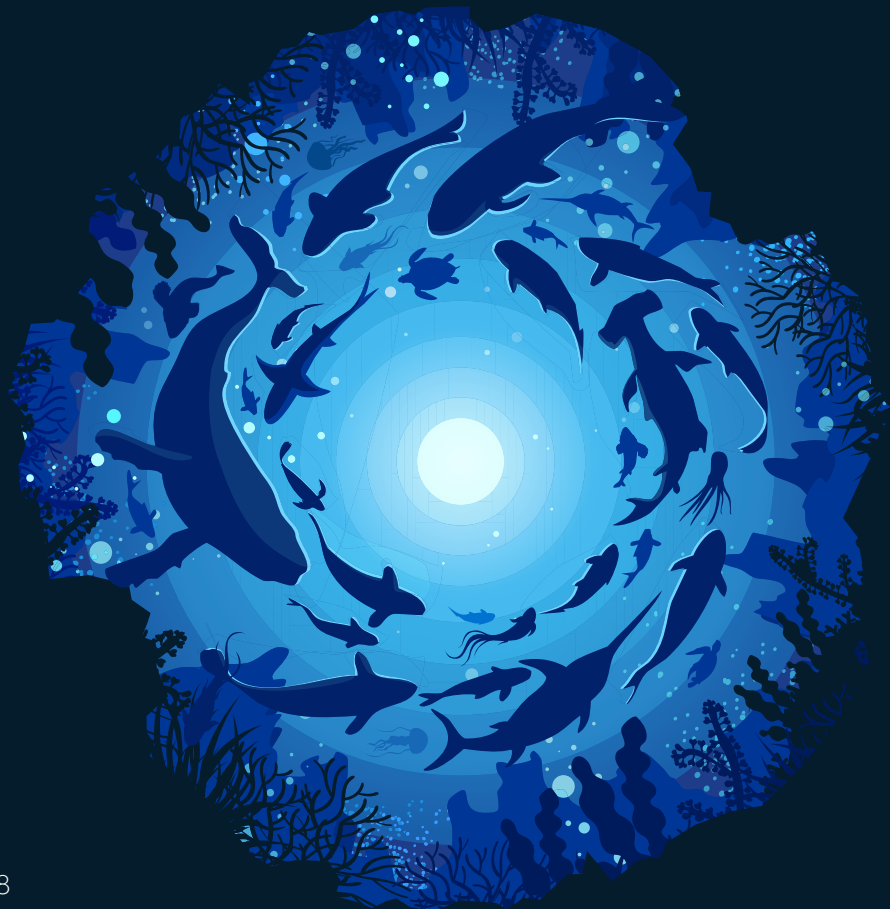


.MONEY
20/20[^]

AGENDA **2020**

Great Barrier Reef
Track Stage Programme

p3-8
p9-14



INTRODUCTION

You're time poor and attention poorer. We get it. We talked to over 100 industry experts across the region and you told us you wanted more inspiration, actionable intelligence, practical advice and were oh so tired of the same faces saying the same things everywhere you went [eye roll]. Your honesty around trends, challenges and questions you needed answers to have informed this draft agenda. Rest assured: we've taken the boring out.

In some ways, it's taken us back to our roots, when we were a startup ourselves, carving out a space where the little guys had a voice in an arena dominated by the big guys. We're highlighting those shaking things up, doing things differently, terrifying incumbents and generally making us think twice.

It's not your normal money event. And that's just how we roll.

Tuesday 24th March Morning Session: Great Barrier Reef

Chair: Naga Munchetty, International Broadcast Journalist

09:00

WELCOME TO MONEY20/20 ASIA

M: Naga Munchetty, International Broadcast Journalist

Tracey Davies, President, **Money20/20**

09:10

THE INDONESIAN UNICORN DOING THINGS DIFFERENTLY - AND WINNING AS A RESULT

This unicorn's starting point is familiar – bringing e-commerce to smaller merchants – but their trajectory is part of a new wave of disruptors helping to digitalize transactions for small retailers. By bringing these mom-and-pop shops into a digitalized economy, they open up an array of new services from lending to credit scoring to logistics. Hear how this disruptor is winning through true financial inclusion.

