

# 2016 Agenda Track Descriptions

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Money20/20 has the largest agenda with the most senior speakers focused on payments and financial services innovation for connected commerce at the intersection of mobile, retail, marketing services, data and technology. Our agenda contains multiple formats and over 15 tracks focused on disruptive ways in which consumers and businesses manage, spend and borrow money.

## General Session Keynotes & Power Panels

General Session Keynotes and Power Panels feature some of the most senior and influential executives from diverse organizations shaping the future of payments, financial services and commerce. Many keynotes include major announcements exclusive to Money20/20 enabling attendees to be the first to hear and act upon these announcements

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## Alternative Lending & Credit

The dynamic new industry of online and marketplace lending is already at a crossroads. How will the regulatory and economic environment impact the opportunities for alternative lenders? Can non-bank lenders take meaningful share from banks? Or will they instead partner with banks to bring new efficiencies and serve previously underserved markets? Can innovative new risk models withstand the test of a negative credit cycle? Can emerging lending companies scale their businesses across global markets? In this track, leading innovators in both consumer and SMB lending will reflect on the lessons of the past year and future opportunities.

Topics include:

- Consumer Lending Roundtable: The Future of Online & Marketplace Lending

- SMB Lending Roundtable: Alternate Roads to Operating Capital
  - Banks & Alternative Finance: From Partnerships To Lending-as-a-Service
  - Alternative Credit Scoring & Management: Enabling Lending to the Underserved Consumer
  - Point of Purchase Financing
  - *Fireside chats with: Credit Karma & ZestFinance*
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## B2B Payments & Finance

While attention and excitement surround new payments and finance solutions for consumers, the B2B market is larger and perhaps the greater untapped opportunity. But, B2B payments have historically been inefficient and expensive. Businesses, particularly SMBs, remain underserved. In this track, industry leaders will discuss emerging new solutions that address the varied challenges that businesses face in the global marketplace, including processes related to e-invoicing, payment settlement, working capital, accounting and cash management.

Topics include:

- Global B2B Finance: Empowering SMBs for X-Border Payments & International Trade
  - Beyond Lending: Differentiated Financing Solutions for SMBs & Suppliers
  - Innovating in B2B Payments: Opportunities & Challenges
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## Blockchain Tech

The conversation around blockchain tech continues to evolve and mature. Bitcoin now faces governance and scaling challenges. Ethereum, a public blockchain platform with additional programmable transaction functionality to run smart contracts, is experiencing dramatic growth. Meanwhile, overall venture investment in bitcoin and blockchain startups has passed \$1 billion. Major banks, industry consortiums and tech companies are exploring non-currency applications of blockchain technology such as securities settlement and property title. In this track, we'll explore the current and future state of blockchain tech, including private blockchains, public and decentralized shared ledger systems, and digital currencies.

Topics include:

- Investing in Blockchain Tech: Insights from Corporate & Venture Investors
- All Together Now: How Bank & Tech Consortiums Are Shaping the Future of Blockchain
- Empowering the Edge: Why the Blockchain Revolution Should Remain Decentralized
- *Fireside chats with: Chain & Digital Asset Holdings*

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## Data Analytics & Algorithm-Based Innovation

If data is the new oil, then data scientists are the new oil wells. Machine learning, prediction markets and other advanced techniques are powering new use cases and efficiencies for financial services providers. Algorithm-based innovation is driving new credit risk models, fraud mitigation platforms, personalized customer experiences, enhanced decision making and more accurate predictions of future outcomes. In this track, hear from practitioners about innovative technologies and applications of data in financial services.

Topics include:

- Machine Learning & Artificial Intelligence Powering Next Gen CX in Financial Services
- Seeing the Future: The Power of Prediction Markets & Advanced Data Analytics
- Enabling Credit for Underserved Borrowers with Advanced Data Analytics

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## Demos & Announcements

This track is dedicated to 10-minute product announcement and demo presentations, shown for the first time at Money20/20, by a diverse group of 30+ startups and established companies. The list of presenters includes many names you might expect, as well as many you might not have heard of. The unifying theme is that they each have something new and exciting to say.

