risks that need to be tackled? How do you educate the customer?</p> <p>David Parker, Ambassador, The Payments Association (<i>moderator</i>) Nicole Coates, Payments Specialist, Payment Systems Regulator Alan Ainsworth, Policy & Strategy Director, Open Banking Implementation Entity</p>	<p>Panel session: Is SCA adding too much friction to the customer journey? Pure play ecommerce merchants have welcomed the benefits of SCA but what about retailers? What has been the impact on conversions, and should there be a re-think around the threshold for exemptions?</p>
16:10	<p>Presentation: Financial Inclusion – Should cashless retail be illegal? Should the regulators stop retailers from declining cash payments? Will the Financial Services and Markets Bill cover cashless requirements? Could a cashless society lead to more ATM closures?</p>	<p>Fireside Chat: Open Finance – what is the impact of the new proposals? What can we expect and to what extent will this help progress towards Open Finance?</p> <p>David Beardmore, Ecosystem Development Director, Open Banking Implementation Entity</p>	<p>Presentation: Reducing complexity – meeting consumers’ increasing demands for an easy, frictionless experience Powering cutting edge technology that is delivering results for both the consumer and the business. Which value-added services offer the greatest benefits and how should you prioritise them? How should you negotiate fees?</p>
16:30	<p>Panel Session: Staying ahead in the innovation race From e-commerce giants to SMEs: understand the requirements of different client segments and shifting banking operations and services. Will the future of banking end the need for a current account? What role should the tech giants play in banking innovation and how should this be regulated?</p> <p>Mike Chambers, Ambassador, The Payments Association (<i>moderator</i>)</p>	<p>Panel Session: Open Banking – seizing the opportunity to monetise on new business models Understand the five key considerations for your strategy. What are the successful use cases in Open Banking and what do the failures teach us?</p> <p>David Parker, Ambassador, The Payments Association (<i>moderator</i>)</p>	<p>Panel Session: Future gazing – how will the merchant payments develop over the next three years? How will customer expectations and customer experiences change by 2026? Which technological innovations will have the most impact? What changes will we see in physical and online payments?</p> <p>Teresa Connors, Ambassador, The Payments Association (<i>moderator</i>)</p>
17:10	<p>Closing remarks Chair</p>	<p>Closing remarks Chair</p>	<p>Closing remarks Chair</p>
17:30	<p>Networking Drinks</p>		

PAY360 Agenda | Day Two – 22nd March 2023

- 08:00** Registration & Networking
- 08:50** Welcome Remarks & Attendees Orientation
Senior representative, **The Payments Association**
- 09:00** Morning Keynote Panel Discussion: Payments in the Metaverse - a world of new possibilities
Understanding how the metaverse could transform the world of work. How will digital currencies be positioned in the payments mix and how will banks play in the space? How will super-apps be positioned with the metaverse?
Dave Birch, Co-founder, **Consult Hyperion** (moderator)
Jehangir Byramji, Emerging Technology & Innovation, **Lloyds Banking**
- 09:40** Keynote Investors Panel Discussion: Can the UK remain the fintech centre of Europe?
Where is the smart money investing in fintech? What are the trends in funding and which areas are seeing the biggest levels of investment? What does the UK need to do to remain attractive and competitive?
David Parker, Ambassador, **The Payments Association** (moderator)
- 10:20** Fintech's Pitch Live – The Final Showdown
A session that connects the most ambitious fintech companies with leading VCs and senior executives in the financial services industry. Join the session and have a chance to hear from three leading fintech innovators on the technologies set to disrupt the payments industry.
David Parker, Ambassador, **The Payments Association** (moderator)
Senior representative, **Mastercard**
Senior representative, **Lloyds**
- 11:00** Morning Networking Coffee Break

Choose your sessions (You can swap between streams)

