

BELGRADE
17-19 May 2017



Roadmapping The Digital (r)Evolution

The first digital finance and FinTech event in Central and Eastern Europe organised by financial institutions for financial institutions.

CONFERENCE GUIDE

IN ASSOCIATION WITH



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FROM UK'S BEST FINTECH START-UPS
3 DAYS OF REAL EXCHANGE & INTERACTION
2 PITCH



BELGRADE, 17-19 MAY 2017

MAY 2017

Welcome to xCEED Conference

Dear Delegate

Welcome to the first xCEED 2017.

The first digital finance and FinTech event in Central and Eastern Europe organised by financial institutions for financial institutions.

This three-day event is a mix of keynote sessions from the UK leading banks, insight from regulators, interactive panel debates and live demonstrations from the UK's hottest FinTech start-up, covering a range of topics; from user experience to AI and Blockchain.

Accompanied by a buzzing exhibition hall full of the latest in FinTech innovation and the crème de la crème of the UK's industry, this is a unique opportunity to tap into domain expertise from the UK's professionals with proven use case experience at the forefront of digital banking.

xCEED is the perfect combination of:

- 3 days of real exchange and interaction between speakers, panellists, exhibitors and delegates of different ecosystems and from different regions.
- 6 thematic interactive streams, covering the 6 hotly debated topics with industry leaders from UK and CEE chairing each stream
- 2 pitch sessions from UK's best Fintech service providers
- 150 Hand-selected decision makers from central and Eastern Europe
- 30 C-level executives from banks, insurance, telco, regulators and a selection of Fintech unicorns from the UK

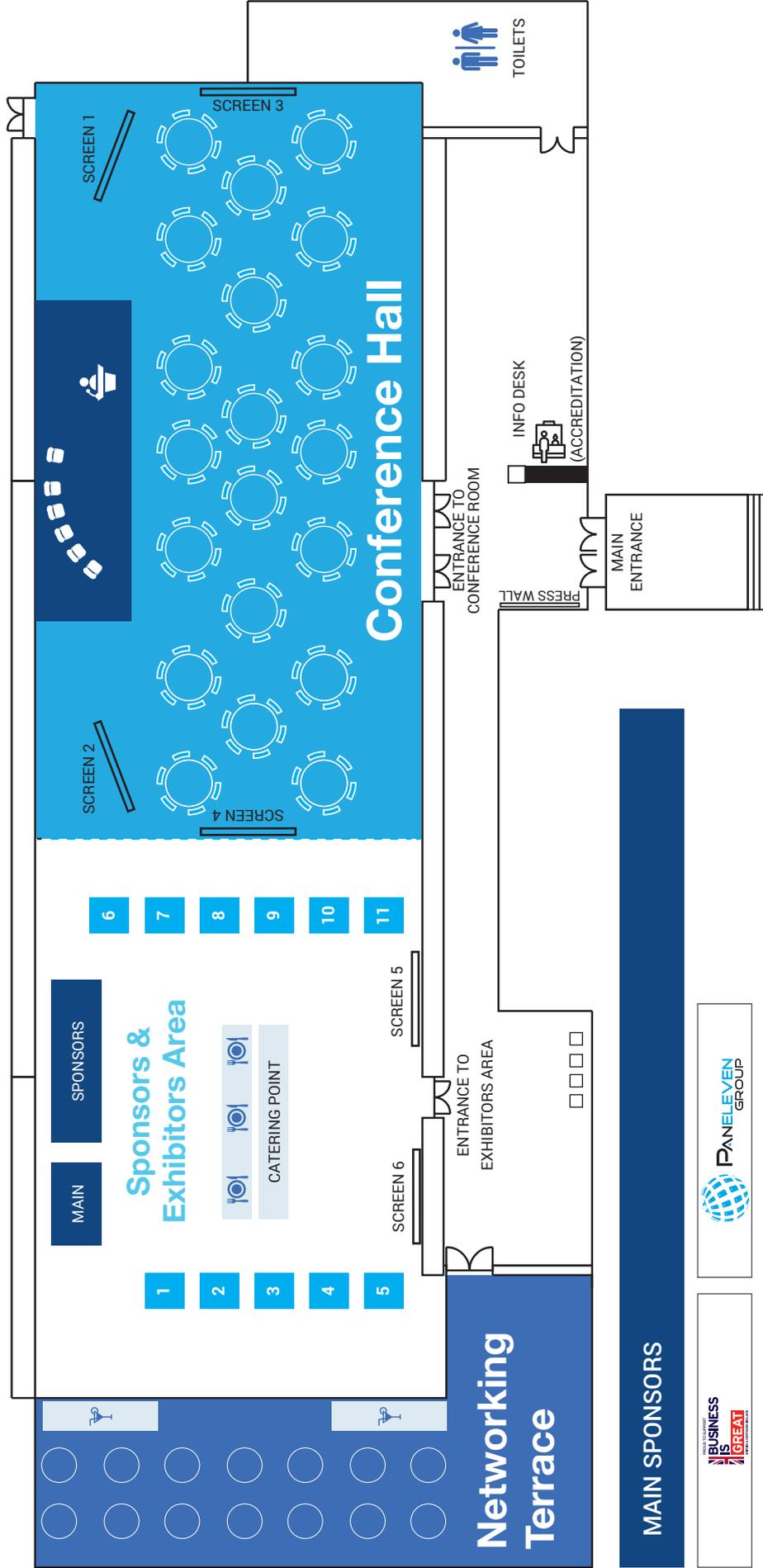
xCEED is the perfect opportunity to communicate with industry experts who will share their digital transformation journeys while offering real insight and advice to help you maximise your import journey. xCEED will also offer expert Knowledge shared in an intimate environment for productive and profitable business transactions going forward.