M: Naga Munchetty, International Broadcast Journalist

Muhamad Fajrin Rasyid, Co-Founder & President, **Bukalapak**

09:30

THOUGHTFUL DISRUPTION AND THE PATH TO GLOBAL DOMINANCE

09:50

PLACE YOUR BETS: INVESTORS' WIN, LOSE OR DRAW

Venture capital investors are measured on how intelligently they place their bets. Experts in technology, product, market dynamics, business cycles and local regulatory issues, VCs must bring all these to bear to select, convince and then champion their portfolio companies. Our panel of expert investors from both sides of the Pacific will share where they see value in 2020.

M: Naga Munchetty, International Broadcast Journalist

16:20

THE UNICORN PATH: FINTECH START-UPS VS. TECH TITANS AND THE FUTURE OF PARTNERSHIPS

There are only 43 unicorns in the world, and we have three of them on this stage. How did they graduate to unicorn status? Tech giants own more capital, consumers and application scenarios and it's getting much more difficult for small start-ups to capture the opportunity to grow into goliaths. In this context, what kind of cooperative possibilities will emerge between tech giants and start-ups? From the perspective of capital, what's their respective attitudes towards these partnership opportunities? Will we witness the birth of the next OVO or Alibaba in the near future?

M: Vartika Ambwani, Vice President, Technology Banking – Fintech, **Silicon Valley Bank**
Jason Thompson, CEO, **OVO**

16:40

THE GREATER THE RESOURCES, THE GREATER THE OPPORTUNITY: CONGLOMERATES' ROLE IN SCALING ASIA'S DIGITAL ECONOMY

Powerful families in Asia control a large portion of the investable capital, giving them a major influence on the fortunes of the region's fintech disruptors. As many of them also operate major banks in their domestic markets, they are also the first local fintechs will look to partner with, sell to or disrupt. Speaking candidly on stage, senior representatives from two major Asian families will share their views on their investment appetite and opportunities in the region.

Armand Hartono, Vice President Director, **PT Bank Central Asia, Tbk**

17:00

TAKING ON THE GIANTS: CREATING A NEW MEGA-PLATFORM

The combination of Line and Yahoo in Japan, backed by Softbank, grabbed everyone's attention, but what's the real story? Can the combination of these strong Japanese players create a unified platform to rival the dominant fintech platforms from China? Hear from all parties involved about the masterplan for this new partnership.

M: Naga Munchetty, International Broadcast Journalist

Wednesday 25th March

Morning Session: Great Barrier Reef

Chair: Naga Munchetty, International Broadcast Journalist

09:00

NEVER STAND STILL: READYING THE WORLD'S BIGGEST FINTECH FOR TOMORROW

Ant Financial has led the way in fintech through strong domestic success, shrewd international partnerships, and timely acquisitions. But this giant of the fintech world, one of the original disruptors, isn't content to stand still. As a new generation of fintech unicorns rise, Ant Financial is preparing to invest in the partnerships, capabilities and geographies that will power continued growth.

09:20

INNOVATE TO WIN: INDIA'S TELCO TYCOON'S MISSION

Born of a network that already boasts 265 million subscribers in its base, Airtel Payments Bank aims to bring a new generation of financial services to historically underserved customer segments. With UPI stripping away the margins on payments and challenger banks and tech companies targeting the same user base, hear the Bharti group's plan to capitalise on their massive customer relationships.

Anubrata Biswas, MD & CEO, **Airtel Payments Bank**

09:40

SUPERAPP'S SUPER CHALLENGE: THE NEXT GENERATION IS HERE

For years we have watched as the fintech giants from China and the tech companies from the West moved into financial services, but finally, a new generation of businesses have the scale and breadth of service to be counted as superapps. Discover first-hand the lessons their founders learned from the last generation of platform companies and how they plan to disrupt the fintech world, yet again.