	The Customer Experience and Innovation	Digital Currencies	Alternative Payments and Data
11:30	<p>Presentation: Is the solution to KYC a UK digital identity? What are the trends affecting KYC and onboarding processes? How do companies speed up their customer onboarding and monitoring processes? Does KYC always need to be a friction point? How do you achieve financial inclusion?</p>	<p>Presentation: Harnessing the potential of digital currencies How can we build an effective environment where stablecoins and other crypto assets can co-exist? How can consumers be given the same level of protection as other payment methods? What is necessary to allow money to be interchanged?</p>	<p>Presentation: Leveraging the full power of data for analytics and innovation How should you approach combining online and offline data and getting useable insight in an efficient and cost-effective manner? What are the key data challenges and how can they be overcome? How should you be using this to develop payments products and compete?</p>
11:50	<p>Debate: How should BNPL be regulated? BNPL is booming and new players are frequently entering the space. Suggestions will be made on how BNPL should be regulated. You decide the winner.</p>	<p>Panel Session: Moving from theory to reality - how will CBDs and stablecoins work in practice? What are the barriers to the mass rollout of digital currencies? What are the various business models and use-cases for digital currencies? What is going to be the catalyst to change consumer behaviour towards mass adoption? David Song, Principal, Payments & Innovation, UK Finance (moderator) Lee McNabb, Head of Payment Strategy and Research, Natwest William Lovell, Head of Future Technology, Bank of England</p>	<p>Panel Session: Big tech and the 'network effect' Users are deriving more value from a handful of technology firms, marketplaces, and aggregators. How do you stay relevant and grow your services? What's are the opportunities and risks from payments on social media platforms and what will happen next? Mark McMurtrie, Ambassador, The Payments Association (moderator)</p>
12:30	Networking Lunch		

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Our headline speakers



Jehangir Byramji
Emerging Technology & Innovation,
Lloyds Banking



Dan Globerson
Head of Open Banking,
NatWest



Dave Birch
Co-founder,
Consult Hyperion



Blair Halliday
UK Managing Director, **Kraken**

Choose your sessions (You can swap between streams)

14:00	<p>The Customer Experience and Innovation</p> <p>Fireside chat: Spotlight on AI and advanced analytics - measuring value and driving tangible results From AI and machine-learning to advanced behavioural analytics: exploring the potential of the technologies to deliver speed and automation while protecting from fraud.</p> <p>Aaron Holmes, CEO & Co-founder, Kani Payments</p>	<p>Digital Currencies</p> <p>Fireside chat: Digital currencies: The future of money Can programmable, digital money deliver in a way that Open Banking revolutionised the payments landscape? Is digital currency wealth creating or wealth destroying? In the case of wide scale adoption, what is impact on banks vs the revenue which can be generated via added-value services?</p> <p>Robert Courtneidge, Syndicate Director, The Payments Association</p>	<p>Alternative Payments and Data</p> <p>Fireside chat: Costs, slow transactions, security and transparency - how will this challenge businesses, banks and other financial institutions? How to overcome the challenges of cross-border payments and data sharing? What are the new innovations and/or technology that have emerged to drive this further?</p> <p>Mark McMurtrie, Ambassador, The Payments Association (moderator)</p>
14:20	<p>Panel Session: What should a seamless customer journey look like by 2030? Identifying the right offering at the right time via the right channel: what are the strategies for success? How will consumer trends, customer behaviour, customer engagement, customer journeys and customer evolve?</p> <p>Simon Eacott, Head of Payments, NatWest</p>	<p>Panel Session: Determining effective regulation for digital currencies Should cryptos be regulated as high-risk securities? Can CBDCs and stablecoins eliminate some of the risks associated with the wide scale adoption of digital currency? What might the unintended consequences be of digital currencies in the UK and their impact on data and customer privacy? Should the payment system rely on a trusted central authority such as the central bank?</p> <p>Blair Halliday, UK Managing Director, Kraken</p>	<p>Panel Session: The Future of Lending Current lending models are broken. How should they be fixed? With many lenders using outdated and limited credit scoring models, what needs to be done to ensure the system is financially inclusive?</p>
15:00	<p>Presentation: The power of payment data How can enriched payment data better serve customer needs in the future? How can data help create tangible value through next level CX?</p> <p>Laurence Booth, Chief Data Officer, Trust Payments</p>	<p>Presentation: What does interoperability mean for CBDCs? How could CBDCs and other digital currencies and assets co-exist with other payment methods within an open, secure, resilient, and transparent environment. When it comes to cross-border interoperability and interlinkage, and interoperability between private and public money, who should provide the infrastructure, operate it, and pay for it?</p>	<p>Presentation: The roadmap of alternative payment methods The world of payments is constantly evolving, offering consumers more choice and convenience. Where do alternative payment methods fit into the future of digital payments? Will we see You-as-a Payment (Yaap) become more mainstream (i.e. facial verification, microchip implants)?</p>
15:15	Closing remarks Chair	Closing remarks Chair	Closing remarks Chair
15:20	Afternoon Networking Coffee Break		
15:50	Announcement of Fintech's Pitch Live winner		
16:00	<p>Closing Keynote Panel Discussion: Thought Leaders' crystal ball predictions What does the future of digital financial services hold? Hear from industry leaders on their top predictions for the years ahead. Join the session and learn how to best plan and respond to upcoming challenges in the world of fintech, payments and financial services. Our senior panel of experts will harness key themes that will drive the industry over the next 12 months.</p> <p>Victoria Cleland, Executive Director of Payments, Bank of England</p>		
16:40	<p>Closing remarks Senior representative, The Payments Association</p>		
17:00	Event end – Thank you for attending and see you next year!		

