Welcome to the Money20/20 Europe agenda!

This year the content agenda spans a whopping seven stages, where our team has pulled out all the stops to offer a diverse selection of 170 sessions across three days. And if that wasn’t enough, we have two brand new experience stages for you to feast your eyes on.

From our Sex and Drugs and Rock and Roll stage (the only place to get a Bloody Mary at 10am in the morning) to the Exchange, a rollercoaster for the senses. But what do all of our stages have in common? Diverse topics, great speakers and a little bit of the Money20/20 magic added in for good measure.

Whether you’re here to dive in or just soak up the highlights, we’ve got you covered.

It’s 2022, events are back and Money20/20 continues to lead the pack in bringing you the contacts, experiences and content you need to know.

Welcome aboard.

Gina Clarke
European Content Director
NOT AN EXPO
THIS IS AN EXPERIENCE.

Get ready for:

- Connections that matter
- Need-to-know insights
- New Knowledge
- Innovations
AGENDA
THEMES

You are here to play, not just watch.

This year’s show themes and agenda are like no other. Check out below the themes of our playground that gave the tools our attendees need to succeed on every front that matters - understanding and winning over customers, winning over the competition, and building the most progressive technological and regulatory environment in the world. These themes fuelled a powerful agenda.

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, Consumer trends, Customer behaviour, Customer engagement, Customer journeys, Customer needs, Mission-driven business, sustainability, New product categories and development, Personalisation, Pro-customer approach, Product ideation, UX/UI

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, Consolidation, M&A, Cross-industry collaboration, Ecosystem development, Geopolitics, Localisation, 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, Contextual finance, Embedded finance, Engaging customers where they are, Financial inclusion and access, Governance, Growth strategy, Implementation strategy, Integrations, 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, Digital money (CBDC, cryptocurrencies, forms of programmable money), Open banking, Open finance, PSD2, PSD3, Regulation, 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, DLT, Emerging technologies (NFT, tokenization), Regulation of advanced technologies (AI, quantum computing), Trust (data, identity, privacy, security, Web 3.0)
STAGES

Big Picture Stage
This is our ‘biggy’ where over 800 guests will be treated to a big-boutique cinema experience starring you. Inspired by classic art deco picture houses but delivered as only Money20/20 can, The Big Picture Stage is our blockbuster platform for the biggest ideas in Fintech. When you’re not up there in the lights, be sure to grab gourmet popcorn and ice cream treats.

Plantarium Stage
An intimate but open stage with wide site lines from across the show floor, ‘Plantarium’ is the place where your ideas are planted and nourished. This low glass stage with its living wall backdrop, grassed floor, and hanging plants, provides a calming, eye-catching, and inspiring environment in which to seed your ideas.

Evolution Stage
Arguably our most unique stage on the show floor, The Evolution Stage is located at the intersection of Hall 1 and Hall 7 - or between light and dark - with the two areas providing an exciting, transitional experience for guests as they move through the space. The stage provides the main attraction flanked by a beautiful, illuminated floor-to-ceiling walkway sculpture and integrated bar.

The M Pulse Stage
The beating heart of Money20/20, located in its own dedicated arena in the core of our largest hall. The M Pulse Stage is purpose-built to position you at the centre of the show and is designed with two-level seating on either side of the runway to create an envelope of energy onto the stage.
Sex, Drugs, and Rock and Roll Club
Think the Late Late Show with James Corden mixed with your favourite stand-up night. This club is like no club you’ve seen before. Themed around the bar itself (motorbike hanging from the ceiling naturally), you can shoot some pool or get a temporary tattoo while listening to the bands on stage. But for two-to-three sessions a day, the stage will host the most interesting discussions you’ve ever heard at a club scene. With seating for 150 people either on the floor or at the bar. This club offers an opportunity for interesting firesides, in-depth discussions, & more.

The Exchange
Money20/20’s worst-kept secret. Billed as an experience stage, you’ll have as much fun finding it as you will in the room. Make space in your diary for this escape-room-meets-best-talk-you’ve-ever-heard. Once you’ve found the Exchange, phones will be put away in sealable pouches which ensure all eyes are on the speakers. From hot news to founder’s stories and debating the big issues, the Exchange is the coolest stage to be at, we know you’ll be rushing to grab a coveted slot in this 150-seater experience.