10:00

WAKE UP WITH THE CEOS

What keeps a CEO awake at night? Is it the competition, is it regulation, is it internal matters or a combination of all of these? Hear from a panel of leaders as they share their intimate thoughts about the challenges they face and how they balance priorities in a rapidly changing payments landscape. They will also share their candid views on topical news and announcements giving a unique insight into the mind of a CEO. How will the commercial models in payments evolve, where are the new sources of value and what are the opportunities to branch out into other verticals in financial services. Join us as Money20/20 Senior Editor, Scarlett Sieber dissects the brain of a CEO.

M: Scarlett Sieber, Senior Editor, **Money20/20**

Tenqku Zafrul, CEO, **CIMB**

16:30

DISRUPTION MASTERCLASS

16:50

THE SCALE-UPS' AGENDA: TAKING ON THE INCUMBENTS AND FIRST-GEN FINTECHS

Every company has an agenda, but what should the agenda be for the fintech sector in Asia? Where do we need to focus or deprioritise, accelerate or study further, invest or cut losses? These three CEOs of leading fintech disruptors in Asia will share their candid thoughts on where we need to head and how they plan to take their businesses and the industry forward.

17:10

OLD DOGS, NEW TRICKS: UPSKILLING TO TACKLE A NEW FINTECH WORLD

One of the greatest assets and greatest challenges for incumbent financial institutions in Asia is their people. Years of expertise in managing risk, understanding client businesses and mitigating fraud and money laundering are valuable skills most fintechs would envy. However, for these same highly-skilled individuals to succeed in a technology-rich environment, they need new skills. Singapore's Chief Fintech Officer will share his official plans and personal aspirations for how traditional financial talent can be upskilled to continue adding value.

Sopnendu Mohanty, Chief FinTech Officer, **Monetary Authority of Singapore**

Thursday 26th March Morning Session: Great Barrier Reef

Chair: Naga Munchetty, International Broadcast Journalist

09:00

CHINA'S RUNNING AWAY WITH AI - WHO'S MAKING IT HAPPEN, HOW (AND WHY YOU SHOULD BE SCARED)

China's lead in AI applications at scale is unquestionable. Mass-adopted facial recognition, the world's largest data pool and a supportive government are the platform upon which China's AI unicorns are rising higher and faster. Some will point to the West's lead in abstract research, but in terms of AI at scale, China is leading the way. What will AI with Chinese characteristics look like? What problems can it solve today and in the near future? Hear from the founders of China's top three AI companies on where this technology – and the business models it underpins – is headed.

09:20

UNICORN FIRESIDE

09:40

QUANTUM'S IMPACT ON FINTECH

13:50

THE DEATH OF THE CLOSED LOOP

Having spent years trying to develop captive user bases and an accompanying suite of merchant acceptance, payments apps are realising consumers are tired of having to switch between apps for every purchase. Building a system that enables consumers to use their favourite payment app regardless of whether the merchant accepts it will open a new growth opportunity for the winners and expose the laggards to new sources of competition. Don't miss the exciting partnership story making all of this possible in Asia.

14:20

START UP PITCH FINAL

We are proud to present the Money20/20 Asia Startup Pitch contest 2020. We have selected 15 of the very best startups working across a range of geographies presenting the greatest opportunities for growth. Our panel of seasoned VCs has selected the final three who will pitch on our main stage for a \$30k SGD prize and the chance to join a list of successful Money20/20 startup alumni.

14:40

SECRET SPEAKER

Great Barrier Reef

Asia's challengers: A new crop of neobanks

10:50 THE CHALLENGE TO CHALLENGER BANKS

Challenger Banks

Zennon Kapron, Director, **Kapronasia**

11:00 WHAT ARE THEY THINKING? CAN SINGAPORE'S NEWBIE VBS BREAK IN?

Challenger Banks

M: James Lloyd, Asia-Pacific FinTech & Payments Leader, **EY**
Jasmine Ng, CEO, **Razer Fintech**

11:30 AUSSIES' DISRUPTION IN APAC DIGITAL BANKING

Challenger Banks

M: Zennon Kapron, Director, **Kapronasia**

12:00 HONG KONG VIRTUAL BANKS: CAN THEY DAZZLE TO WIN A RUTHLESS CONSUMER BATTLE?

