

BELGRADE  
22-23 May 2018



Roadmapping The Digital (r)Evolution

# CONFERENCE GUIDE

IN ASSOCIATION WITH

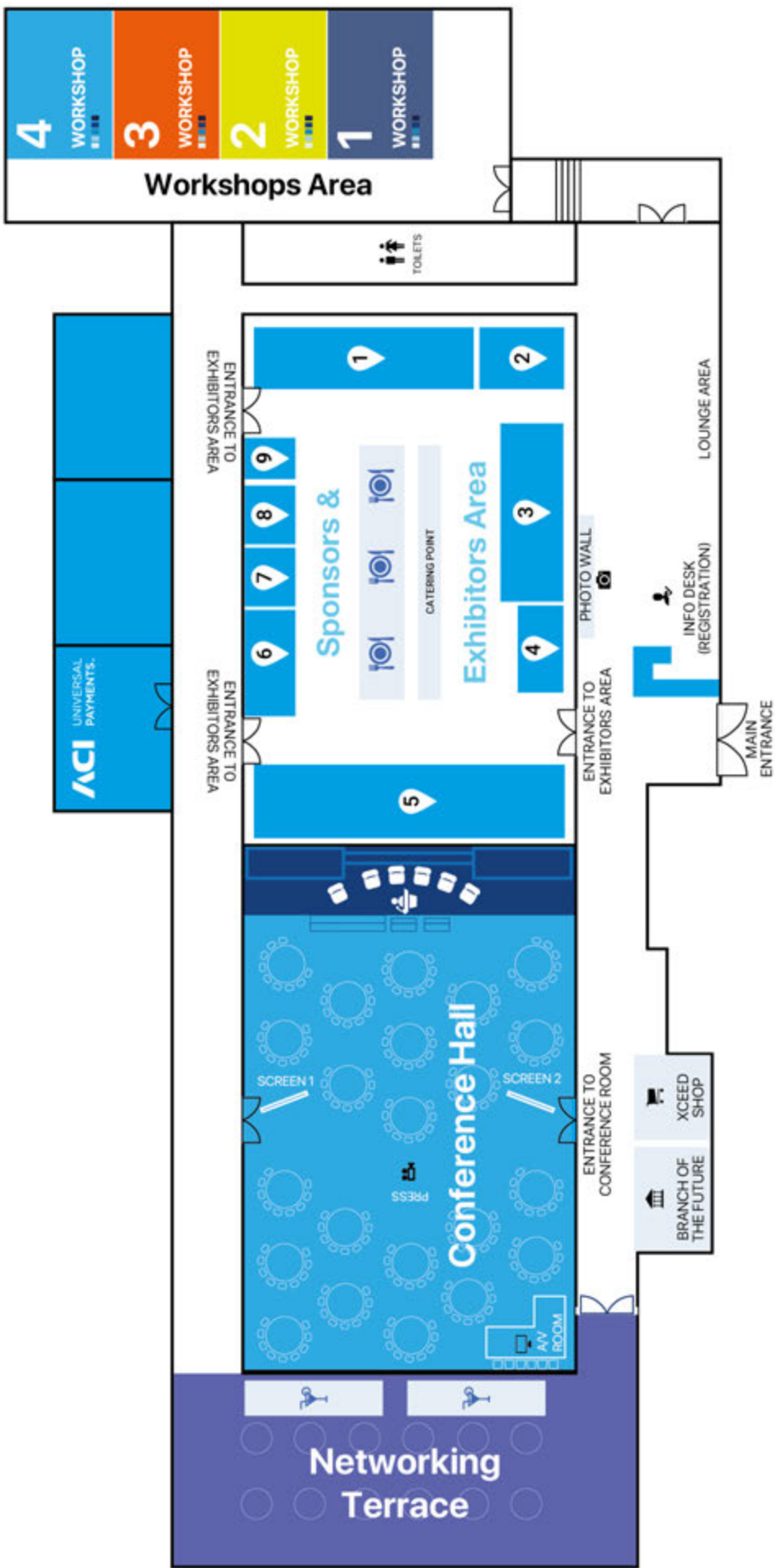


PRESENTED BY





# FLOOR PLAN - CONFERENCE & EXHIBITORS AREA



## Sponsors Exhibitors Area

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# Welcome to xCEED 2018 Fintech Conference



It is with great pleasure that I welcome you to Belgrade for the second edition of xCEED supported by the UK Department for International Trade. My team and I have seen the growth of xCEED to a leading FinTech event in Southern and Eastern Europe, bringing together an impressive and diverse array of speaker and delegates who will shape the regional understanding of the importance and dynamic changes in the financial and professional services sector.

I am pleased to see a group of new UK FinTech companies, alongside some familiar faces from the last year, who have recognised the potential of Serbia and the wider region as an increasingly attractive business environment. With the region paying increased focus to the modernisation of financial markets and digitalisation, a window of business opportunities has opened for UK companies to provide next generation financial services and effective FinTech solutions.

The Department for International Trade's and ERDF's mission is to help provide UK companies with a platform to present their solutions and expand their customer base in Serbia and the region. The success stories we already see in these markets make clear the attractiveness of UK FinTech firms.

xCEED 2018 focuses on the practical application of financial technologies in this part of Europe. This event covers a variety of related topics, ranging from the future of banks and their relations with FinTech, crypto currencies and the role of millennials in this area, to the future of competition and regulations. The organisers are making their own contribution in innovation, introducing xCEEDium, a brand new, official crypto currency for the conference. The event offers a great deal of space for networking and building partnerships.

Take this chance to embrace new FinTech solutions to develop the future of financial services in the region. My team are looking forward to many exciting discussions over the course of next few days and seeing what makes the FinTech GREAT.