RiseUp
Empowering inclusivity in leadership. Where all women and men allies get together and as a closed doors event, there will be plenty of content to be shared, memorized and then we want all attendees to put in practice what they’ve learnt from it. The impact of the program is far reaching providing aspiring women leaders with a unique opportunity to strategically create an effective roadmap for their desired career path. Generic sessions that will help you to identify your mentor/sponsor for your next career move, to private roundtables, focused on how to network post pandemic, or how to lose fear when coming from corporate and joining a startup or vice versa, and much more.
## Big Picture Stage

### DAY 1

**10:00AM-5:00PM**

**Headline Session: Tink & Visa Europe**
Karen Tso, CNBC International (M)
Charlotte Hogg, Visa
Daniel Kjellen, Tink

**Headline Session: Only Fans**
Gina Clarke, Money20/20 (M)
Keily Blair, Only Fans
Lee Taylor, Only Fans

**How can e-commerce and retail players leverage embedded finance—a so-called €3.5 trillion opportunity?**
Olivia Minnock, Fintech Alliance (M)
Omar Haque, Nexi
Roland Folz, Solarisbank
Matteo Gamba, Wayfair

**What is needed to excel in omni-channel banking?**
Alessandro Hatami, Pacemakers.io (M)
Charith Mendis, AWS
Marc Massar, HSBC

**Headline Session: Feedzai - Faster, Higher & Into Orbit**
Nuno Sebastiao, Feedzai (M)
Tim Peake, Astronaut

**Headline Session: Blockhain.com**
Karen Tso, Anchor, CNBC (M)
Peter Smith, Blockchain.com

**Headline Session: Stripe**
Matthieu Favas, The Economist (M)
John Collison, Stripe

**When it comes to crypto payments, how do we enable our consumer and business customers to get their money faster?**
Ran Goldi, Fireblocks (M)
Sendi Young, Ripple

**How do we move the regulated market to DLT?**
Christina Frankopan, Lazard (M)
Catherine Zhou, HSBC
Marjan Delatinne, SETL
Mariana Gomez de la Villa, ING
Amarjit Singh, EY
Caroline Malcolm, Chainalysis

**How would embedded finance disembed profit pools?**
Scarlett Seiber, Money20/20 (M)
Sophie Guibaud, Fiat Republic
Gis Boudewijn, Dutch Payments Association

**Headline Session: Is your digital bank profitable? This one is!**
Amy O’Brien, Sifted (M)
Anne Boden, Starling Bank

**Headline Session: Deutsche Bank & Google Cloud in conversation**
Karen Tso, CNBC (M)
Bernd Leukert, Deutsche Bank
Dr. Daniel Holz, Google Cloud

**Headline Session: N26**
Amy O’Brien, Sifted (M)
Valentin Stalf, N26

**How is the rise of fintech transforming the next generation of banking (and bankers)?**
Amy O’Brien, Sifted (M)
Kahina Van Dyke, Standard Chartered

### DAY 2

**10:00AM-5:00PM**

**What Can You Teach Me? Lessons challenger banks can learn from their predecessors**
Mark Walker, The Fintech Times (M)
Andrew Ellis, Natwest Group

**The rise of the orchestration layer**
Melisande Mual, The Paypers (M)
Johan Strand, Zimpler
Adil Rehman, Goldman Sachs
Joanne Dewar, GPS
Rob Cameron, Barclaycard Payments

**How can we facilitate finance at the point of need?**
John Kain, AWS (M)
Philip Belamant, Zilch
Ripsy Bandourian, Plaid

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DAY 2 (cont.) 10:00AM-5:00PM

Headline session: Can Regulators Be Innovative? Innovation and regulation - Partners in the success of financial services
Jessica Rusu, Financial Conduct Authority

Headline Session: Mastercard Europe
Mark Barnett, Mastercard Europe

When it comes to conflict and displacement, how can fintech make a difference?
Don Ginsel, Holland Fintech (M) Natalia Sleptsova, SportBank
Shevtsova Alyona, iBox Bank & Leo
Mark Barnett, Mastercard Europe
Maria Kolganova, NABU