Companies that attend include:

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- 7Security Ltd.
- Absa Bank
- Access UK Limited
- Accomplish Financial
- ACI Worldwide
- Adrian
- AdvertiZoon/Trimpo
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- Amadeus IT Group SA/Amadeus Payments
- Amadeus IT Group, Payments BU
- Aman e-payment
- Amazon
- American Express
- Amex
- Andromeda Solutions
- ANNA Money
- Anovaa
- Antelop Payments SAS
- Aperta
- APIPAY
- Aptap
- ArcaPay Ltd
- Asda Money
- Asda Stores
- Association of corporate Treasurers
- AusPayNet
- Automated Payment Transfer
- AWS
- Axxess
- Ayasdi
- Azzana consulting
- B&Q Limited
- B2B payment solution
- B4B
- B4B Payments
- Baanx Group Ltd.
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- Post Office
- Postbank
- PP Consultants UK
- PPS
- PR FO Services
- Pringle Capital
- Printt
- Progressive Thought Limited
- Prommt
- Promon
- Protean Risk Ltd
- PSE Consulting
- PSR
- PW Consultants
- PwC
- PYRROS Group
- QaiWare
- QK
- QRails Inc
- Quinte Financial Technologies
- Railsbank
- Rapyd
- RBR
- Rebellion Pay
- Refinitiv
- Revolut
- Riskified
- RISKSkill
- RS Data Tech
- SAB Corporate Finance Ltd
- SafePay Corp
- Sage
- SamCanDo
- Santander UK Plc
- SCM Advisors
- SEF
- Sentenial
- Sentinel
- ServiceNow
- SG Kleinwort Hambros Bank
- SIA Group
- Silicon Valley Bank
- Simplexo Technologies
- Sipay
- SkyParlour
- Smith & Williamson
- Societe Generale
- Sodexo
- Sogebank
- Sokin
- SPARK Advisory Partners Limited
- Spend Matters
- S&P Gglobal
- Stanchion Payment Solutions
- Standard Bank
- Stanton Chase International
- Starling Bank
- Startup Wise Guys
- Stonebridge Solutions Inc
- Strathclyde University
- Styliff Tech / Peach Collective
- Subaio
- SumUp
- sunhill technologies GmBh
- SWIFT
- Synthesis Software Technologies
- Syrtals Consulting
- Sys Universales
- TagNitecrest
- Tangopay Limited
- TAS Group
- Taylor Wessing LLP
- TechFuse
- Technoxander Consulting Limited
- Temenos
- Terrapinn
- Terrier Partners
- TESOBÉ
- Thales DIS
- Thamestechnology
- The Banking Association South Africa
- The Big Group Limited
- The Canny Technology Company Limited
- The Fintech Times
- The Open Banking Portal
- The Payments Business
- The Sourcing Hub
- The UK's Startup Partner Ltd
- The Watches of Switzerland Group Plc
- Thinkmoney
- ThoughtFocus Inc.
- TietoEVERY
- Tink
- TNS
- TOWER London
- Trade Ledger
- TradeCore Group Ltd
- Transact 365
- Trask Solutions
- Tribe Payments
- Trilo
- TRU//ST Payments
- Truelayer
- Trust Payments
- Trustly
- TSL
- TSYS
- TU
- Turk Telekom
- Tutuka
- twenty8k consulting
- UBS
- UK Finance
- Unzer
- Up and to the Right
- Vacuumlabs
- Vasco Pay
- Veritran
- Verve International
- Vestigo
- viafintech GmBh
- Virgin Money
- Visa
- Vola.ro SRL
- Volopa Financial Services (Scotland) Ltd
- Vouchr
- Vyne
- W2 Global Data
- Weavr
- Web Shield
- Wells Fargo Bank
- Western Union Business Solutions
- WEX
- Winsland Ltd
- Wireblom
- Wirecard
- Wise Wolves Payment Institution
- World Bank
- Worldcoo
- Worldline
- Worldpay from FIS
- Worth Consulting
- X Infotech
- XPAY Worldwide Corporation
- Yalamanchili
- Yapı Kredi Bank
- Yapily
- Yoello
- Yum Inc
- Zecredit
- Zendesk
- Zephyre Ltd
- Zofi Cash
- Zortrex Ltd
- Zota Technologies (UK) Ltd



