

**MONEY  
20/20**

**EUROPE**  
4-6 JUNE  
AMSTERDAM

# CALLING ALL MONEY MAVERICKS

IT'S TIME TO GRAB THE MIC  
AT MONEY20/20 EUROPE

*HUMAN X*  
**MACHINE**

**.MONEY  
20/20**

*HUMAN* X  
**MACHINE**

Humans and our increasingly intelligent machine counterparts are combining to create a whole new world. We will unveil the stories of those exceptional beings, the superhumans, who dare to navigate this uncharted territory.

# ARE YOU READY TO PLAY?

We're taking our game to the next level in 2024. Are you joining us?

This year we're ready for dazzling new ideas and showstopping customer journeys in banking, payments and beyond. We're also seeking a reckoning on where the industry should place its focus. Less hype, more substance.

As ever, startups and scale-ups will battle it out for funding and new markets, while incumbents need to move with agility and purpose, staying aligned to their core proposition and long-term futures. Whichever camp you're in, we want to hand you the roadmap.

This year's themes are designed for dreaming big while asking tough questions about the latest trends and the people and organisations crafting them. Which technological shifts will redefine our financial lives, and what's going on with the underlying architecture that enables them?

We'll get to the heart of what's happening, not just for those of us in Amsterdam, but for the end users and customers. If anyone has the final sign-off on a breakthrough or incremental change, it's them.



# THE 2024 THEMES



# A CUSTOMER UNIVERSE OF ONE



HYPERPERSONALISATION TO THE NTH DEGREE.  
THE WORLD COALESCES AROUND THE CUSTOMER.

Finance is becoming a Universe of One; A place where hyper-personalisation occurs at a microscopic level across every touchpoint.

Customisation is not an add-on in this universe, but instead a foundational principle across operations to guide entire financial journeys. The context and demands of every customer are understood with precision.

From onboarding to transaction monitoring and advanced analytics – in a Universe of One, each thread is woven into a single tapestry, and technologies converge to smash the walls that separate customers from intricate solutions. Every process functions with intention and purpose, from the backend to the frontend, as an integral part of a greater whole.

## Sectors to be explored in this theme

/ Open Finance / Open Banking

/ Regulation

/ Wealthtech

/ Large Language Models

/ Hyperpersonalisation

/ User Experience

/ Identity & Verification

/ Flexible payments

/ Banking / Neobanking

/ Travel

/ Gaming

/ Entertainment and sports

/ Insurance

/ Retailers

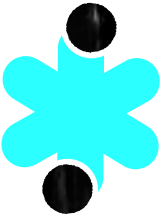
/ Creator economy

/ BNPL / Credit

/ Marketing

/ Crypto

# THE AGE OF ATOMIC FINANCE



**FINANCE GETS GRANULAR. LET'S EXPLORE THE TECHNOLOGY MAKING IT POSSIBLE.**

The Universe of One is made possible by monumental technological advancements, from artificial intelligence and cryptography to quantum computing. These leaps in technology have delivered atomic-level precision, unlocking the potential for a Universe of One.

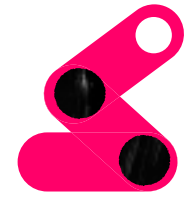
We now inhabit a world of extraordinary and unparalleled technological capabilities. For instance, ChatGPT delivers precise, tailored outputs by leveraging its training on vast datasets. We are ushering in the "Nano World," a realm where technology distils data complexities into granular insights, creating seamless experiences for customers.

This landscape thrives on backend technological prowess, empowering hyper-personalization, and reshaping the future of finance.

## Topics to be explored in this theme

<b>/ Big data</b>	<b>/ Web3</b>
<b>/ Privacy / IP / Copyright</b>	<b>/ UX / UI</b>
<b>/ Cybersecurity</b>	<b>/ Cloud computing</b>
<b>/ AI / Generative AI</b>	<b>/ Fraud / AML</b>
<b>/ Circular economy / ISO 59000</b>	<b>/ Data science</b>
<b>/ Quantum computing</b>	<b>/ Metaverse</b>
<b>/ DeFi</b>	<b>/ Social networks</b>
<b>/ Interoperability</b>	<b>/ ESG</b>
<b>/ Insurtech</b>	<b>/ Inclusion</b>
<b>/ Blockchain</b>	<b>/ Regtech</b>

# MEET THE ARCHITECTS



WHO'S MAKING THIS POSSIBLE?  
AND WHY ARE THEY DOING IT?