Beyond the cool front end
Micky Tesafe, Money20/20 (M) Derek White, Galileio
Eileen Burbidge, Passion Capital
Maria Santos, Technisys

What makes a differentiator in banking?
Alessandro Hatami, Pacemakers.io (M)
Jeroen Plag, ING
Prema Varadhan, Temenos
Sam Everington, Starling Bank - Engine

How can we augment a payment experience?
Andras Rung, Ergomania Digital Product Design (M)
Francesco Simoneschi, TrueLayer
Neha Mittal, Divido
Cyril Chiche, Lydia

DAY 3 10:00AM-3:00PM

What’s next for BNPL?
Louise Maynard-Atem, GBG (M)
Ruth Spratt, Zip
Claire Gambardella, Zopa
Alice Tapper, Go Fund Yourself

How do you justify going after a specific type of customer?
Daniel Kornitzer, Paysafe (M)
Babs Ogundeyi, Kuda
Vrushali Prasade, Pixis
Fabian Pregel, Goldman Sachs

Headline Session: Binance & NFTs
Megan Nilsson, Crypto Megan
Helen Hai, Binance

Headline Session: Culture over quota: How fintech can lead the way
Audrey Mothupi, Systemiclogic (M)
Caroline Emsc, American Express
Ladi Delano, Moove
Maha El Dimachki, FCA
Dr. Herbert Wigwe, Access Corporation

Headline Session: Introducing Project New Era, the UK’s first Digital Sterling pilot
Lord St John of Bletso, House of Lords (M)
Dr. Lisa Cameron MP, House of Commons
Kunal Jhanji, BCG
Brunello Rosa, Rosa & Roubini
Nicole Sandler, Barclays
Paul Sisnett, payweith glass / SMD Group

How will new privacy and personalisation initiatives enable “my cloud, my choice”?
Nick Holland, Money20/20 (M)
Francesco Bontiglio, Gaia-X
Carol Houle, Atos

What’s safe to open source? Balancing faster deployment with secure code
Aliya Das Guptan, Sygnum Bank (M)
Gabriele Columbro, The Linux Foundation
Teo Bildarus, FintechOS
Lesley Ann Vaughan, Mojaloop

PRESENTATION
PANEL
INTERVIEW
AGENDA
The M Pulse Stage

**DAY 1**

**10:30AM-5:30PM**

### How far can you go with Crypto FOMO?
- Ian Taylor, CryptoUK (M)
- Irina Berkon, Metal Payments
- Curtis Ting, Kraken
- Simonas Krepišta, Bank of Lithuania

### What is the vision for digital identity in Europe?
- Andrew Bud, iProov (M)
- Magdalena Mielcarz, Citi
- Daniel Goldscheider, yes.com / The Gain Network

### Solving for consent and access: Is SSI the way to break today’s feudal data system?
- David Birch, Consult Hyperion (M)
- Dominik Beron, walt.id
- Kaja Kirch, Cybernetica
- Tyrone Lobban, Onyx by J.P. Morgan

### Everything for the game: Railsr and special guests
- Melisandre Mual, The Payers (M)
- Nigel Vernon, Railsr
- Will Carling, England Rugby Union
- Mark Aspland, PGA

### Where is the money coming from and where is it going?
- Conny Dorrestijn, Augmentum (M)
- Anand Sambasivan, PrimaryBid
- Carolina Brochado, EQT Partners
- Stefan Becker, Amber Group

### How do we bring the cost of sending money around the world to zero?
- Daniel Webber, FXC Intelligence (M)
- Prajit Nanu, Nium
- Elizabeth Rossiello, AZA Finance
- Steve Naude, Wise Platform
- Dare Okoudjou, MFS Africa Limited

### Retail integrations: Can embedded finance deliver for e-commerce and retailers?
- Daniel Marovitz, Booking.com

### How high is too high when it comes to fintech valuations?
- Kirsty Grant, Seedrs (M)
- Lucy Demery, Barclays Fintech Investments
- Eileen Burbidge, Partner
- Michael Treskow, Eight Roads

### VC Pitches
- Zach Pettet, Money20/20 (M)
- Logan Allin, Fin Capital
- Oliver Richards, MMC Ventures
- Virginia Bassano, Eight Roads
- Takashi Sano, MUFG Innovation Partners
- Kanishka Narayan, Clocktower Technology Ventures