Challenger Banks

Simon Loong, Founder & Group CEO, **WeLab**

Challenger Deep

Founded on value: Stories from Asia's startup leaders

10:50 WHERE'S THE VALUE?

Value Chain

Yinglan Tan, CEO & Founding Managing Partner, **Insignia Ventures Partners**

11:00 TERM SHEETS AND TEARDROPS: ADVICE ON TAKING NEW INVESTMENT

Value Chain

Michelle Suteja, Director, **Central Capital Ventura**
Mancy Sun, Managing Director, **Goldman Sachs' Merchant Banking Division**
Araya Hutasuwan, CFO & Co-Founder, **Snapcart Group**

11:30 FOUNDERS AS INFLUENCERS: EDUCATING THE MARKET ABOUT WHAT IT'S NOT EXPECTING

Value Chain

Kelvin Teo, Co-Founder, **Funding Societies | Modalku**
Willy Arifin, Chairman & Co-Founder, **KoinWorks**
Lizzie Chapman, Co-Founder & CEO, **ZestMoney**

12:00 FOUNDERS' DATING GAME: EXITING THROUGH IPO, STRATEGIC BUY-OUT OR STAYING IN PRIVATE MARKETS?

Value Chain

Willson Cuaca, Managing Partner, **Digital Ventures**
Paul Ark, Managing Director - Corporate Venture Capital, **Digital Ventures**
Caecilia Chu, Co-Founder & CEO, **YouTrip**

Uncharted Waters

New Retail in region: Anytime, anywhere

10:50 RETAIL CHANNELS CONVERGE

Retail

Xiaofeng Wang, Senior Analyst, **Forrester**

11:00 EMBEDDED PAYMENTS: BUILDING PAYMENTS DIRECTLY INTO SOCIAL COMMERCE

Retail

11:30 WHAT ARE THE CHALLENGES OF FOLLOWING CUSTOMERS AS THEY MOVE OFFLINE, ONLINE AND BACK AGAIN?

Retail

M: Xiaofeng Wang, Senior Analyst, **Forrester**

12:00 CHANGING CONSUMER EXPECTATIONS: NEW, NOW, NEXT

Retail

The Dive Chamber

Superapps chase for profitability

10:50 CAN SUPERAPPS REGAIN THEIR MOJO?

Platform Play

11:00 SHOW ME THE MONEY: WHAT PART OF THE SUPERAPP MAKES MONEY?

Platform Play

Joel Yarbrough, VP Asia Pacific, **Rapyd**
Rahul Taparia, VP Fintech, **Tokopedia**

11:30 CHINESE INVESTORS' VIEWS ON SOUTHEAST ASIA

Value Chain

Wei Hopeman, Co-Founder & Managing Partner, **Arbor Ventures**

12:00 DISCOUNTED LOYALTY: BURN RATES AND SUSTAINABILITY

Platform Play

Great Barrier Reef

The rush to build a better bank

13:40 QUIET (WINNING) STORIES FROM INCUMBENTS

Banking Transformation

Salman Jaffer, Head of NLP, APAC, **Refinitiv**

13:50 WHAT LESSONS HAVE CHINESE BANKS LEARNED FROM DOMESTIC DISRUPTORS

Banking Transformation

14:20 CHATBOTS ARE LOVELY, BUT CAN WE CHAT ABOUT SOMETHING ELSE? AI AS A REVENUE DRIVER

Banking Transformation

M: Jason Tu, CEO & Co-Founder **MioTech**
Shankar Narayanan, Co-Founder & COO, **Active.AI**
Dr. Guillermo Infante, CTO, **TAIGER**

14:50 HOW DO WE BETTER MONETISE THE DATA WE ALREADY HAVE?