Great forum to be able to network, engage with new contacts and catch up with existing ones. Very relevant context with questions around what is happening in the market place now and interesting topics and panel attendees.

Sadat Choudhury, Head of Business Development, IDT Finance



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Show Floor Theatre agenda

For the first time this year, we will have a theatre live on the expo floor

Day One – 21st March 2023

- 8:50** Live broadcast of Keynote sessions and panels
- 9:00** Live broadcast of Keynote sessions and panels
- 9:20** Live broadcast of Keynote sessions and panels
- 10:00** Live broadcast of Keynote sessions and panels
- 10:20** Live broadcast of Keynote sessions and panels
- 11:05** **Interview: How to manage accessibility in payments**
Understand how payments are evolving to ensure they cater to a variety of needs, such as disabilities and mental health conditions that require a personalised or alternative service.
- 11:45** **Discussion: The potential of Web3 for payments**
In a decentralised version of the internet, what potential opportunities are there for the payments sector?
- 12:45** **Presentation: The digital identity**
Learn the latest in how biometrics and data is coming together to create the digital identity and how it will evolve.
- 1:10** **Presentation: In-App Payments**
Are supper apps and in-app payments the future of digital payments? Understand how in-app payments work, the opportunities and risks, and listen to the debate on whether this is the future are of growth.
- 1:35** **Presentation: B2B Corporate Payments**
Companies with legacy systems can struggle to implement efficiencies and better processes. Find out what the latest trends are and what you need.
- 14:30** **Interview: Tips for a start-up**
Hear from a successful start-up company about how they found an opportunity in the market and launched their business.

- 15:45** **Interview: Learn to scale your business**
Scaling a business is tough. Learn how to do it well and find out how to manage the balance between risk, opportunity and innovation.
- 16:15** **Interview: Entering the dragon's den**
Hear from several VCs about what they look for in potential investment companies and learn how an investor assesses the available opportunities.



Day Two – 22nd March 2023

- 8:50** Live broadcast of Keynote sessions and panels
- 9:00** Live broadcast of Keynote sessions and panels
- 9:40** Live broadcast of Keynote sessions and panels
- 10:20** Live broadcast of Keynote sessions and panels
- 11:45** **Interview: The importance of leadership, empowering and mentoring**
Learn how to make your EED&I policy a reality and achieve a more diverse payments leadership in your business.
- 12:45** **Presentation: Choosing a public or private cloud**
Determine whether a public or private cloud system is right for you and whether you need a multi-cloud system.
- 1:10** **Presentation: The payments potential of NFC**
How can companies tap into the full potential of mobile payments through NFCs beyond digital wallets?
- 1:35** **Presentation: Money management**
financial institutions do more to support the financially excluded to manage their finances?
- 14:10** **Live podcast: What's next for faster payments?**
With the volumes of fast payments growing each year, what's next for the UK's real-time payments system?
- 14:30** **Debate: Will credit cards have a future?**
Hear opposing arguments on whether credits cards will remain relevant and in what form. Will card scheme fees end?
- 15:50** Live broadcast of Fintech's Pitch Live winner



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“ Pay360/Digital Currencies was a very enjoyable in person event with good content and the opportunity to network with customers, partners and new contacts. ”

Ian Kerr, Director of Business Development, Episode Six



“ Great event with ample opportunity to network with peers in the industry and discuss new partnership opportunities. ”

Paddy Beagan,
GM Europe & VP Sales
(International), Vesta



“ This has been my first Pay360 and it will certainly not be my last. Fantastic event to learn and network. ”

Michale Cooke, Business Development Director - Financial Services and Payments, EY

Booking form



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