Joth annual event

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# **PREVIEW BROCHURE**

22nd March 2022 | HYBRID EVENT Business Design Centre, London

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# Bringing together attendees from across the entire payments value chain to meet and do business

The annual meeting place for the payments industry, PAY360 will bring together over 1500 of the most senior representatives from banks, merchants, government, investors, fintechs, FIs, card providers, consultants and solutions providers.

Whether you are an established bank, emerging fintech or sit anywhere in between, PAY360 is the only conference where you will leave the sessions knowing exactly what your business and product development plan for tomorrow should look like, with clear visibility on the challenges you'll face along the way and a plan for overcoming them, as well as with the contacts you need in order to form strong collaborations across the whole value chain in order to get there.



#### Face-to-face interactions are back for PAY360 2022!

Due to COVID-19, the 2021 event took place as a well-received virtual event, attracting over 2500 leading payment professionals from across the value chain and the globe. For 2022 PAY360 will be a hybrid event, bringing together all the greatly missed elements of an in-person event with the benefits of the online version – with all the sessions live broadcast throughout the day.



#### In-person

You can walk the exhibition floor, meet with solutions providers, watch the conference sessions and take part in live Q&A, then meet with clients face-to-face over a coffee and reconnect.



#### **Online**

If you are unable to make the in-person event you can still watch the sessions as they are live broadcast, giving reach to the wider, global payments community.

## **Book your place**

Online at www.pay360conference.com or call +44 20 7378 9890









50%+C-level attendees



20% Retailers and bankers



## The PAY360 audience and reach

Meet with senior executives from across the entire payments ecosystem.













21% Card issuer



26% Banks & Fls



10% Merchants



17% Service providers, Accountancy, Law Firms, Consultancy



6% Government and regulatory



4% Investment community



16% 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, Director of Payments, NatWest





# Our headline speakers



Jana Mackintosh

Managing Director,

Payments and Innovation

UK Finance



Paul Roe
Head of Department for
Payments Supervision
FCA



Scott Abrahams
Senior Vice President Business
Development & FinTech,
United Kingdom and Ireland,
International Markets
Mastercard



Diana Carrasco Vime Managing Director, Head of Merchant Services, Lloyds Banking Group



**Jessica Richards**Head of Market
Development, Payments
NatWest



**Jim Wadsworth**Senior Vice President,
Open Banking,
Mastercard



Tom Pope
Head of Payments,
Tink



Lewis Ide Interim Head of UKI & Head of Key Customer Relationships, SWIFT



Peter Moedlhammer
Director Solution
Consultants – ACI Merchant
eCommerce, Fraud &
Omni-Channel Solution,
ACI Worldwide



Francesco Simoneschi Co-Founder and CEO, TrueLayer



# PAY360 agenda

08:00	Registration & Networking
08:50	Welcome Remarks & Attendees Orientation
09:00	Keynote address: Senior representative, Lloyds Banking Group
09:20	Where are we now, where are we going and what might influence how we get there?     Post Brexit - are we going to see a divergence between UK & EU regulations?     What is the impact on innovation?     How to handle emerging risks     What should be the regulatory priorities for the UK payment sector?     ISO20022 - mandates and their impacts on the payments industry
10:00	Keynote Session: The Evolution of Payments – looking to the future  The pandemic triggered significant behavioural changes around the World, and the accelerated shift to digital payments has become the 'new normal'.  This session explores how consumer demand and the latest emerging technologies will further adapt the way we pay and get paid in the future and the role the industry will have in driving this forward.
10:20	Keynote Conversation: How is Open Banking paving the way to Open Finance  What is the future of Open Banking and Open Finance?  What are the lessons learned so far and what should be corrected?  How should conflicting policy goals such as security, innovation, competition and consumer protection be balanced?  How are incumbents, startups, and consumers working together?  How does this compare to Europe and globally?  Where are the industry opportunities and challenges and how to make the most from emerging payments models?  Join the session with our senior line up of expert speakers to find out!
11:00	Networking Coffee Break

## Choose your sessions

You can swap between streams

#### The Future of Payments Stream

## 11:30 Interview: Building trust and inclusion in the digitized post pandemic world

- Where should the journey start?
- How to customize offerings to raise relevance and broaden the reach of account adoption, innovate channels to reach more customers at lower cost and mitigate risk to address absence of credit histories

#### The Customer Experience and Innovation Stream

## Interview: Decoding Embedded Finance - A game changing opportunity?

- What is it, how does it work, who are the players?
- What is the market potential of embedded finance?
- How Banking-as-a-Service enables embedded finance
- From minimizing friction at the point of sale to enhancing customer engagement.
- What are the best practices and case studies?

