

F R T B A A S O R E  
I X J S E M Z U W M  
N P Q O N K E M T B  
A T R A I N R K V E  
N Y J Y O U R A U D  
C C Z T B R A I N D  
E B R U S A T Z F E  
Y S V G J A T O Y D  
E M O N E Y 2 0 2 0  
B P A Y M E N T S Y

**Fintech-themed puzzles and games  
to keep your brain engaged at Money20/20!**



**We all love Money 20/20.**

The talks, the announcements,  
the fringe events.

But sometimes, you need a break from  
the hustle and bustle. A bit of Me Time.

If you need to decompress, OpenPayd  
have got your back. Our book of puzzles  
and brain teasers will help keep you  
entertained through the next three days.

# Buzzword Crossword

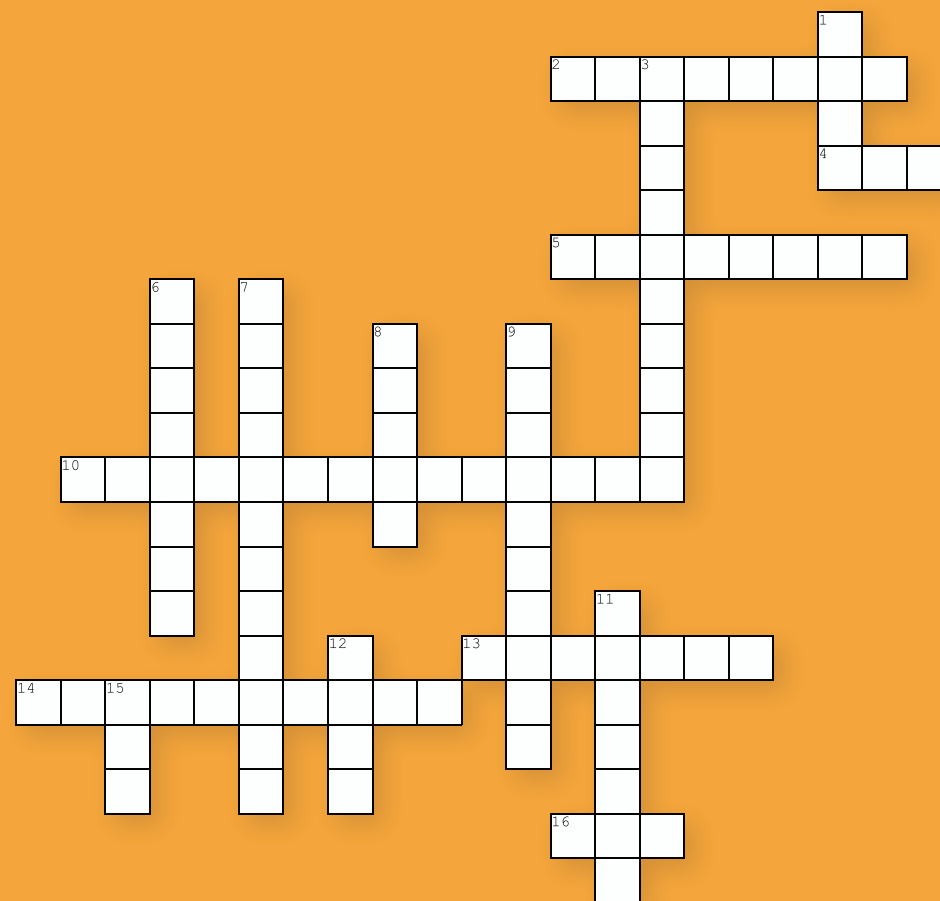
Time to put all that jargon you're hearing to good use with our Money 20/20 buzzword crossword! All answers are financially-themed so if you get stuck, some of the talks here today might help you out.