Denis Keefe CMG  
HM Ambassador Belgrade



# The new xCEED mobile app is here!

The xCEED mobile app is your guide to the conference



## xCEED App, the best way of maximizing your eXCEED experience.

New this year and available in both iOS and Android, the xCEED app is the convenient and easy to use conference contact tool. The app will be your guide to the conference, allowing you to:

- Interactive Debate portal – Vote on panel debates and post questions and comments
- Book workshop places
- Arrange 1-on1's with conference speakers and panelists
- Earn, spend and manage your xCEEDium
- Request introductions to other conference delegates
- Keep up to date with the xCEED newsfeed



Download **xCEEDApp** from the GooglePlay (Android) or the AppStore (iOS)





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## Conference Info



**There is a free wifi hotspot available at Metropol Palace Belgrade**

Network name: XCEED\_2018

Password: XCEED\_2018



**Join the conversation**

@xCEED\_Conf using #xCEED2018



**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



# DAY 1

## 08:15 REGISTRATION & COFFEE

## 09:00 Nick Middleton (Chair) - Conference Introduction

## 09:05 Welcome Addresses



Mr Pavle Ljubic  
(xCEED founder)



Ms Tracy Gallagher  
(Deputy Head of Mission, British Embassy, Belgrade)

## 09:30 Keynote 1: The journey of re-invention: how are banking business models

Speaker: **Daniel Kjellen**

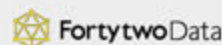
CEO / Founder at Tink



## 09:50 DIT Innovation Showcase (Part1)

Meet the new kids on the block hoping to disrupt the financial services industry with their latest technology and fresh ideas. The showcase features live interactive demonstrations from the most exciting new companies in the Fintech space hoping to show us what the future of financial services will look like.

Julian Dixon  
CEO



Shadi Razak  
CTO



Thomas Deluca  
CEO



Richard Brooks  
Sales Director



## 10:15 Coffee Break (Networking and exhibitor live demos)

### Panel 1: Bank of the Future

## 10:30

1. What is the social, economic and societal purpose of banks – whether retail, investment, corporate, or central?
2. What should a bank of tomorrow be? Technology company, platform model, utility, or other?
3. What exactly does an engaged customer look like?

1. John Berghout (Head of Digital, Barclays Bank)
2. Oli Cook (Head of Banking Products, Metro Bank)
3. Alberta Soranzo (Systems Thinking Director, Lloyds Banking Group)
4. Vuk Kosovac (Executive Director, Société General, Serbia)
5. Filip Genov (First Vice President, Unicredit, Bulgaria)
6. David Hensley (Director, Cash Services)

**Moderator: Duena Blomstrom - Founder, Emotional Banking)**

### Panel 2: A diverse landscape

## 11:30

1. GAFA: a threat or inspiration?
2. How is (Fin)Tech shaping banking, how is banking shaping (Fin)Tech and how are both shaping business across the world?
3. Responding to millennials: how can strategy be adapted to suit new needs and priorities?

1. Daniel Kjellen (CEO, Tink)
2. Daniel Calderon (International Director, Salary Finance)
3. Jakub Piotrowsky (CRO, Meniga)
4. Kevin Amateshe (Product Director, Safaricom)
5. Svetlana Hoffman (NED, FundingWerk)

**Moderator: Suresh Vaghjiani - Managing Director, GPS**



Tuesday - May 22<sup>nd</sup>, 2018



12:30  Lunch Break (Networking and exhibitor live demos)

13:30  **ACI Roundtable: Real-Time Value Realization Is Here - Are you Ready? (Plato Room)**  
Hosted by: **Kevin Evans** (Solutions Consultant, ACI Worldwide)

#### xCEED Workshops 1

14:00	<b>WORKSHOP 1</b> Systems, service and experience - value unlocked <b>Alberta Soranzo</b> (Lloyds Banking Group)	<b>WORKSHOP 2</b> "What Merchants can learn from Fintech(s)" <b>Anna Maj</b> (EWPN)	<b>WORKSHOP 3</b> How to Change Culture-a Banking Superhero's Guide <b>Duena Blomstrom</b> (Emotional Banking)	<b>WORKSHOP 4</b> Metro Bank, the case study <b>Oli Cook</b> (Metro Bank)

15:00  Coffee Break (Networking and exhibitor live demos)

15:20 **Keynote 2: The Business End of Payments**  
 Speaker: **Anna Kuzmina** Deputy Chief Commercial Officer 

15:40 **Panel 3 : The Payments Experience**  
1) Eliminating the friction in the consumer (payment) journey  
2) Who holds the power when it comes to payments ?  
3) Are we seeing the death of the retail store as they exists today?  
1. Mark Goldspink (CEO, The ai Corporation)  
2. David Gill (Head of Payments, Lottoland)  
3. Gerald Wooding (Card Systems Manager, MRH)  
4. Anna Kuzmina (Deputy CEO, Yandex.Money)  
5. Vladan Petrović (CFO, Tehnomanija)  
**Moderator: Andrew Doukanaris - Ambassador, EPA CEE**

16:40 Closing Day 1 Remarks (Nick Middleton)

19:30 Fintech Pub Quiz @ Remiks Gastro Bar, Karadordeva 46, Belgrade, Serbia 11000



# DAY 2

## 08:15 REGISTRATION & COFFEE

## 09:00 Keynote 3: A blueprint for global open banking standards

 Speaker: **Gavin Littlejohn**

Chairman, FDATA



## 09:20 Panel 4: How Open is Open

1. PSD2 five months in; How have customers reacted to the opportunities created by open APIs?
2. How can financial institutions act to mitigate the risks attached to being a digital entity? What is the sector's exposure to attacks on other institutions?
3. Maintaining customer relationships: what needs to be done to avoid the aggregation of banking?

1. Gavin Littlejohn (Chairman, F-Data)
2. Michael Salmony (Executive Advisor, equeensWorldline)
3. Nealle Page (Product Director, Ocado)
4. Maciej Kostro (Board Advisor, Polish Banking Association)

**Moderator: Tony Craddock - Director General, EPA**

## 10:20 Coffee Break (Networking and exhibitor live demos)

## 10:35 Panel 5: Regulating an Anonymous World

1. In an ideal world how could financial regulation keep the sector safe while allowing financial institutions the creativity to diversify and freedom to grow?
2. Setting standards: what exactly will an open banking eco-system look like?
3. How will regulation in blockchain evolve?