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## Digital Banking & Personal Finance

Mobile-first consumers are driving a transformation in banking and personal finance. Traditional models of how consumers manage their personal finances are being disrupted and redefined. New companies are emerging that provide digital solutions for payments, budgeting, saving and investing. Legacy financial institutions must respond, either by developing their own capabilities or collaborating with the innovative upstarts. These sessions will provide perspective on the revolution in digital banking and personal finance for both incumbents and startups alike.

Topics include:

- Open Bank APIs & The Future of Collaboration in Financial Technology
- Digital Banking: Perspectives on the Disruptors, the Incumbents & the State of the Art
- Robo-Advice & Wealth Management Tools for Millennials & Other Underserved Investors
- Emerging Technologies, Platforms & Distribution Channels for Retail Investing
- ATM Redefined: The Future of Self-Service

- Autopilot Finance: Optimizing & Automating Financial Life
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## Economic Inclusion & Financial Health

2.5 billion people, 36% of the world's population, are unbanked. More still are banked but not financially healthy, even in developed markets. Studies show that more than half of American adults struggle financially, including an unhealthy amount of debt, irregular income, and sporadic savings habits. Lasting financial health strengthens local economies and creates new long-term revenue streams for financial services providers. Hear how innovative approaches are driving economic inclusion and enabling measurable financial health in the U.S. and around the globe.

Topics include:

- What the U.S. Can Learn from Financial Inclusion Initiatives in Emerging Markets
  - Measuring What Matters: How Do We Know If FinTech Really Improves People's' Lives?
  - Personal Data as a Currency
  - Blockchain & The Future of Personal Identity
  - *Fireside chats with: Intuit & Opportun*
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## Entrepreneurship & Investing

Global investment in FinTech companies reached an all-time high of nearly \$20 billion in 2015, but can this staggering momentum continue through 2016? Where will founders now secure the capital and expert guidance to drive FinTech innovation successfully into future? Corporate or institutional VCs, incubator and accelerator programs, or disruptive new models? Hear insights on how to successfully raise startup seeds into thriving FinTech Unicorns.

Topics include:

- Investor Perspectives: Future FinTech Outlook from Corporate & Institutional VCs
  - FinTech Incubators & Accelerators: Measuring Their Impact
  - Building a Billion-Dollar Financial Services Company: When Startups Grow Up
  - Crowdfunding & Other Alternative Models of Startup Fundraising
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## Global, Real-Time & X-Border Payments

A global marketplace requires payments within and across international borders that are interoperable, real-time and cost-effective for all stakeholders. New digital solutions are being developed around the globe that disrupt the status quo to address unmet consumer and business remittance needs. In the US, the Federal Reserve Bank has assembled a task force to identify and assess alternative approaches for implementing safe, ubiquitous, faster payments capabilities. In this track, hear from the innovative organizations that are overcoming enormous technical and business challenges to enable a new breed of payments platforms.

Topics include:

- P2P X-Border Payments: New Approaches & Emerging Markets
- Leveraging Distributed Ledgers to Enable Real Time Cross-Border Payment Networks
- Faster Payments Platforms & Solutions
- Uses & Business Case for Faster Payments

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## Insurance Tech

The insurance industry is being disrupted along several dimensions. Emerging consumer technologies (such as drones and driverless vehicles) and sharing economy businesses (such as Uber and Airbnb) introduce entirely new market needs for liability and coverage. And new technologies like IoT, blockchain and advanced data analytics provide toolkits for redefining how insurance products are delivered. Insurance is ripe for a high-tech overhaul to enhance customer experience, gain new efficiency and create products that meet emerging coverage needs. In this track, insurance tech investors and entrepreneurs share their insights. Don't worry. We have you covered.

Topics include:

- Investing in Insurance Tech
- InsurTech Disruptors: Redefining An Industry

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## Issuing Innovations: Credit, Debit & Prepaid

Payments of all types--pay before (prepaid), pay now (debit) and pay later (credit)--continue to evolve and be redefined. This track explores these innovations, including the latest offerings from the major payment networks, prepaid cards that provide checking account functionality, retailer co-branded and private label credit programs that power personalized mobile experiences and payments APIs that enable developers to seamlessly integrate payment transactions into their applications.