Please, make sure you maximise your time at xCEED by getting the most out of presentations, showcases and interacting with exhibitors, panelists and speakers as well as networking with your peers and industry partners.

Best wishes,

xCEED Team

FLOOR PLAN - CONFERENCE & EXHIBITORS AREA



HOTEL LOBBY & RECEPTION DESK

MAIN SPONSORS



EXHIBITOR AREA

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Conference Info



There is a free wifi hotspot available at Metropol Palace Belgrade

Network name: MetropolLoby



Join the conversation

@xCEEd_Conf using #xCEEd2017



Coffee break and lunch

Coffee and lunch break will be served in the Sponsor and Exhibitor hall



Any other queries?

The xCEEd Team will be at your disposal throughout the day. If you can't see us, please come to the information and registration desk.



Mobile devices

Please turn your mobile phone on silent during the conference sessions

BELGRADE
17-19 May 2017

DAY 1

WEDNESDAY 17th May 2017

- 19:30  **VIP COCKTAIL** at the Private Residence of HMA Denis Keefe - *by Invitation only*

DAY 2

THURSDAY 18th May 2017

- 08:00  **REGISTRATION AND COFFEE**

Welcome addresses

Opening speech

- 09:00



HMA Denis Keefe



Pavle Ljubic
(Paneleven Group)



Ana Brnabic
Minister of Public Administration
and Local Self Government

Conference Chair: Tony Craddock

- 09:30

AliExpress: An opportunity for Central and Eastern Europe

 Speaker: **Zhiyu Chen**, *Chief Commercial and Product Officer, AliExpress*

- 09:50

"Feel the love": How to show customers you care in digital age

 Speaker: **Laura Joseph**, *Director of Digital Products and Propositions, Barclays*

- 10:10

 **COFFEE BREAK AND NETWORKING**

- 10:25

DIT Innovation Showcase (part 1)

Meet the new kids on the block hoping to disrupt the financial service industry with their latest technology and fresh ideas.



- 11:10

 **COFFEE BREAK AND NETWORKING**

 **PANEL 1**

Digital Transformation: the tool not the target

- 11:25

Laura Joseph (*Barclays*)
Pierre Boscq (*Societe Generale*)
Vladimir Matouš (*Tatra Banka*)
Petar Stefanovic (*Komercijalna Banka*)
Andrew Doukanaris (*JCB*)
Moderator: Svetlana Hoffmann (Fundingwerk)

Questions:

- Where does Digital Transformation start (nature or nurture)?
- How are banks responding to customer demands for instant services i.e. real-time banking?
- What are the key components to implementing a culture of digital innovation?

 **PANEL 2**

Re-invention of Banking

- 12:10

Mike Laven (*CurrencyCloud*)
Anna Kuzmina (*Yandex*)
Nick Middleton (*TSB Bank*)
Zhiyu Chen (*AliExpress*)
Vladimir Lucic (*MTel*)
Moderator: Suresh Vaghijani (GPS)

Questions:

- To what extent are FinTechs/Challengers essential to the ongoing success of the industry?
- What role should banks play with FinTechs or other challengers (MNOs)?
- What is the potential for value-added services, beyond "only banking"?