## ACROSS

- 2. Integrated. Finance being within your ecosystem
- 4. What allows different software systems to interact
- 5. Creator of Bitcoin is Satoshi \_\_\_\_
- 10. The process of ensuring accounts are in agreement
- 13. A permit from an authority to do a certain thing
- 14. A way of thinking which puts the customer first. Customer \_\_\_\_
- 16. UK licencing body

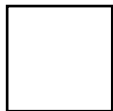
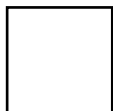
## DOWN

- 1. What you use to make a speedy European payment
- 3. A type of ledger that is distributed and decentralised
- 6. A private business that is worth at least £10bn
- 7. Replacing sensitive data with unique identification symbols, phrases or words
- 8. What payments run on
- 9. One aspect of Open Banking. Payment \_\_\_\_\_ Service
- 11. Technology that uses information to enhance regulatory and compliance processes
- 12. All money made legal tender by a government
- 15. A cryptographic digital entity which is unique

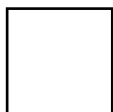
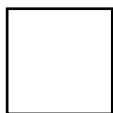
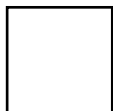
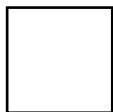


## C-Suite Synergies

Match the Money20/20 speakers with their company logos. This should be easy, they're all in the conference hall with you this very minute... 🙄



**BUX**



1



Anne Boden

2



Francesco Simoneschi

3



Iana Dimitrova

4



Shachar Bialick

5



Yorick Naeff

6



Daniel Kjellén

# Are you smarter than a fintech thought leader?

We've put together a head-scratching set of questions to test your fintech general knowledge. How well will you do?

## Question 1

When did PSD2 come into effect?

A. 2018 B. 2020 C. 2022

## Question 2

How much was invested in UK fintech in 2021?

A. \$3.5bn B. \$13.9bn C. \$37.3bn



## Question 3

When was "cryptocurrency" added to the Oxford English Dictionary?

A. 2008 B. 2014 C. 2018

## Question 4

Money 20/20 Europe has been hosted in Amsterdam since 2017. But where was the first conference held in 2016?

## Question 5

According to a 2019 survey, how much money is transacted globally in FX every day?

A. \$800bn B. \$6.6tr C. \$15tr

## Question 6

What does GDPR stand for?

## Question 7

And what about MIFID II?

## Question 8

When did the world's first ATM start operating?

A. 1967 B. 1977 C. 1987

## Question 9

Who is the current president of the European Central Bank?

## Question 10

If you are transacting in NGN, which currency are you using?

# Crypto or not crypto?

We've assembled 6 possible cryptocurrencies. All you need to work out is, which are real, which are the imposters, and circle the right answers.

## **Dentacoin**

"The Blockchain Solution for the Global Dental Industry"

**Crypto**

**Not Crypto**

## **Unobtainium**

"The platinum to Bitcoin's gold"

**Crypto**

**Not Crypto**

## **MarioCoin**

"A cryptocurrency paying homage to the original coin fanatic"

**Crypto**

**Not Crypto**

## **KODAKCoin**

"The photographer-oriented cryptocurrency"

**Crypto**

**Not Crypto**

## **BroCoin**

"A coin for the dedicated crypto-bro"

**Crypto**

**Not Crypto**

## **DeepOnion**

"A decentralised cryptocurrency with multi-layered privacy"