**DAY 2**

**10:00AM-5:30PM**

### What do we need to build and enable the economy of the Metaverse?
- Christina Frankopan, Lazard Financial Advisory (M)
- Jess Houlgrave, Checkout.com
- Antony Trench, Nexo
- George Gennier, Trust Stamp
- Dmitry Tokarev, Copper

### Where can fintech companies do something substantially different in the metaverse?
- Guillaume Vaslin, ENNO studio GmbH (M)
- Jelena Zec, Citi Ventures
- Steve Suarez, HSBC
- Zoe Wei, Fan Token & Binance Connect

### Is mass standardisation the solution to the issues with API quality?
- Julie Ferguson, Merchants Risk Council (M)
- Iana Dimitrova, OpenPayd
- Abdulla Almoayed, Tarabut Gateway
- John Broxis, Open Banking Exchange

### How can venture capital enable the next generation of sustainable business models?
- Callum Burroughs, Business Insider (M)
- Jaidev Janardana, Zopa
- Alexia Yannopoulos, EMEA, Softbank

### What does digital euro mean for market participants?
- Olivia Minnock, Fintech Alliance (M)
- Henrik Gebbing, Finoa
- Inge van Dijk, De Nederlandsche Bank
- Marion Laboure, Harvard University
- Adam Gagen, Revolut
The M Pulse Stage

**DAY 2 (cont.)** 10:00AM-5:30PM

**A World of POSsibilities: How The Point of Sale Can Become The Key to Customer Engagement and Innovation**
- Kisha Allison, Money20/20 (M)
- Nancy Zyed, Magic Cube Inc
- Christian Pirker, EMPSA
- Vidya Peters, Marqeta
- Dejan Roljic, Elly / GoCrypto

We were promised jetpacks: Have we reached peak payment innovation?
- Louise Maynard-Atem, GBG (M)
- Mark Nelsen, Visa
- Rania Lamprou, Simplier
- Brad Goodall, Banked
- Peter Wickes, Worldpay from FIS

Public vs private: Who will win the digital money race?
- Sue Friedman, Ripple (M)
- Charles McManus, ClearBank
- Tony McLaughlin, Citi
- Araba Eshun, Gemini
- Tarun Sachdeva, Ziglu

VC Pitches
- Zach Pettet, Money20/20 (M)
- Rezso Szabo, Illuminate Financial
- Sophie Winwood, Anthemis Group
- Jenny Johnston, BTV
- Luis Valdich, Citi Ventures
- Ricardo Shaefer, Ricardo Shaefer Ventures
- Target Global

**DAY 3** 10:00AM-3:30PM

**PANEL INTERVIEW**

What do SMEs need to serve their customers better?
- Paul Rodgers, Vendorcom (M)
- Paul Rodgers, Vendorcom (M)
- Tui Allen, Shopify
- Alexandre Prot, Qonto
- Jody Perla, Payoneer

Enabling the Long Tail of SME Innovation. How banks and fintechs can optimize businesses of the future with efficiencies today
- Olivia Minnock, Fintech Alliance (M)
- Becky Danks, Comma
- David McHenry, Silicon Valley Bank
- Roland Selmer, Yapily

How do we transition to a zero trust architecture for today’s remote customers?
- Vanita Pandey, Arkose Labs (M)
- Taavi Tamkivi, Salv
- Ran Goldi, Fireblocks
- Bronwyn Boyle, Mambu
- Matt Mills, Featurespace

If nobody likes data silos, why is it so hard to share intelligence?
- Olivia Minnock, Fintech Alliance (M)
- Siddhartha Banerjee, TripleBlind
- Johannes Jaeckle, Heron Data
- Dan Scholey, Moneyhub
- Aoife Sexton, Truata

What is the future of data monetisation in financial services?
- Mark Walker, Fintech Times (M)
- Shane Warman, Pay.UK
- Olivier Dencker, McKinsey & Co.
- Noemie Ellezam, Societe Generale
Will there ever be pan-European rules and rails to pay?
Alvaro Vaca, BCG (M)  Daniel van Delft, Currence iDEAL BV
Martina Weimert, EPI Interim Company
Nicolas Kozakiewicz, Worldline