12:50  LUNCH AND LIVE DEMOS IN THE EXHIBITOR'S HALL

 PANEL 3 Winds of Change: Open Banking, APIs, PSD2

14:00
 Natasha Kyprianides (*Hellenic Bank*)
 Slawomir Szepietowski (*Bird & Bird*)
 Monica Sasso (*Deutsche Bank*)
 Daniel Martyniuk (*Deloitte*)
 Gary Munro, (*Consult Hyperion*)
 Moderator: Pavle Lujic (*Pannovate*)

Questions:

- Open banking becomes a reality this year, what does it mean for banks, challenger banks, fintech, startups and consumers?
- Which new business models will thrive in an open API world and how is the financial services industry preparing for it?
- How to leverage public bodies and private sector collaboration
- The road ahead: what are the next steps for banks?

 PANEL 4 The New Frontiers: Crypto Currency, AI, Digital Identity and Security

14:45
 John Berghout (*Barclays*)
 Xiaolong Li (*ANT Financial Group*)
 Milos Kilibarda (*Banca Intesa*)
 Deepak Sharma (*Kotak Bank*)
 David Hunter (*Pannovate*)
 Moderator: Ghela Boskovich (*Startupbootcamp*)

Questions:

- Big Data: How does the General Data Protection Regulation impact the uptake of digital identity usage?
- In which areas of banking are we seeing the greatest uptake of AI and automation?
- Automating banking: what are the limitations?

15:25  COFFEE BREAK AND NETWORKING

15:30 **DIT Innovation Showcase (part 2)**
 Meet the new kids on the block hoping to disrupt the financial service industry with their latest technology and fresh ideas.



Smart Pension
 fast secure free



16:10  COFFEE BREAK AND NETWORKING

16:30 **Open Banking & PSD2: How regulation is shaping the future of banking"**

 Speaker: **Gary Munro**, Senior Consultant, Consult Hyperion

16:55 **Digital Financial Services Driven by AI**

 Speaker: **Xiaolong Li**, Director of Engineering in AI department, ANT Financial Group

17:15 **Closing Remarks & Pannovate prize draw**

Liz Hawkins Pannovate



PANNOVATE

FemTech Leaders hosted Networking drinks

Keynote address by **Mila Korugic**



19:30  AFTER-PARTY AND NETWORKING

PRESENTED BY: BASSILICHI CEE



DAY 3 **FRIDAY 19th May 2017**

10:30 **BUSINESS BRUNCH**

*This agenda is subject to change without prior notice.



CONFERENCE CHAIR



Tony Craddock Director General EPA - Emerging Payments Association

Tony is passionate about emerging payments and how it can transform lives around the world. As Director General of the Emerging Payments Association, his focus is to advance payments innovation and to make London the global hotspot for innovation in payments. A keen speaker, he looks to inspire change, be the catalyst for breakthroughs, through innovating, creating, delivering and selling.



HMA Denis Keefe British Embassy Belgrade

Diplomat working for reform, democracy and human rights in Central and Eastern Europe over three decades from Cold War to EU accessions. Denis is a strong advocate in engagement through language and culture. That has meant working with Charter 77 in Prague, taking part in negotiations on German unification ("2+4") and the EU's Common Foreign and Security Policy, and representing Britain in the Czech Republic, Georgia, Russia and Serbia.



Ana Brnabic Minister of Public Administration and Local Self Government

Ana has actively participated in the establishment of National Alliance for Local Economic Development (NALED). Her effort was focused on increasing NALED's capacities for representing interests of the business sector, local self-governments and civil society in Serbia. Elected President of the Managing Board of NALED, which became the largest independent private-public organisation advocating for the improvement of the business climate in Serbia and, cooperating with the Government of the Republic of Serbia, has contributed to strengthening Serbia's competitiveness at an international level and at the World Bank's Doing Business list.



Pavle Ljubic Paneleven Group

Pavle is a creative and innovative entrepreneur, through and through! With 15 years' experience including product marketing, business development, driving revenue and growth and scaling his business, Pannovate, to be a leading tech company with a Fortune 500 client base. His true passion is customer success, engagement, loyalty and lifetime value through automation and tech innovation.



