

# PLENARY

RAPID  
IMPROVEMENT  
IN FINANCIAL  
LANDSCAPE



SFF x SWITCH

11 - 15 NOV 2019

◦ OPENING ◦  
KEYNOTE

H.M. QUEEN MAXIMA OF  
THE NETHERLANDS

# PLENARY



- 70 MILLION SMEs & TRADERS GENERATE \$0.7T OF INDIA'S GDP **\$2.7T**
- AIMS TO GENERATE **\$5 TRILLION BY 2024**

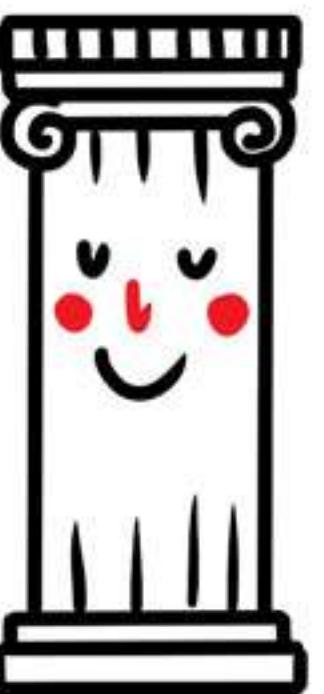
- 1 ACCEPTANCE & AWARENESS OF DIGITAL PAYMENT
- 2 200 OFFICERS
- 3 400 TRADE ASSOC.

- 2 INCLUSIVE Empowerment

DIGITAL INDIA

BY:  
P.M.  
MODI

THE *founding* PILLARS



LOGISTICAL SUPPORT

4 SOCIO ECONOMIC POLICY

SOPHISTICATED MARKETING

3 E-STORES  
• VIA REVERSE ENGINEERING

CREATING AN  
**E-STORE**  
IN 10 MINUTES

THE AGILITY OF INDIA



PANEL

## GREAT MERCHANT Digitisation STORY

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# PLENARY



- 2017: MPESA LAUNCH
- P2P TRANSFER FACILITY
  - REGULATOR + INNOVATOR COLLAB
  - PROVIDED NEW BIZ OPPORTUNITIES
  - LEARNING POINT FOR OTHER NATIONS



NATIONAL POLICY MAKERS NEED TO ENGAGE IN dynamic LEARNING & SHARING

PANEL  
A MACRO VIEW ON  
FINANCIAL inclusion \$

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# PLENARY

# CHANGING LANDSCAPE:

A Venn diagram with two overlapping circles. The left circle is labeled "MANY LARGE BANK\$". The right circle is labeled "MULTIPLE SMALL FINTECH STARTUPS". A curved arrow points from the bottom of the right circle towards the bottom of the left circle, and another curved arrow points from the bottom of the left circle towards the bottom of the right circle, both pointing towards the center where they meet.

MANY  
LARGE  
BANK\$

MULTIPLE  
SMALL FINTECH  
STARTUPS

PARTNERSHIP



**WILL NOT REPLACE  
NATIONAL CURRENCIES**

- **STRONG INSTITUTION BACKING**

----- LIBRA

- EFFICIENT CROSS BORDER PAYMENT
  - CHEAPER REMITTANCE

# \* SECURITY LEVELS OF THIRD-PARTY PROVIDERS

\* NO ROOM for MISTAKES !

# Revolutionary, TECH GIVES FREEDOM TO DO WORK BETTER

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# FUTURE OF CENTRAL BANKS: A POLICY FIRESIDE CHAT

# PLENARY



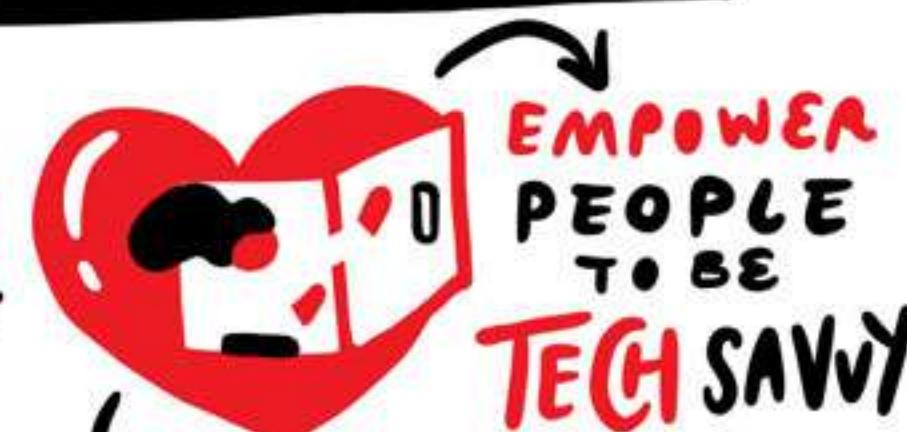
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“TECH IS NOT NEUTRAL!”

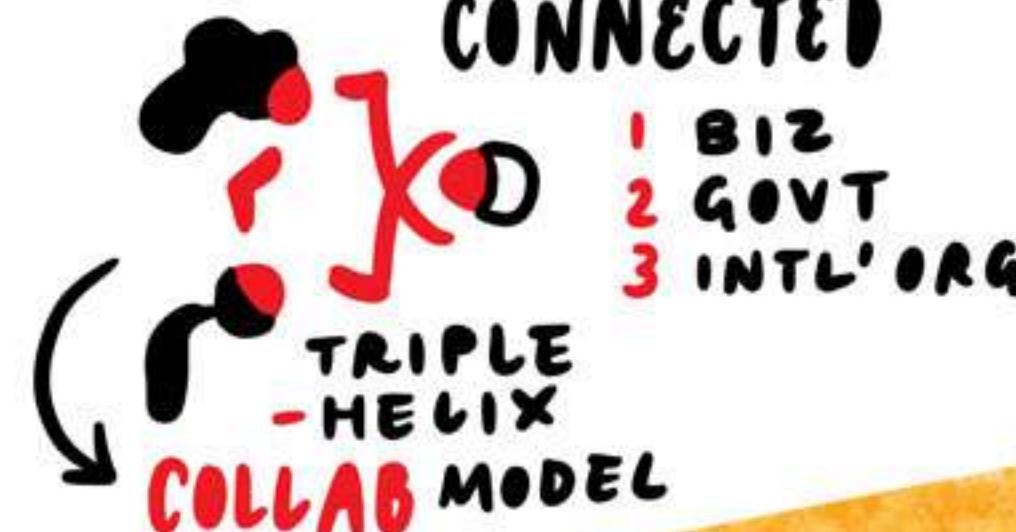
WE CAN ↑ BENEFITS & ↓ COST BY:

1 PUTTING PEOPLE AT HEART



EMPOWER PEOPLE TO BE TECH SAVVY

2 STAYING OPEN & CONNECTED



MAKE TECH accessible TO ALL

3 ENSURING GOOD GOVERNANCE

FOSTER safe & TRUSTED ENV.

INSPIRING THE FUTURE.  
MR HENG SWEE KEAT

# PLENARY



80 MIL GAMERS  
ON THE PLATFORM

Interoperability,  
BETWEEN SYSTEMS  
& A OPEN ECOSYSTEM  
IS → KEY



200M  
TRANSACTNS  
PER MONTH



FINANCIAL  
INCLUSION  
NEEDS TO START  
FROM TOP  
LEADERSHIP



FUTURE  
OF INFRA-  
STRUCTURE  
WILL BE  
DIGITAL



SKYPE  
SET UP SEPERATE COMPANY  
TO LEVERAGE ON  
PARENT COMPANY

VENTURES  
INVESTMENTS  
GOVERNMENT FOUNDATIONAL  
RESEARCH IS important  
FOR ENTREPRENEURS →  
VENTURE INTO INVESTMENT  
influenced BY:  
DEEP INNOVATION

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FROM: ENTREPRENEUR  
TO : INVE\$TOR

# PLENARY

## ① SPEND MORE TIME TO DECODE HUMANS



UNDERSTAND CULTURAL differences

THOUGH SOLUTIONS ARE TECHNOLOGICAL, THE PROBLEMS ARE NOT!

- CAPITALISM
  - REFRESH TO REDISTRIBUTE WEALTH

## ② CULTIVATE A healthier PLANET



- POSITIVITY
  - FOCUS ON THE GOOD
  - BE PRAGMATIC & REALISTIC

## ③ RESOLVE MASSIVE CONTRADICTIONS

- TACKLING INCOME & SOCIAL INEQUALITY
- ENSURING A NET-POSITIVE OUTCOME



PANEL

## TECH for IMPACT

IMPORTANCE OF INNOVATION & TECH  
- CHANGE THE WORLD FOR THE BETTER -

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# PLENARY



- I FLEXIBLE & ADAPTABLE
  - TRANSACTS AT \$10,000 THRESHOLD
  - EARN A LOT !!!
  - NO INCENTIVE TO TALK TO FBI
- II HAD VERY LOYAL PEOPLE

MANIPULATE &  
MERGED THE  
LEGAL & ILLEGAL  
\*IPO \*PUMP AND  
DUMP



CAUGHT WITH  
\$200K  
SAID IT WAS FOR  
HEART TRANSPLANT

THE MONEY TRAIL  
WILL LEAD TO THE BAD GUY

LV BAGS  
TO SMUGGLE  
\$667 MILLION IN CASH



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THE FBI's Investigation  
OF THE WOLF OF WALL STREET

# PLENARY

WE'RE ALL ABOUT  
**TRANSFORMING LIVES**  
FIRST.  
PROFITS WILL  
**COME LATER!**



CLIMATE CHANGE  
IS AFFECTING THE  
**MOST VULNERABLE**  
POOR REFUGEE  
NO ACCESS

FINANCIAL LITERACY



1 ENVISION WHO YOU  
**WANT**

FINTECH IS ABOUT  
BUILDING SOLUTIONS  
TO ADDRESS THESE PROBLEMS  
THEN HOW MANY CREDIT CARDS CAN THIS HOLD?  
2 HELP PEOPLE SEE VALUE NOW  
IN THEIR CASH FLOW,  
NOT THEIR CASH WHEN WAS THE last TIME I SAW CASH?

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FORGING PATHWAYS FOR  
**FINANCIAL INNOVATION**  
CHALLENGES, OPPORTUNITIES & BEYOND

# PLENARY

## THE JOURNEY OF BECOMING A COSMONAUT ISN'T EASY



IT INVOLVES TOUGH TECHNICAL TRAINING:

- ① BASIC SPACE EDUCATION
- ② TRAINING IN GROUPS
- ③ CREW TRAINING



COSMONAUTS TYPICALLY WAIT 10-12 YEARS BEFORE first FLIGHT



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SEEING EARTH FROM SPACE —  
*Life of a Cosmonaut*  
SERGEY RYAZANSKY

# PLENARY



MONEY REQUIRES  
QUICK CHANGE  
IN HANDS TO  
INCREASE VALUE  
→ DATA TOO!