What would a standardized ESG framework in finance look like?
Gerrit Sindermann, GDFA (M)  Michael Schut, EY
Angel Agudo, Clarity AI  Hans Biemans, ING
Anna Krotova, Mambu

It Ain’t Easy Being Green”. How do we rebuild current financial products to be climate positive?
Gustavo Vinacua, Net Positive Labs (M)  Katherine Brown, Visa
Monika Liikamaa, Enfuce  Erik Stadigh, Lune
Inas Nureldin, Tomorrow Bank

 Movements in synthetic fraud and what it means for consumers and businesses alike
Patrice Boffa, Arkose Labs

What does Ethical AI really mean for financial services?
Mohan Mahadevan, Onfido

How can we architect banking around the customer?
Tim Rutten, Backbase  Martin Horvath, 365 Bank

How can PSD3 be the game changer that PSD2 should have been?
Hakan Eroglu, Mastercard (M)  Nilixa Devlukia, Payments Solved
Duncan Barrigan, Go Cardless  Charlotte Crosswell, Open Banking

Will FinTech adoption of crypto hurt banks in the long run?
Rita Lui, Mode (M)  Cyril Mathew, Stripe
Krit Bhatia, Ripple  Mishal Ruparel, Banking Circle
Stephen Richardson, Fireblocks

How does a bank’s technology layer really impact their product design and overall customer experience?
Joy Macknight, Financial Times (M)  Emelie Magnusson, SEBx
Gareth Richardson, Thought Machine  Deniz Guven, PlatformXIT

What’s next for NFTs?
Aliya Das Gupta, Sygnum Bank (M)  Ori Levi, NFTrades
Vlad Panchenko, DMarket  Julia Morrongiello, Zero Hash

Winning with API integration: Wise & Tiger Brokers
Steve Naude, Wise Platform  Henry Toh, Tiger Brokers

How the convergence of payment verticals is leading to new retail business models
Louise Maynard-Atem, GBG (M)  Paolo Zaccardi, Fabrick
Leonardo Rubattu, UnipolPay

How do you remain sticky as a financial institution in the face of a digital-first consumer, across their lifetime?
Micky Tesfaye, Money20/20 (M)  Jonathan Wilson, AU10TIX
Paula Mariani, N26  Javier Lipúzcoa, BBVA
Diana Carrasco, Lloyds Banking Group
**Plantarium Stage**

**DAY 2 (cont.)**

10:00AM-5:30PM

**How verticalisation can become a competitive advantage**
- Richard Neve, Cognito Media (M)
- Sara Savidge, J. P. Morgan
- Jean-Charles Velge, Qover
- Michael Jackson, Volvo
- Sreelekha Sankar, PagoNxt Merchant Solutions

**How can banks monetise open banking?**
- Kathy Hao-Hsuan Chang, DNB Bank ASA (M)
- Stefano Vaccino, Yapily
- Karl MacGregor, Vyne
- Tom Pope, Trink
- Basak Toprak, J.P. Morgan Payments

**One-stop-shops are losing, interoperability is winning: Plaid and Mollie**
- Keith Grose, Plaid
- Rogier Schoute, Mollie

**What’s next for the creator economy?**
- Sanjib Kalita, Money20/20 (M)
- Eugene Lee, ChannelMeter
- Jeff Nathenson, Whistle

**DAY 3**

10:00AM-3:10PM

**Is web3 just VC-driven hype, or is the DeFi world coming good?**
- Amir Nooriala, Callsign (M)
- Seema Khinda Johnson, Nuggets
- Simone Romano, IoTeX

**What can we learn from DeFi and technologies that cannot be regulated?**
- Rana Yared, Balderton Capital (M)
- Szymon Sympniewicz, Ramp
- Tycho Onnasch, Zest Protocol

**What’s the hold up when it comes to financial inclusion?**
- Caroline Gathinji, McKinsey & Company (M)
- Edidiong Uwemakpan, TeamApt
- Ahmed Karsli, Papara

**How do we get the start of the relationship right?**
- Ram Sundaram, TerraPay (M)
- Devina Paul, Zumo
- Liudas Kanapienis, UAB Ondato