Zhiyu Chen

Chief Commercial and Product Officer

Accountable for global commercial performance and P&L success for AliExpress.com.

Responsible for sales, business development, country strategy, mobile marketing, product management, CRM, services and logistics departments.



Laura Joseph

Director of Digital Products and Propositions

Laura Joseph is Director of Digital Products for Barclays Business Banking, where she is leading the

development of a transformational customer experience for SME customers across online and mobile, and spear-heading the multi-channel customer engagement strategy for Business Banking. Laura is passionate about the power of insight and personalisation to enable enterprises to connect to customers, drive meaningful engagement across digital channels and a firm believer in the potential for great customer experience to differentiate services in commoditised markets.



Pierre Boscq

Member of Executive Board

Pierre created and developed retail banking businesses in various geographies including Romania and India. He is

currently leading the digital transformation of Societe Generale Bank in Serbia. He is passionate about freeing up people's creative power and energy. Under his leadership, Societe Generale Serbia is at the forefront of re-inventing digitally enabled banking relationship, re-discovering the role of branches and developing an entrepreneurial culture inside the bank and in the country at large.



Vladimir Matouš

Chief Innovation Officer

Before he joined Tatra banka in February 2010 as a member of the managing board and CIO, Mr. Vladimír Matouš worked for T-Systems Czech Republic as a

senior vice president of the ICT operations division. From 1995, he worked in various managerial positions, starting at Digital Equipment as a project manager and then at Motorola as a head of GSM services. He eventually moved to T-Mobile Czech Republic as a vice president of technology operations where he led the IT operations outsourcing project, among other duties.



Petar Stefanovic

Executive Director for Retail Banking

Petar has gained his work experience in banks that underwent organisation changes, modernisation of

operations and digitalisation. Having worked on different projects in systems undergoing major changes, he garnered a reputation of a daring innovator and a change management expert. Petar has driven Retail Banking to become one of the digitalisation leaders in the Serbian banking market.





Andrew Doukanaris

Chief Commercial and Product Officer

Andrew joined JCB in 2016. As Senior Vice President of Sales & Marketing, he leads the issuing, acquiring, marketing and communications team for JCBIE in Europe. He represents JCBIE at EMVCo and The European Card Stakeholders Group and leads JCBIE's vendor management. Prior to joining JCBIE, Andrew established Flotta Consulting Limited – a bespoke consulting practice, working with global merchants, card schemes, acquirers, fintech start-ups and banks in strategy development and execution, product design and deployment.



Svetlana Hoffmann

Non Executive Director

Svetlana is an internationally experienced manager whose 17 years of professional tenure spans across multiple industries. She creates and delivers solutions for banks, payment networks and start-ups helping them to take the next steps in a digital evolution. She is responsible for the successful launch of the first Vodafone mobile wallet, the IPS payment platform and various financial products and services. Svetlana is passionate about all digital and in constant lookout for a problem to solve.



Fundingwerk



Anna Kuzmina

Deputy Chief Commercial Officer

Anna is in charge of Yandex. Money's international business development, in particular expansion into foreign markets. Having worked for some of Russia's largest e-commerce companies, including Mail.ru Group and Xsolla, she has a strong expertise in online payments for digital goods, retail, and gaming.



Mike Laven

Chief Executive Officer

Mike is intrinsic in Currencycloud's endeavor to deliver transparent, low-cost and accessible money conversion and payments to the global business industry. Mike demonstrates his strategic know-how over and over again; his experience gives him a real understanding of how to build a successful business. He nurtures his team to deliver their best and is an inspiration through his own work ethic. Mike has worked in Financial Services for nearly 20 years. He has successfully led a multitude of FinTech firms as either CEO or Chairman for the past 15 years. These have included Infinity Financial Technology, Iris Financial (Front/Middle office trading & risk management platform and applications) and FRS Global (compliance and risk management solutions).



Currencycloud



Vladimir Lucic

Executive Director

Mr. Lučić is executive director for M:TEL Montenegro, subsidiary company of Telekom Srbija. Mr. Lučić has been part of Telekom Serbia since its founding in 1997. He has inspired and lead numerous projects in transforming M:TEL towards modern and strong telecom operator, with the recent one MPay becoming the first telecom operator in Montenegro who offers payment services in numerous locations only through mobile phone.