1. Noémie Papp (Head of Digital, European Banking Federation)
2. Dragana Stanic (GM of Payment Systems, National Bank of Serbia)
3. Maja Kadievaska (Vice Governor, National Bank of Macedonia)
4. Nikola Fabris (Vice Governor, National Bank of Montenegro)

**Moderator: Catalin Ticheru - Policy Officer, European Commission**

## 11:35 DIT Innovation Showcase (Part2)

Meet the new kids on the block hoping to disrupt the financial services industry with their latest technology and fresh ideas. The showcase features live interactive demonstrations from the most exciting new companies in the Fintech space hoping to show us what the future of financial services will look like.

Lucy Mounter  
Sales Director

**intercash**

Sophie Peutril  
Policy Development Director

**Smart Pension**  
fast secure free

Ryszard Mroz  
MD of Strategic Markets

**Cash Director**

## 12:00 Lunch Break (Networking and exhibitor live demos)

## 13:00 **ACI** UNIVERSAL PAYMENTS.

## ACI Roundtable: Mind the gap! Bringing legacy into an Open API world (Plato Room)

Hosted by: **Domenico Scaffidi** (Principal Consultant, ACI Worldwide)



Wednesday - May 23<sup>rd</sup>, 2018

## xCEED Workshops 2

13:30

WORKSHOP  
1

Fintech: The Good,  
The Bad and The Ugly

**Neil Harris**  
(CCO, GPS)

WORKSHOP  
2

Real-Time Payments in  
CEE – Making the most  
of the opportunity

**Domenico Scaffidi**  
(Principal Consultant  
ACI Worldwide)

WORKSHOP  
3

The Connected  
Customer and the  
Future of Payments

**Kosta Peric**  
(Deputy Director, Bill and  
Melinda Gates Foundation)

WORKSHOP  
4

Blockchain is the  
solution, but what is  
the problem?

**Jack Nikogosian**  
(CEO, Aryze)

14:30



Coffee Break (Networking and exhibitor live demos)

14:50

Keynote 4: Cryptocurrency in practice: xCEEDium

Speaker: **Boban Ćirković**

CTO



15:00

FTV Deluxe Coin: Blockchain and Fashion

Speaker: **Natalya Menshikova**

CMO | Marketing And New  
Media | FashionTV



15:10

**Panel 6: Where is the value potential  
of DLT deployment in financial services?**

1. Identifying best practice to date: where can financial institutions look to for inspiration
2. Finding the right blockchain partner: what are the essential criteria?
3. How does DLT compare to existing systems, now and in 10 years?

1. Laura K. Inamedinova (Founder, LKI Consulting)
2. Francesco Burreli (MD, Global Payments Strategy, Accenture)
3. Aleksandar Matanović (CEO, ECD)
4. Robert Courtneidge (CEO, Moorwand)
5. Natalya Menshikova (CMO, FTV Coin Deluxe)
6. Ugur Yildirim (CFO, Hive project)

**Moderator: Faisal Khan - Senior Advisor, Sender**

16:30

Closing Remarks (Nick Middleton) and  
xCEEDium Millionaire Announcement



18:00

Invite only reception at Ambassador's Residence

20:30



**FashionTV Party @ Tranzit Bar,**  
**Braće Krsmanović 8, Beograd 11000**





## CONFERENCE CHAIR

**Nick Middleton**

Director General EPA - Emerging Payments Association

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.



**Pavle Ljubic**

xCEED Conference founder



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.



**Tracy Gallagher**

Deputy Head of Mission  
at the British Embassy in Belgrade



Deputy Head of Mission at the British Embassy in Belgrade since April 2016. Tracy is responsible for the effective operation of the Embassy and for deputising for the Ambassador in his absence. The Embassy has 75 staff and is a platform bringing together representatives of several government departments. As well as the Foreign and Commonwealth Office, these include the Ministry of Defence, the National Crime Agency (NCA), Department for International Trade (DIT), HM Revenue and Customs (HMRC) and the British Council. Tracy was previously based in London where she was head of the Foreign and Commonwealth Office's Appointments Team in the Human Resources Directorate from 2010-2014. She has had postings in Athens, Dublin and Moscow.

Tracy is married to a fellow diplomat Ian Whitting and has two daughters.





# CEE d2018



**John Berghout**

Head of Digital | Business  
Banking at Barclays



Accomplished as a systems integrator, John's experience in transforming enterprises leveraging digital solutions. Now as Head of Digital – Business Banking at Barclays where he is accountable for the creation and execution of the digital strategy encompassing channel, products and experiences for clients.



**Kevin Amateshe**

Product Director M-PESA



Experienced within the Mobile Money Space for a leading Mobile Network Operator and within Digital Financial Services for a Bank. An avid innovator driven by the ever changing market and client needs, with a keen eye on financial inclusion. A firm believer that digital financial services are only transformational when they are part and parcel of the user's life.



**Francesco Burelli**

Member of Executive Board



As Global Payments Strategy Lead at Accenture Payment Services and he is a member of the First Annapolis team. He works across retail and corporate digital payments, cash management and distribution channel challenges to assist organisations with corporate and product strategy development and M&A. He is a member of several industry editorial and advisory boards.



**Andrew Doukanaris**

Member of Executive Board



Andrew joined JCB 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.

He played a key role in deployment of contactless payments in support of London 2012 and led the drive to transform Poland's contactless adoption – making it Visa's highest contactless penetration market.





