

...COVERS ALL THE GOOD PARTS

OCTOBER 25-28. 2015 THE VENETIAN, LAS VEGAS



Register by 13 November Using Code **VEGAS200** to Save €200 or Visit the Team at Booth 2352









Our Team of Established Industry Insiders is Committed to Delivering on 3 Key Promises:

- Exceptional Content: With over 60% of speakers as CEOs or founders, and over 200 confirmed already, Money20/20 Europe delivers the best and most relevant agenda and insight at a local, regional and global scale.
- The Leaders: A senior audience of thousands of key stakeholders from established organizations to the earliest stage startups as well as retailers, investors, analysts, media, regulators and more.
- **ROI:** An unparalleled, modern and fun experience providing a platform to grow your European presence, launch new products, speak with potential partners or enter the market.

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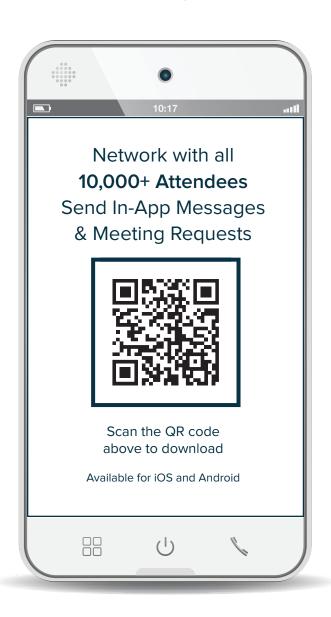
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500+ Sponsors	65

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Giesecke & Devrient Creating Confidence.



Wifi

Network: TCS2020

Password: Zeno4705

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WHAT'S NEW IN 2015



This first Money20/20 **5K Run** was held on Sunday, October 25, 2015. Money20/20 attendees are an energetic bunch, but this group led the way. Their Money20/20 experience began with a healthy and refreshing start on Sunday morning. Even though they were in the middle of a desert, they had plenty of water, networking and fun! Money20/20 donated \$10 on behalf of every runner to the Network for Teaching Entrepreneurship (NFTE).



Money20/20 attendees can begin every day with BMAX, a full body fitness program designed for a busy lifestyle. With a Master Class at 6:30am on Monday, October 26, and additional classes on Tuesday and Wednesday at 6:15am and 7:15am, make sure you take advantage of this unique opportunity. As the official fitness program for multiple NFL cheerleading squads, there will be NFL cheerleaders in the classes to guide you to fitness. The classes will take place in Galileo 905-906.

Brought to you by:





When the track sessions are over and the exhibit hall closes for the evening on Monday the fun and networking is just beginning!

Join us for a 3-hour interactive performance featuring Wyclef Jean and an open bar from 9 - Midnight at TAO Nightclub at The Venetian.

The event should not be missed and space is limited, so make sure you arrive early.

Brought to you by:



A new track session agenda format for 2015, StartupPitch180 offers startups the opportunity to showcase their businesses in 180 seconds. This initial pitch will be followed by Q&A. A contest with cash prizes, winners will be determined by our group of VC judges, and by live audience voting. These presentations will enable earlier stage entrepreneurs to engage with the Money20/20 audience and prove their mettle.

Sponsored by: **amazon** payments

MONEY20/20 HACKATHON

MoneyHackathon

The Money20/20 Hackathon will bring together more than 500 of the world's most skilled developers from over 15 countries, and 10 of Fintech's most influential brands, making it the largest Fintech Hackathon globally. With more than \$125K in prizes on the line, hackers will have 24 hours to showcase their skills and vision using the APIs, SDKs and other tools from today's leading innovators in Payments and Financial Services.

Sponsors of this Year's Event Include:





















The 10 winning teams will be rewarded in a big way. Money20/20 will be giving (5) \$20,000 prizes, (5) \$5,000 prizes, and sponsors will have the option to give additional incentive, and the overall winning team will also have the opportunity to present their solution as part of Money20/20's exclusive Launchpad360°. The Hackathon Demos and Awards are open to all Money20/20 Attendees so make sure to come by the Palazzo Ballroom on Sunday afternoon. Demos will begin at 2:45pm, followed by a Fireside Chat with Vinod Khosla, who will present Hackathon Awards to the winners!

