



WE ARE WITNESSING A FUNDAMENTAL SHIFT IN THE WORLD OF MONEY TODAY.

Banks are being driven to compete and innovate in ways they have never had too before and the pressure to show real returns on areas like Al'is huge. But the risk of not getting it right is even bigger.

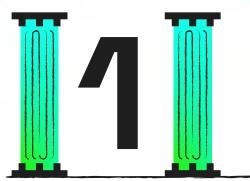
Many of yesterday's disruptors are now as valuable as centuryold institutions, and businesses and consumers are gaining more control and choice over how they use their money and data. We are at the start of an exciting phase of evolution where opportunities are being unlocked through a convergence of technology, services, and partnerships.

With so much to unpack, we are introducing **4 content pillars** that will define and shape our event for 2025. Mixing tomorrow's vision with today's reality, from best practice to off-the-record learnings, Money20/20 is powered by people and ideas.

Our industry is changing. And we need you! It's time to tell us what you think the future of FinTech in Europe should be.

MARK CALLENDER

VP Show Content, USA & Europe

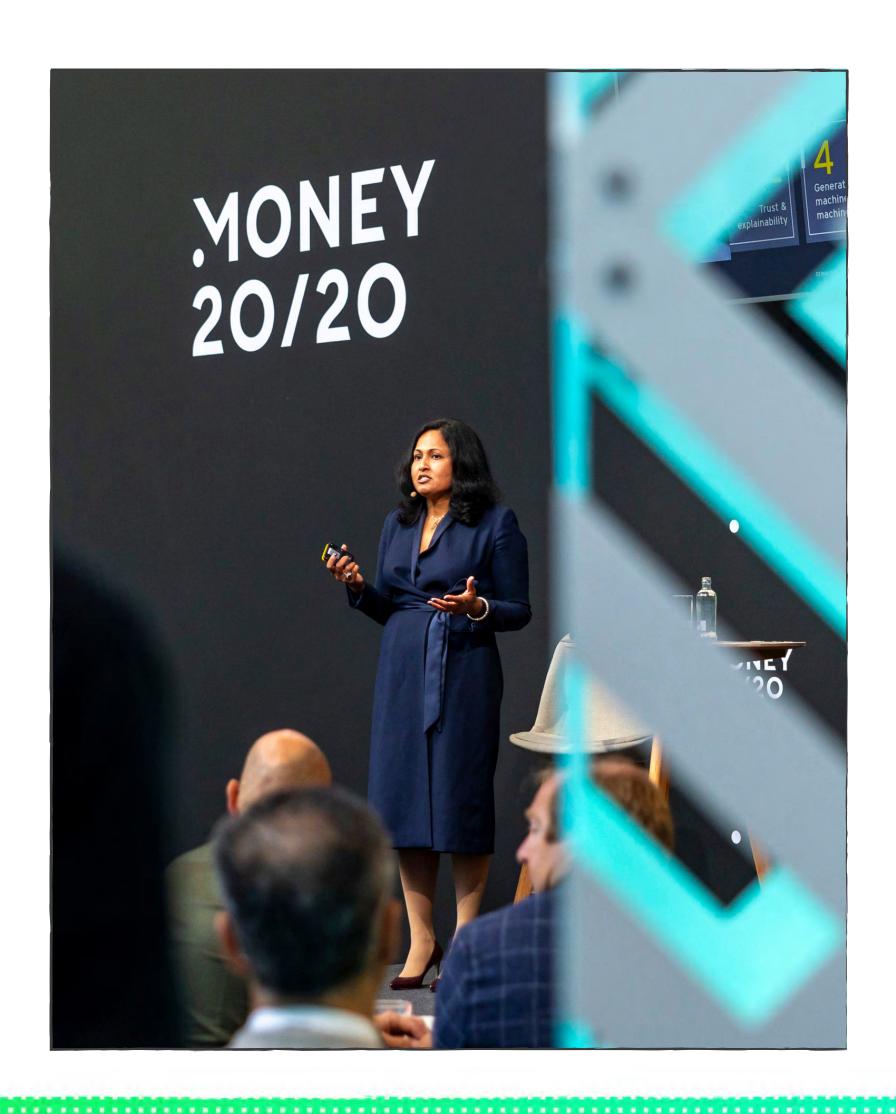


EMBEDDED INTELLIGENCE WHAT HAPPENS WHEN MONEY THINKS FOR YOU?

What happens when money and its infrastructure become intelligent? An unprecedented leap in Al technology and data sharing is transforming every industry, and financial services is no different. We're increasingly able to meet customers and businesses at their point of need. In some cases, we can even predict future needs.