**Delving into the detail with Northzone and iZettle**
- Jeppe Zink, Northzone
- Magnus Nilsson, iZettle

**What will the UK’s first Digital Sterling pilot look like?**
- Dr. Ruth Wandhofer, Payments Systems Regulator UK (M)
- Kaj Burchardi, BCG Platnion
- Oliver Irons, Simmons & Simmons
- Amit Sharma, FinClusive Capital
Day 1

10:45AM-5:00PM

How should open finance adapt amidst a worldwide cost of living crisis?
Julie Fergerson, Merchant Risk Council (M)
Sam Seaton, Moneyhub
John Brox, Open Banking Exchange
Peter De Caluwé, Thunes
Todd Schwetzler, Brankas & Open Banking Exchange

Where did all the SPACs go?
Julie Fergerson, Merchants Risk Council (M)
Logan Allin, Finn Capital

What are the implications of increased sanctions in payments?
Rachel Morrissey, Money20/20 (M)
Ricky Knox, ForMore
Charles Delingpole, ComplyAdvantage
Dora Ziambra, Azimo

The AI quantum blockchain in the cloud and the future of money
Rupert Lee-Browne, Caxton (M)
David Birch, Consult Hyperion

Founders stories: My life before fintech
Richard Neve, Cognito (M)
Curtis Ting, Kraken

Founders stories: My biggest mistake
Aliya Das Gupta, Sygnum Bank (M)
Frederik Mijnhardt, Seef

Day 2

10:20AM-5:20PM

Who’s supporting the start-ups?
Eric Van der Kleij, Co-founder, EdenBase (M)
Fredrik Ulvenholm, Vilja Solutions
Maria Palma, Kindred

Saving the planet with every transaction, meet the ESG superheroes of fintech
Gihan A.M Hyde, Communique (M)
Brennan Spellacy, Patch
Tony Verutti, Parley

The creator economy is more than just a side hustle, so why are creators being penalised by traditional institutions?
Zach Pettet, Money20/20 (M)
Lee Taylor, OnlyFans

The RiskOps Backstage Pass - meet the stars protecting the payments system
Richard Harris, Feedzai (M)
Silvia Mensdorff-Pouilly, FIS
Graham Barrow, Dark Money Files
Jethro Cornelissen, ING

Embedded Finance Unplugged
Tui Allen, Shopify (M)
Sophie Guibaud, Fiat Republic
Scarlett Sieber, Money20/20

BNPL 3.0 - the death of the credit card? Take 1
Rachel Morrissey, Money20/20 (M)
Philip Belamant, Zilch

Day 3

86 markets in one day…. When Spotify enabled the world overnight
Alessandro Hatami, Pacemakers.io (M)
Anita Liu Harvey, Spotify

The great resignation or something else?
Nadia Edwards-Dashti, Harrington Starr (M)
Travers Clarke-Walker, Thought Machine
Hartej Sawhney, Zokyo
Ali Hamrni, Rollee

Founders stories: Female founders, the real unicorns of fintech
Eric van der Kleij, Edenbase (M)
Peggy Van De Plasche, Roar Growth
Chi Achebe, Achebe Capital & Vested Interest

Diaspora Banking
Elizabeth Kleinveld, Startupbootcamp (M)
Henk John Guicherit, Mopé
Jane Loginova, BPC
Marvyn Smith, Atmen
DAY 1
10:15AM-3:55PM
New Horizons Welcome Reception
Scarlett Sieber, Money20/20  Steve Clark, Money20/20
Sanjib Kalita, Money20/20  Marjan Delatinne, SETL

Sex & Cannabis: How this single mom is disrupting a $54 billion industry
Scarlett Sieber, Money20/20  Amanda Goetz, House of Wise

The dark side of crypto: scratching Satoshi’s underbelly
Mark Walker, The Fintech Times  Megan Nilsson, Crypto Megan
Adam Bialy, Fiat Republic

Candy Crush, Instagram, Strava and me – a disengaged mobile banking user
Hamza Behzad, Meniga

DAY 2
11:00AM-3:55PM
Making tax sexy for fintech entrepreneurs
Ben Boradach, April
Ronen Assia, Team8 & eToro