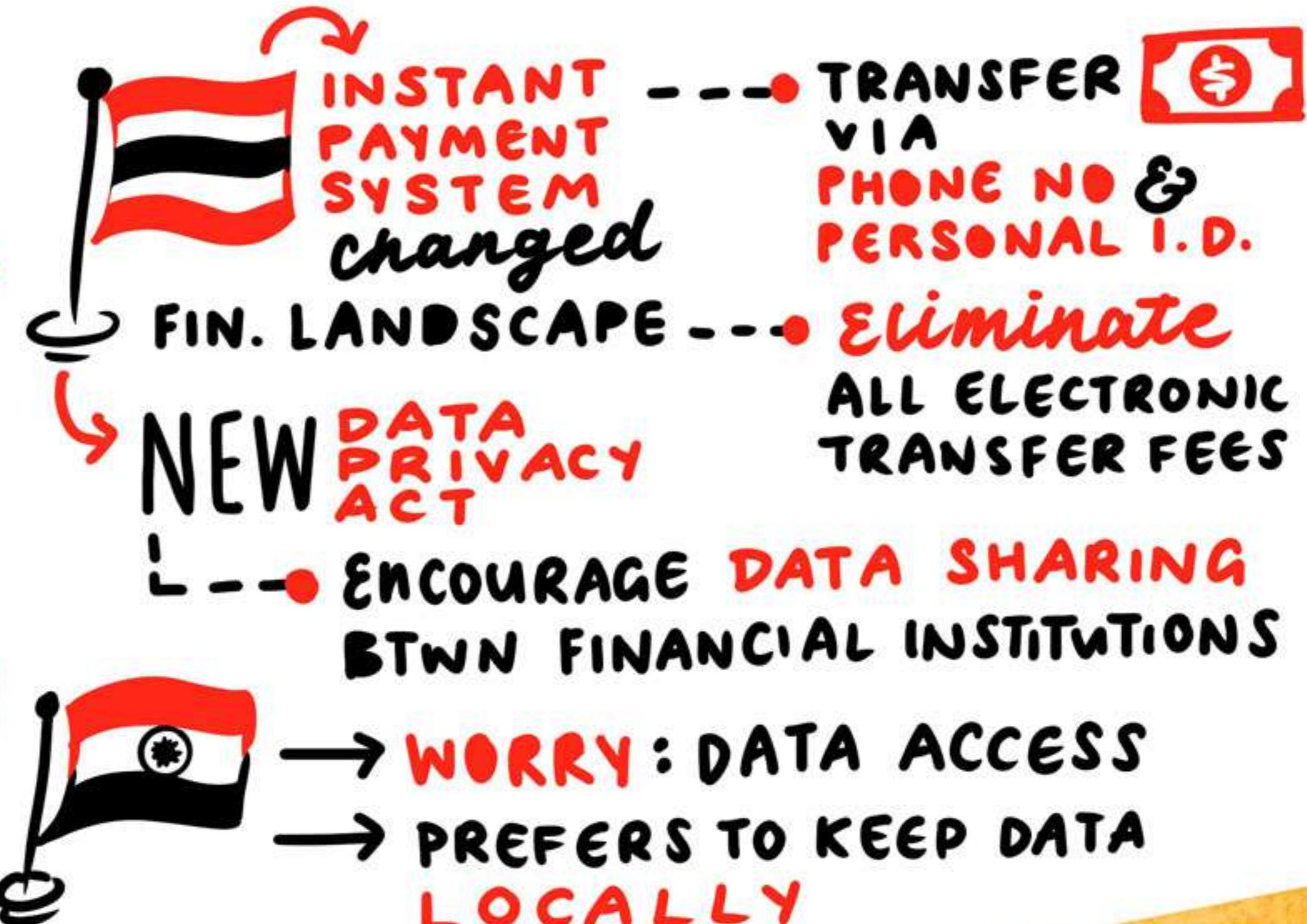
- ✓ ENABLES QUICK DECISIONS
- ✓ DETERMINES PROGRESS

**CONNECTIVITY** (BANDWIDTH)  
→ ENABLES DATA FLOWS  
→ ENSURES PRIVACY

\* DEVELOP COMMON STANDARDS  
for INTEROPERABILITY

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FIRESIDE CHAT ON  
DATA , TRADE  
& Connectivity

# CORAL TRIANGLE STAGE



ENABLE SMEs TO

- REACH TARGETED CUSTOMERS
- HAVE BETTER SUPPLY-CHAIN MANAGEMENT

# FAST

GETS

# FASTER

AIM  
TO  
HELP

SIMPLY  
SMEs DIGITISE AS  
AS POSSIBLE



ENGAGE BUSINESS SANS BORDERS,  
A NEW SPACE FOR MULTI-PLATFORM  
INTEGRATION

DIGITISATION  
OF SMEs

15% SEE  
DIGITISATION  
AS  
OPPORTUNITY  
BUT  
ONLY  
16%  
USE IT TO ITS

FULL POTENTIAL!

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Digitise & Globalise  
How can SMEs and Platforms  
Change the World

# CORAL TRIANGLE STAGE

BsB AIMS TO BUILD THE



SMEs ARE THE  
BACKBONE  
OF A COUNTRY'S  
ECONOMY



CHALLENGES  
FACED:

by SMEs

UNAWARENESS

BARRIERS  
2 ENTRY

DATA PRIVACY

**SFF x SWITCH**

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BENEFITS OF  
BSB

- ① OPPORTUNITIES TO CONNECT
- ② AI-LED MATCH-MAKING
- ③ OFFERS API TESTING
- ④ SEND MONEY @ LOWER COST  
DIGITALLY

DEMONSTRATE  
SUCCESS

BUILD  
SCALE

GOVT. SUPPORT

VERIFIED  
CREDENTIALS

SIMPLIFY  
CURRENT ISSUES

ACCESS  
GLOBAL TRUST

INTERNATIONAL  
GROWTH

HOW TO ENSURE  
BsB'S TAKE OFF?

HOW WILL THE  
FUTURE  
BE AFFECTED?



BUSINE\$\$  
SANS  
BORDERS

~THE JOURNEY AHEAD~



# CORAL TRIANGLE STAGE

CHALLENGES  
FACED BY SMEs  
IN SCALING  
UP?

- PRODUCTION
- FUNDING
- PERCEPTION
- UNCERTAINTY



HOW RETAIN?

2

TALENT

ROADBLOCKS



MISSSED  
OPPORTUNITIES

INFLEXIBLE  
FUNDING  
STRUCTURES

WHAT THEN  
SHOULD WE

FOCUS  
ON?

- ① HUMAN CAPITAL
- ② DIGITISATION
- ③ INTERNATIONALISE
- ④ EMBRACE TECHNOLOGY
- ⑤ INNOVATE!

DEVELOP  
STRONG  
CRITERIA

MATCH  
CANDIDATE  
VISION



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THE SME GROWING  
INTIMATE FIRESIDE CHAT  
WITH FOUNDERS



# CORAL TRIANGLE STAGE

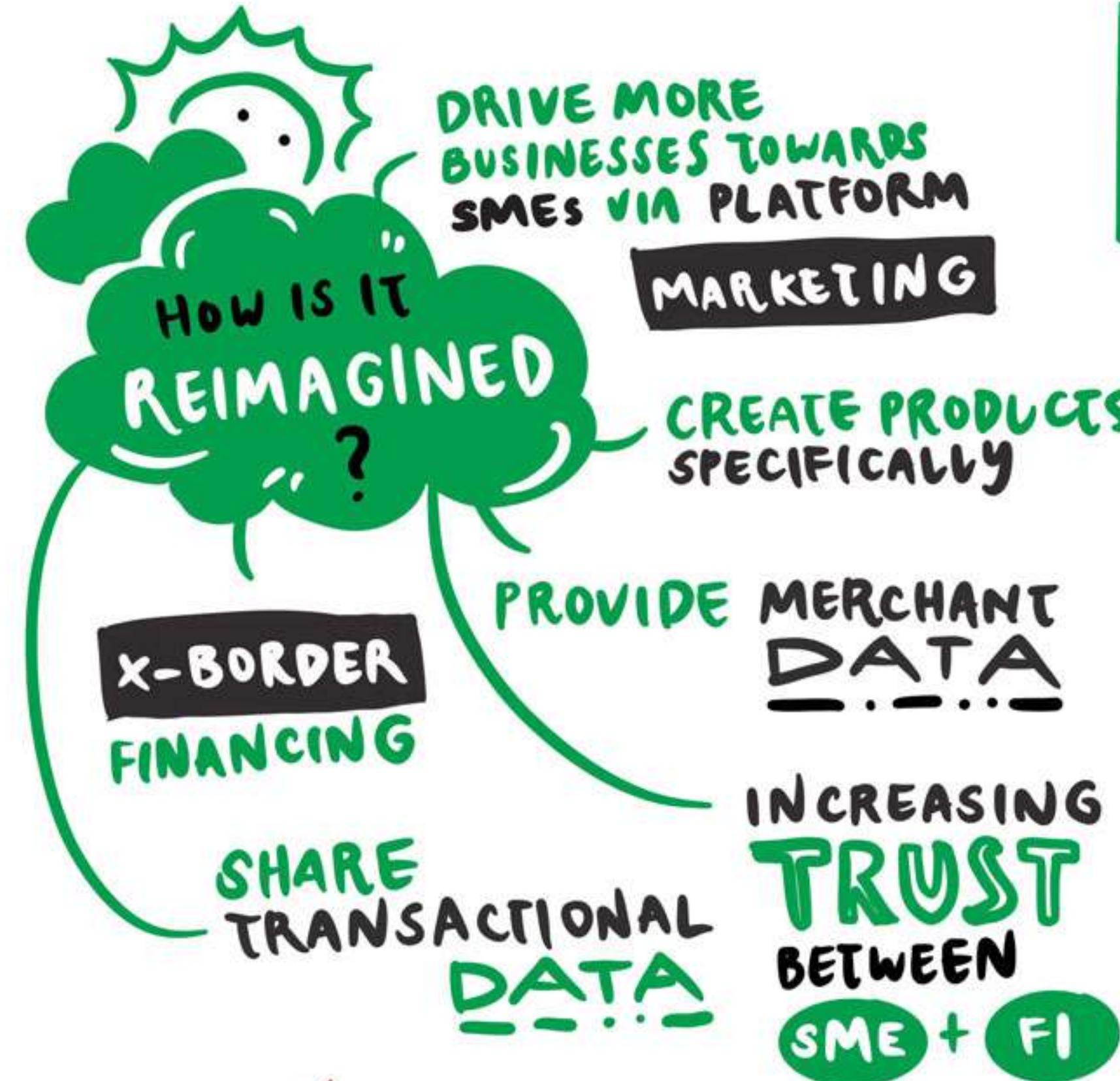


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TRADE ROUTES:  
REMAPPING TRADE VOLATILITY ON  
SMEs, PLATFORMS + SCM

# CORAL TRIANGLE STAGE



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SHOW ME THE MONEY:  
SME FINANCING REIMAGINED

# CORAL TRIANGLE STAGE



## SME CREDIT ASSESSMENT:

- ✓ USE REAL-TIME DATA FOR GREATER ACCURACY
- ✓ SHOW TRANSACTIONAL DATA FOR MULTIPLE LENDERS VIA SAME

PLATFORM

REAL-TIME INSIGHT, NOT HINDSIGHT APPROACH!