LAUNCHPAD360°

LAUNCHPAD360°

Our standard is high: each company, while probably unfamiliar to most attendees, is announcing itself for the first time at Money20/20 and showing off all the hard work that the company's founders and teams have put into it.

MONDAY, OCT. 26

3:10 - 4:00pm Palazzo Ballroom, The Venetian, Level 5 TUESDAY, OCT. 27

2:00 - 3:00pm Palazzo Ballroom, The Venetian, Level 5

2015 LAUNCHPAD360° Companies include:























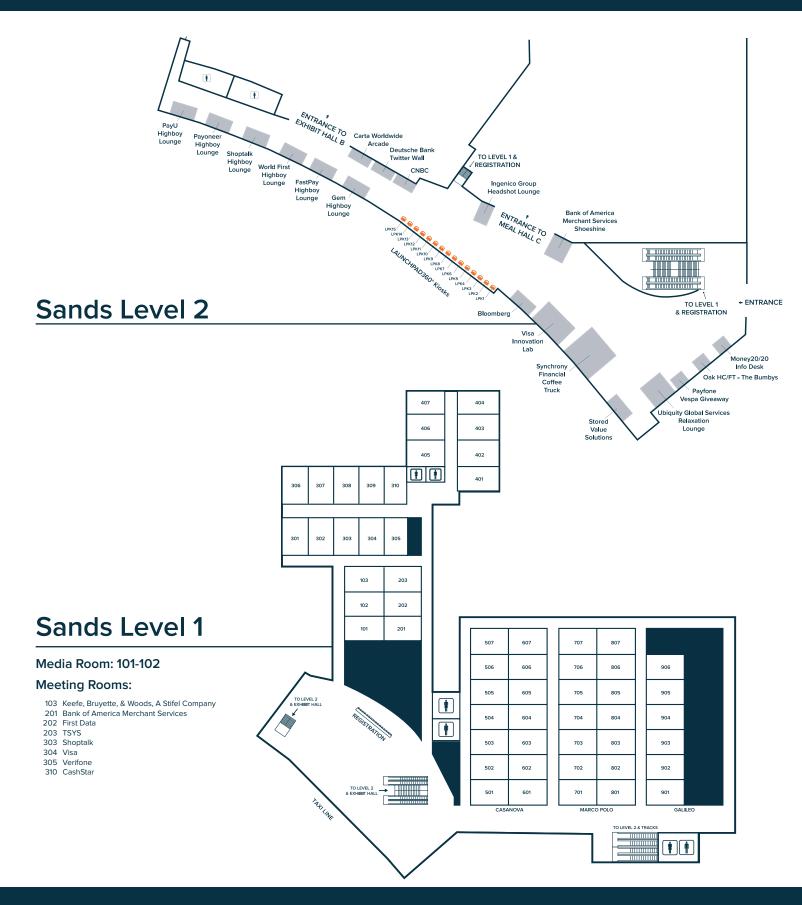






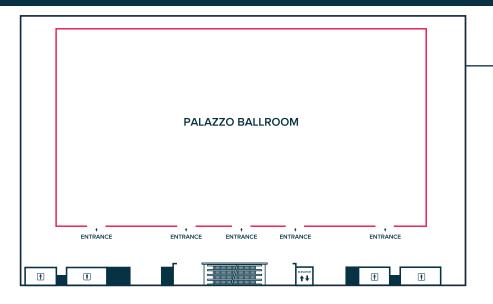
Money20/20 Hackathon Winner

SANDS EXPO FLOORPLANS



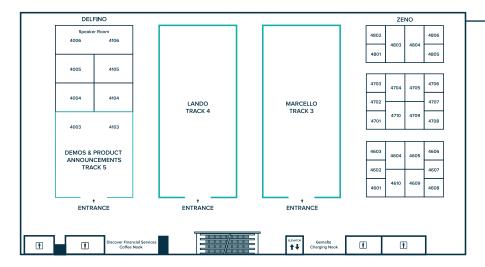


THE VENETIAN FLOORPLANS



The Venetian Level 5

General Sessions / Keynotes LAUNCHPAD360° Hackathon



The Venetian Level 4

Track Rooms:

Lando

Marcello

Product Announcements / StartupPitch180:

Delfino

Speaker Room: 4006-4106 Meeting Rooms: Zeno & Delfino

 4105
 Android Pay
 4703
 Ingenico Group

 4601
 Nasdaq
 4705
 Tata Consultancy Services

 4602
 Nasdaq
 4706
 Citi

 4603
 NEA
 4708
 Intel Corporation

4606Cowen and Company4801Bain Capital Ventures4608Western Union4802Stored Value Solutions4610Cisco4804Shoptalk

4610Cisco4804Shoptalk4701Discover Financial Services4805Shoptalk4702Discover Financial Services4806Shoptalk



The Venetian Level 3

Track Rooms:

Murano

San Polo

3602 Oak HC/FT

Meeting Rooms: Lido & Toscana

3001A MasterCard 3603 Oak HC/FT 3001B Deloitte 3701 Chase 3002 MasterCard 3702 Aimia 3003 Oberthur Technologies 3703 TransFirst 3004 Blackhawk Network 3704 GIACT / FARLY WARNING 3101A McKinsey & Company 3706 Diebold 3101B Synchrony Financial 3707 Credit Suisse 3102 The Bancorp 3708 Yodlee

 3102
 The Bancorp
 3708
 Yodlee

 3103
 Susquehanna Growth Equity
 3709
 Moneris

 3104
 Experian
 3801
 William Blair

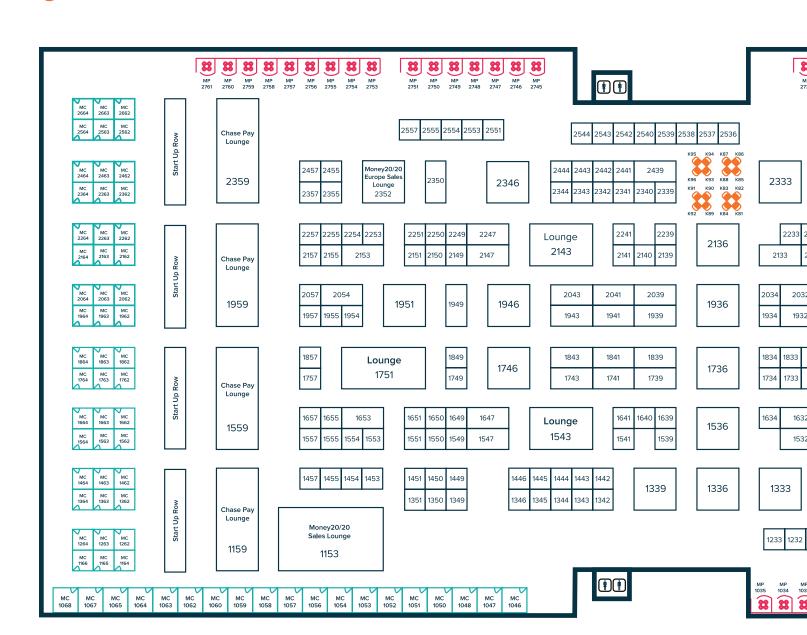
 3105
 FT Partners
 3802
 Raymond James

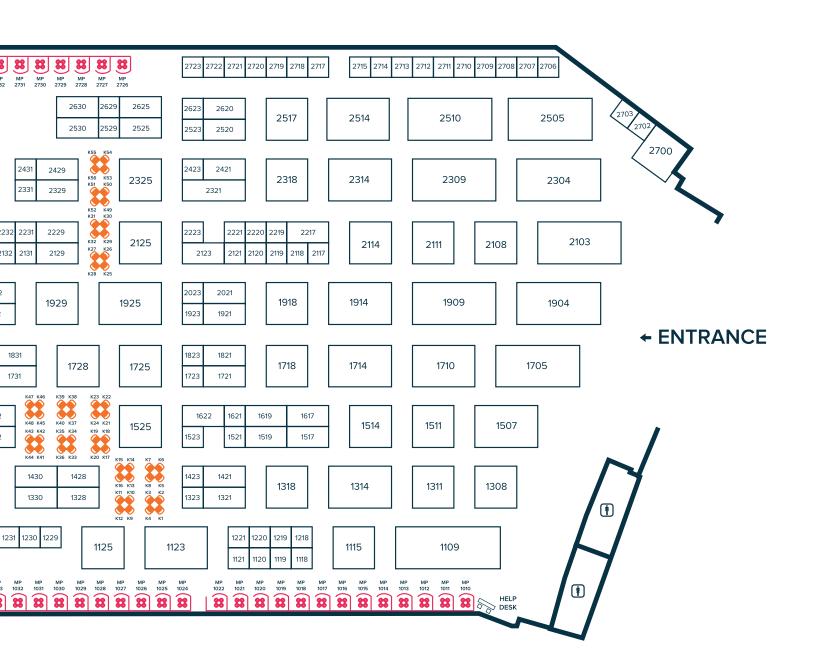
 3601
 PayPal
 3803
 Accenture

3804 Galileo

EXHIBIT HALL FLOORPLAN

- BOOTH
- MEETING POD
- MEETING CUBE
- KIOSK







EXHIBITING COMPANIES

	2Checkout A.T. Kearney		Commerce Ventures Compass Plus		HP Data Security HSBC	K32 1536	NICE Actimize NMI	2555	Software Corporation International
	Abine		Competiscan	1346			NobelBiz	SR1	SPARE
	ABnote		Computer Services		Hyperwallet		Nok Nok Labs		SparkGift
MP2747	ACI Worldwide Acorns		CONTACT Payment System Core Innovation Capital	MC1048 2125			NovaTeqni NuData Security		Speechpro Splitit (formerly PayltSimple)
	Acquirer Systems	1736	CPI Card Group	MC1462	IBM Commerce	MC1262	NYMBUS	MP2753	Standard & Poor's Ratings Services
2155	Advanced Call Center Technologies		Credibly Credit Suisse		ID Analytics IDA Ireland		NYMBUS NYMBUS	1349 MP1019	Star Micronics
LPK10	Aevi International		Creditcall Corporation	2340	IdentityMind Global	K85	O2 / Lending Science DM		Strategic Funding Source
	Affinity Solutions	1532	Credorax		IDology	1351	Odyssey Information Services	SR15	StressFreeMoney - SFMPrepaid
