

**.MONEY  
20/20**

**EUROPE**  
7-9 JUNE  
AMSTERDAM

# Call for Content 2022



**YOUR STEP-BY-STEP GUIDE**



# Join the who's who in Fintech

In 2021, the Money20/20 team finally got back to physics to deliver a world class show, finally reuniting the global fintech community after two years away.

The biggest financial technology event is coming back in 2022 to reunite the community once again. The pace of change in this industry has been phenomenal, the pandemic has spurred fintech into the top position of industry's leading change in the digital world.

At Money20/20 Europe, we will be one step ahead of the game, unified and clear in our purpose, we will clear a path, but we need you on our side to do so.

We embrace physical gatherings. We believe in the moments, the encounters, the conversations and the insights they deliver, and that only coming together as a community in real life can spark them.



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**DANIEL MAROVITZ**  
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**JACK DORSEY**  
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**OLUGBENGA AGBOOLA**  
Flutterwave



**JULIA HOGGETT**  
London Stock Exchange plc.



# First *Why*, Then *How*

Forget the WHAT. Start with **WHY**. (Thank you, Simon Sinek.)

Clearly define for yourself and for us **why** you want to speak at Money20/20 Europe. What exactly do you want to achieve?

If you don't have a **clear goal** and an understanding of **why** you want to be on stage, this is your first task.

Spoiler alert: Simply walking on the stage of Money20/20 Europe **cannot** be your goal. To become an industry influencer and get your next job offer doesn't count either.

We look at content submissions through the eyes of our audience and so should you. When you have decided on the why for yourself, think of the **why for the audience**: is your why and that of the audience in sync?

Ask yourself:

- / How and why will it **inspire, engage, motivate** and **affect** the audience?
- / What is the **practical value** for the audience? What will they **learn**?
- / What will they be able to take back to their companies and **apply**?
- / Why does it **matter**? How will this content **drive the industry forward**?

Now that you are set on the why comes the how. **What's the best way to achieve your goal?**

We're looking for quality over quantity - we want the best you have to offer, not every single offer you have.

The audience should be walking away saying things like:

**That was abundantly useful.**

**I never thought about it like that.**

**I can take this and run with it.**

And **not** saying things like...  
**There was no energy on stage.**

**I could have Googled this.**

**I could have read that on the website or a press release.**

# Who is the best person to speak?

Who we choose to speak is **not** always the highest-ranking person in the company - it's the right person. It just often happens that leaders are leaders for a reason, so sometimes the **right** person and the highest-ranking person are one and the same. But that is not a rule.

When choosing to apply to speak or recommending a speaker, please consider:

## PHONING A FRIEND

You may have the right speakers at your disposal, but don't limit yourself to people in your company. You could also choose to host legendary people on our stage who can share something important with the audience and help you break the Internet. Bringing a customer, partner, investor or advocate along to help tell your story can often elevate a great session to an epic one.

## RELEVANCE

Who knows all the ins and outs of the topic? Who knows the back end like the back of their hand? We want someone who can tell the story in detail and answer any unexpected questions with insight and authenticity. Someone who got their hands dirty executing the project they're talking about. Our experience tells us that it's likely but not necessarily going to be the CEO/CTO/CPO/CIO, but never the sales/biz dev guy. (No offense to sales people - your work is hard, and we fully appreciate it, but this is a job for a project or product person.)

## DIVERSIFYING THE DIALOGUE

Money20/20 firmly believes that different voices and perspectives challenge us to think differently and will help us change the systemic inequalities within Financial Services and FinTech.

We believe women and, Black and Brown people should have a louder voice and more seats at the table in Financial Services. We work to amplify those voices and open doors through our platforms and programmes, collaborating with our community to empower real change and erode systemic bias. Inclusion and difference simply makes us stronger.

When submitting for our call for content, we ask you to join us in bringing as many diverse individuals to our stages as possible. This is a chance for you to empower voices that are often overlooked. Suggest, invite, nominate, and encourage your colleagues and friends to take the mic!