## Duena Blomstorm

Founder and Author of  
Emotional Banking

Chief Growth Officer at Temenos' Marketplace, Founder and Author of "Emotional Banking – how to change banking culture to leverage FinTech". Duena is a FinTech specialist, an entrepreneur and an Angel Investor, a mentor for Startupbootcamp and Techstars, a blogger with cutting edge opinion style, an industry speaker, the inventor of the Emotional Banking, EX and Bank Branding concepts and for the past 18 years has been in the Telco and Finance world on the strategy and consulting side, be it for sales or marketing.



## Daniel Calderon

International Director at  
SalaryFinance



Started working in FinTech as a venture builder, sourcing and developing new ideas in the team that started companies like Clearscore and SalaryFinance.

In SalaryFinance he helped plan the Marketing, Risk and Finance strategy, moving into a Finance Director role. In this role, he helped to raise the Series A round in 2017 lead by Legal and General, built the finance team and infrastructure. He is currently leading the efforts to expand SalaryFinance into the US, and in the future to other countries where the model would help employees get a fairer access to credit.



## Robert Courtneidge

Chief Executive Officer



Robert is CEO of international payments business Moorwand Limited. He has deep expertise in e-money, and is highly skilled in consumer finance issues. For the past six years, he has featured in the Payments Power, a highly competitive ranking of the most influential contributors in payments.



## Tony Craddock

Director General



Passionate about emerging payments and how it transforms lives around the world. Part of the Emerging Payments Association community, where advance payments innovation is core. EPA's goal is to make London the global hotspot for innovation in payments.

Tony is a celebrated industry spokesperson who can be seen all over the world sharing his insight on emerging payments.



## Filip Genov

adVenture Banker & Creator  
of FinTechs



Filip Genov is a senior banker with 25+ years of executive experience in the CEE markets.

Currently he is creating the first banking VC operation in Bulgaria, where he has also been the creator and executive director of the market's first factoring company, founder and director of the leading corporate and international banking operation and launched several fintech and business innovations. In 2017, he founded and leads Sophia Lab – a corporate-driven think tank for national growth and development with a dual focus on analysis and impact.





**Mark Goldspink**  
CEO for The ai Corporation



CEO for global fintech company The ai Corporation (ai). In 2013 Mark was hired by ai as CEO and has since overseen continued YoY growth and the diversification of ai's product offering, via the acquisition of two other companies. A regular contributor for a number of fintech publications, Mark continues to produce valuable thought leadership content within the payments and fraud space.



**Svetlana Hoffmann**  
Non Executive Director



Svetlana is a seasoned and internationally experienced manager whose 17 years of professional tenure spans across pharmaceutical, environment protection and financial service industry. Currently deploying her expertise and knowledge on an interim basis – helping existing and emerging financial services providers take the next steps in digital evolution. Svetlana is an active Emerging Payment Association (EPA) ambassador and a member of the EPA Annual Award judging panel. In addition Svetlana works as a coach specialising in Personal Development and Business & Executive coaching.



**David Hensley**  
Director of Cash Services UK



Director of Cash Services UK since 2012. With over 25 years' experience in senior management with Santander covering business transformation, operations and customer services, he has also held non-executive roles with two leading financial services providers (Link & BACs). 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. His current focus is Mandatory Payments Programmes.



**Neil Harris**  
Chief Commercial Officer at GPS



Chief Commercial Officer at Global Processing Services (GPS), an industry-leading issuer processor that provides payment technology and alternative banking solutions to programme managers, acquirers and some of the largest Fintechs and 'next generation' banks globally. With over 14 years of experience, Neil's key focus has been on driving positive change within the industry, initiating collaboration between influential peers to support financial inclusion initiatives and building customer success by delivering added value through his extensive knowledge. As Chair of the Financial Inclusion Committee at the EPA, Neil is part of the leading taskforce that has been created in developing a new industry kitemark.





**Laura K. Inamedinova**

Founder of LKI Consulting

**LKI Consulting**

A founder of international marketing, PR and communications company LKI Consulting that focuses on fintech and crypto companies. She has helped ICO companies raise more than \$100M USD in total. She also shares her expertise about fintech marketing in her columns at Forbes and Huffington Post. Besides that, she frequently appears in local and international conferences where she touches important issues like advocating for bigger women involvement in the technology sector.



**Faisal Khan**

Banking & Payments  
Consultant

**SENDER**

A banking and payments consultant providing advisory services to banks, financial services companies and startups. A specialist in cross-border money transfer and all aspects of the value-chain. With extensive knowledge in the design, integration & running of payment networks and systems for money transmission between different countries. Also a scout for various Venture Capital companies who want to invest in fintech, banking or payments related companies.



**Maciej Kostro**

Electronic Banking Council



Board Advisor in The Polish Bank Association, Secretary of the Electronic Banking Council and responsible for the API standardisation initiative (Polish API). Open banking expert and strategic consultant in digital business, online sales of complex financial products (banking & insurance), user and customer experience.



**Vuk Kosovac**

Executive Director



Leading retail business as member of Societe Generale Srbija Executive Board, pursuing digital transformation in banking and finance. He was in charge of different assignments from strategy, marketing to operations, and has been developing SocGen franchise across Europe (Russia, CEE). He provided critical leadership in launching the first online branch in the Balkans and pioneered cross-sector partnerships for growth of digital and startup ecosystem.



**Daniel Kjellén**

CEO / Founder at Tink



Co-founder and CEO of Tink, a fintech with the goal of helping people understand their finances, empowering them to make smarter decisions and ultimately bringing financial happiness. Tink's award-winning consumer app has now gained over 500 000. Prior to Tink Daniel worked as investment banker at Carnegie, the Nordics' leading investment bank, and also founded the corporate domain name company Prodocon.





**Anna Kuzmina**

Deputy Chief Commercial Officer



Yandex.Money's international business development leader, with special interest in 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. She frequently delivers talks at e-commerce events worldwide, shaping global awareness of current trends in e-commerce and payments.