	AGNITIO Agreement Express		CRNSY Crowe Horwath		Idyllic Software ImageWare® Systems	K22 MC1962	OmnyPay OnDock		Stylopay SumUp
	Allied Wallet		Cryptomathic		IMPACT Payments Recruiting		OnDeck		SynapsePay
	Alpha Payments Cloud		CUALLIX		InAuth		ONPEX		Synchrony Financial
	Alpha Payments Cloud AmaTech Group		Currency Cloud D+H	1728 1734	InComm Index	2517 1929	Ontario, Canada Delegation OpenEdge		T-Cetra Tarang Software
	Amazon Gift Cards		Dai Nippon Printing		Infinite Convergence Solutions	1619	Optimal Payments		TaskUs
1720	for Businesses AnywhereCommerce		Daon DATECS		Infobip	1639	Oracle		TaskUs
	AOC Solutions		Deloitte		Infosys Ingenico Group	1421 2139	oti / Nidec Sankyo Outside Intelligence		TaskUs TaskUs
	Arcanum Technology		Deluxe	2719	INSIDE Secure	1521	Pango Financial	MC1862	Tech Mahindra
	Argon Armor		Diebold Digibill		INTL FCStone Intuit QuickBooks		PAX Technology PAY.ON		Technology Crossover Ventures Telepin Software
	Arroweye Solutions		DPL		Invest Northern Ireland		PayNearMe	SR32	
	Arxan Technologies		Dspread Technology		iovation	MC1064			Thales e-Security
	AscendantFx Capital USA Ascert		Dun & Bradstreet Dynamics		Izicap J.P. Morgan	2304 SR7	PayPal PaySwag		The Bancorp The Boston Consulting Group
	Aurionpro		Dyme.co		JetPay		PAYTOO		The Clearing House
	B2B Soft Bank of America		Early Warning		Jumio		PayU		ThreatMetrix
	Merchant Services		Earthport EBRC		Just.Cash Kabbage	2723 LPK8	Payveris Peeptrade		TIBCO Software TickerTags
	Barnes International		eGifter	MP1020	Karmic Labs	1343	PeerStreet		Top Image Systems
2421 MC1068	BBPOS BRV/A		Emailage Emailage	K14	Karmic Labs KeepKey	K47 1446	Penny Perfect Plastic Printing	K3	Total Appa
	Bell ID		Enacomm		Kern		PerformLine	MP1028	Total-Apps Transaction Network Services
	Benefit		Ensenta		KOAMTAC	2623	Peripheral Dynamics		TransferTo
	Bento for Business BillForward		Entrust Datacard ePaisa		KONA I Korn Ferry		Perkins Coie Perkins Coie		Transpay TransUnion
SR24		K92	Ephesoft		Kount		Pin4 Cardless Cash	SR19	Travel Notes
	BitGold				LaunchKey		Pindrop Security		Trealth
	Bitnet BitPay		Epson Equifax		Ldger Ledger		Ping Mobile 2 Credit Pinn		TriNet Trulioo
	Biz2Credit	1541	Ethoca	1951	Lending.com	MP1022	Pivotal	1451	Trusted Knight