#### 11:50 All-Star Discussion:

## Tackling the Challenges and Opportunities of the Rise of Alternative Ways to Pay

How Alternative Payment Methods are transforming the payments industry.

From virtual mobile wallets to peer-to-peer money transfer apps, there are an increasingly diverse number of ways to pay, beyond the old medium of cash and, as alternative payments proliferate, companies need to move quickly to ensure a frictionless customer experience.

#### All-Star Discussion:

#### The Future of Great Customer Experience is Phygital

- Exploring the shifts in customer behaviour and understanding their evolving needs to better serve them.
- How to set your brand up for enduring success and the importance of building out a unified CX mindset and culture.
- The importance of working toward a hybrid customer experience, balancing digital with human elements, and shifting from a mindset of "call centre" to "customer experience centre".
- What does digital user engagement mean for traditional financial institutions?
- What does best practice look like?

#### 12:45 Networking Lunch

#### ..43 Networking Editor



Scott Abrahams
Senior Vice President

Senior Vice President Business Development 8 FinTech, UK and Ireland International Markets **Mastercard** 



Jessica Richards Head of Market Development, Payments NatWest



**Featured** speakers

Paul Roe Head of Department of Payments Supervision, FCA



Diana Carrasco Vime Managing Director, Head of Merchant Services, Lloyds Banking Group



# PAY360 agenda

## **Choose your sessions**

You can swap between streams

#### The Future of Payments Stream

Presentation: Financial Crime, Payments Fraud and Digital Identity – How to Create a Trusted Network

- What help is needed from regulators to prevent Financial Crime and Payments Fraud and what is the role of Digital Identity?
- How effective are we today in stopping Financial Crime and Money Laundering? What are the main barriers?
- Which technologies have the greatest potential and why?
- How will Digital Identity make a difference?

#### The Customer Experience and Innovation Stream

Presentation: Payments Data Analytics - Challenges and Solution Perspectives

- Why payments data is the key to unlocking new customer value
- How to make a smart use of data analytics for personalisation of payment methods
- How to leverage payment data and analytics to mitigate compliance risk

#### 14:20 All-Star Discussion:

14:00

The Future of Instant, Frictionless and Cross-Border Payments – Pushing the Frontiers of Payments

The panel of senior experts will discuss the impact of COVID-19 on cross-border transactions and what the future holds.

- How can the banking industry reinvent itself to stay relevant in cross-border payments?
- Which regions are showing promise in developing and implementing robust cross-border payments initiatives?
- What are the risks and benefits associated with new payment solutions (e.g. Stablecoins and CBDCs)?

#### All-Star Discussion:

How to Capitalise on the Adoption of Disruptive Technologies

- Unleashing the power of technology and seizing new opportunities
- · How to integrate change
- Does Al have the potential to power the future of financial services?
- How to deploy payment systems in the cloud as part of your cloud adoption strategy
- Is biometrics the new frontier for payments?
- What and where are the successful use cases?

#### 15:30 A Thought Leaders Crystal Ball View

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.

#### 16:10 Fintechs Pitch Live Finale in association with Mastercard

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 3 leading fintechs innovators on the exciting new technologies set to disrupt the payments industry.

#### Judges:

**David Crawford**, Customer Goal Lead, Effortless Payments Retail Banking, **NatWest** 

Bruce McIntyre, Senior Partner, NovitasFTCL

Adam Beveridge, Investment Associate, SFC capital

Alison Conway, Head of Strategic development, Trust Payments

Juliette Souliman, VC Investor, MMC ventures

Kevin Chong, Co-Head, Outward VC

Sam Riordan, Head of Proposition Development & Innovation, Client

Products, Lloyds Banking Group

Felix Martinez, Associate, Seedcamp

#### 16:50 Closing Remarks

17:00

#### Networking Drinks & Announcement of Fintechs Pitch Live Winner

15:00 Networking Coffee Break



# Cast your vote for the Fintechs Pitch LIVE

In association with



The popular, energy-packed Fintechs Pitch LIVE is back for 2022 and this year it's going hybrid so everyone gets to cast their vote!

These 17 Fintech's have submitted entries and made it through to the industry vote to win the title of "most innovative upcoming new technology or service set to revolutionise the payments sector."

The industry vote will then be weighted along with the votes cast by our judging panel and the top 3 will pitch LIVE to our panel of investor and VC judges, in person at PAY360, with the session live streamed to our international online audience.