1 DRIVE BUSINESS VIA PLATFORM FINANCING  
2 MERCHANT DATA TO ASSESS SME NEEDS  
3 WHERE WHEN HOW SAME FINANCIER ON BOTH SIDES OF CROSS-BORDER financing

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SME FINANCING.  
REIMAGINED

# CORAL TRIANGLE STAGE

## funding \*TRENDS\*

- 1 FROM RETAIL TO INSTITUTIONAL
- 2 P2P PROGRAMMES: GROWING APPETITE AMONG REGULATORS
- 3 HIGH RISK + YIELD ASSET CLASS



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EAST MEETS WEST:  
DEBT CAPITAL  
for ASIAN PLATFORMS

# EXPONENTIAL TECHNOLOGIES STAGE

IT'S OUR  
RESPONSIBILITY  
TO TAKE CARE OF OUR



BASIC  
CYBER  
HYGIENE

PAYMENT  
ATTACKS

BIGGER!  
FASTER!  
MORE  
COMPLEX!

DEEP SUPPLY CHAIN  
HARD TO TRACE THE BROKEN ONE  
OUTSOURCED COMPONENTS

WEAPONISATION  
OF REGULATION

SOLUTION: CLEAR  
CREATE A DIALOGUE  
BTWN REGULATORS & POLICYMAKERS



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WHAT WE should  
BE DOING:

1 CONTINUOUS  
MONITORING

2 SHARE  
INFORMATION

BE VIGILANT!

3 PRACTICE  
HOW TO RECOVER  
& DEFEND

4 EXPECT  
MORE  
ATTACKS

5 ADMIT  
THE MISTAKE

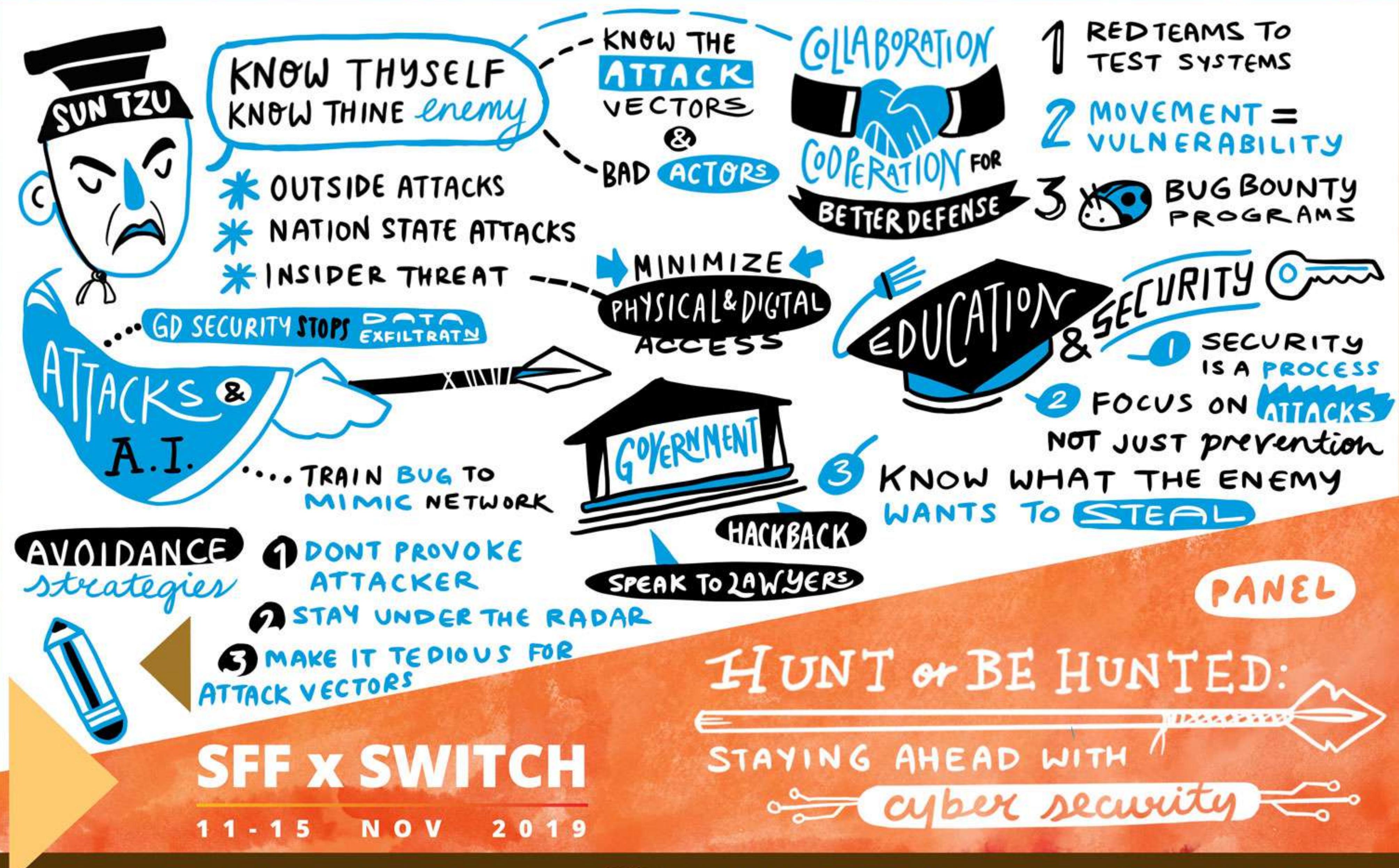


PANEL

BUILDING Cyber RESILIENCE:  
FROM REACTIONARY TO PROACTIVE

MEASURES

# EXPONENTIAL TECHNOLOGIES STAGE



# EXPONENTIAL TECHNOLOGIES STAGE



- \* AFFECTS ORGANISATNS OF ALL SIZES
- \* INTELLIGENCE SHARING WITHIN THE ATTACKERS
- \* INSIDERS LURED TO COLLAB WITH ATTACKERS

ATA  
FASTER  
RATE  
THAN  
EVER  
BEFORE

HUMANS  
NEED TO  
PARSE DATA  
FOR MODELS

INTELLIGENCE SHARING AMONG INSTITUTIONS

REINFORCEMENT  
MACHINE LEARNING  
FOR DATA CLUSTERING

AUTONOMOUS  
DECISIONS

- CYBERSECURITY TRAINING
- TRAFFIC LIGHT PROTOCOL



- ALLOWS INSTITUTN TO BE aware OF BLIND SPOTS

- ATTACKERS BECOME LESS BOLD!

SHARING INFO W THE  
RIGHT AUDIENCE

THE  
GANDSCAPE IS SHIFTING

- 1 BALANCE SECURITY & CUSTOMER EXPERIENCE
- 2 INSIDER RISK ↑
- 3 IMPERSONATING BIOMETRICS
- 4 ATTACKS TARGET CLOUD OPPORTY
- 5 INFO SHARING & RISK

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ILLUSTRATED BY [WWW.IDEAINK.CO](http://WWW.IDEAINK.CO)