**Crypto**

**Not Crypto**

## Complete the API integration

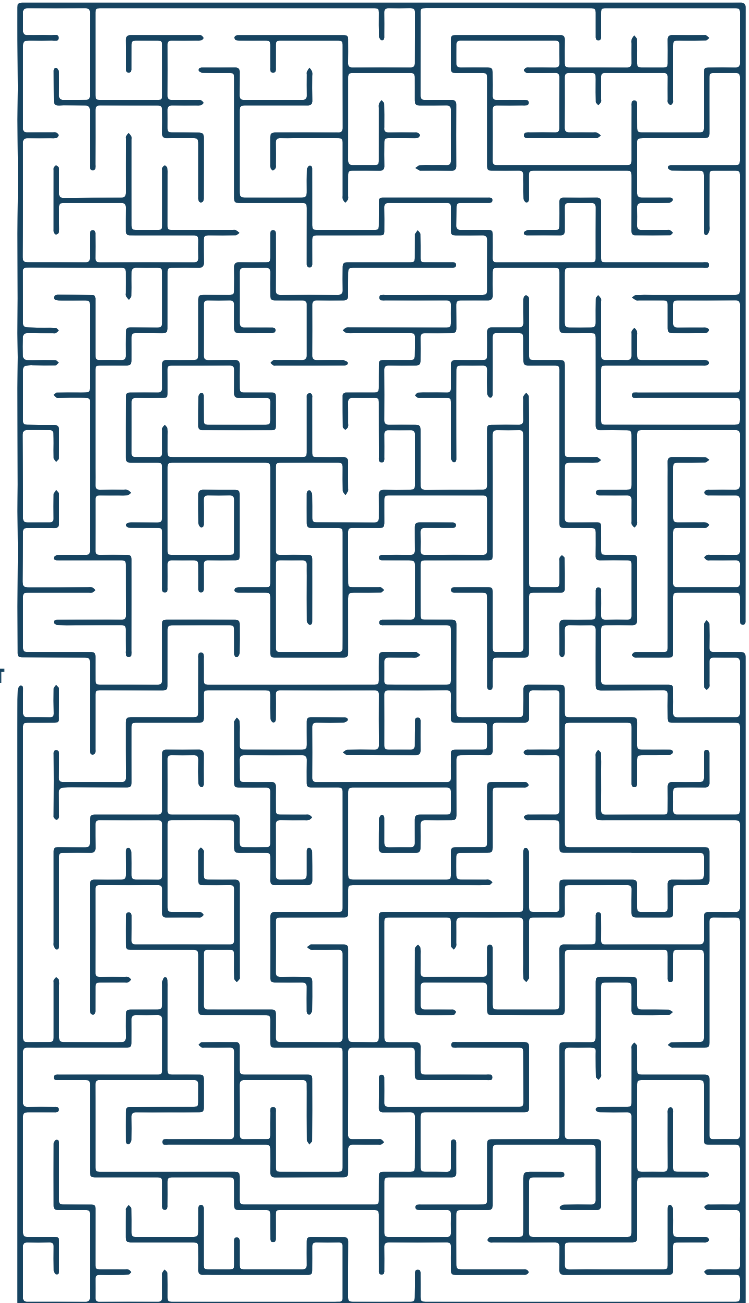
OpenPayd Product Solutions Manager Nuno Santos is having trouble with his API calls. Help him open a new account in the OpenPayd API sandbox:

```
curl --location --request POST 'https://sandbox.openpayd.com/api/accounts' \
--header 'X-ACCOUNT-HOLDER-ID: 570de05f-2517-4b5e-aa2c-b8abacf13d00' \
--header 'Content-Type: application/json' \
--header 'Authorization: Bearer <access_token>' \
--data-raw '{
  "currency": "EUR",
  "transactionCategory": "OTHER",
  "friendlyName": "My EUR Account"
}'
```

user help -- Access Map -- \ ----->>>>>>>

```
{
  "id": "cWc4SktYWlkxM0hwcmdYe6FMdXRSQT09",
  "createdOn": "2020-03-11T11:51:35.138Z",
  "status": "PENDING",
  "actualBalance": {
    "value": 0.00,
    "currency": "EUR"
  },
  "availableBalance": {
    "value": 0.00,
    "currency": "EUR"
  },
  "internalAccountId": "EUR10172739387826",
  "transactionCategory": "OTHER",
  "accountType": "USER",
  "friendlyName": "My EUR Account"
}
```

START



END

# NAME THAT REGU LATOR

Some of our global financial regulators have gotten themselves a little muddled. Can you help them untangle their names?

**ETH LIANFCNLIA TCNOUCD YATUHROIT**

**PUREONAE STISCERIUE DAN SKRAMTE  
TUAHYRITO**

**ANITLUDREP GENUROLITA THORAUYIT**

**SUSRECITIE ADN CHEGNAXE  
MONSICOCMIS**



## Your Fintech Horoscope

Feeling a bit lost as to what this financial year will bring your business?

Anxious about the future operating environment for your company?

Why not try the approach that people have been practising for millennia: Astrology!

We consulted the stars to gain more information on what you and your business should be looking out for.\*

\*Disclaimer: We did not actually consult any stars.



**Aries:** Good news Aries, this year is set to be one of development for you, with a big platform upgrade! While obstacles will appear, remember to be patient with engineers. The rewards are definitely worth waiting for.