## **CAST YOUR VOTE**

You can watch their pitches and cast your vote on the website:
www.pay360conference.com/castyourvote/

**Voting closes 10th December** 

## Category One - Startup

We are looking for a Fintech Startup that can showcase an exciting innovation, show a great potential and demonstrate the potential impact in the industry.









**∡upside** 



## Category Two - Scaleup

We are looking for a Fintech Scaleup that can demonstrate initial traction, show a clear vision of where they are going and prove early market disruption.













## Category Three - Established

We are looking for an Established Fintech that can demonstrate a good traction, disruption and clear vision for the future.













Digital currency is inevitably the next evolution of payments as we know it – it is already happening! However, to truly unlock all its benefits, collaboration, infrastructure and regulation are essential. That is why for this year, we are co-locating PAY360

with the inaugural Digital Currencies 360 conference. Your in person PAY360 pass gets you access to all the conference sessions for Digital Currencies 360 too, so you can move between the event sessions at the Business Design Centre.

## **Key speakers include:**



**Dave Birch** Director of Innovation & Global Ambassador **Consult Hyperion** 



**Shiv Chowla** Senior Manager for **CBDC Bank of England** 



Matthew Gravelle Director of Group Public and Regulatory Affairs, **Standard Chartered** 



Alistair Milne Professor, Loughborough School of Business and **Economics** 



**Ciara Conway** Head of Payments Architecture, NatWest



**Jason Blick** CEO, EQI Bank



**James Shafe** Head of Department (Acting), Consumer & Retail Policy, FCA



Elizabeth Rossiello CEO and Founder, **AZA Finance** 

## Key topics include:



Global outlook of digital currency adoption



The interplay between regulated and unregulated



Which digital currency models will win B2B and **B2C trust?** 



Digital currency: the new differentiator for financial institutions?

For the complete list of speakers and agenda please visit: www.digital-currencies360.com



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Sadat Choudhury, Head of Business Development, IDT Finance

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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.





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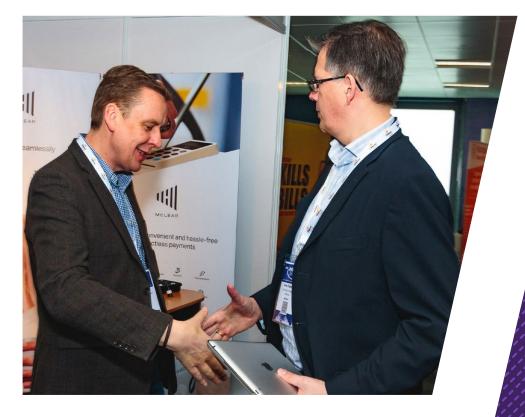
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# Book your place

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One of the best virtual events I've attended in the last 12 months – well done TPA team. The content and speakers were all relevant, interesting and leaders in their field.

Jackie Barker, Prepaid & Payments Consultant

**PAY360** was a great opportunity to network and learn from industry leaders in the banking and payments ecosystem. The agenda was jammed-packed with thought-provoking topics on the future of payments and banking. Thanks again to you and the wider TPA team. Aisling O'Brien, Director, Mastercard Experience Centre, Product Development, Mastercard



As well as the rest of the TPA team and your extensive partners that made this year's event so enjoyable, thank you for an absolutely top notch experience! From the quality of the speakers and topics down to the technologies that supported their delivery, I am sure I speak for the majority of attendees that we appreciate you all for the amazing last four days. Alex Rene Berganza, Product Manager, Former Lendified and CIBC







Stephen Fletcher,

**PayUnit** 

REDUCE NOW THAN STAY COMPANY THAN COMPANY TH

The multi award winning TPA team has successfully transferred the PAY360 online. Not many have been able to pull this off, but the content was spot on and the super impressive team have moved mountains to incorporate a great networking forum. See you at the next PAY360 in 2022.

**Angela Yore**, Managing Director, **SkyParlour** 

PAY360 2021 was an impressive line up of industry hot topics and speakers. I believe this was the highlight for a massive subscription to the event. The Fintech live pitches were exciting as well as a learning experience. Worth commending that the event of this scale was completely virtual and a seamless experience of attending sessions as well as networking.

Ravindra Meshram, CEO and Co-Founder, Talendeur





# **Booking form**



## **Online**

Access all the sessions live broadcast from the in-person event

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## In-person

Come along to the Business Design Centre on the 22nd for a Covid-19 safe, in-person conference and exhibition.

Standard Price: £750

## In person - Member only

Community members are entitled to 2 free staff passes, Community Patrons to 4. You can also bring 2 free guests.

Community Members can purchase additional tickets at a 30% discount and Community Patrons at a 50% discount.

Member Price: £0

Book your place now www.pay360conference.com/register/