IDEA INK ILLUSTRATIONS



@\_IDEAINK

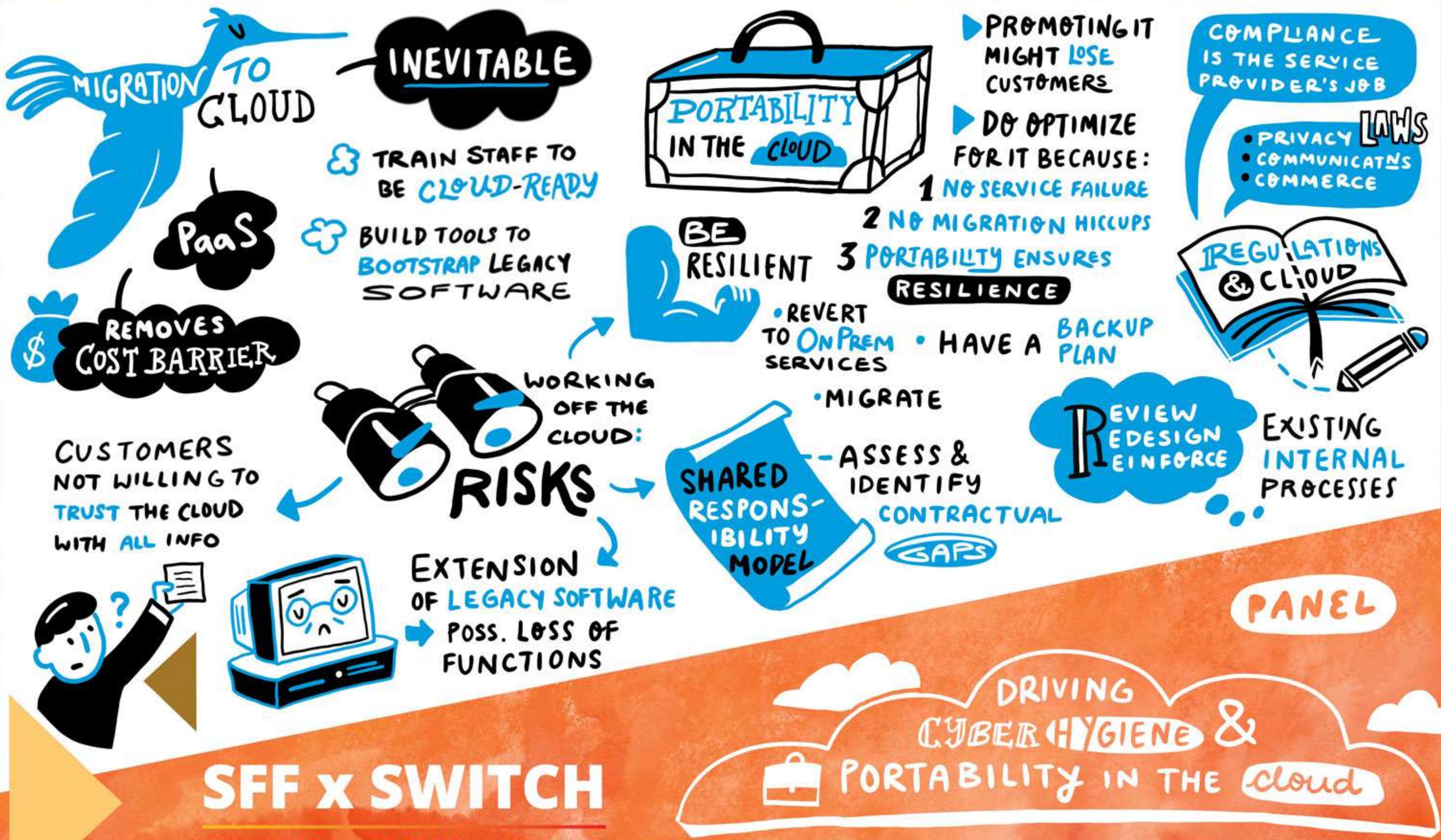


THE  
future  
OF THE HUMAN-MACHINE  
PARTNERSHIP

PANEL  
COLLABORATING  
TO combat  
CYBER CRIME



# EXPONENTIAL TECHNOLOGIES STAGE



# FUTURE OF FINANCE STAGE

Powered by PRUDENTIAL

## PROBLEMS

1 NEED FOR  
STANDARDISATION  
→ SEAMLESS INFO  
sharing FOR  
BETTER COMMUNICATION

4G  
IN  
5-10  
YEARS



## SFF x SWITCH

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SOLUTIONS  
TRANSITION  
FROM  
LEGACY  
SYSTEMS  
TO

BUT THIS CHANGE IS LENGTHY & EXPENSIVE  
PAPER CONTRACTS → DIGITAL TRANSITION → SMART CONTRACTS  
→ START SIMPLE!  
\* STANDARDISE DATA MODELS

NEXT GEN

DISTRIBUTED  
LEDGER  
SYSTEM

\* ↑ EFFICIENCY  
LENGTHY &  
EXPENSIVE

MOVING TO  
&  
COMBINING  
CLOUD  
with  
OTHER SOLNS

A.I. D.L.T.

TECH IS  
JUST THE  
MEANS  
TO THE end

## DISRUPTING

PANEL  
WHOLESALE  
MARKETS

# FUTURE OF FINANCE STAGE

Powered by PRUDENTIAL

-THE-  
**BIG MOVE**  
from  
**LEGACY**  
SYSTEMS  
\*FLAT FILES  
\*UNENCRYPTED  
\*COMPLEX LAYERS  
OF INFRASTRUCTURE  
→**REPLICATED**  
**DATA**

**HOW**  
TO MOVE?

• THE BIG  
QUESTION

## SFF x SWITCH

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CHALLENGES IN BUILDING  
technology INFRASTRUCTURE  
FOR FUTURE BANKS

# FUTURE OF FINANCE STAGE

Powered by PRUDENTIAL



CHINA's  
REGULATORY LANDSCAPE

- ① PROMOTING
- ↳ ② REGULATING
- ↳ ③ CORRECTING

TRANS-PARENCY  
BALANCING  
ACCESSION  
AVAILABILITY  
ABILITY

10-15 YRS  
ago :  
TODAY :  
INCLUSIVE  
FINANCE  
internet  
FINANCE

DATA  
PROTECTION  
measures  
NEEDED  
at EVERY level  
(PERIODIC  
INSPECTIONS)

2050 :  
HUMANS  
IN  
MARS?  
DIGITAL  
CURRENCY

LARGEST  
[RISK]  
IN  
CHINA

CONSTANT  
COMMUNICATN  
w regulators

POLICY  
UNCERTAINTY  
?

## SFF x SWITCH

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PANEL  
THE CHINA dialogue:  
THE NEW ERA OF FINTECH  
AND RISK TECH IN CHINA

# FUTURE OF FINANCE STAGE

Powered by PRUDENTIAL

m DAQ

\*DEMOCRATISING  
FX, MAKING IT  
ACCESSIBLE +.<sup>o</sup>  
LOOKING  
UPSTREAM  
TO SOLVE  
FOR PAIN POINTS ~

STARTING OUT

0 TO 1 : 1 TO 100

- GENERALISTS
- FINDING THAT ONE BELIEVER (INVESTOR)

matchmove

STARTED AS A  
GAMES BUSINESS



PAYMENTS

SPEND,  
SEND,  
LEND

AIRLINES

SHIPPING

EDUCATION

<1% OF  
START-UPS

ACHIEVE  
SUSTAINABILITY

GROWTH &  
PROFITABILITY  
AT THE SAME  
TIME

FAILURE

jumper.ai

E-COMMERCE  
CHAT PLATFORM

>12K SME  
CUSTOMERS  
TO-DAY

WORKED WITH  
EXISTING  
ECOSYSTEM

BUILD A  
POINT  
SOLUTION

BEFORE EXPANDING  
INTO A PLATFORM

SG LIFE

DESIRE:  
IMPROVE  
life  
INSURANCE

OPPORTUNITY:  
DIGITISATION

- \* PACKAGED existing TECH
- \* OFFERED A HOLISTIC SOLUTION

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## SINGAPORE FINTECH

### SUCCESS

### PANEL

### STORIES

# HIMALAYAS STAGE

THE WORLD IS FACING  
**DISRUPTIVE**  
transformation



- \* POKEMON GO TOOK 35 DAYS TO REACH 50 MIL USERS!