Banking Transformation

15:20 CASE STUDY: WHAT 3 ISSUES KEEP YOU FROM DOING MORE AND WHAT WOULD YOU DO DIFFERENTLY?

Banking Transformation

Kanagasabapathy Surendran MD & Head, Transforming Customer Journey, **CIMB Bank Berhad**

Challenger Deep

Southeast Asia's fintech investment opportunities

13:40 UNMISSABLE ASIAN INVESTMENT TRENDS

Value Chain

Melissa Guzy, Co-Founder & Managing Partner, **Arbor Ventures**

13:50 PAID OFF! FINDING THE EXIT YOU'VE BEEN WAITING FOR

Value Chain

Khanh Tran, Head of Technology Investment, **VinaCapital**
Jennifer Ho, Principal, **Dymon Asia Capital Ventures**

14:20 ASKING DAD FOR MONEY: FINTECHS UNDER CONGLOMERATES (STRATEGIC INVESTORS)

Value Chain

Geoffrey Prentice, **Oriente** Co-Founder, **Atomico** Co-Founder & **Skype** Co-Founder
Danu Wicaksana, CEO, **LinkAja**

14:50 MOM-AND-POPS ARE MORE RELEVANT THAN EVER: FINTECH'S REACH INTO LAST-MILE RETAIL

Value Chain

M: Donald Wihardja, Partner, **Convergence Ventures**
Hendra Kwik, CEO & Co-Founder, **PAYFAZZ**
Grady Laksmono, Co-Founder & CTO **Moka**

15:20 AVOIDING BEING SWALLOWED UP BY A LARGER PLATFORM

Platform Play

Unchartered Waters

B2b payments' chance to steal from B2C

13:40 WHAT LESSONS CAN B2B PAYMENTS FIRMS LEARN FROM B2C DISRUPTORS?

B2B Payments

Jan Smith, Founding Partner, **KoreFusion Advisory**

13:50 OPEN BANKING: WHAT CAN ASIA LEARN FROM EUROPE?

B2B Payments

Petra Hielkema, Director, **Dutch Central Bank**
Maha El Dimachki, Head of Payments Department, **FCA**

14:20 HOW WILL BANKS HAVE TO CHANGE THEIR COMMERCIAL BANKING OFFERINGS TO MEET BUSINESS CUSTOMER EXPECTATIONS?

B2B Payments

M: Scott Harkey, Global Payments Lead, **Levvel**
Morgan McKenney, Head of Core Cash Management, **Citibank NA**

14:50 REMOVING COUNTERPARTY RISK FROM B2B PAYMENTS

B2B Payments

15:20 WHAT WILL IT TAKE TO RECALIBRATE ERP SYSTEMS FOR REAL-TIME PAYMENTS?

B2B Payments

Conor Colleary, Group Vice President, **Oracle**

The Dive Chamber

Partnering to build a platform player

13:40 HOW TO GROW YOUR PLATFORM INTO A THRIVING ECOSYSTEM

Platform Play

13:50 INSURETECH STARTUPS' WINNING FORMULA

Platform Play

Desheng Kang, CTO, **ZhongAn Group**
Michael Lovegrove, CEO & Co-Founder, **JRNY**

14:20 THE LOGISTICS OF BUILDING A PLATFORM: DELIVERING ON THE PROMISE

B2B Payments

14:50 BANKING-AS-A-SERVICE: CAN A SAAS MODEL MAKE BANKING SEXY AGAIN?

Platform Play

15:20 WEALTHTECH: HOW STARTUPS ARE GETTING RICH HELPING PEOPLE GET RICH

Platform Play

Great Barrier Reef

Taking banking forward:
Challenger insights

11:10 CHECK OUT THE NEW GUY: NON-FINANCIAL BANKING PLAYERS

Challenger Banks

11:20 VALUE FROM THE FRIENDZONE: DO SOCIAL APPS MAKE GOOD PAYMENTS PLATFORMS?

Challenger Banks

Allen Shin, Chief Strategy Officer, **Kakaopay Corp.**

11:50 TELCOs ON THE MOVE: WILL SUBSCRIPTIONS TRANSLATE INTO BANK ACCOUNTS?