The integration of smarter transactions and workflows is coming too. This means new strategies for industry leaders, new roles and efficiencies for employees, smarter compliance, and new products and routes to market.

As fintech becomes more intuitive, the need to be agile increases. Our embedded intelligence sessions will showcase how you can succeed with customers and strategy in a world where "we've always done it like that" no longer passes muster.



TALKING POINTS TO BE EXPLORED IN THIS PILLAR

From personal finance to institutional strategies

Unlocking new realms of possibility in risk assessment and security

Evolving roles in an Al-augmented industry

Real-world assets, Bitcoin and the future of Tokenisation

Preparing for a quantum future in financial services

The roadmap for Web3 in Finance

The future of financial professionals in an Al-driven world

DIGITAL DNA IS IDENTITY YOUR ULTIMATE CURRENCY?



In today's world identity is everything. Whether you use digital wallets, contactless payments, lending services, crypto, or e-commerce, your ability to prove who you are is fundamental to that experience.

The link between physical and digital identities unlocks a raft of personalized experiences, and the ability to verify yourself is the pathway to safe, secure and immediate customer journeys. Digital DNA isn't just about the user. It's also about the provider, and the various and often unique technology stacks at the heart of modern financial services. How are cutting-edge identity solutions and robust technological infrastructures shaping the future of finance?

We explore the double helix of modern finance: digital identity and technological backbone.

TALKING POINTS TO BE EXPLORED IN THIS PILLAR

Self-sovereign identity

From legacy systems to cutting-edge infrastructure

Cybersecurity in the quantum age: New threats, new defenses

Balancing technological advancement with environmental responsibility

Digital identity in cross-border transactions

The role of biometrics in securing financial transactions

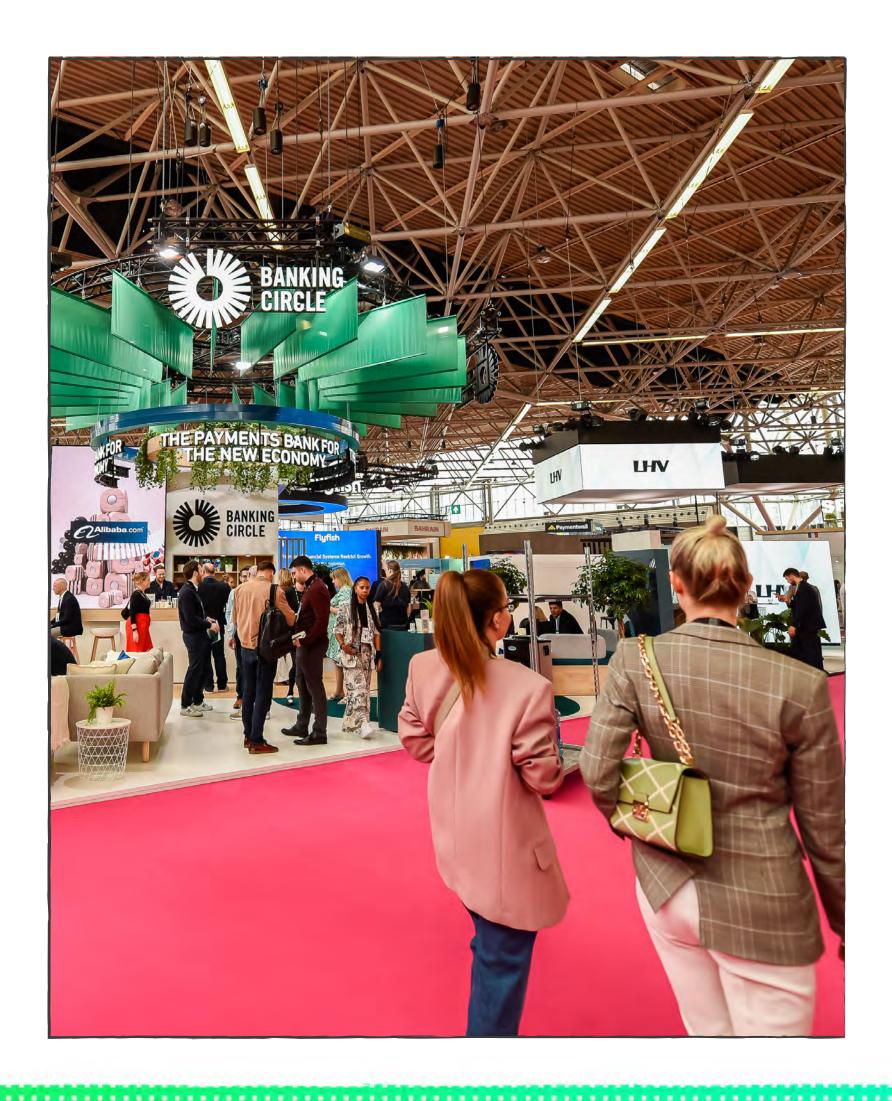
Interoperability challenges and solutions in a fragmented digital landscape

GOVERNANCE 2.0 HOW DO WE REGULATE A FUTURE NOT YET WRITTEN?