## RISKING THE DETAILS

Be ready to dish the dirt. Not a single person in the audience is interested in boilerplate corporate lines and blindly positive outlooks. We know that behind the scenes, successful projects can be full of peril and we want to see it. On our stages, it's not always the result that matters, it's the details of the journey.

## DOING THE MATHS

Come prepared to share numbers. Not "a substantial customer base," but "X thousands/millions of customers." Every business and product has relevant metrics to measure growth, success and progress. Be ready to share those metrics.





# What story can you tell better than anyone else in the world?

It's time to decide what kind of story the audience needs to hear from you. Think not what the Money20/20 audience can do for you, but what you can do for the Money20/20 audience, and so for the industry.

Nobody needs reminding of the wave of changes and pivots that the last few years have demanded; the audience needs to know how to adapt to a continuously evolving environment – how to get comfortable with constant change, deal with uncertainty, work out new differentiators, and stay ahead of the competition.

Want to be all about the future? Show a perspective, a lens, an angle. How to evolve your technology stack in a pandemic. How to minimize your incremental CAC and maximize the LTV.

Cover your topic with depth. Provide key takeaways and actionable insights for our audience.





# What is the right format for you?



Choosing the right format is essential to delivering impactful content. A format can make or break the experience for everyone in the room.

Consider formats carefully. Great sessions can be in traditional or unconventional formats, but at the end of the day, they must deliver value. Different formats and delivery styles work better than others depending on the session and your objectives.

## FOR 2022, WE'RE LOOKING FOR EVERY ONE OF OUR SESSIONS TO HAVE AN INTERACTIVE ELEMENT

The community we bring together at Money20/20 Europe is one of the most experienced and knowledgeable groups of FS mavericks in the world; if they wanted to sit and passively watch content, they'd do it from their (home) office. This is your chance to put Money20/20's hive-mind to work to drive the fintech industry forward. How are you going to use it?

Here are some of the most commonly used formats, but in any case, this is a collaborative effort, and we will work with you to agree the final format that's right for your session.

## PRESENTATION

Whether it's a straightforward presentation on a topic, a case study, proprietary research, or a tech demo, a presentation is your opportunity to show concrete learnings that the audience can take away and implement into their business.

We want to see passion, authenticity, no autocue and slides that make people lift their heads and phones to record that moment or insight in their memories and devices.

An on-site rehearsal is compulsory for presentations.

## PANEL/DEBATE

A **panel** discussion or **debate** explores important topics through the perspectives of either stakeholders with differing viewpoints or direct competitors. The best panels are high energy, discuss controversial topics and tackle provocative questions. They also disagree a lot!

Panels require an ~~interrogative and ruthless~~ a rigorous and impartial moderator. The purpose of a panel is to have diverse voices discuss and debate a theme. If you're submitting a panel, diversity is expected. All panels on our stages require a 50:50 ratio of male to female and a mix of diverse voices that reflect our community - inclusive of age, disability, race, creed, and sexual orientation. **Homogenous panels will not be accepted.** Each panelist must bring a unique perspective; in a best-case scenario, their opinions will oppose those of someone else on the panel.

Money20/20 reserves the right to cancel a panel if the organiser is not able to deliver the original session concept, speakers listed in the proposal and/or misses key deadlines. Any slots that are unable to be filled with the originally proposed speakers must first be vetted with and approved by the content team before invitations are sent. Money20/20 reserves the right to cancel speakers that have not been approved by the Content team.



## INTERVIEW

1-1 interviews are good for raw conversations on personal journeys. They are informal, intimate and break down the barriers between everyone in the room.

The interviewer should be well-prepared to grill the guest. The guest should be ready to give honest responses, confess to unexpected viewpoints or experiences and share learnings that cannot be found in a Google search.

## ANNOUNCEMENT

Does your company have big news to share? Showcase your latest technology, product or disruption live on our stage. Share your big news for the very first time on the industry's most prestigious platform. Some of the industry's largest developments that shaped the future of money have been made on our stage in years past. Gain the undivided attention of the most influential and senior audience by saving your news for Money20/20.