**Taurus:** Keep your eyes peeled Taurus, as there's an exciting partnership waiting for you this year. Not all endeavours will fall in your lap, but putting in the leg work will see you enter a very fruitful collaboration.



**Gemini:** On the route to growth, you may experience some treacherous weather this year Gemini, but this is no cause for concern. Captains will appear (both internally and externally) who will steer the ship to safer waters.



**Cancer:** Be vigilant about new technological advancements as improved software will ease your recent operational challenges! Don't be afraid to act fast - seize your opportunity and run with it.



**Leo:** With Mars in ascent, it has never been a better time for Leos to start a digital transformation project. You will find it faster than you expected, and it will reveal unexpected things about your business.



**Libra:** This year will be all about new hires for you Libra, so start thinking about a new office space. Also remember that what's even more exciting than convincing top talent to join, is convincing top talent to stay.



**Sagittarius:** You're going to get a lot of offers this year Sagittarius, but don't be too bowled over. It is better to take time on a decision and be sure about it than rush into something you'll later regret.



**Aquarius:** This year you will feel you've conquered your market Aquarius and be tempted to sit back and solidify your position. Don't. The world is waiting for you, it's time to make your move.



**Virgo:** A message on LinkedIn will pique your curiosity this year Virgo, but make sure you look before you leap. Not all are who they claim to be online.



**Scorpio:** Get your head in the clouds Scorpio! No, not to daydream, a cloud services migration is just what your business needs this year to take it to the next level.



**Capricorn:** With a busy schedule it's easy to get conference fatigue Capricorn, but stick with it. One conference you go to this year will change your business in a big way.



**Pisces:** Your customers love you Pisces, so why not give them more to love? This year expanding out your offering will see your relationship with your customers go to a whole new level.

# SPOT THE DIFFERENCE

As last year's Money20/20 was winding down, we took a quick snap of the OpenPayd team after three busy days on the conference floor.

Can you spot the 10 changes we've made to this happy memory from last year's Money20/20?



# Answer section

## Crossword

### Across

- 2. Embedded
- 4. API
- 5. Nakamoto
- 10. Reconciliation
- 13. Licence
- 14. Centricity
- 16. FCA

### Down

- 1. SEPA
- 3. Blockchain
- 6. Decacorn
- 7. Tokenisation
- 8. Rails
- 9. Initiation
- 11. Regtech
- 12. Fiat
- 15. NFT

## C-Suite Synergies

Iana Dimitrova



Daniel Kjellén



Yorick Naeff



Shachar Bialick



Francesco Simoneschi



Anne Boden



## Quiz

- 1. 2018
- 2. \$37.3bn
- 3. 2014
- 4. Copenhagen
- 5. \$6.6tr
- 6. General Data Protection Regulation
- 7. Markets in Financial Instruments Directive II
- 8. 1967
- 9. Christine Lagarde
- 10. Nigerian Naira

## True or false?

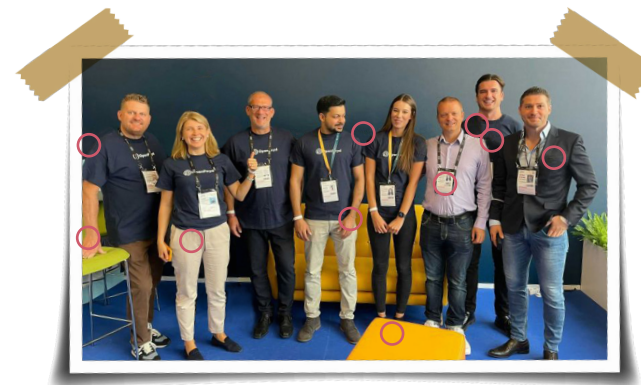
**True:** Dentacoin, Unobtanium, Kodakcoin,

**False:** MarioCoin, BroCoin

## Wordscramble

- 1. The Financial Conduct Authority
- 2. European Securities and Markets Authority
- 3. Prudential Regulation Authority
- 4. Securities and Exchange Commission

## Spot the Difference



We hope these have kept you entertained while waiting for talks to begin.

If there's anything that you're stuck on (and you don't want to cheat) you can come back to the OpenPayd stall for a few clues!



[www.openpayd.com](https://www.openpayd.com)