Fintech is pushing the boundaries of traditional finance. This Cambrian Explosion brings immense promise but enhances the need for responsibility. As bleeding edge tech makes its way into our financial lives, regulators and compliance experts face a challenge to provide clarity while avoiding the pitfalls of being overzealous or careless.

New technology is part of the challenge, and so too is the blurring of boundaries between markets and international trade. As fintech seeps into non-financial retailers, telecommunications and more, the guardrails for business can't remain static.

This theme considers governance in the digital age, and also leaves one foot in the present. How can we comply with the latest regulation? How can we create cultures of best practice? Above all, how can we optimally foster growth and innovation? All of this and more will be discussed in Governance 3.0.



TALKING POINTS TO BE EXPLORED IN THIS PILLAR

Flexible frameworks for a fast-moving industry

Global regulatory cooperation

Privacy and data protection: Balancing innovation with individual rights

Decentralized governance models

Financial stability in a tech-driven world

The role of technology in enhancing regulatory compliance

Ethical frameworks for AI in finance

The evolution of central bank digital currencies (CBDCs) and their impact on monetary policy

BEYOND FINTECH WHAT IS THE FUTURE OF MONEY?'

Our Beyond Fintech pillar dares you to dream big and tell us about the next bold steps for our industry and the future of money.

When fintech emerged it threatened to cut inefficiencies, tear up stale systems and markets, and remove needless friction from financial services. It succeeded. Now it's going to deliver even more, heading to new places and new rails.

The rules are being rewritten, and we want to learn how you're leveraging your ecosystem to provide new and valuable experiences. Tell us about the partnerships and collaborations that are helping businesses and individuals thrive, and how you're finding new ways to tackle age-old financial challenges.

This pillar also explores shifting demographics and battlelines. We're experiencing a convergence of fintech with DeFi, telecommunications, merchants, and much more. A Great Wealth Transfer is on the way, decentralisation will change the game, and creative

hiring strategies could put you on the front foot. Likewise, partnering with new industries or former rivals could be a winning strategy.

Ultimately, fintech is everywhere and it's a competitive advantage. Show us how fintech can meet the demands of tomorrow's consumer or business, and offer your thoughts on how money will look and move in the future.



TALKING POINTS TO BE EXPLORED IN THIS PILLAR

How former rivals are co-creating value

The rise of financial super platforms and integrated services

How seamless data sharing is reshaping customer experiences

Rise of WealthTech in Europe

Growth and power of Open Banking

Where next for our industry?

What it means to lead in a collaborative ecosystem

Success stories of partnerships reshaping the industry

FAQS

HOW DO I APPLY?

All our applications are submitted online, makesure you head over to

EUROPE.MONEY2020. COM/CALL-FOR-CONTENT

for more details and whitelist

EUROPE.CONTENT@MONEY2020.COM

as that's the email where a decision will come from.

WHAT ARE THE KEY DATES FOR THE CALL FOR CONTENT?

Our Call for Content this year will open on **January 9 and close on February 7**. There are no extensions. All speakers will be notified of the content team's decision by early March.

HOW MUCH DOES IT COST?

If you're selected through our Call for Content you will benefit by paying our lowest standard ticket rate of €2,395 + VAT to attend. This gives you access to the whole of our event, parties and all, From 3-5 June 2025, regardless of your speaker appointment time.

WHAT IF I'M CHOSEN?

Welcome to Amsterdam! Our speaker operations team will be your point of contact for all your questions. From timings to where to stay - and even what to wear. They've got you covered.

Please note that if you are suggesting a session with more than one speaker, the suggesting company is responsible for any costs associated with speakers in their session. What's more, the content team is not required to green light all speakers that have been suggested and may be selective, so make sure you understand just who

has been chosen before those hotel rooms are booked.

WHAT ABOUT ANNOUNCEMENTS?

Mind-blowing partnerships, new product demonstrations or hot off the press mergers and acquisitions can all find a place at Money20/20, we'll be sharing more details on how to apply in Spring 2025. Not sure whether to apply in our Call for Content or to save your new products for our call for breaking news in March? Drop us a line with a brief outline and we'll get back to you as soon as we can -

EUROPE.CONTENT@MONEY2020.COM

CAN I APPLY ON BEHALF OF SOMEONE ELSE?