Challenger Banks

Khairi Abdullah, CEO, **Axiata Digital**

12:20 LIFESTYLE MEETS BANKING-STYLE? FROM PAYMENTS AS A VALUE-ADD TO PAYMENTS AS A BUSINESS MODEL

Challenger Banks

Challenger Deep

For Founders: Building a business you (and your investors) love

11:10 THE CHALLENGES TO KEEPING A STARTUP ON COURSE

Value Chain

Jordan Lawrence, CEO, **Payments & Cards Network**

11:20 WHAT'S THE ROLE OF FOREIGN CAPITAL?

Value Chain

Dirk van Quaquebeke, Managing Partner, **BEENEXT**
Anju Patwardhan, Managing Partner, **CreditEase Fintech Investment Fund**
Jason Georgatos, Managing Director, **Partners for Growth**

11:50 THERE'S NO 'I' IN TEAM, BUT THERE IS A 'ME': BUILDING AND CUTTING THE LEADERSHIP TEAM

Value Chain

Joe McGuire, CEO & Co-Founder, **MyMy**
David Cowdey, Managing Partner, **Jungle Ventures**
Anish Achuthan, Co-Founder & CEO, **Open Financial Technologies Pvt. Ltd**

12:20 REVERSE PITCH: WHY YOU SHOULD TAKE MY MONEY?

Value Chain

"Pitcher":
Doris Au-Yeung, Vice President, **Motive Partners**
"Judge":
Dima Djani, Founder & CEO, **ALAMI**
Naga Tan, Co-Founder & CEO, **ErudiFi**
Carmen Vichelich, CEO & Founder, **Valocity Global**

Unchartered Waters

Disruptors' threat to consumer payments business models

11:10 CARD SCHEMES AS BACKGROUND TRAILS OR CUSTOMER TOUCHPOINT?

Consumer Payments

11:20 SHOW ME THE MONEY: CONSUMER PAYMENTS - PUBLIC UTILITY OR MARGIN BUSINESS?

Consumer Payments

11:50 CONNECTING DIGITAL ISLANDS: SHOULD SUPERAPPS BUILD BRIDGES OR WALLS?

Consumer Payments

12:20 THE PEOPLE HAVE SPOKEN: IS YOUR WALLET YOUR USERS' SWEETHEART?

Consumer Payments

M: Xiaodong Guo, VP Value Added Service, **Redtea Mobile**

The Dive Chamber

How can an app grow into a superapp?

11:10 MAKING THE JUMP: LESSONS ON HOW YOUR STARTUP CAN REACH PLATFORM STATUS

Platform Play

11:20 MANY HANDS MAKE LIGHT WORK: WHAT ARE THE BENEFITS OF A NETWORK?

Platform Play

Paolo Azzola, Chief Operating Officer, **PayMaya**
Tomas Pokorny, Pi Pay PLC (Cambodia) CEO, **CAFT** (Cambodia) Board Member & Start-Up Entrepreneur, **Pi Pay**

11:50 THE TECH TEAM: HOW TO BUILD THE ALL-IMPORTANT SUPERAPP TECH TEAM?

Platform Play

12:20 GLOW-UP STORIES: THE DECISION THAT SET US ON A PLATFORM PATH

Platform Play

Great Barrier Reef

Banks' blue-sky opportunity in cloud

14:00
MAKING CLOUD WORK FOR YOUR CTO, YOUR CFO AND YOUR REGULATOR

Banking Transformation

14:10
CASE STUDY: CORE BANKING MIGRATION

Banking Transformation

14:40
THE NEXT ERA OF BANKING: WHAT (AND HOW) ARE STARTUPS DOING THINGS DIFFERENTLY

Banking Transformation

15:10
CASE STUDY: WHAT'S REALISTIC FOR CLOUD OUTSOURCING?

Banking Transformation

15:40
WHAT'S ALL THE FUSS ABOUT: REGULATORS' CONCERNS ABOUT CLOUD OUTSOURCING

Banking Transformation

Challenger Deep

Who are the hottest up-and-coming fintech startups?