From the leaders of trailblazing startups to changemakers in agile incumbents, we'll showcase the architects of the new dawn; the visionaries who create new landscapes for our financial futures. We'll learn about what they've built, what they're working on, and their incentives and motives for doing it.

These sessions speak to the drivers of change; the people powering the disruption, the boundaries of technological capability, and also the regulators and ethicists who shape the guardrails and vision of innovation. The best architects consider more than just their immediate surroundings, so ethics, equality and stakeholders will be considered here too. The nano world demands financial access for all.

This is not just about new scenery. It's about knowing what to build and where. When should we build technological palaces, and structures made to last with solid foundations? When should we pitch a tent that can move as the picture evolves? Those with foresight, dreams and focus can help light the path.

## What we'd love for you to tell us within this theme

/ How you drove innovation within an incumbent

/ How your startup changed the world

/ Why you flamed your rivals on X

/ About that time you collaborated with a competitor

/ Your disruptive solution and how you built it

/ How you envisioned your exit, right from the beginning

/ Breaking the mould, how you champion diversity in the workplace

/ What the regulators should know about your innovation

/ Slowing the churn, the people measures that got your workforce talking

/ Why you backed out of that mind-blowing deal

/ How you grew your startup to a scale up

# SIGNAL VS NOISE



**TIME TO GAZE INTO THE FUTURE.  
HOW CAN WE NAVIGATE THE HYPE?**

The pace of financial innovation continues accelerating, fueled by emerging technologies like AI, blockchain, and Web3. Their purported potential inspires optimism and fuels speculation.

Yet visionary breakthroughs live alongside hype-driven tangents. As innovation complexity increases exponentially, discerning meaningful signals amidst the noise grows harder but more critical.

Our industry requires practicality and perspective. With deafening noise everywhere, we need voices committed to elevating discourse and realising technology's potential through innovation geared towards progress.

## Trends and ideas explored in this theme include

**/ Open Finance**

**/ XR / VR / AR**

**/ Regulation / GDPR**

**/ AI / Gen AI**

**/ Quantum**

**/ Futurology**

**/ Cryptocurrency**

**/ The Future Of Banking**

**/ Cross-Border Payments**

**/ B2C and B2B business models**

**/ CBDCs**

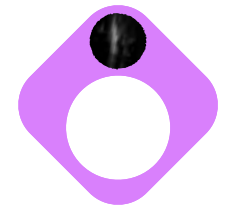
**/ Web3**

**/ Infrastructure**

**/ Climate Change**



# THE BUSINESS OF MONEY



WHAT ABOUT THE BOTTOM LINE? TELL US  
ABOUT THE ROUTES TO PROFIT AND FUNDING.

In the business of money, the sharpest strategists in the industry will isolate and identify the factors that turn a lightbulb moment into something far greater. This requires a focus on mindset, clarity, and creative engagement with the people who determine the fate of your products and services; your customers.

This topic requires bold decision-making and it may even force you to go against the grain. It asks you to question your intuition, your data, your strategy and your sales pitch. Ultimately, it asks what can be done to make sure a business is poised for long-term financial success.

In these sessions we will hear from founders, key decision makers, consultants, investors and disruptors. We'll delve into the actions that led to success, and just as crucially we'll carry out an audit on the activities that produced undesirable outcomes.

The business of money is all about numbers, but it's also far more than that. From bold partners to silent investors, success isn't straightforward.

But how can we achieve it together? And where should we seek out opportunities for our money to grow? Sometimes the answers are simple, sometimes they're complicated, and sometimes we're going to need contrarians.