Nick Middleton

Head of Strategy & Design - Payments

He has spent several years working in the Banking Software Industry, first for a software supplier (Fidelity

Information Services), then moving on to a Financial Services service supplier (VocaLink Ltd). He has now moved on to contract work. He started his career as a developer, moved on to Software Architecture, project management and now Programme Management. Specialties: Retail/Business/Commercial/Corporate Banking Change Programmes t include Business & IT Change. Current focus is Mandatory Payments Programmes.



Natasha Kyprianides

Group Head of Digital Banking & Innovation

Natasha is accountable for digital banking business across retail, corporate, international, insurance

and shipping for Hellenic Bank. A key change agent, she drives the customer-facing digital agenda; and responsible for the definition and delivery of all digital propositions across all touch points of the bank. Natasha is also an internationally recognized digital expert, board advisor, keynote speaker and FinTech thought leader with 17+ years of experience within the banking industry, focused on leading digital strategy and digital transformation journeys.



HELLENIC BANK



Suresh Vaghjiani

Managing Director

Suresh is a committed expert that simplifies the world of payments with over 14 years of experience in developing products and

services that focus on the customer's current and future needs, with a deep understanding of customer behavior. A solution driven Innovator who turns payments into a source of competitive advantage, with a proven track record of results in card issuance starting from acquiring the very first customer to having hundreds of thousands within a very short period.



Slawomir Szepletowski

Head of Banking & Finance

Slawomir is a legal expert with nearly 20 years of experience in the financial sector, appreciated for his solution-driven and

customer-focused approach. As a recognised expert in applying new technologies in the financial sector, Slawomir has contributed to preparing a report pinpointing the regulatory challenges for FinTech in Poland. He also serves as a legal partner of a new international technology hub in Poland, advising on matching start-ups with corporate clients.





Monica Sasso
Change & Programme/
Project Director

Monica Sasso is an internationally recognised and seasoned change leader within financial services industry. Monica has held several global roles which have allowed her to work around the world. As an expert in MiFID II, PSD II, GDPR, FTR regulations and robo-advice, Monica is currently overseeing a portfolio of global change programmes at Deutsche Bank Wealth Management encompassing the Payments, ePrivacy and Data Protection areas.



Daniel Martyniuk
Director

Daniel is an experienced technology advisor and seasoned program manager with a proven track record of delivering results on business and technology transformation initiatives. He has direct experience in developing Digital & IT strategies for financial services institutions, including banking, insurance and automotive finance, performing software selection and managing large scale technology-enabled transformation projects.



Dr. Xiaolong Li
Director of Engineering in AI
department

Dr. Xiaolong Li, Director of Engineering in AI department of Ant Financial Services Group joined Alibaba in 2014, where he led a multi-national group from Seattle, Silicon Valley, Beijing and Hangzhou, and built a large scale distributed machine learning system called Parameter Server, which was awarded as a Best Algorithm Platform in 2015. From 2016, he is in charge of the R&D on intelligent customer services, chatbots, and large scale distributed machine learning algorithms. Xiaolong joined Alibaba from Microsoft headquarter in Seattle, USA where he led, for almost a decade, large teams of researchers, developers and engineers.



John Berghout
Head of Digital Business Banking

Accomplished as a systems integrator, John's experience in transforming enterprises leveraging digital solutions began when he was the Head of Change and Transformation for Barclays Europe where he led the digital transformation for the Premier segment in Portugal, France, Spain, and Italy. John's subsequent digital roles include Chief Operating Officer for Digital Banking at Barclays and his current role as Head of Digital – Business Banking.



Milos Kilibarda
Security and Business
Continuity Management

Miloš Kilibarda is head of Security and business continuity management department of Banca Intesa Beograd and has many years of experience working for BIB in relation to the development and implementation of ICT and security solutions. Responsible for corporate security including fraud prevention, BCM, information security and privacy protection for BIB and its affiliates.





Deepak Sharma
Chief Digital Officer

Deepak Sharma heads Kotak Mahindra Bank's digital initiatives, and is responsible for digital transformation, digital-led businesses of the bank and digital initiatives across lending, payments, investments, insurance, SME & Institutional banking segments along with website, social and digital banking channels. Deepak also leads Innovation Lab, Fintech partnerships and new product development.