14:00
STARUP PITCH GROUP ONE (60 MINS)

Value Chain

Chair: Sam Hall, CEO Asean, Rainmaking Innovation

14:40
STARUP PITCH GROUP TWO (60 MINS)

Value Chain

Chair: Sam Hall, CEO Asean, Rainmaking Innovation

Uncharted Waters

New retail brands winning data strategies

14:00
E-COMMERCE DOUBLES DOWN ON DATA

Retail

14:10
GLOBAL E-COMMERCE IN 2020

Retail

14:40
RETAIL EXPERIENCES REDESIGNED BY DATA: WHY BANKS NEED TO PAY ATTENTION

Retail

Srinivas Chamorthy, Director of Engineering, **Flipkart India Pvt Ltd**

15:10
CASE STUDY: THE DISRUPTORS DELIVERING CONVERSATIONAL COMMERCE

Retail

Chirag Kotak, All things business, **jumper.ai**

15:40
CASE STUDY: PAYMENTS AS A PRODUCT

Retail

The Dive Chamber

Are you ready for the next tech wave? 5G arrives, machine learning matures

14:00
HOW WILL 5G CHANGE BUSINESS MODELS AND CUSTOMER EXPERIENCES?

Disruptive Tech

14:10
OPPORTUNITIES IN A 5G-ENABLED PAYMENTS WORLD

B2B Payments

14:40
REWRITING THE FRAUD PREVENTION PLAYBOOK

Disruptive Tech

Jackie Barwell, Director, Fraud & Risk Product Management, **ACI Worldwide**

15:10
WHAT LESSONS CAN STARTUPS OFFER ON TAILORING PRODUCTS TO CUSTOMERS?

Ofer Tziperman, CEO, **Anagog**

15:40
DEBATE: WHERE ARE THE REAL DEALS: IS THE AI MARKET TOO CROWDED?

Disruptive Tech

Great Barrier Reef

The king is dead, long live the king: Incumbent bank as challenger

10:20
SITTING TIGHT IN MILLENIALS' HOME SCEN: AN INCUMBENT'S DOS AND DON'TS

Challenger Banks

10:30
GAME DEVELOPER OR BANK DEVELOPER? YOU'RE BOTH!

Challenger Banks

Dennis Khoo, Head, TMRW Digital Bank, **UOB**

11:00
TAKING OFF THE BLINDERS: HELPING INCUMBENTS SEE VALUE IN DISTRIBUTION

Challenger Banks

Akiko Taguchi, Head of Open Innovation, **LumenLab/MetLife Innovation Center Pte Ltd**
Pailin Vichakul, Principal, **SCB Digital Ventures**

11:30
STICK OR TWIST: BUILDING A DIGITAL BANK OR DIGITIZING THE BANK?

Challenger Banks

Geraldine Dy, Digital Head, **Security Bank**
Kaspar Situmorang, Executive Vice President Digital, **PT Bank Rakyat Indonesia (Persero) Tbk**
Shameek Bhargava, Country head, **YOLO**

Challenger Deep

Investing in India's fintech disruption

10:20
STORIES FROM SOUTH ASIA'S VALUE CHAIN

Value Chain

Shweta Bhatia, Partner, **Eight Roads Ventures India**

10:30
CREATING VALUE ON TOP OF UPI

Value Chain

Sahil Kini, CEO & Co-Founder, **Setu**

11:00
TOP INDIAN BANKS PROVE THAT DIGITAL LENDING ISN'T JUST A GAME FOR TECH FIRMS

Value Chain

11:30
OPENING A NEW FRONT: THE STRATEGY TO TAKE ON TELCOS IN FINTECH

Value Chain

Charishma Chotalia, India General Manager, **Branch International**

Uncharted Waters

Capturing the cross-border payments opportunity

10:20
WHAT WILL IT TAKE TO LINK ASEAN REAL-TIME PAYMENT SYSTEMS?