Yes, just make sure you have details for all contacts such as an email address, contact name and permission to apply in their name.

FAQS CONTINUED

I'VE GOT A GREAT IDEA FOR A COLLABORATION, SHOULD I MAKE SURE THEY'RE HAPPY OR APPLY ANYWAY?

Consent is key. We'd love to hear about your amazing partners, but only if they have confirmed that they are happy to support you at the event. Don't have enough time to work out the details? Please make it clear in your application that this is the case so we can assess accordingly.

WHAT ABOUT DIVERSITY?

Innovation spurs from the ideas and perspectives of diverse minds. The speakers you propose should reflect the world at large and be inclusive of gender, age, race, sexual orientation and persons with disabilities. We welcome all to our Stages.

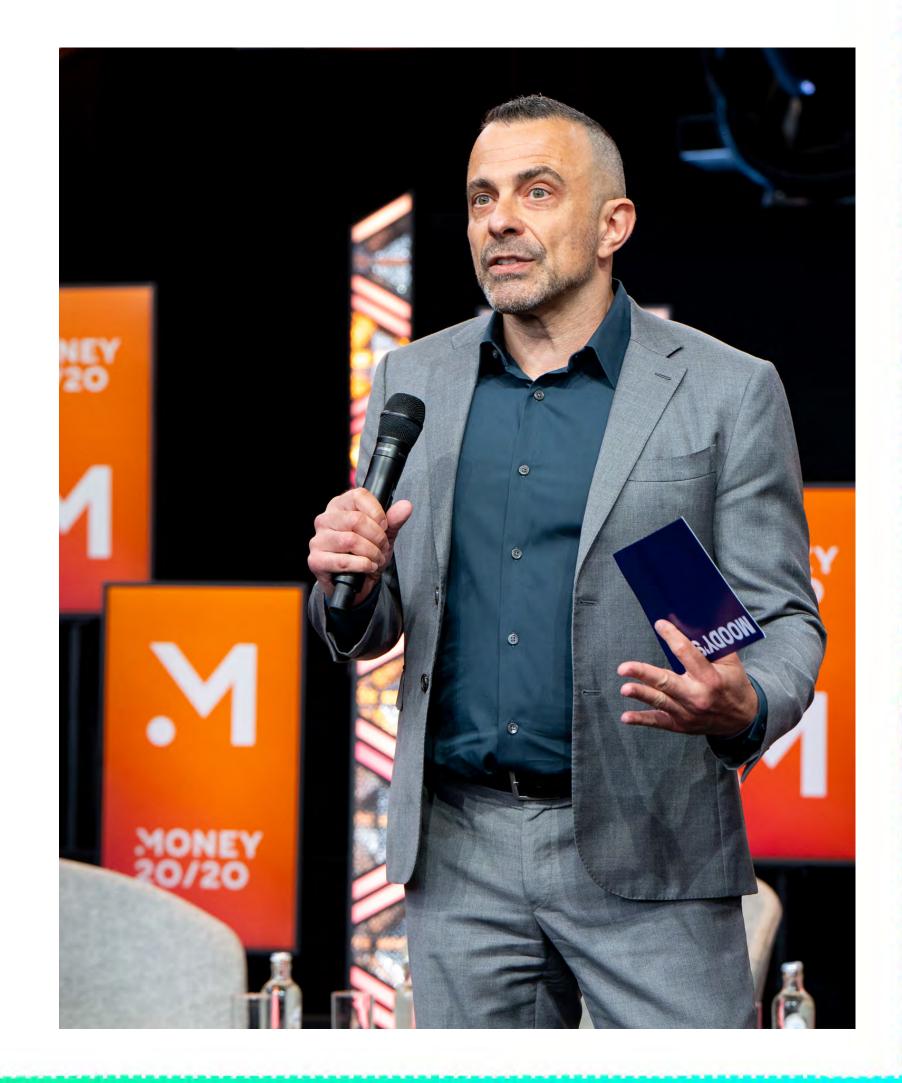
I'VE SPOKEN AT PREVIOUS EVENTS, SHOULD I STILL APPLY?

At Money20/20 we are known for the rockstars that walk our stages, but we also want to celebrate new voices. Feel free to apply but regular names who speak at more than two of our events each year might be asked to sit this one out. No hard feelings!

I HAVE A QUESTION...

We're happy to answer! Send us an email:

EUROPE.CONTENT@MONEY2020.COM



MEET THE TEAM

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