David Hunter
Non Executive Director

Business leader with a track record of building disruptive financial services businesses into profitable, industry leading growth. Has led 4 successful Financial Institutions under license from the UK's Financial Conduct Authority. Achieved second place in 2013 Payments Power 10. Specialties: Strategy, Innovation, Business Development, Leadership, Regulatory Advantage.



Gary Munro
Principal Consultant

Gary is a globally recognised retail payments expert with specific focus on digital transactions from the point of sale & mobile and services perspective. He leads Consult Hyperion's POS practice, advising clients such as Mastercard, eftpos, Worldpay, American Express and Visa on the commercial and technical requirements for enabling secure digital payment solutions. He has 28 years' experience in electronic payments, with over 13 years' experience of tailoring point of sale solutions to meet the specific requirements of the larger UK Acquirers, including Worldpay and HSBC Merchant Services.



Ghela Boskovich
Head of Fintech & Regtech Partnerships

Founder of FemTechGlobal to bridge the gender gap in fintech and the financial services industry. Named one of Brummell Magazine's 2016 '30 Inspirational Women Innovators', and included in Innovate Finance's Women in Fintech Powerlist 2016. She also sits on the Banking Technology Awards judging panel, and sponsors the Banking Technology Women In Technology (W.I.T.) Award, as well as the board of the Financial Inclusion Institute. Ghela works with Streets Consulting, and is also Head of Fintech & Regtech Partnerships at Rainmaking, home of StartupBootCamp.



Mila Korugic
Non Executive Director

Mila, MBS, has more than 30 years of professional experience as a banker and financial expert successfully leading and managing economic growth programs in Serbia and SEE transition economies. She applies her experience to growth-oriented opportunities for both foreign direct investment and domestic investment.





PANELEVEN
GROUP

A Message from Key Sponsor - Paneleven Group

Dear Delegate

Paneleven is delighted to be the main sponsor of xCEED 2017, the first regional FinTech event to be held in Serbia and welcomes you to what will be two creative and motivating days.

xCEED is just the right mix of keynote sessions and panels from some of the finest Fintech speakers, innovative pitch sessions from the hottest UK's start-ups and networking, and we are proud to be involved.

xCEED will introduce banks, insurers, regulators, telcos and retailers from the region to FinTech pioneers - each at the cutting edge of digital transformation in their domain- to provide a blueprint of how to plan and execute your digital transformation projects and create a winning formula for your FinTech ambitions.

Paneleven started its digital journey a few years ago with the launch of Pannovate, with its daughter company, an innovative and creative scale up. Pannovate has created a unique way to bring new tech advances of an increasingly connected world to card issuers and other marketers looking to incorporate authenticity, relevance and personal experience into their products and offerings, and capitalise on one-to-one marketing strategies in entirely new ways.

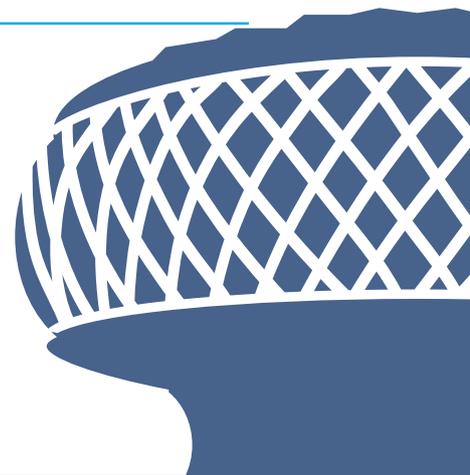
Paneleven's founder and Pannovate's CEO, Pavle Ljubic, a successful entrepreneur in the tech space for the last 15 years, will be opening the session.

Both Paneleven and Pannovate teams are on hand throughout the event to discuss not only Pannovate's products, but also to offer real domain expertise in creating an efficient digital transformation.

Enjoy the conference and don't forget to stop by our stand and say hello.

Pavle Ljubic,
CEO

www.paneleven.com





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Trade Mission to xCEED2017

London FinTech Companies
Belgrade, 17 to 19 May 2017

Featuring: AMP Credit Technologies, DataSine, fscom,
Givvit, ingage, Kerv Wearables, Smart Pension,
W2 Global Data Solutions, Wirepayer, Wirex
The trade mission to xCEED2017 is part-funded by
the ERDF's Global Growth Project



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I am pleased to introduce a diverse collection of UK Fintech firms on a DIT sponsored Trade Mission to attend the xCEED 2017 event in Belgrade, and to showcase their services to an audience of Financial Services firms from across the Eastern European region.