**Aleksandar Matanovic**

Blockchain & Cryptocurrency professional

A virtual currencies expert where he co-founded a local e-gold exchange. He completely focussed on cryptocurrencies and blockchain technology. Passionate about building real solutions for Blockchain and working with global clients worldwide to help them develop strategies that deliver substantial and sustainable growth.



**Anna Maj**

FinTech Expert, Advisor and Mentor

**EUROPEAN WOMEN PAYMENTS NETWORK**  
*Leading. Connecting. Empowering.*

With over 18 years experience, her expertise lies in digital payments (mobile, cards, wallets), acquiring as well as cognitive banking. Responsible for building cooperation models between financial corporations and fintechs, particularly in frames of the open banking and payments projects as well as driving innovation in the European payments ecosystem.

Speaker and Advisory Board member at international FinTech/Payments conferences. Featured in the "TOP 20 Women in FinTech" Report 2017.



**Gavin Littlejohn**

Chairman, FDATA



A fintech entrepreneur with experience of developing innovative solutions to mass market problems. Appointed as Convenor of the Fintech Stakeholder Group of the UK Open Banking Implementation Entity in October 2016. He serves as a Director and Non-Executive Chairman of the Financial Data and Technology Association [www.fdata.org.uk](http://www.fdata.org.uk) where he successfully led the campaign to have account aggregation added to PSD2. Gavin is well-renowned as the Founder of Money Dashboard.



**Maja Kadievaska Vojnovik**

Vice Governor



НАРОДНА БАНКА НА РЕПУБЛИКА МАКЕДОНИЈА

Mrs. Maja Kadievaska – Vojnovikj has been a Vice Governor of the National Bank of the Republic of Macedonia since July 2011, covering the Sector of Financial Market Operations and Payment Systems. She is an Executive member of the Council of the National Bank of the Republic of Macedonia, Chairman of the Foreign Reserves Investment Committee and Chairman of the Assets and Liabilities Management Committee.





**Natalya Menshikova**

CMO | Marketing And New Media | FashionTV



An internationally experienced director of Digital Media and Marketing with a proven record in the broadcast media industry. In charge of all content and media of the global FTV network, including 13 TV channels, millions of subscribers on social media, OTT, paid TV, generating sales of over 100M\$. A strong marketing professional with an MBA focused in Marketing Management General from Lauder Business School. CMO for the new FTV Coin Deluxe, Fashion TV's upcoming ICO, dubbed the biggest branded ICO.



**Nealle Page**

Executive Director



Known as the Payments and Fraud Guy at Ocado, the world's largest online-only grocer. Product managing all payments and fraud systems across ocado.com as well as the new Ocado Smart Platform (Ocado's turnkey solution for online grocery fulfilment) bringing experience from around the sector to online commerce. An expert in NFC, Global Platform and tokenisation, the components that power Apple Pay and Google Pay. Nealle now works with his peers to build the best online and mobile shopping experience as well as a team of fraud prevention specialists to reduce risk and fraud.



**David Gill**

Head of Payments at Lottoland



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 started his career as a developer, moved on to Software Architecture, project management and now Programme Management.



**Jack Nikogosian**

CTO at ARYZE



A Danish blockchain expert with a vast knowledge of the cryptocurrency space. Known as Bitcoin Jack after paying solely with Bitcoin for an entire month. With his outgoing personality and quick thinking, he delivers inspiring stage presence and has displayed his capabilities at numerous European expos and conferences. Professionally, he has worked with major players in the Danish crypto/payments arena. With a vision of making payments faster, cheaper and smarter he founded company ARYZE in 2017.





**Noémie Papp**  
Executive Director



Head of Digital and Retail and leads the EBF strategy on digital and retail including on cloud computing, e-identification, data and FinTech. EBF members represent banks that make available loans to the European economy in excess of €20 trillion and that securely handle more than 300 million payment transactions per day. Launched in 1960, the EBF is committed to creating a single market for financial services in the European Union and to supporting policies that foster economic growth. [www.ebf.eu](http://www.ebf.eu) @EBFeu



**Jakub Piotrowski**  
Chief Revenue Officer



He has over 10 years' experience working in financial services and fintech, while working in Digital practice at Accenture, managing transformation projects for banks in Central Europe, including Meniga implementation at mBank in Poland, Czech Republic and Slovakia, PFM implementations for Intesa Sanpaolo and HVB (UniCredit Germany). Prior to that he was working with corporate banks on projects related to cross-border clearing and settlement processes and core platform transformation.



**Konstantin Perić**  
Deputy Director, Financial  
Services for the poor



A technologist, with interests in technology, finance and innovation. He is the author of "The Castle And The Sandbox", a book explaining how to foster innovation in established companies. Currently, Deputy Director, Financial Services for the Poor, at the Bill & Melinda Gates Foundation, where he leads the team that focuses on digital payments. From governance through business models to technology, from ideas through architecture to development, he oversees the strategy and grants to deliver secure, reliable and affordable digital payment solutions.



**Dragana Stanic**  
General Manager



NARODNA BANKA SRBIJE

Ms. Stanic was heavily involved in reform process aimed at introducing the most modern practices into the domestic payments legal framework. Ms. Stanic is currently member of the team tasked with producing two new legal solutions aimed at directly lowering the fees charged against card payments, as well as improving transparency and comparability of fees across payment services, and simplifying procedures for changing the provider of payment services by clients, among other things. Also, one of the main projects she is leading now is implementation of the instant payment system of the National Bank of Serbia







**Vladan Petrović**

CFO at Tehnomanija

*Tehnomanija*

A financial expert with vast 20 years experience at executive level in private sector Finance management as well as Corporate banking. His main role is development finance strategy, managing finance and accounting as well as treasury and cash management function and controlling. He has been involved in merging business lines of two largest retail chain organizations in ex YU region responsible for finance operation strategy, national payments, investments and developing and managing process between finance division and accounting.



**Suresh Vaghjiani**

Managing Director



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 behaviour. Recently placed No. 4 in the Payments Power 10 rankings, he is building and developing an award winning brand from concept to International roll-out, considering how the brand will be accepted and viewed with an international audience.