Consumer Payments

Varun Mittal, Global Emerging Markets Fintech Leader, **EY**

10:30
THE NEXT STEP UP: STANDARDISING QR CODES ACROSS THE REGION

Consumer Payments

M: Varun Mittal, Global Emerging Markets Fintech Leader, **EY**
Louis Liu, Founder & CEO, **FOMO Pay**

11:00
IS CRYPTO THE KEY TO CHEAPER CROSS-BORDER PAYMENTS, OR IS IT JUST ANOTHER CHANNEL?

Consumer Payments

M: Judie Rinearson, Partner, **K&L Gates LLP**

Marjan Delattinne, Global Head of Banking, **Ripple**

11:30
CROSS-BORDER REMITTANCE LIKE POKEMON: FIGHT AND EVOLVE UNTIL THE WINNER TAKES ALL?

Consumer Payments

Prajit Nanu, CEO & Co-Founder, **NIUM**
Max Liu, Founder & CEO, **EMQ**
Venkatesh Saha, Head of APAC & Middle East Expansion, **TransferWise**

The Dive Chamber

Digital identities: One ID to rule them all

10:20
MODELS FOR DIGITAL IDENTITY

ID, Security, Regtech

David Birch, Global Ambassador, **Consult Hyperion**

10:30
DIGITAL IDS: BIG GOVERNMENT, BIG DATA

ID, Security, Regtech

Kendrick Lee, Director, Trusted Data & Services, **GovTech Singapore**

11:00
DIGITAL IDS: THE PRIVATE SECTOR'S PLAN

ID, Security, Regtech

11:30
DIGITAL IDS: CHINA'S PUBLIC-PRIVATE APPROACH

ID, Security, Regtech

11:45
THE DIGITAL ID DEBATE

ID, Security, Regtech

Great Barrier Reef	Challenger Deep	Uncharted Waters	The Dive Chamber
Getting data moving: solving consent and mobility	Gettting ahead of the regtech curve	How are disruptors adding value in regtech?	They'll huff and they'll puff and they'll blow your security strategy down
<p>12:50</p> <p>OPEN DATA RAILS: MAKING ALGORITHMS, NOT DATA, PORTABLE</p> <p>Disruptive Tech</p> <p>Danny Gilligan, Co-Founder & CEO, Data Republic</p>	<p>12:50</p> <p>SHOULD KYC BE A COMPETITIVE DIFFERENTIATOR OR SHARED INDUSTRY COST?</p> <p>ID, Security, Regtech</p> <p>Robert Prigge, CEO, Junio</p>	<p>12:50</p> <p>AUTHENTICATE THIS: CAN WE FINALLY KILL THE PASSWORD IN 2020?</p> <p>ID, Security, Regtech</p> <p>Eric Allen, CEO, LISNR</p>	<p>12:50</p> <p>ANATOMY OF A HACK: WHITE-HAT HACKER</p> <p>ID, Security, Regtech</p>
<p>13:10</p> <p>BLOCKCHAIN GETS THE GREENLIGHT: SCALING ENTERPRISE-LEVEL BLOCKCHAIN IN CHINA</p> <p>Disruptive Tech</p> <p>Carl Wegner, CEO, Global Trade Network PTE. LTD</p>	<p>13:10</p> <p>CONSENT WALLETS: MAKING CONSENT, NOT DATA, PORTABLE</p> <p>Disruptive Tech</p> <p>Dr. David Hardoon, Special Advisor (Artificial Intelligence), Monetary Authority of Singapore (MAS)</p>	<p>13:10</p> <p>ENOUGH BOX-TICKING: HOW CAN REGTECH FREE US FROM COMPLIANCE AS A BURDEN TO FOCUS ON CUSTOMERS INSTEAD?</p> <p>ID, Security, Regtech</p> <p>Julia Walker, Head of Market growth & Strategy, Refinitiv</p>	<p>13:10</p> <p>HOW CAN BANKS SAFELY OPEN UP DATA INTERNALLY AND TO THIRD PARTIES?</p> <p>ID, Security, Regtech</p>