Topics include:

- Major Payment Networks Innovation Roundtable

- Rethinking Prepaid: GPR vs. Digital Checking
  - Innovations in Retailer-Branded Payments: Co-Brand & Private Label Credit
  - Payments APIs: Opening Up to Innovation
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## **Legal & Regulatory: Business Issues**

As the U.S. presidential election approaches, a broad range of regulatory conversations are underway that will shape the future of FinTech both domestically and globally. At the same time, we are beginning to see the development of interesting partnerships between government and the private sector that attempt to foster FinTech innovation while balancing consumer protection. Our two Legal & Regulatory tracks at Money20/20 examine how regulators globally are adapting to the dizzying pace and change and the intended, and unintended, consequences for consumers and financial solution providers.

Topics include:

- The FinTech Regulatory Sandbox: Is the US Losing the Global FinTech Innovation Battle?
  - The Role of US State & Local Governments in Building a Thriving FinTech Ecosystem
  - Blockchain Opportunities: Securities, Back Office Settlement & Global Trade Finance
  - Impact of US Presidential Election on the Financial Services Regulatory Landscape
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## **Legal & Regulatory: Risk & Compliance**

As the U.S. presidential election approaches, a broad range of regulatory conversations are underway that will shape the future of FinTech both domestically and globally. At the same time, we are beginning to see the development of interesting partnerships between government and the private sector that attempt to foster FinTech innovation while balancing consumer protection. Our two Legal & Regulatory tracks at Money20/20 examine how regulators globally are adapting to the dizzying pace and change and the intended, and unintended, consequences for consumers and financial solution providers.

Topics include:

- RegTech: Addressing Regulatory Challenges with Automation & Advanced Data Analytics
  - Cybersecurity, Organized Crime & Other Evolving Threats to the Global Financial Marketplace
  - Online & Marketplace Lending: The Implications of Regulation & Self-Regulation
  - Balancing Blockchain Public Policy: Thoughtful Regulation Without Stifling Innovation
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## Marketing & Customer Experience

Consumers equate brands with experiences. In many respects, customer experience is the future of marketing. Key tools like customer data and mobility can be leveraged to create enhanced, personalized experiences for customers both online and in stores. In this track, industry leaders in financial services and retail share insights on how to drive both acquisition and loyalty by designing great payments, commerce and finance experiences for consumers.

Topics include:

- Curating World-Class Customer Experience in Financial Services
  - The Role of Digital Technology in the Evolving In-Store Customer Experience
  - Driving Loyalty & Great CX With Coalition Data
  - Digital Marketing & Loyalty for the Connected Consumer
  - Designing for Women: FinTech for the Decision-Maker in Most US Households
  - Mobile Customer Engagement & The Role of Retailer-Branded Wallets
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## Mobile Wallets & Payments

After years of speculation and so-called “wallet wars,” the in-store mobile payments landscape is rationalizing into several major third-party wallets along with a number of proprietary retailer and bank offerings. But just as important to the future of commerce is the role that mobile wallets play in streamlining online purchases and enabling powerful, personalized, omnichannel shopping experiences for consumers. And ultimately, the value that consumers gain from these experiences is what will have them tapping their phones at the point of sale in greater numbers. In this track, we’ll explore the future of mobile payments from the perspective of the participating stakeholders, including issuers, merchants, payment networks and mobile wallet providers.

Topics include:

- Tap and Go: The Current & Future State of In-Store Mobile Payments
  - The Role of Mobile Wallets in Streamlining Online & Mobile App Payments
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## New Market Research

The best market research inspires and informs innovation—delivering insights about customers, competitors, and the latest technologies and trends. This track features presentations of research being revealed for the first time at Money20/20 and providing a broad range of insights on a variety of topics, including: mobile payments and digital banking trends, online bill payment innovations, data monetization opportunities and challenges, the status and implications of the US EMV rollout and how the Generation Z cohort will shape the future of payments.