**Domenico Scaffidi**

Principal Solution Consultant



Having joined ACI as Strategic Principal Consultant Immediate Payment, supporting the European Financial Institutions in the Instant Payments field, in the Cross-Board Payments, in the Liquidity and Settlement Management and helping Banks and PSPs build their Instant Payments business case.



**Alberta Soranzo**

Systems Thinking Director  
at Lloyds Banking



A committed expert that simplifies the world of payments by developing products and services that focus on the customer's current and future needs, with a deep understanding of customer behaviour. 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.



**Michael Salmony**

Executive Adviser equens  
Worldline SE

**equensWorldline**

Michael is an internationally recognised leader on business innovations especially in the digital and financial services space and an executive adviser to the BoD of equensWorldline, Europe's leading payment provider that processes over 17 trillion Euro per year. In this capacity he is board-level advisor to banks, national and international associations for example the European Commission, the EPC, the EACB, the ERPB, and further major national and international boards.





**Ugur Yildirim**  
Chief Financial Officer



A prominent international businessman with over 15 years of investment management experience. A renowned speaker and panellist at "The Future of Money and Technology Summit" to discuss the future of fintech and tokens. Also a panellist at the Digital Finance World Conference presenting on the effects of blockchain on the global economy, focusing on its future in the financial sector. In terms of future engagements these include to be a panellist Day of Slovenian-German Business organised by The Slovenian-German Chamber of Commerce, Fintech World Forum 2018 and The Money20/20 Europe.



**Gerald Wooding**  
Manager Card Systems Program



Involved in card acceptance in the petrol retailing arena for more than 18 years. He is currently responsible for card acceptance at MRH which is the largest independent petrol forecourt owner in the UK (more than 490 sites with brands of ESSO, BP, TEXACO, SHELL and JET) with an annual card turnover of circa £2.0b. He was responsible for the development and deployment of a standard payment/reconciliation platform across these different fuel brands and currently manages both the technical solution and the relationships between MRH and all card acceptance acquirers/service providers.



**Catalin Ticheru**  
Policy officer



Catalin works as policy officer within the European Commission's Directorate-General for Communications Networks, Content and Technology (DG CNECT). He is a tech enthusiast, always searching for new trends in startups, innovation and blockchain technology. Catalin is a connector and actively contributes to the development of the EU Blockchain Observatory and Forum and Startup Europe Initiative while having a special focus on the CEE and Western Balkans regions.



**Oli Cook**  
Head of Banking & Borrowing Products, Retail & Private Bank



Oli leads banking and borrowing products for Metro Bank's retail and private business. He's been in retail banking for a decade having joined HSBC UK in 2007 in a variety of proposition and customer insight roles, later leading Savings and FX for the three UK brands (HSBC, first direct & M&S Bank).



**Nikola Fabris**  
Vice Governor of the Central Bank of Montenegro



Nikola Fabris, Vice-Governor  
He graduated from the Faculty of Economics at the University of Belgrade in 1994, obtained M.A. in Economics in 1998 and Ph.D. in economics in 2002. He is a member of the Economic Science Board of the Montenegrin Academy of Science and Arts. He is a Professor at the Faculty of Economics in Belgrade. From 2004 to 2013 he was the Chief Economist of the Central Bank of Montenegro.





**PANELEVEN**  
GROUP

## A Message from Key Sponsor - Paneleven Group

Dear Delegate

Paneleven is delighted to be the patron xCEED conference for a second year, a truly innovative event and we welcome 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 speakers, innovative workshops from the hottest start-ups and some extremely exciting panel sessions, we are very proud to be involved once again.

xCEED will introduce banks, regulators, start / scale-ups 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 and are proud to include Elavon, Lottoland, FundStar and many others as our clients.

Paneleven's founder and Pannovate's CEO, Pavle Lujic, 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 Lujic,  
CEO

[www.paneleven.com](http://www.paneleven.com)





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# Trade Mission to xCEED2018

London FinTech Companies

Belgrade, Serbia 21 - 24 May 2018



 **BUSINESS  
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GREAT**

BRITAIN & NORTHERN IRELAND





I am pleased to introduce a diverse collection of UK Fintech firms on our second DIT-sponsored Trade Mission to attend the xCEED2018 event in Belgrade, and to showcase their services to an audience of Financial Services firms from across the Eastern European region.

As the Chancellor of the Exchequer Philip Hammond, MP recently noted at the London International Fintech Conference, we are determined to build the UK as a global trading nation, and we believe FinTech has a crucial role to play in helping us achieve these ambitions.

Britain's FinTech sector has boomed in recent years. It now employs over 61,000 people and is worth £6.6 billion annually. Studies show the UK as the best place in the world to start and grow a FinTech firm; investors demonstrate the value of the UK's Fintech industry with a record high of £1.8bn invested in 2017. 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 providing increased access for consumers, and 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 implies opportunities for banks to provide higher-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 keen to consider 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

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EPA CEE is a community of companies in the payments industry operating in Central and Eastern Europe. These companies are from across the payments value chain, from Banks, Retailers, PSPs, Payment Schemes and more.

The EPA CEE is led by an Advisory Board of thought-leading CEOs. Some of these CEOs may lead established organisations, others may lead new Fintech start-ups. What they share is a belief in the power of collaboration and learning to transform and energise an industry. And a belief in the potential for payments technology to drive improvement in social and economic well-being across CEE.

EPA CEE's purpose is to grow a thriving local community in payments. EPA CEE's goals are to promote the commercial success of its members while stimulating the growth of the payments industry in CEE. The vision of EPA CEE is that through collaboration, learning and influence, payments can help make CEE a better place to live for all its citizens

[www.emergingpaymentscee.org](http://www.emergingpaymentscee.org)

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# Join a thriving community of financial sector professionals

EPA connects the payments ecosystem,  
encourages innovation and drives profitable  
business growth

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<m:tel  
"digitalna  
fabrika"/>

## FROM IDEA TO REALITY WITH DIGITALNA FABRIKA



M:tel digitalna fabrika has launched two popular applications  
– KissMatch and Tour Guide.