**EXPONENTIAL CHANGE**

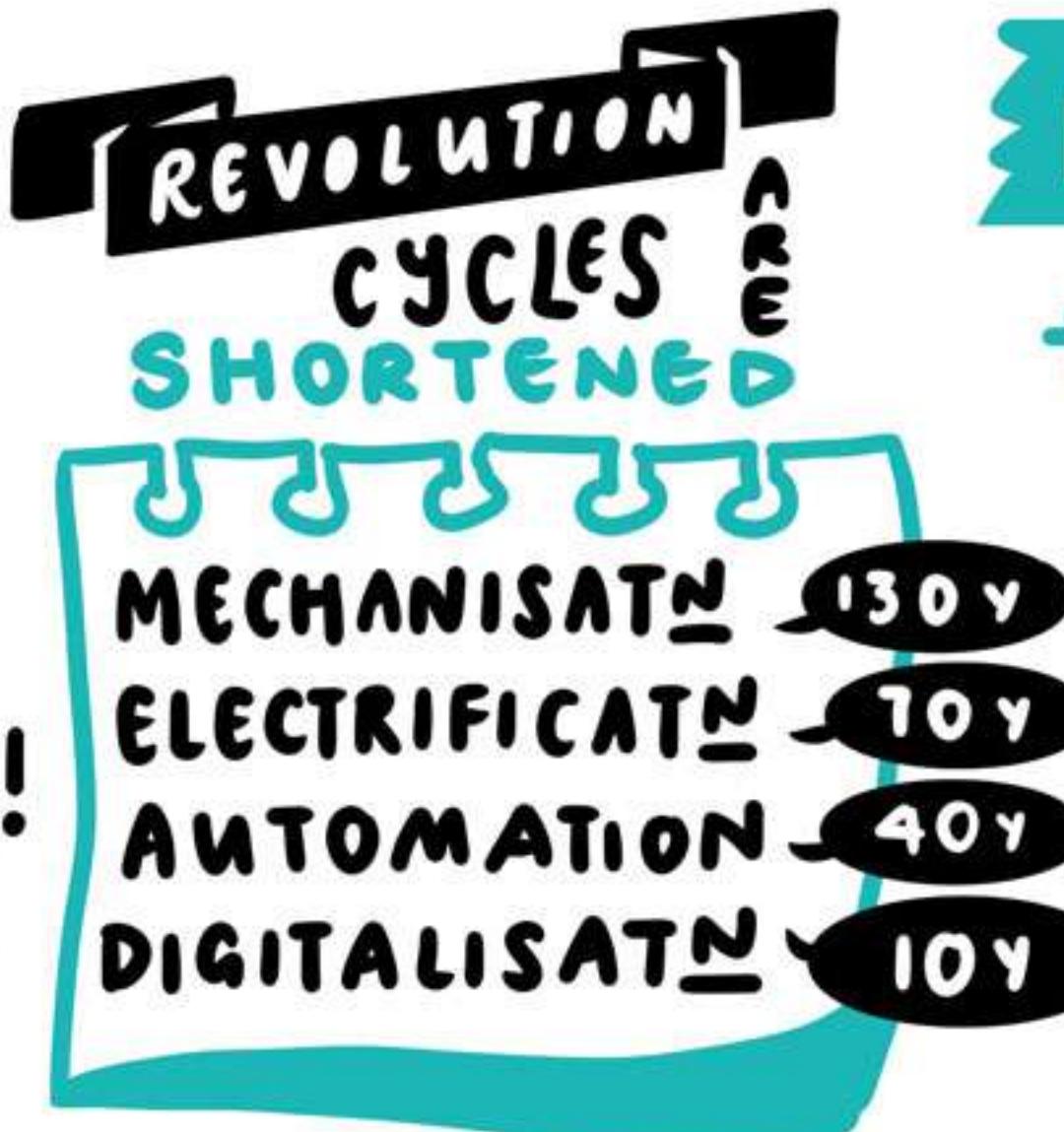
PROCESSING CAPABILITIES



THE WAY WE CONNECT

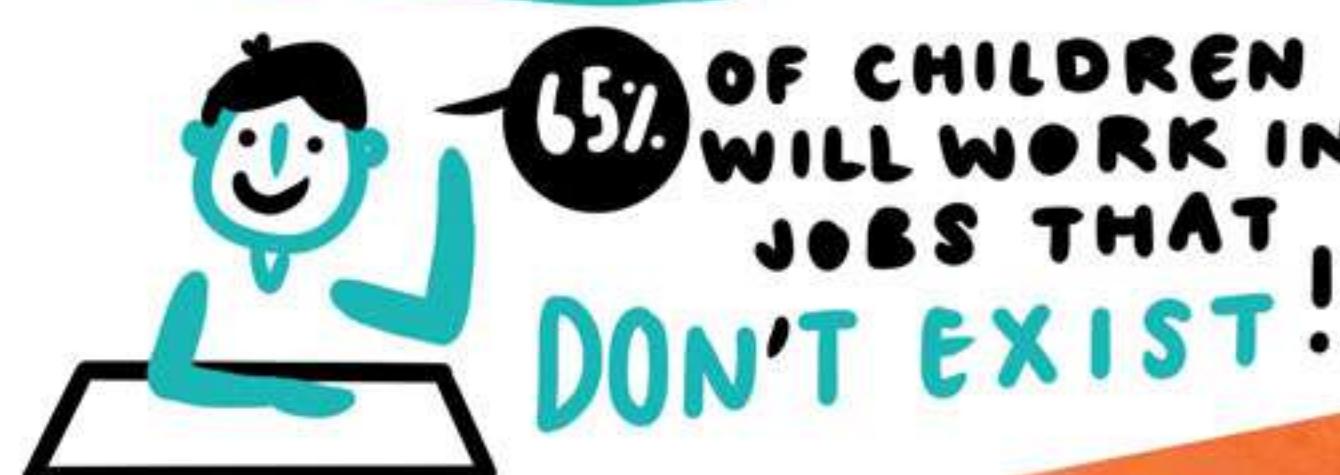


COST TO SEQUENCE HUMAN GENOME



## ROLE OF GOVERNMENTS

- \* ENABLE NOT OBSTRUCT
- \* REDUCE REGULATORY HURDLES
- \* PROVIDE infrastructure
- \* INTERVENE MKT FAILURES



I FEAR ... TECH WILL SURPASS HUMAN INTERACTION . . .  
-EINSTEIN-

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THE FUTURE of technology : IT'S PERSONAL

# HIMALAYAS STAGE



BLOCKCHAIN  
IS LIKE  
TEAM SPORT

- BUILD A COMMUNITY
- GOVTS HAVE A **strong** INFLUENCE



BLUE  
LAYING A PRINT  
SUSTAINABLE  
BLOCKCHAIN



TO-DO LIST:

- ① BUILD A CONSORTIUM OF COMPETITORS
- ② MAINTAIN BALANCE OF ecosystem
- ③ HAVE PLATFORMS TO gather & share DATA

## A BMW

- POTENTIAL FOR SMART ABILITIES
- SUPPLYCHAIN TRACKING
- VEHICLE identification

## B R3

- COLLABORATION WITH MANY GOVERNMENTS
- HOW TO CHANGE WHAT TO IMPLEMENT

## FUTURE OF BLOCKCHAIN :

→ BARRIER TO ENTER BLOCKCHAIN WILL BECOME SO LOW IT BECOMES NATURAL

→ development OF QUANTUM TECH CAN HAVE DAMPENING EFFECT!

→ WILL PERSONAL PRIVACY BE TAKEN FOR GRANTED?

→ LOW THRESHOLD OF MISUSE

HYPERSURVEILLANCE BY GOVERNMENTS TO TRACK

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SINGAPORE'S PUSH  
towards A SMART NATION:  
How GOVERNMENT & CORPORATES  
CAN COLLABORATE TO DRIVE  
BLOCKCHAIN INNOVATION

# HIMALAYAS STAGE



## MAKE GLOBAL CHANGE

- ✓ VISIBLE
- ✓ ACCESSIBLE
- ✓ AFFORDABLE

## ETHICS



WHO HOLDS  
THE DATA?

- ANTICIPATE & AVOID THE DOWNSIDES
- WRAP BIZ MODEL AROUND THE CHANGE YOU WANT
- GOVERNMENT IS KEY
- CSR TO ESR ECOLOGICAL

## HOW CAN WE TAKE ACTION?

- 1 MAKE IT visible
- 2 DATA-DRIVEN STORY
- 3 GEOJOURNALISM

MAKE  
INFORMED  
DECISIONS



## SPACE DEBRIS ISSUE

CASEROLE SYNDROME  
SATELLITE SPEED  
TO BURN OUT

400  
KM/HK

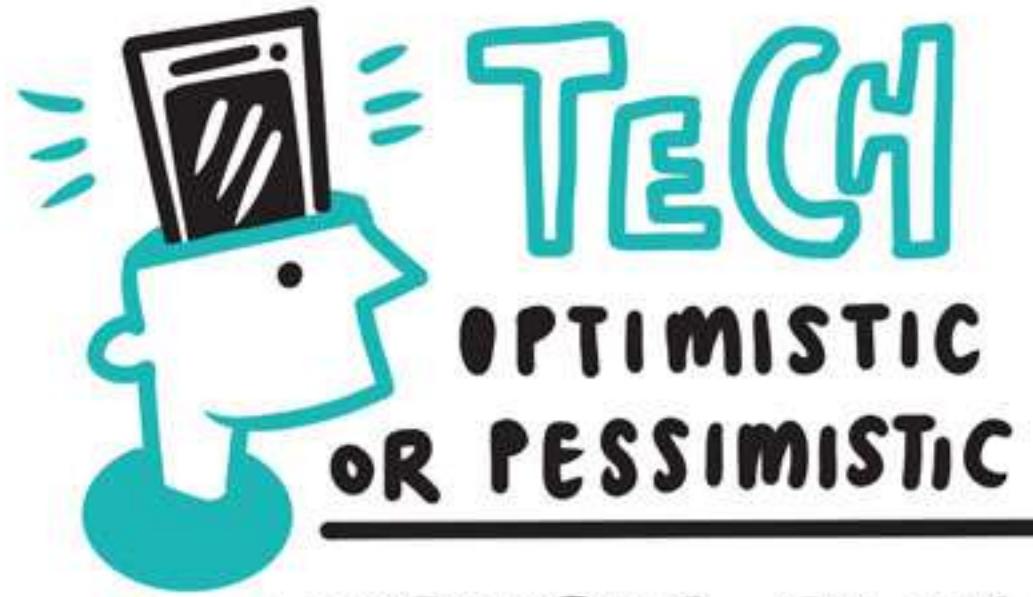
THE  
PROMISE  
OF SCIENCE

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DEEP TECH SUMMIT

# HIMALAYAS STAGE



✓ INCREDIBLE TECH acceleration  
✗ GAPS BETWEEN COUNTRIES

→ A CAUSE OF WORRY ←

E.G. RADIOLOGIST

PAST: 100 PHOTOS PER DAY

NOW: THOUSAND!



CONTROLLING THE GAP:  
WHAT'S ACCESSIBLE  
WHAT'S AVAILABLE

↑ AWARENESS OF SOCIAL IMPACT

• SOCIAL MESSAGE IS IMPORTANT AS MORE MILLENNIALS JOIN THE WORKFORCE

TECH: THE PROBLEM

WE'RE AT A TIPPING POINT  
→ RENEWABLES ARE CHEAPER

→ BUSINESS WILL RESPOND TO CONSUMER DEMANDS

I ❤ CLEAN E.!



TECH: THE SOLUTION

→ CLIMATE CHANGE NOT SOLVED BY TECH ONLY  
WE NEED TO CHANGE THE WAY WE CONSUME!

TECHNOLOGY & SOCIETY:

Improving the HUMAN CONDITION

DEEP TECH SUMMIT

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# HIMALAYAS STAGE

## HOW DO WE KNOW A.I. IS GOOD?

- \* WE NEED TO BE CONSCIOUS OF OUR ACTIONS
- \* REGULATION TO TEST & PROVE CONSEQUENCES
- \* CAN WE DE-BIAS DATA?  

- \* DEVELOP ethical PRINCIPLES



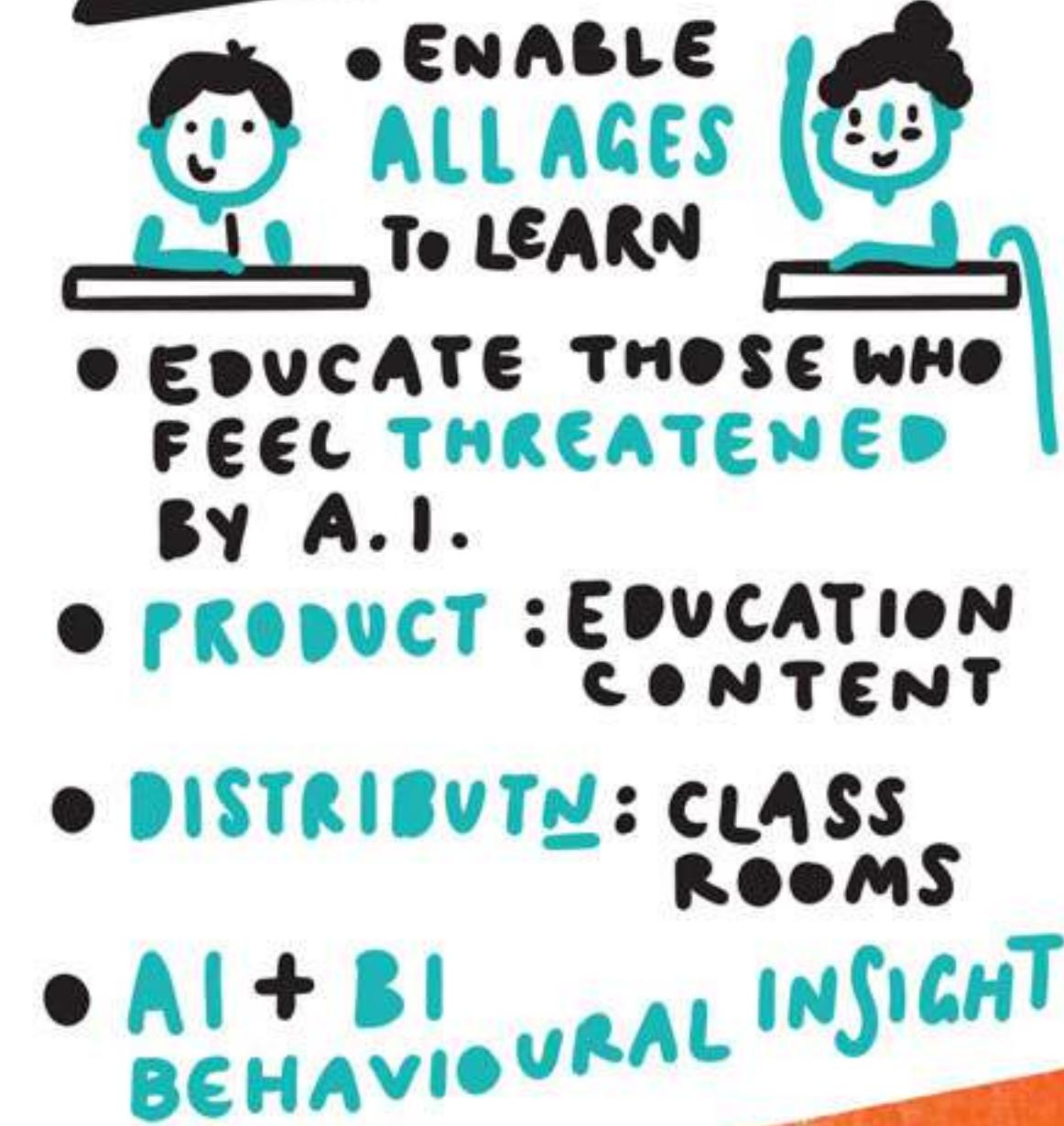
## WHY IS A.I. INTEGRATION SO HARD

- \* STUCK IN THE LAB
- \* AI BUILT IN SILOS
- \* HARD TO MAINTAIN
- \* BLACKBOX & TRUST ISSUES



## EDUCATION

- ENABLE ALL AGES TO LEARN
- EDUCATE THOSE WHO FEEL THREATENED BY A.I.
- PRODUCT : EDUCATION CONTENT
- DISTRIBUTN: CLASS ROOMS
- AI + BI BEHAVIOURAL INSIGHT