Britain's FinTech sector has boomed in recent years and will play an increasingly important role in the future. It now employs over 61,000 people and was worth £6.6 billion in 2015. An EY report, published in March 2016, recognised the UK as the best place in the world to start and grow a FinTech firm. It is down to the talent of our entrepreneurs, availability of capital, demand from tech savvy consumers and the pro-innovation policy and regulatory environment that the Government has built, and will continue to foster.

FinTech is already changing fundamentally the way we all use financial services. It is helping users to make more informed choices in many different areas such as payments, data & analytics, cybersecurity, capital raising & personal finance.

In Serbia, as part of the extensive macroeconomic reforms that have taken place since 2001, the financial sector has grown substantially. The Banking sector has been expanding its wide range of products and services as well as access to finance, mainly due to arrival of Western banks that dominate over 80% of the market. Healthy capital buffers and large foreign ownership offer a degree of sector-level stability. Over the long-term, Serbia's relatively attractive business environment gives opportunities for banks to provide high-value services. As the Serbian economy takes further steps towards market consolidation and privatisation, significant business opportunities are expected in financial markets.

Serbian financial institutions are at the very beginning of the digital journey and desperate for products, services and solutions which would give them a competitive edge, improve operations and expand their own product portfolio – and hence customer base; which makes the UK supplier offer very attractive.

Timothy Poole

International Trade Adviser – Business, Financial and Professional Services Department for International Trade (DIT) London Region

Follow us on:

great.gov.uk

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The Emerging Payments Association (EPA) is an association of influencers, from within the payments eco-system, encourages innovation and profitable business growth.

EPA's 100 + members come from across the payments value chain; including payments schemes, banks and issuers, merchant acquirers, PSPs, retailers, and more. These companies have come together, from across the UK and internationally, to join our association, collaborate, and speak with a unified voice.

The EPA's vision is for the UK to be the global hotspot for payments innovation. As it sets out to be the most influential trade body in emerging payments, the EPA's mission, to collaborate to innovate, has the potential to improve lives everywhere.

www.emergingpayments.org



A THRIVING COMMUNITY OF PAYMENTS PROFESSIONALS



The Emerging Payments Association (EPA) connects the payments eco-system, encourages innovation and drives profitable business growth. Our goals are to strengthen and expand the payments industry to benefit all stakeholders.

We achieve this by shaping a comprehensive programme of activities for our members with help from an independent board, which addresses key issues impacting the industry.

These include:

- ✓ Targeted events
- ✓ Conferences
- ✓ Award ceremonies
- ✓ Critical industry projects
- ✓ Lobbying activities

The EPA is over 100 MEMBERS strong and growing. Our members come from across the payments value chain; including payments schemes, banks and issuers, merchant acquirers, PSPs, retailers, and more. These companies have come together, from across the UK and internationally, to join our association, collaborate, and speak with a unified voice.

Want to find out more about membership? Get in touch with Ed to find out more about becoming a member: edmund.louis@emergingpayments.org

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Kerv Wearables brings you the world's first contactless payment ring ... and the first in an innovative range of next-generation wearable payment devices. Kerv ring doesn't need charging,

pairing with a smartphone, its waterproof and scratch resistant.

Kerv ring can be used to make a payment anywhere in the world that accepts Mastercard contactless transactions.

Kerv ring is functional, practical and desirable ...and generates a great reaction from those that see it. The company's mission is to help banks build meaningful relationships with their customers.

<https://kerv.com>



Givvit is all about 'Simple Instant Giving', facilitating the end to end distribution of Treats and small gifts through our digital platforms. Every Treat is sent with a personal message and redeemed at our

network of well-known partners including Caffè Nero, Amazon, Debenhams and M&S.