## TECH DEMONSTRATION

Showcase your incredible tech in our brand new demo zone. Bring your fully realised tech for your potential customers to interact with in a live environment, or, bring your prototype and get them to test it for you. The beauty of this experience is that you can demo as much as you want over the 3 day event.

The tech demo must be more than a walk through your product suite - we want real-life, tangible technological experiences that the audience can fully interact and immerse with. When applying, please include details of your tech demo, and be sure to include any installation information and supporting requirements including power, Wi-Fi etc. Each application will be subject to health and safety and installation review by our event operations team.

## OTHER

None of the above formats work for you? Invent a new one – we're totally here for it!

If you have a session idea that doesn't fit into the above, let us know and we can create something together that will shock the audience. It doesn't even have to be on-stage content.

Do you want to host a discussion at one of our parties? Or maybe in a private space in the venue? Tell us more.





# The European game is on

Get comfortable, roll up your sleeves and wear sensible shoes. The European game is on and you are here to play, not just watch.

The rules of the game are changing and the sands are shifting in finance. Blink and you'll lose your place in the money ecosystem. Come to our playground for the tools you need to succeed on every front that matters - understanding and winning over customers, winning over your competition, and building the most progressive technological and regulatory environment in the world.

If you want to run fast, run alone. If you want to run far, run together. We aim to run far.

Let the games begin!



## Discover Our Themes:

### BACK END IS OUT, FRONT END IS IN

Core banking and every other non-differentiating part of a business is a commodity. The battleground has moved from the tech stack to the user experience. Among thousands of businesses built on the same technological layer, the real competition happens where our products interact with our customers. What does a best in class customer journey look like? The core hallmark of your product today has to be fluidity and adaptability. Cultural revolutions are your source of inspiration for building enduring products that keep delighting.

#### Topics explored in this theme:

- |                         |  |
|-------------------------|--|
| Channels of interaction | Sustainability                         |
| Consumer trends         | New product categories and development |
| Customer behaviour      | Personalisation                        |
| Customer engagement     | Pro-customer approach                  |
| Customer journeys       | Product ideation                       |
| Customer needs          | UX/UI                                  |
| Mission-driven business |  |

### CHAMPIONS ARE OUT, INTEROPERABILITY IS IN

There is an abundance of solutions springing up across verticals. As the playing field is leveled by a standardizing technological layer across Europe, the meaning of competition changes. We have never had such variety and volume of options and such low barriers for entry. Abundance and competitiveness is to the benefit of the customer. But it doesn't have to be a zero-sum game for companies. The growth and opportunities will come from dismantling walled gardens we are used to building and embracing the principle of interoperability by design. When every piece of infrastructure is a commodity, orchestration takes the center stage. The payments engine will become the most critical piece of infrastructure for retailers, e-commerce brands, marketplaces, and payments organisations.

#### Topics explored in this theme:

- |                              |                       |
|------------------------------|-----------------------|
| Alternative payments methods | Ecosystem development |
| Consolidation                | Geopolitics           |
| M&A                          | Localisation          |
| Cross-industry collaboration | Partnerships          |
|                              | Software strategy     |
|                              | Value chain           |



ACQUISITION IS OUT,  
DISTRIBUTION IS IN

Financial services are a native component and a commodity in every environment. The path to scale today is in alignment with the largest end-user platforms - banks, e-commerce, social media, insurance, and telecommunications companies. We need to focus on contexts where the financial component will significantly improve the experience - whether it's a non-financial environment or the best of breed niche solution in a wider suite of financial products. Blowing your marketing budget on buying customers is futile. Using powerful end-user platforms as your distribution channels is the way of the future.