## What we'd love for you to tell us within this theme

/ VCs, public and private funding

/ Fintech business models

/ M&A activity

/ Strategic partnerships

/ Wealth and investment (B2B and B2C)

/ Product market fit

/ Branding

/ Marketing

/ Business strategy

/ How to turn a profit

/ Megatrends

/ Inclusion and access

/ The global economy

/ Case studies

/ Start-ups and scale-ups

# CALL FOR CONTENT

## How do I apply?

All our applications are submitted online, make sure you head over to [europe.money2020.com/call-for-content](https://europe.money2020.com/call-for-content) for more details and whitelist [europe.content@money2020.com](mailto:europe.content@money2020.com) as that's the email where a decision will come from.

The call will open on January 8th and close on January 29. There are no extensions. All speakers will be notified of the content team's decision by early March.



# CALL FOR CONTENT

## Anything I can do to prepare?

Absolutely, think about how your idea resonates with our themes, why you're the only one who can make this topic come alive on our stages, and get talking to those impressive contacts who will make our content team sit up and take note.

Every year we receive thousands of applications, so make sure your idea is unmissable and think about how you might bring it alive on our stages. What's more - make sure the voices involved offer different viewpoints or experiences, and they are not all the same gender or ethnicity. Diversity is exciting!



# SESSION FORMATS





### Podcast:

Shall we talk about it? If you've got a podcast you want to record in Amsterdam, let's hear about it. Bring your best conversations, your most exciting guests, and your spiciest opinions. Amplify your message at fintech's liveliest show.



### Fireside chat:

Fireside chats are for intimate and honest one-to-one conversations about life at the cutting edge. It could be a journalistic interview or a frank conversation between contemporaries. However you do it, it's a prime opportunity to go deep on the topics that matter the most.



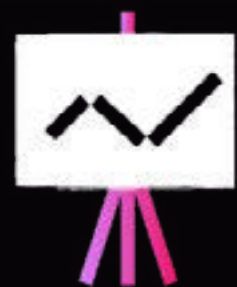
### Case Study:

True stories truly matter, so tell us yours and don't sugarcoat it. Case studies are an opportunity to explore the twists and turns of disruption and creation, and what you learned from the journey. Someone in the audience needs to hear your story. Let's hear it.



### Other:

Can't see what you're looking for? That's no problem. We've had musical ensembles, hot wing challenges and quizzes at Money20/20. We've even had a robot as a moderator. Hit us with your best shot. If we like it, we'll run with it.



### Presentation:

A good presentation is inspired, fun, and makes you think big and small. We want authentic speakers who can inform, inspire our imaginations, and make us feel brave. We are looking for people who can help us reflect on what we have learned, tell us about a new discovery, and point us to a better future. This isn't a product announcement or a company brag session. This is about leading the way.



### Debate:

Is open finance overhyped? Is AI a force for good? Is crypto a Ponzi scheme? Who wins between Musk and Zuck? Whatever hill it is that you're willing to die on, have it out on our stage. Nobody wants a session where everyone agrees. Give us something to remember and make your case in front of industry leaders.



### Panel:

Open up the floor and make it a panel. This format is perfect for the challenges in finance that need collaboration and varying perspectives. If you're submitting a panel, make it diverse, make it challenging, and make it lively. What conversation would you love to be a fly on the wall for? Try to recreate that.

# X FAQ

## **How do I apply?**

All our applications are submitted online, make sure you head over to [europe.money2020.com/call-for-content](https://europe.money2020.com/call-for-content) for more details and whitelist [europe.content@money2020.com](mailto: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 8th and close on January 29. There are no extensions. All speakers will be notified of the content team's decision by early March.

## **Already sponsoring our show but still want to nominate a speaker?**

Your Money20/20 representative will be able to outline what this means if you're successful.

## **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 €2395 to attend. This gives you access to the whole of our event, parties and all, from 4-6 June 2024, 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 2024. Not sure whether to apply in our January Call for Content or to save your new products for one of our big announcements? Drop us a line with a brief outline and we'll get back to you as soon as we can:

[\*\*europe.content@money2020.com\*\*](mailto:europe.content@money2020.com)

# X FAQ

## **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.

## **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:

[europa.content@money2020.com](mailto:europa.content@money2020.com)

# MEET THE TEAM