THE GLOBAL AI  
Revolution

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DEEP TECH SUMMIT

# HIMALAYAS STAGE



- 1 RISING POPULATION
- 2 RAPID URBANISATION
- 3 INFRASTRUCTURE DEMAND
- 4 ↑ CONGESTION & POLLUTION



MOBILE TRAFFIC DOUBLES EVERY 3 yrs

90% OF DATA VALUE IS LOST

54.1 EXABYTES OF IoT DATA BY 2022



- \* SENSE
- \* CONTEXTUALIZE
- \* ACT

CREATING A  
DIGITAL BLUEPRINT  
OF THE PLANET

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DEEP TECH SUMMIT

# HIMALAYAS STAGE

## BENEFITS & CHALLENGES

!! #@%!  
WITH 60-70%  
URBAN AREAS,  
BOUND TO BE  
HAZARDOUS!

ENTIRE ECOSYSTEM  
A MUST WORK TOGETHER  
TO ENSURE - SAFETY  
CONVENIENCE & EFFICIENCY

CITIES SHOULD  
KEEP THEIR  
LONG-TERM  
transport  
SYSTEM GOAL  
IN MIND

## SFF x SWITCH

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## LEVERAGE ON DATA

### \* MONITOR :

- PARKING LOTS OCCUPANCY & VACANCY
- ON-STREET PARKING

\* SHARING DATA ACROSS TRANSPORT MODES CREATES SEAMLESS CONSUMER EXP.

THE future OF MOBILITY

DEEP TECH SUMMIT

# HIMALAYAS STAGE

WHAT COULD GO WRONG WITH A.I.

HOW CAN WE ENSURE AI HELPS NOT HARMS



ROLE OF GOVT

- DATA PROTECTION
- ETHICS Guidelines
- TRANSPARENCY
- BROAD BASED FRAMEWORK

E.G.  
GDPR

MOST PRESSING ISSUES

BALANCE AND RISK & BENEFITS

TRUSTING DATA  
DATA PRIVACY

fairness - - -

ACCURATE & UNBIASED DATA COLLECTION

WITHOUT KILLING INNOVATN

Different DEFINITIONS  
◦ OF ETHICS  
BUT SAME BROAD PRINCIPLES

BEST PRACTICES

\* BASIC STANDARD OF MODEL HYGIENE

MONITOR CONDITIONS

\* REGULATION:  
START WITH INTERNAL GOVT frameworks

## SFF x SWITCH

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# AI ETHICS & DATA GOVERNANCE DEEP TECH SUMMIT



# INVESTMENT AND GLOBAL MARKETS OPPORTUNITIES STAGE

Powered by AMTD



SFF x SWITCH

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PRODUCTIVITY & TECHNOLOGY :  
SOLUTIONS TO LOW  
GROWTH & LOW INFLATION

# INVESTMENT AND GLOBAL MARKETS OPPORTUNITIES STAGE

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RETAIN US BY  
GIVING US  
PURPOSE!

## TALENT

- A BIG GAMECHANGER
- \* TECHNOLOGISTS OVER BANKERS
- \* INCUMBENTS ATTRACT TALENTS
- \* START-UPS FACE GREAT COMPETITION

↑ TECH DEV & PENETRATION

- \* CONVINCE INTERNAL STAKE HOLDERS TO INVEST IN SUSTAINABLE, VIABLE TECH
- \* CONVINCE EXTERNAL STAKEHOLDERS TO ADOPT THE TECH !



## AGILE ECONOMICS

- BUILT FOR THE UNCERTAINTY OF INNOVATION



- FOCUS ON SMALL, MULTIDISCIPLINARY, INNOVATIVE TEAMS
- HUMAN-CENTRIC, LESS MIDDLEMEN
- TRUST INFO FROM ALGORITHMS & INNOVATION PROJECTS
- ENGAGE CLIENTS AND STAKEHOLDERS THE WHOLE WAY

## PANEL

RETHINKING OF FINANCIAL SERVICES BUSINESS MODEL TO SUPERCHARGE GROWTH FOR STAKEHOLDERS

## SFF x SWITCH

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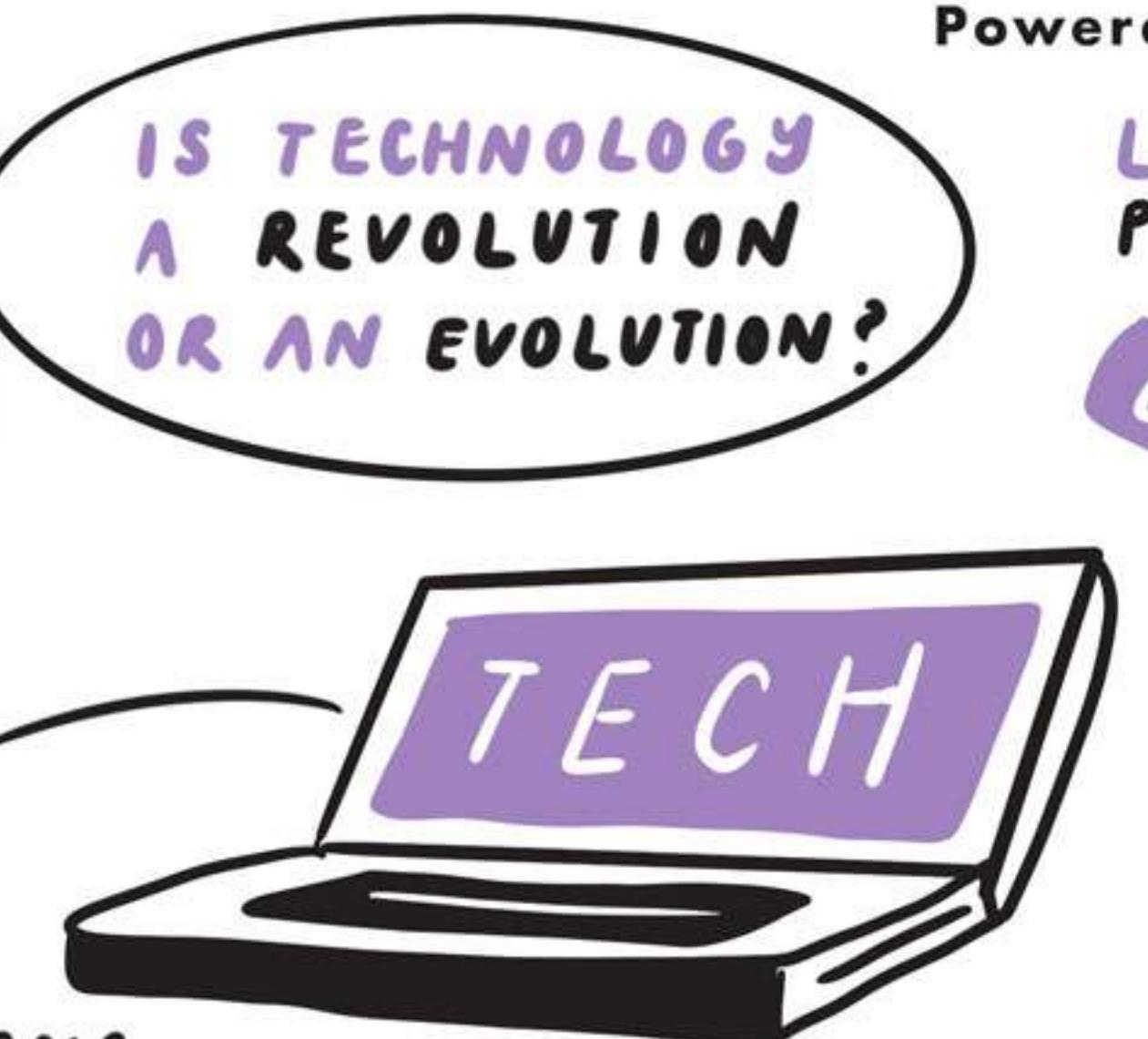
# INVESTMENT AND GLOBAL MARKETS OPPORTUNITIES STAGE

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CANNOT BE  
SEEN IN  
ISOLATION

\* IT IS A MEANS  
TO AN END TO  
MAKE BANKING  
ATTRACTIVE  
&  
AFFORDABLE



\* INDUCES  
PROGRESSIVE  
TRANSFORMATION  
OVER THE WHOLE  
BUSINESS —

LEVERAGING ON  
PARTNERSHIPS  
BETWEEN

BANKS &  
(FINTECHS)