Sending a Givvit is an engaging, personal and relevant gesture with proven applications across corporate and consumer markets, particularly within employee and customer engagement channels.

www.givvit.com



Wirepayer is a financial technology provider delivering next generation multi-currency software to retail, private banks and non-bank financial institutions. Wirepayer FX, the company's proven core multi-currency cash-management, payments, travel money and MasterCard solution, operates in a fully automated model with an unparalleled level of self service at every touch point giving both the client user and their customers instant insight and control in the process. The open services platform integrates with external services like KYC checks, passport validation and multiple processors.

www.wirepayer.com



GPS
global processing services

Global Processing Services has been internationally

recognised as the fastest growing processor in Europe and allows it's prepaid programme managers to access the MasterCard and VISA network as well as access to banking schemes such as BACs and SEPA. We offer a 'one stop solution' for prepaid programme managers to access a myriad of services. GPS has been instrumental in enabling programme managers push the boundaries to enable services way beyond traditional offerings. We have been the service provider of choice for the most innovative companies in the prepaid space providing the building blocks for them to flourish. The Prepaid programme managers that use GPS as their back bone demonstrate our capabilities within payments industry.

www.globalprocessing.net





W2 is a trusted provider of SaaS, B2B software solutions and data services enabling organisations to achieve regulatory compliance in relation to KYC (Know Your Customer), combatting fraud, AML (Anti Money Laundering) protection and frictionless

customer on-boarding as well as regular on going screening . Over 100 organisations around the world rely on W2 to meet their regulatory or risk management requirements. W2 have partnered with a selection of the world's largest data providers to ensure easy access to reliable information. The unique W2 solutions require minimal implementation and simplify how organisations conduct regulatory customer due diligence on individuals, organisations, suppliers, staff, tenants and employees globally.

www.w2globaldata.com

DataSine

DataSine brings together expertise in finance, psychology, and machine

learning to help financial institutions better understand their customers. Their systems build a rich personality profile for each customer, determining their personality, needs, values and circumstances. Their profiles are then used to tailor marketing strategies, build individualized investment portfolios and package personalized financial products to better reflect individual personalities, needs and circumstances.

The company's mission is to help banks build meaningful relationships with their customers.

www.datasine.com



ingage

ingage is a dedicated electronic marketplace and Investor Relations (IR) software platform which directly

connects quoted corporate and institutional investors. The ingage platform was specifically designed for new regulatory requirements such as MiFID II to provide a best-in-class enterprise solution for corporate access.

They are an enterprise FinTech business based in the UK with a software engineering centre in Wroclaw, Poland.

www.ingage.com



Smart Pension

fast secure free

Smart Pension has built a powerful state-of-the-art digital workplace pension platform that enables SMEs, at no-cost, to comply with their pension auto enrolment responsibilities in minutes.

Since 2015, Smart Pension has on-boarded tens of thousands of employers and employees and is on track for further huge growth with an impressive run-rate of 1,000 employees enrolled daily.

www.autoenrolment.co.uk

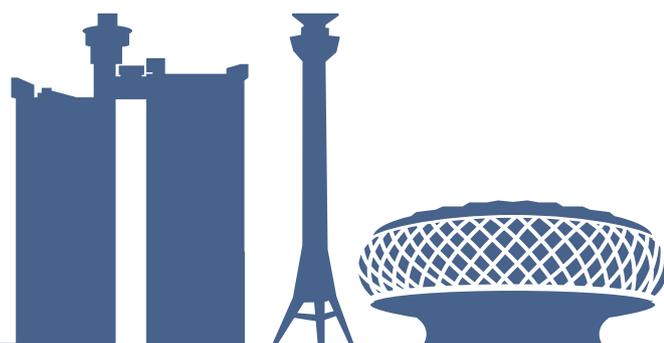


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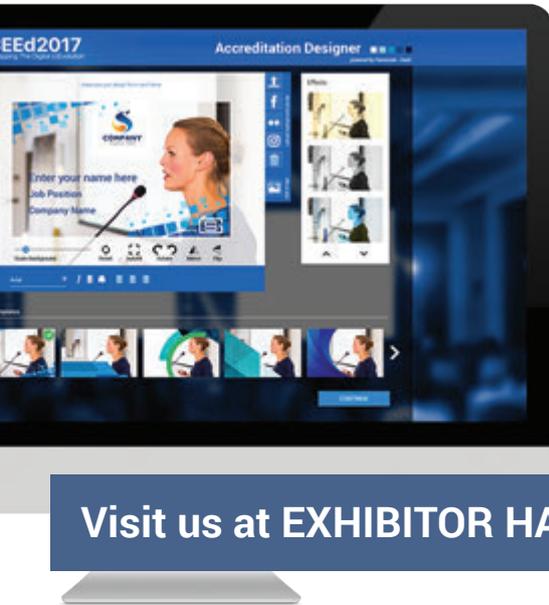
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