Topics include:

- How Gen Z will Shape the Future of Payments
  - Mobile Payment Adoption: Apple Pay & Beyond
  - Digital Banking Trends
  - Impact & Status of the EMV Rollout, both in-store and online
  - Data Monetization: Trends, Business Models, Winners & Losers
  - New Innovations in Digital Mailbox
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## Next Gen Retail & Commerce

Commerce--how consumers discover, shop and buy any product, service or experience--is being fundamentally redefined. And these emerging models provide the context for which payments and financial solutions providers must develop and deliver new solutions. This track will explore the changing retail and commerce landscape, including perspective from leading merchants, and address how financial services providers are adapting with new capabilities like omnichannel payments, social commerce 'buy buttons' and IoT commerce marketplaces.

Topics include:

- Social & Distributed Commerce: Are Consumers Pressing the Buy Button?
  - Retailer Payments & Treasury Execs: Their Biggest Opportunities & Challenges
  - Contextual Checkout: Enabling Commerce When, Where & Why Consumers Demand
  - Mobile Payments & Commerce Innovation: New Research & Retailer Perspectives
  - Smart Device Commerce Marketplaces: Buying & Selling On the Internet of Things
  - *Retail case studies with: Adyen & Dunkin' Brands*
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## POS, Processing & Open Platforms

Whether it's in the store or online, the moment of truth for payments happens at the point-of-sale, all supported by a complex ecosystem of acquirers, issuers, networks, gateways, POS hardware and software providers. With mobile technology as a catalyst and startups disrupting the status quo, POS vendors and processors are moving from closed, monolithic and batch to open, distributed and real-time. The track explores how the providers of the core infrastructures of payments are delivering compelling new value-added services for merchants and consumers while also maintaining the trust and security customers expect and demand.

Topics include:



- Customer & Merchant Driven Innovation in Payments
  - SMB Payments Solutions
  - Global X-Border E-Commerce: Opportunities, Challenges & The Role of Partnerships
  - Payments Security: Taking A More Holistic Approach
  - *Fireside chats with: Bank of America Merchant Services & Worldpay*
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## Risk, Security & Fraud

Identity theft is a growing global issue. The US rollout of EMV has reduced in-person payments fraud and the profitability of counterfeit card operations but has also driven fraudsters online and increased incidence of new account fraud. Emerging technologies, like biometrics and machine learning, hold great promise for authenticating consumers and mitigating fraud losses but the battle against cybercriminals is real and ongoing. This track will address the complex business issues relating to the application and adoption of state of the art fraud prevention technologies.

Topics include:

- Machine Learning, Omnidata & Fraud Mitigation
  - Stealing Your Life: Identity Theft
  - Solving the Identity Fraud Problem in Financial Services & The Case for the Insured Internet
  - Biometrics Innovation & The New Password
  - Mobile Identity: Enabling Secure Commerce in an Internet-Connected World
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## StartupPitch180

Expanded and enhanced for 2016, StartupPitch180 (<http://www.money2020.com/startuppitch180>) will feature 30 diverse and innovative early stage companies presenting their businesses in 180 seconds. Participating companies will compete for cash prizes and a spot on the main stage in between the keynote speakers later in the conference. The action is fast-paced, interactive and fun, as judges from leading VC firms and audience voting will determine the 4 winners from our curated list of startup companies.

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## Sunday Spotlights

While moderated panels featuring industry leaders and experts are a format we love, sometimes it's refreshing to take a deeper dive through an interview or stand-alone presentation. This track spotlights thought leaders on a variety of topics, some not covered elsewhere on the agenda.

\*All agenda descriptions subject to change

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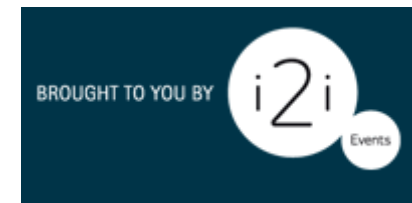

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