TECH WILL  
BRING IN  
NEW  
PROCESSES  
& CUSTOMERS

A ENSURE  
INTEGRATED  
PROCESSES

C EDUCATE  
CUSTOMERS



WE NEED TO

B CHANGE  
CORPORATE  
CULTURE

PANEL

TRANSFORMING  
FINANCE WITH TECHNOLOGY :  
THE NEXT WAVE

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# INVESTMENT AND GLOBAL MARKETS OPPORTUNITIES STAGE

MASSIVELY  
UNDERSERVED  
POPULATION



UNIQUE UNTAPPED  
BACKLOG OF DATA  
IN LATIN AMERICA



#1 SECTOR  
OF VC INVESTMENTS  
IN LATIN AMERICA

INCREASED  
INVESTMENT  
& GOV SUPPORT

47% UNBANKED Powered by AMTD

58% MOBILE PENETRATION

BUT LITTLE  
E-COMMERCE  
ENGAGEMENT

20M WITH BANK  
ACCOUNTS BUT  
60% INACTIVE



STIMULATE →



UNICORNS

PRIVATELY  
HELD  
COMPANIES  
WORTH

≥ \$1B

ENTREPRENEURIAL  
GROWTH

CHALLENGES

\* RECENT PHENOMENON  
IN LATIN AMERICA

\* NUMBER OF LATIN  
AMERICAN UNICORNS  
↑ SEVEN FOLD IN 2 YEARS

\* SOME BIG PLAYERS

NUBANK

SOFTEK

RAPPI

QUINTO ANDAR

\* HEAVY  
REGULATIONS

\* HIGH  
INTEREST  
RATES

\* DEMYSTIFYING  
PROCESSES  
FOR CLIENTS



PANEL

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EMERGING FINTECH  
GIANTS FROM  
LATIN AMERICA

# INVESTMENT AND GLOBAL MARKETS OPPORTUNITIES STAGE

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FRAGMENTATION  
OF FINANCIAL  
SYSTEM

\* WEAKER  
PROFITABILITY  
FOR INCUMBENTS

UNBUNDLING  
OF SERVICES BY  
EXISTING  
PROVIDERS



IN THE LONG RUN, A  
LESS CONCENTRATED  
FINANCIAL SYSTEM  
MAY BE MORE  
RESILIENT  
& EFFICIENT



THE FUTURE OF CASH  
TE MONI ANAMATA

\* ↓ CASH USE FOR TRANSACTIONS

\* CASH GIVES ACCESS TO  
THOSE BARRED FROM  
FINANCIAL INCLUSION

NO ID

CHILDREN

ELDERLY



DON'T EXCLUDE US  
FROM FINTECH SOLUTIONS!

UNBANKED GAINING ACCESS  
TO FINANCIAL PRODUCTS  
AND SERVICES

\* PARTICIPATION IN  
ECONOMY ENABLED

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THE FINTECH  
OPPORTUNITY



PERSONAL  
FINANCE

# INVESTMENT AND GLOBAL MARKETS OPPORTUNITIES STAGE

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FRAGMENTATION  
OF FINANCIAL  
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THE FINTECH  
OPPORTUNITY



PERSONAL  
FINANCE

# ST ENGINEERING STAGE



WE'RE TAKING  
ON THE  
SUSTAINABILITY  
challenge!

MAKING  
VERTICAL  
AGRICULTURE  
MORE  
sustainable



DID YOU  
KNOW?  
1/3 OF  
PRODUCE  
IS WASTED

EVERY DAY!

BY 2050, WE WILL  
NEED TO FEED  
~9BIL PEOPLE

CREATE  
MORE  
creative  
TECH  
SOLUTIONS

INNOVATE

TRANSFORMATIVE  
SOLUTIONS:

DECREASE  
BIRTH  
RATES



REDUCE  
FOOD  
WASTAGE



INCREASE  
FOOD  
PRODUCTION  
(WITHOUT  
AFFECTING  
THE  
PLANET!!)



REDUCE MEAT  
CONSUMPTION

## SFF x SWITCH

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KEYNOTE:

# SECURING THE future OF 9 BILLION

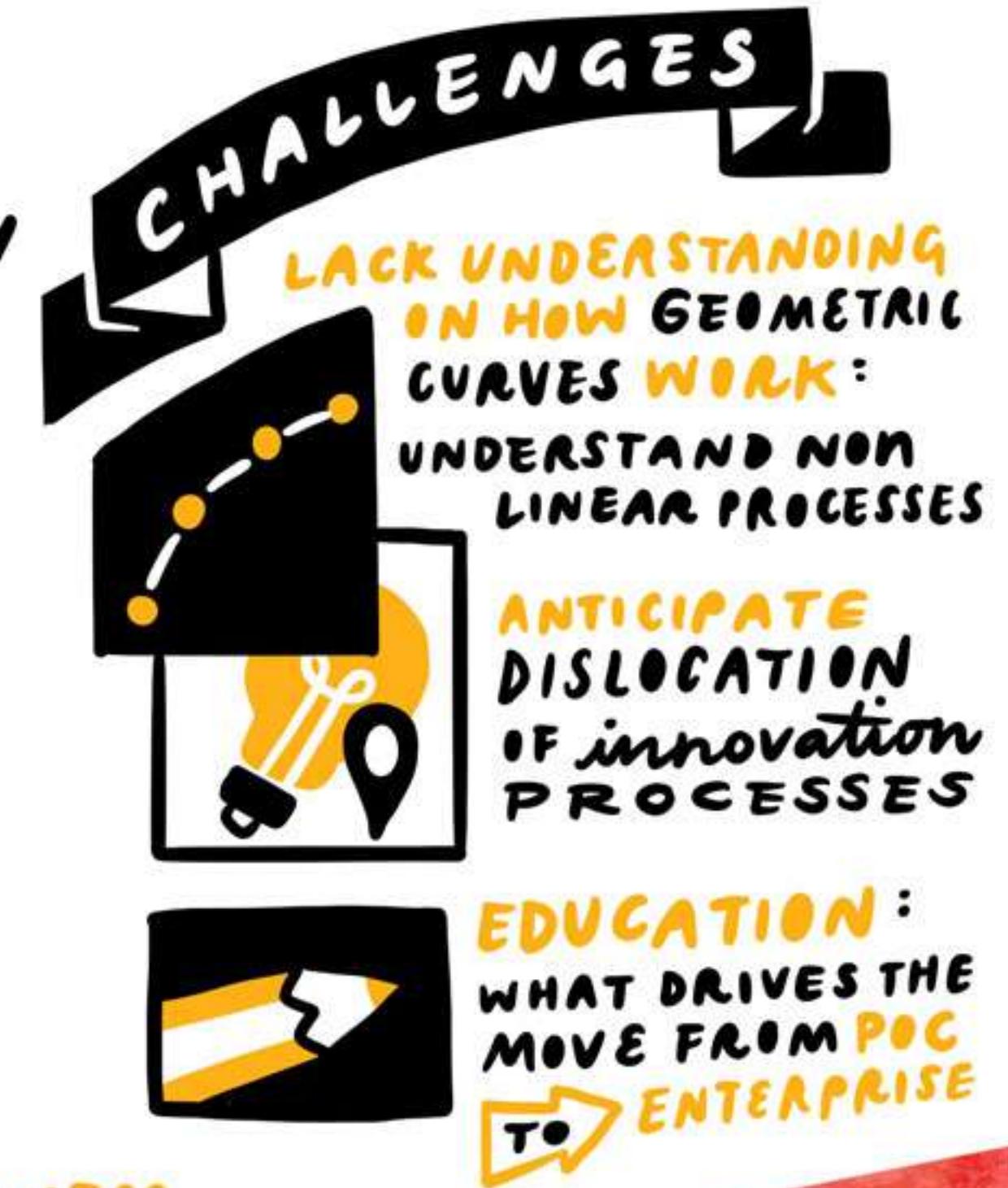
# ST ENGINEERING STAGE



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# ST ENGINEERING STAGE



**SFF x SWITCH**

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# ST ENGINEERING STAGE



THERE'S A NEED TO  
DEVELOP & DEPLOY INNOVATION  
TO SOLVE WATER  
challenges



- POSITIVE ENERGY:
- 1 - BE A CONSTRUCTIVE PARTNER
  - 2 - COLLABORATE, INNOVATE & PROBLEM SOLVE
  - 3 - TACKLE CLIMATE CHANGE
  - 4 - THINK COLLECTIVELY



SOLUTIONS

## • CHALLENGES •



→ SLOW STRATEGY ADOPTION DUE TO MULTIPLE PARTIES

→ FEAR OF WRONG investment

→ CONVINCE UTILITIES OF THE BENEFITS OF PROGRESSIVE TECH

→ DEPLOYMENT

MAINTAIN HEALTHY COMPETITION

PLAN FOR FUTURE

DON'T BE COMPLACENT

## SFF x SWITCH

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WATER RISK AND:  
RETURN :  
INNOVATING FOR A  
Resilient Future

PANEL

# ST ENGINEERING STAGE

GLOBAL SOLUTIONS:  
RICH VS POOR

WHO ARE WE THINKING FOR?

- PRICE/AFFORDABILITY
- URBAN FARMING
- FOOD SECURITY
- NUTRITION VALUE

OPPORTUNITIES

- \* FIND THE RIGHT TIME TO INVEST IN TECH
- \* LET TECH INCUBATE WITH TIME
- \* INNOVATION = TECH + finance
- \* MAKE CONSUMER-CENTRIC DECISIONS

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GLOBAL SCALABILITY



\* COMPETE WITH IMPORT MARKETS  
INSTEAD OF LOCAL FARMERS

(DESTABILISE FOOD VALUE MARKETS  
FROM THE MIDDLE CLASS)

\* EXPLOIT DEMANDS ON TOP OF NECESSITY — INVEST IN AGRIC.

\* KNOW THE PROBLEMS ON THE GROUND

\* CONSIDER ENVIRONMENTAL IMPACT

WASTE MANAGEMENT

PRODUCTION CONSUMPTION



\* INNOVATION TO REDUCE BY PRODUCT WASTE

\* MANAGE SUPPLY CHAIN

\* LOCALISE CHALLENGES

PANEL

FEEDING THE cities  
OF TOMORROW

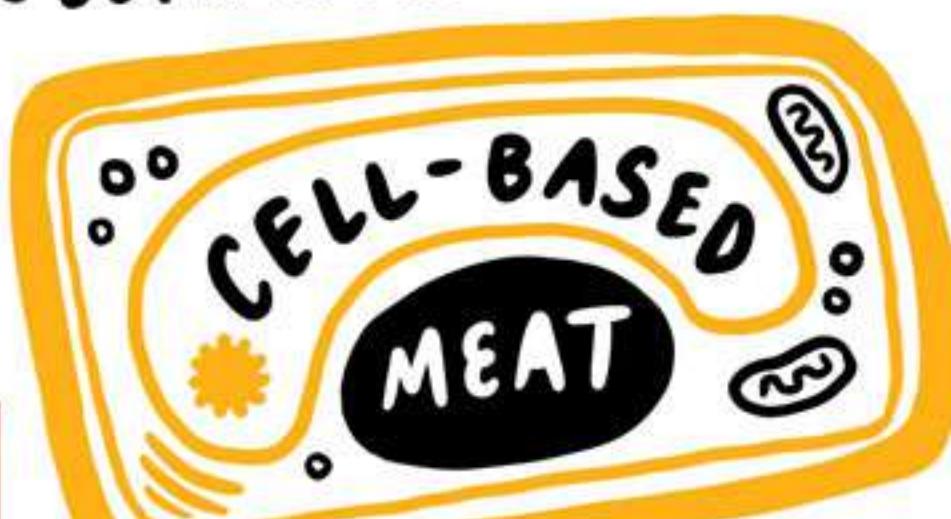


# ST ENGINEERING STAGE

## • DID YOU KNOW •



SCIENTISTS ESTIMATE WE'RE 5-10 YEARS AWAY FROM



## CHALLENGES



BEING COMMERCIALLY VIABLE

WHAT DRIVES THE DEMAND?