- KissMatch is a dating/matchmaking application for teens and young adults - the only app that uses lips as a prompt for starting interaction with another person.

TOUR GUIDE

- Tour Guide platform helps locals with knowledge of domestic culture provide their guiding services to visiting tourists.

## HOW TO REACH US?

You can contact us at any time via social networks Instagram (@digitalna\_fabrika) and Facebook (Mtel digitalna fabrika), send us an e-mail or visit us in the most creative space in the city any day during the working week from 09am to 9pm or on Saturdays from 01pm to 9pm.

- Address: Vuka Karadžića 2-6, Podgorica
- E - mail: digitalnafabrika@mtel.me
- Mob: +38268100600
- <http://digitalnafabrika.mtel.me>





Mtel as one of the most advanced mobile operators in the region is constantly investing in development of digital services.

Innovations in all areas are the best evidence of everyday digital development. One of these is the mobile payment service – mPAY, which you have the opportunity to use during the Exceed Conference. By introducing the mPAY service, which is unique in Montenegro, Mtel enabled its customers to make payments by using their mobile phones, regardless of phone model or operation system they use.

Development of digital services is promoted by Mtel digitalna fabrika (digital factory) which is the generator, among other things, of two worldwide popular applications – KissMatch and Tour Guide, with which you can get acquainted at the Mtel stand.

KissMatch is dating application for teenagers and younger generation in general – the only application using lips as a stimulation for starting interaction with another person

Tour Guide platform enables locals who know local culture to provide services to tourists – by organizing their visits to interesting locations

Mtel Imate prijatelje!"

[www.mtel.me](http://www.mtel.me)

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The Directorate-General for Communications Networks, Content and Technology (DG CONNECT) of the European Commission conceives and implements the policies required to create a digital single market for more growth and jobs, where citizens, businesses, and public administrations can seamlessly and fairly access and provide digital goods, content and services.

We foster a modern, secure, open, and pluralistic society building on Europe's cultural diversity, creativity and respect of creators' rights and our values such as democracy, freedom of expression and tolerance.

We help drive the digital transformation of European industry and public services through the use of innovative digital technology and support for the development of digital skills.

We strive to develop a long-term vision investing in potential technology breakthroughs and flagships, which can improve peoples' lives and to increase the competitiveness of the European economy at large and its key sectors.

We live our values as a creative, responsible and result-oriented European Union public service. We work on the best available evidence, and we cooperate closely with our stakeholders, our international partners and other EU institutions. We seek value for the taxpayer's money in all we do.

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[www.globalprocessing.net](http://www.globalprocessing.net)

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Transact Payments Limited (TPL) is a licensed European e-money Institution providing payment solutions to partners across the world and from different industries and sectors.

TPL is a regulated and authorised by the Gibraltar Financial Services Commission and is a Principal Member of both Mastercard® and Visa® providing European BIN sponsorship and modular payment, debit and prepaid services. Our licenses have been successfully Passported into EU and EEA member states enabling the issuance of prepaid card programs across Europe.

We offer secure, flexible and innovative payment and card solutions.

<https://www.transactpaymentsltd.com/>

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W2 Global Data provides a range of award winning Customer Due Diligence (CDD), Know Your Customer (KYC) and Anti-Money Laundering (AML) solutions to customers in the Fintech space. We partner with leading data providers around the world to provide cost effective , wide range of online screening tools and services enabling organisations to achieve regulatory compliance easily and quickly via one API integration.

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- \* Company checks
- \* Anti Money Laundering
- \* ID Document Verification

Our commitment to continued innovation has enabled us to win multiple industry awards whilst being recognised as one of the fastest growing Reg Tech company.

[www.w2globaldata.com](http://www.w2globaldata.com)

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Tag Systems is a European Smart-Card-Based solutions provider, manufacturing a wide range of EMV dual interface cards for Credit, Debit and Pre-Paid programs, with secure packaging and personalization services. Also delivering 2FF card based wearables with payment application. The Group provides solutions for Pin by SMS and Mobile Payment based on HCE and tokenization, with wallet development, software integration... Tag Systems manufacturing site is located in Andorra, sales and service bureaus are located in Colombia, Norway, Poland, Spain and UK.

[www.tag systems.net](http://www.tag systems.net)

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Datacard Group — which became Entrust Datacard shortly after acquiring Entrust in December, provides financial institutions, national governments, corporate enterprises and other organizations with technologies they need to establish trusted identities and conduct highly secure transactions. Examples of the company's diverse offerings include software and hardware used to issue financial cards, produce e-passports and authenticate users looking to access secure networks or conduct financial transactions. The privately held company is based in Minneapolis, Minnesota and employs more than 2,000 people in 120 countries

[www.entrustdatacard.com](http://www.entrustdatacard.com)

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Paladyum Electronic Money & Payment Services Inc.  
[www.peppara.com](http://www.peppara.com)

Paladyum is an authorised Electronic Money Institution regulated by BDDK (Banking Regulation and Supervision Agency) registered in Turkey. Paladyum payments services enables individuals and SME clients to open multi-currency prepaid accounts, money load, issuing, wallet-to-wallet money transfers, bank transfer, bill payments and context based retail payments. Paladyum's one-stop-shop financial services including money safeguarding, emoney license sponsorship, prepaid solutions, and white-label mobile & web payment platforms enables companies to offer payment services.

[www.peppara.com](http://www.peppara.com)

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NUU Mobile is a designer and manufacturer of unlocked Android™ smartphones. Following its global launch in 2012, the Chinese company has expanded steadily throughout Asia, Europe, and the Americas. NUU Mobile is an original equipment manufacturer (OEM), which means its devices are assembled and built by a dedicated in-house manufacturing team.