Banking and crypto – friends or foe?
Mishal Ruparel, Banking Circle
Stephen Richardson, Fireblocks

Experience optimization isn’t an wish-list, it’s a requirement for a stand-out bottom line
On Bauer, Dynamic Yield
Gerardo Lara, Synchrony Financial

Eliminating dominance in banking?
Let’s do it! Let’s do it!
Tracey Davies, Money20/20
Kahina van Dyke, Standard Chartered

DAY 3
11:00AM-11:45AM
Fintech Goes to the Movies: Funding Creative Projects with Embedded Finance
Jon Gosier, Filmhedge
Grant Wainscott, Metro Atlanta Chamber

Decarbonising crypto: is net zero by 2030 even possible?
Kathy Hao-Hsuan Chang, DNB Bank ASA
Kirsteen Harisson, Zumo

AGENDA
The Evolution Stage

DAY 1 KEYNOTES 10:30AM-4:20PM

D&S: The Travel Bounce Back Begins
Lidewij van den Ham, SVP of Loyalty & Engagement

Global Shakers: Toqio
Eduardo Martinez, Toqio

Global Shakers: Adiona
Yvette Perciva, Adiona

Global Shakers: Gibobs
Jorge Gonzalez-Iglesias, Gibobs

Global Shakers: Life Saver
Karen Rios, Lifesaver

Edenbase Announcement
Eric Van der Kleij, Edenbase

Metalpay Announcement
Marshall Hayner, Metal Pay

Checkout.com Announcement
Jess Houlgrave, Checkout

MFS Africa Announcement
Dare Okoudjou, MFS Africa

Alia: Unveiling a new open banking payments feature
Jozef Klaassen, Alia

Global Shakers: Fiat Republic
Adam Bialy, Fiat Republic

Global Shakers: Fintonic
Lupina Iturriaga, Fintonic

Global Shakers: Threedium
Lode Groosman, Threedium

Zimpler Announcement
Rhiannon Burns, Zimpler

Surfboard Payments Announcement
Christopher Lindfeldt, Surfboard Payments

Eightcap Announcement
Patrick Murphy, Eightcap

Bankingcircle & EMPSA Important Announcement
Søren Skov Mogensen, Bankingcircle
Christian Pirkner, EMPSA

DAY 2 KEYNOTES 10:25AM-4:20PM

Global Shakers: Cheqd
Fraser Edwards, Cheqd

Global Shakers: Starlix
Chryss Chorafa, Starlix

Global Shakers: Net Positive Labs
Frank van Beuzekom, Net Positive Labs

Global Shakers: Lextego
David Cunningham, Lextego

Raisin Announcement
Katharina Lueth, Raisin

Zopa Announcement
Ed Massey, Zopa

Bud Announcement
Ed Maslaveckas, Bud

ACI Worldwide Announcement
Madeline Aufseeser, ACI Worldwide

Global Shakers: Crystal Blockchain
Marina Khaustova, Crystal Blockchain

Global Shakers: Maroo
Michelle Swiec, Maroo

Global Shakers: Torus
Kirill Listsyn, Torus
The Evolution Stage

DAY 2 (cont.) 10:25AM-4:20PM

Global Shakers: Impact4good
Lesley Li, Impact4good

Bitstamp Announcement
Jean-Baptiste Graftieux, Bitstamp

Hyphe Announcement
Dolf Diederichsen, Hyphe

Zumo Announcement
Amelie Arras, Zumo

DAY 3 10:15AM-11:40AM

Global Shakers: Welthiapp
Fonta Gilliam, Welthiapp

Global Shakers: Aazzur
Philipp Buschmann, Aazzur

Global Shakers: Betapp
Daniel Chang, Betapp

Global Shakers: Channel Meter
Brian Park, Creator Cash

Embedded Finance in Global Trade
Claire Thompson, Global Trade
Emma Mills, Mastercard (added)"

Accelerating Growth With Episode 6
Derren Powell, Mastercard
Stephen Breen, Episode 6
RiseUp