Topics explored in this theme:

Business models	Governance
Contextual finance	Growth strategy
Embedded finance	Implementation strategy
Engaging customers where they are	Integrations
Financial inclusion and access	Monetisation strategy
	Network effects

PROPRIETARY IS OUT,  
STANDARDISATION IS IN

Proprietary technology is not a moat, it's a debt. It's time to adopt open and shared technical standards to enable fair competition and radical transparency that will prioritise best interests of individuals over interests of entities. The digital euro is the first step on the road to standardization of payments. We are going back to basics - bank-based payments will become the cornerstone of online commerce. The payments landscape in Europe will be consolidated, but we don't have to kill the local darlings for the benefit of the region. A new pan-European money infrastructure will be a profound achievement, and it will start with interoperability. Achieving interoperability on a technological level will translate into the rise of the orchestration layer in payments and financial software at large. Unification and standardization of infrastructure will start in Europe, with the money infrastructure, and will inevitably spread across industries. Open source and infrastructure neutrality are the future.

Topics explored in this theme:

Data strategy	Open finance
Digital money (CBDC, cryptocurrencies, forms of programmable money)	PSD2
	PSD3
	Regulation
Open banking	Technological standards (ISO20022)

OWNERSHIP IS OUT,  
PERMISSION IS IN

Ownership is changing hands from entities to individuals. We have to build pan-European standards for the flow of information, currency design, and data ownership that will enable instant verification and exchange between markets, entities, and wallets. The use of information becomes permission-based and an individual is the one giving the permission. Payments and identity will be one and the same. The future of the industry is in the grey area between DeFi and CeFi, virtual and real, where the best of both worlds merge.

Topics explored in this theme:

Decentralisation	Regulation of advanced technologies (AI, quantum computing)
DLT	
Emerging technologies (NFT, tokenization)	Trust (data, identity, privacy, security, Web 3.0)



# What is the submission process?

## 1. APPLICATIONS OPEN

Submit your proposal through the online form on Money20/20 Europe website.

- / Please don't send proposals directly. Unless you are Beyoncé, we will not be reviewing any proposals that don't come directly from our website.
- / Submit as many different proposals as you want, but do not submit the same proposal more than once. This will not increase your chances of being selected.

**SUBMIT A PROPOSAL**

## 2. EVALUATION

We will do our best to give you a response within 5 weeks of your proposal being submitted. Please keep in mind that we evaluate each submission exclusively on the merit of its content and speakers. Sponsorship isn't a factor in our evaluation.

**There are four types of response you can expect from us:**

- / An approval/offer to speak
- / A rejection
- / A counteroffer  
(we offer you a different speaking opportunity)
- / A request for more information

## 3. RESPONSES SENT

If you receive an approval/offer to speak, you are required to purchase a pass to Money20/20 Europe (€1,995, which is a special speaker rate of 50% off from the full pass price). Your ticket will be valid for all three days of the show and will give you access to all areas of the show including the speaker lounge.

You will be responsible for registering your own pass, as well as covering all logistical costs associated with your attendance.

Please keep in mind that if your approved proposal mentioned other speakers, you will be responsible for securing their participation and for ensuring that the costs associated with their attendance are covered, including their tickets and logistical costs.

## 4. APPLICATIONS CLOSE

We understand that the world does not end on 1 March. It may very well happen that 2022 will unveil undeniably eye-popping industry developments we just can't and won't pass by. So, while applications will be officially closed on this date and we will be building the agenda from the applications we receive before that date, all applications submitted after 1 March will be registered in a waiting list. If you wow us with a late application, you will hear from us. If you don't hear from us, and you submitted your application after the closing date,

you can assume your application is on our waiting list, and we won't be in contact unless we find a place for your proposal on our agenda.

## 5. CONFIRMATION & ANNOUNCEMENT ON THE WEBSITE

Once we settle on a final offer with you and you accept it, your session content is confirmed, your speakers have bought their tickets, and we've got all the visual assets we need from you, we will announce and promote the hell out of you on our website, through our social channels and in our marketing campaigns.

Please don't panic if your session is not 100% complete on the website – because we want what you see at the show to be the most relevant and fresh content in the industry, our agenda is continuously evolving.

**APPLY NOW**



# Additional Questions?

PLEASE REACH OUT TO



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