- CLIMATE CHANGE
- ↑ PREFERENCE TO BE VEGAN
- FOOD SAFETY CONCERNS

## SOLUTIONS

- \* CUSTOMER-CENTRIC
- \* INNOVATIVE TECH (AI TO PREDICT TASTES)
- \* END-TO-END VALUE CHAIN: develop ecosystem
- \* EDUCATE PROCESSES
- \* MAINSTREAMING
- \* CREATE PRODUCT MORE SUPERIOR THAN MEAT: VARY FLAVOURS + ↑ NUTRITION
- \* EVOLVE KNOWLEDGE BASE TO NEWER GEN

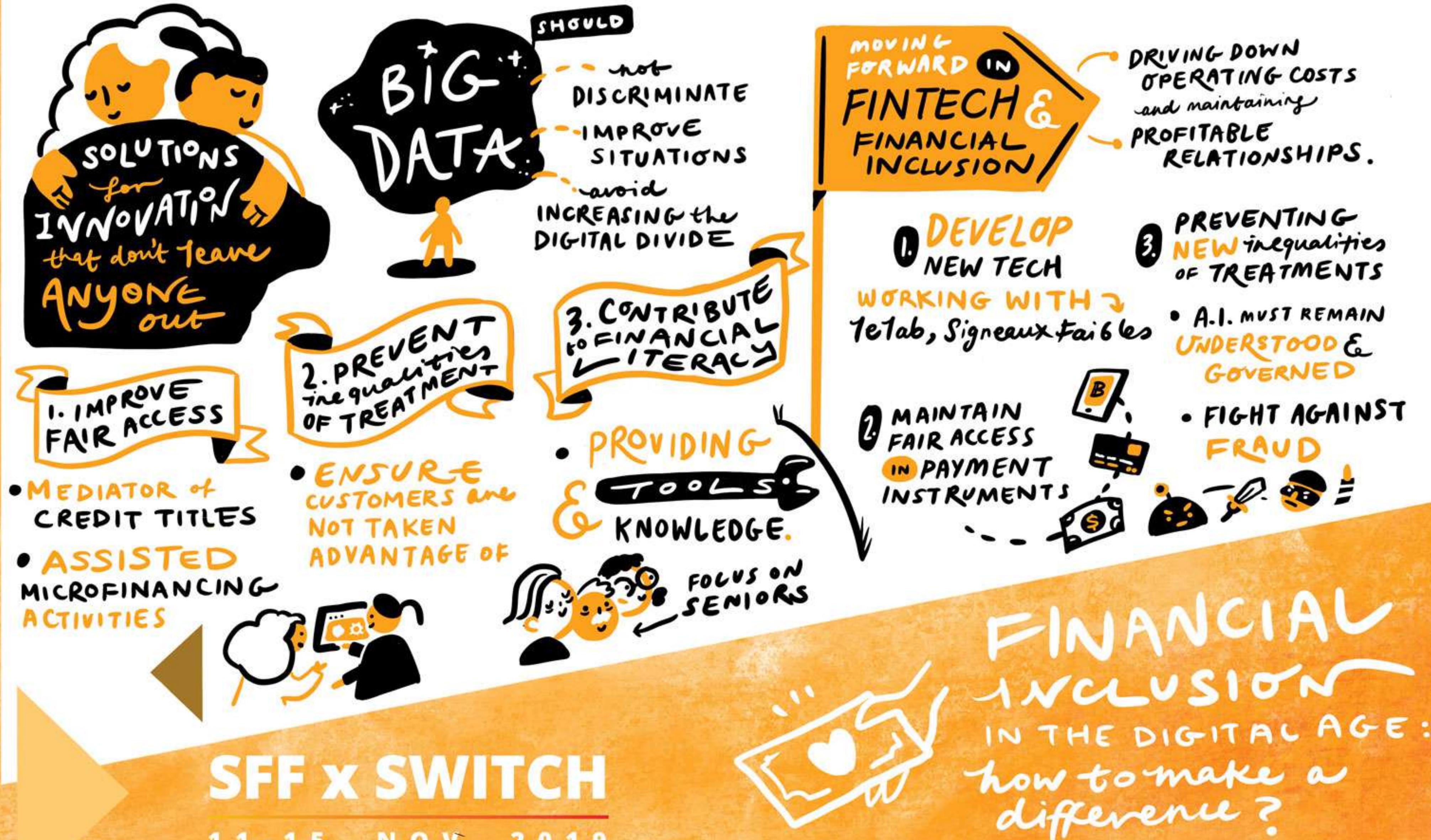
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ALTERNATIVE PROTEIN:  
IS THE WORLD READY for FAUX MEAT?

PANEL

# DELOITTE STAGE



# DELOITTE STAGE

## INCLUSIVITY

IS

\* Confidence IN

BASIC SAVINGS  
ACCOUNTS USAGE

\* DIGITAL MOVEMENT

Accelerating  
IMPROVEMENT

\* REGULATION for  
Onboarding

\* SUSTAINABLE  
SCALABILITY

= must be  
CONVERTED  
into PROFIT.



FROM VULNERABILITY  
TO EMPOWERMENT;  
ACCESS TO USAGE

- SAVINGS
- PAYMENTS
- CREDIT
- INSURANCE
- INVESTMENT

KNOWING the  
HEART <sup>of your</sup> CUSTOMER is KEY.



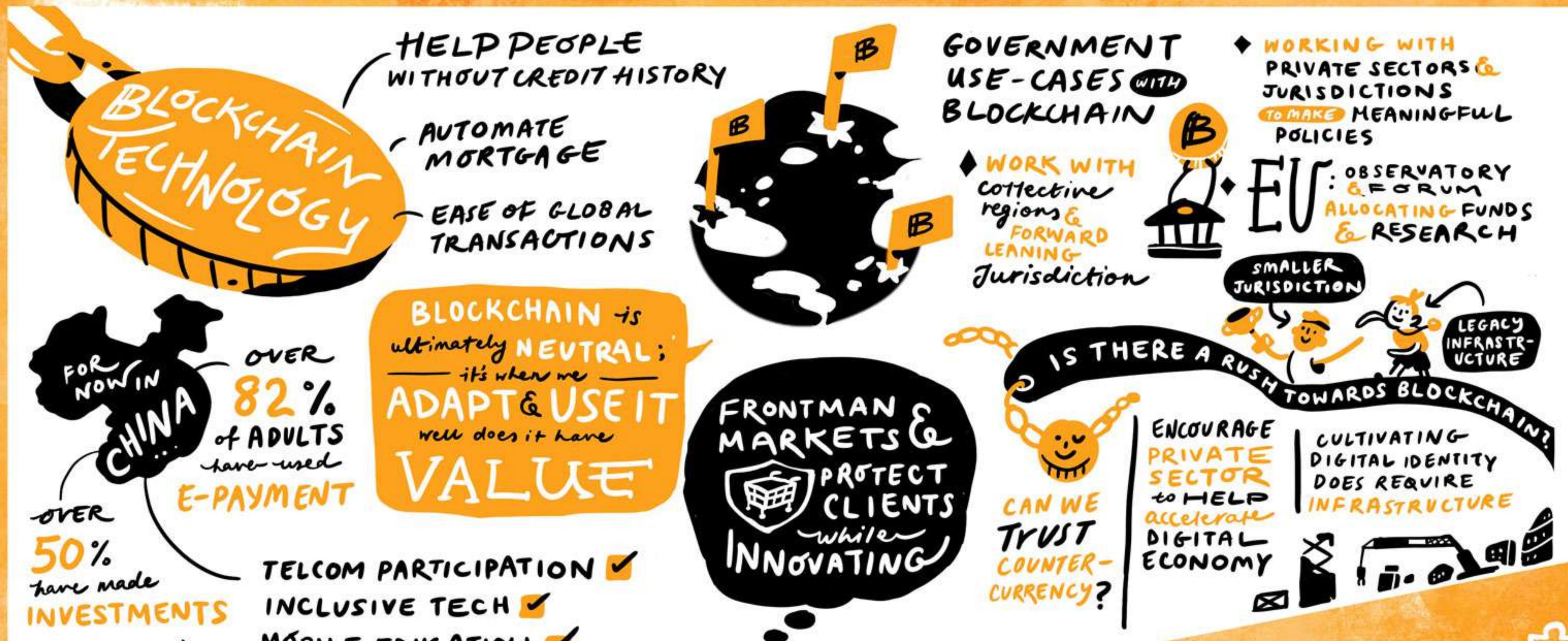
ARTIFICIAL  
INTELLIGENCE  
is like a CHILD  
WHO WILL PICK  
UP ON WHAT  
IT IS FED

FINANCIAL  
INCLUSION  
2.0

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# DELOITTE STAGE



## SFF x SWITCH

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 is BLOCKCHAIN  
the MISSING PIECE  
in FINANCIAL INCLUSION?

# DELOITTE STAGE

# 4

## DIFFERENT JURISDICTIONS

- POLAND + NORWAY
- U.S. + GERMANY
- ✓ SELF-CENTRALISATION
- ✓ 99% BANK ACCOUNT HOLDERS
- ✓ FINANCIAL INCLUSION
- ✓ LOW INTERESTS
- ✓ CFTC
- ✓ COMMON DOMAIN MODEL



## LEVEL PLAYING FIELD

- CASH PAYMENTS DOWN TO 10 PERCENT
- ↳ HOW TO REMAIN accessible FOR e.g. ELDERLY
- SAFEGUARDING CONSUMERS IS CONDUCIVE TO INNOVATION



## HUB OF INNOVATION

EQUITY CROWDFUNDING - ENCOURAGING COMMUNITY to COME UP WITH SOLUTIONS



PROBLEMS THAT ARE BEING FACED

GLOBALLY



CAN BE SOLVED GLOBALLY

## SFF x SWITCH

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FINANCIAL INCLUSION  
- IN THE AGE OF  
EVOLVING GLOBAL FINTECH  
REGULATIONS



"MORE PHONES  
than TOOTHBRUSHES"

# DELOITTE STAGE