DAY 1
10:30AM-4:00PM

Welcome RiseUp attendees from our President
Tracey Davies, Money20/20

Gender equality today for a sustainable tomorrow
Polly Jean Harrison, The Fintech Times (M)
Mariana Gomez de la Villa, ING
Vanita Pandey, CMO/Advisor at many companies
Peggy Van De Plassche, Roar Growth

How to find the right mentor / sponsor (male or female) in our industry
Polly Jean Harrison, The Fintech Times (M)
Gustavo Vinacua, Net Positive Labs
Tia Hansen-Drury, Minna Technologies
Veronique Steiner, JP Morgan
Lorraine Donnelly, Treasury & Trade Solutions

The great switch, upskilling and new techniques for your CV
Polly Jean Harrison, The Fintech Times (M)
Lupina Iturriaga, Fintonic
Briana van Strijp, Anthemis

The ying and the yang of our industry
Shivani Baghel, Program Manager at Edenred

DAY 2
9:30AM-1:30PM

Conquering imposter syndrome
Tracey Davies, Money20/20 (M)
Gihan Hyde, Communiqué
Rachel Matthews, CallSign

Women & STEM, dismantling the gender gap
Delia D. König, Solaris (M)
Sheel Mohnot, Better Tomorrow Ventures
Michelle Swiec, Maroo
Tribeni Chougule, VISA

Segment I - Roundtable# 1 - How to lose fear when coming from corporate and joining a startup or vice-versa
Real Talk
Magdalena Mielcarz, Citi (M)

Segment I - Roundtable# 2 - Learn how to say No
Sara Savidge, JP Morgan Payments (M)

Segment I - Roundtable# 3 The Importance of hiring the right talent
Simon Stokes, Greenings (M)

Segment I - Roundtable# 4 - Could fintech be the springboard between the public and private sector that women need?
Caroline Isabel Emch, American Express (M)

Segment I - Roundtable# 5 - How do people network post-pandemic
Susan Barton, EY (M)

Segment I - Roundtable# 6 - Limiting belief that may block yourself and your career
Peggy Van De Plassche, Roar Growth (M)

Segment II - Roundtable# 1 - How to lose fear when coming from corporate and joining a startup or vice-versa
Real Talk
Magdalena Mielcarz, Citi (M)

Segment II - Roundtable# 2 - Learn how to say No
Sara Savidge, JP Morgan Payments (M)

Segment II - Roundtable# 3 The Importance of hiring the right talent
Simon Stokes, Greenings (M)

Segment II - Roundtable# 4 - Could fintech be the springboard between the public and private sector that women need?
Caroline Isabel Emch, American Express (M)

Segment II - Roundtable# 5 - How do people network post-pandemic
Susan Barton, EY (M)

Segment II - Roundtable# 6 - Limiting belief that may block yourself and your career
Peggy Van De Plassche, Roar Growth (M)
**RiseUp**

**DAY 3**

**10:00AM-11:00AM**

**Panel Chat**

Real Life Leadership from the Leaders of Money20/20 (+ their kids)

Gina Clarke, Money20/20 (M)  Scarlett Sieber, Money20/20
Kathryn Frankson, Money20/20

Who is the Founder of Rise Up and what does her day look like?

Conny Dorrestijn, Shiraz Ventures (M)  Tracey Davies, Money20/20

RiseUp Europe Closing Remarks

Alma Solera, Money20/20
Tuesday afternoon also played host to our Summit Stage. This time, JP Morgan offered a payments focused agenda that looked at what comes next for the industry, and why partners are so important.

**D A Y 1**

**2:00-4:00PM**

**Consumerism: The movement towards mobility and experience expansion**
Alison Livesey, J.P. Morgan

**How can we leverage mobility services to create new revenue streams?**
Tristan Attenborough, J.P. Morgan (M)
Raja Kuppuswamy VW Pay

**How can marketplaces enable consumerism and experience innovation?**
Sanjay Saraf, J.P. Morgan (M)
Daniel Marovitz, Booking.com

**How bank + fintech collaborations are enabling seamless and consolidated experiences for the benefit of the customer**
Veronique Steiner, J.P. Morgan (M)
Gilles Grapinet, Worldline

**Why Payments-as-a-strategy should be your new business model**
Sara Castehano, J. P. Morgan

**Third Party Money: Managing a new kind of money**
Priyanka Rath, J.P.Morgan