NUU Mobile's combination of high-quality components and affordable prices was lauded by PC Mag, which called the X1 "an excellent value for unlocked Android phones

[uk.nuumobile.com](http://uk.nuumobile.com)

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**Fintech  
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**Payments  
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connecting people in payments



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RECRUITMENT



**Startupbootcamp**





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ALYNE is an innovative RegTech providing a software solution that makes risk management and compliance as easy as browsing social media. ALYNE gives you deeper and more actionable insights which creates value faster.

ALYNE delivers a SaaS based GRC information platform that enables instant visibility of your risks. This allows your executives to make informed risk based decisions – quickly and easily.

This enables you to manage your risk management and compliance more effectively at the speed of today's digital business with a lower Total Cost of Ownership (TCO).



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AMP Credit Technologies ("AMP") is a leading financial technology platform enabling banks and other lenders to improve profitability, increase efficiencies, and expand the product scope of their small business lending. AMP's proprietary Credit Analysis Information & Risk Operations System, CAIROS™, offers a modular end-to-end credit solution that automates the entire lending spectrum for financial institutions, from client onboarding and credit assessment, to document ingestion and creation, risk management and portfolio servicing.



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Blue Train is a specialist agency that delivers outstanding marketing for fintech, payments and alternative economy solutions. We help build brands, change market perceptions and generate leads for our clients.

We help our clients achieve clear and distinctive leadership positions in their markets by communicating their messages through every web page, brochure, event and social media channel.

Brand message development, design, content generation, thought leadership, press releases and social media can all be provided as individual projects or as part of a holistic integrated campaign.





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CyNation is a leader in automated Cyber Security & Compliance for Supply Chain Risk Management, using robotics technologies. Their platform integrates solutions, providing ongoing visibility of an organisation's cyber risk & compliance status across 3rd party ecosystems.

With profound knowledge of cyber security, data protection, compliance, supply chain risk and 3rd party due diligence, CyNation was recognised by the National Cyber Security Centre. They participate in several notable accelerator programs.



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CyberProductivity is the producer of the innovating technology helping SMEs to manage their cashflow. It is an on-line real-time accounting solution with virtual CFO module called "CashDirector". CashDirector is an intelligent add-on to the existing business online banking. We are currently starting our first project with Barclays Bank.



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DALIR is a UK boutique law firm whose lawyers have a combination of more than 20 years of experience in commercial, regulatory or corporate laws gained in UK Magic Circle law firms and/or leading UK and international banks and fintech companies. The firm has a special interest in the fintech industry developed over many years of client advisory, research and active participation in the legal developments in this area. Its lawyers are also fluent in various Eastern European languages, including Serbian, with a good understanding of the region, and as such can assist in establishing partnerships between UK companies and companies in the region.




**FortytwoData**


**Neil Smith**  
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Fortytwo Data provides an end-to-end anti money laundering (AML) transaction monitoring and client screening platform for use in both financial services and related industries that require AML oversight. Fortytwo Data are innovators in AI and machine learning in the AML space.

Their technology both plugs holes in current legacy AML and client screening products whilst extending their usable shelf life, and provides a forward-looking Smart tech solution to take advantage of the technological advances to both significantly reduce operational risk and cost.

**intercash**


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Intercash are an award-winning global prepaid card programme specialist who support massive growth in the Fintech space year over year. Intercash offers a fully integrated payment solution to any Fintech platform enabling card issuing capability for their consumers to make payments over the Mastercard and Visa network. Our white-label platform is customizable with modernised payments functionalities and a full suite of APIs to ensure complete innovative product goals can be full-filled.



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Smart Pension is a workplace pensions technology platform founded by experienced finance & technology professionals and has been designed to support businesses faced with the challenges of auto enrolment and retirement provision generally. Smart Pension delivers a seamless digital end-to-end experience at no charge to the employer and offers the best workplace pension solution currently available in the UK, with 100,000 employers and 500,000 members signed up to the platform.



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xCEED 2018 introduces delegates to the "Branch of the Future", using Augmented Reality (AR) technology, which enables delegates to "step in", interact and experience our virtual branch. Will this really be tomorrow's world? To learn more about our concept, please visit our "branch".





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## www.xceedium.io



Download **xCEEDApp** from the GooglePlay (Android) or the AppStore (iOS)





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Indulge in a bit of retail therapy at xCEED 2018. From books to T-shirts to mobile phones, xCEED Shop has a great selection of items so treat yourself or a family member at no cost!

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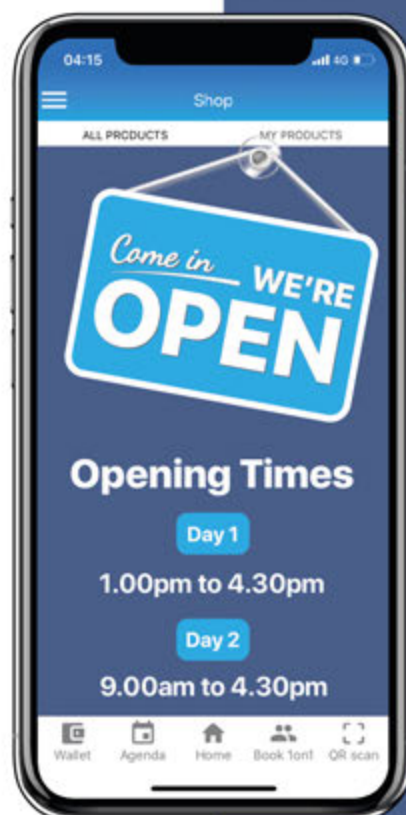
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In your xCEEDium wallet you will have the balance of xCEEDium deposited from your Conference Ticket. For Standard Tickets, it is 800 xCEEDium and 1600 for Business Class Tickets. You can earn more xCEEDium by Checking-in, visit our exhibitor stands, attend workshops, meet other delegates are just some of the few ways you can **earn more xCEEDium**.

2

3

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