	BlackStone Blade Payments	1725 K35	ETS Corporation eWAY		LendKey Technologies LendUp	K9 K20	Pivotal Planet Group		Trustwave TSYS
	BlueVine				LexisNexis		Planet Payment		Twilio
	Booz Allen Hamilton				Lexmark		Pocket Systems		Twilio
	Booz Allen Hamilton Brighterion		EyeVerify ezbob		Life.SREDA LifeLock	2441 K86	Polaris Consulting & Services POPcodes		Ubiquity-trust forward UK Trade & Investment
MP2761	Bryan Cave	MC1057	fastacash	MP1025	Lightyear Capital		Portico Capital		Ultra ID / X INFOTECH
	Bryant Park Capital BuckleySandler	SR2 MC1062	Features Analytics		Limonetik LiquidHub	1710	Powa Technologies		Union Mobile Pay
MP2751			Federal Reserve Banks Federal Reserve Banks		LoanNow	1909 1430	Poynt PPRO Group	MP2728	UnionPay International Uphold
	Cachet Financial Solutions		Feedzai		LockByMobile	2557	Prepay Nation	2136	uQontrol
	Cachet Financial Solutions Cambridge Blockchain		Feitian Technologies Finacle		MagicCube Manatt, Phelps & Phillips	LPK15 1220	Privacy.com ProfitStars		UrbanFT USA Technologies
	Cambridge Global Payments		Financial Recovery Strategies	LPK4	Manifold Technology		Protiviti		USForex
	CAN Capital	K52	Financial Recovery Strategies		Marlin Business Services		Proxama		Valid USA
	CAN Capital Capital One		Finicity Corporation First Associates Loan Servicing	MP2731 MP2732		2625 MC2662			ValidateIT ValidSoft
	CAPITAL Services	2505	First Data		MasterCard		Qapital		Vantiv
	CapitalSource Card Compliant	1336 2123	Fiserv		Mercator Advisory Group Metropolitan Commercial Bank	1145	QuarterSpot Quick Bridge Funding		Velocity Vend
	CARD.com		FlexPay		meXBT		Quote 2 Fund		Ventus
2150	Card1 CardCash.com		FlexShopper		MicroBilt / ACHeck21		R&P Group		Verifone
	CardFlight	2543 MC1662	Fluent Flywire		Midco Connections Mintel		Raise Recurly		Verisign Vesta Corporation
	Cardlytics	1232	Forte Payment Systems		Mitek / IDchecker	1442	Red Oak Payments Solutions	2538	Vibes
	Cardtek Cardtronics		Foundation Capital Francisco Partners		Miura Systems ModoPayments	MP2754	Remitly Sage		Virtusa Corporation VIX Verify
	Carta Worldwide		FRANdata		MoneyGram International		Sagent Advisors		Vogogo Risk
	CashStar		FTV Capital		Monitise		Samsung Pay	2240	Management Solutions
2021 K94	Cayan™ CEB		Fuel Rewards Program Fundbox		Monitise Morpho (Safran)		Samsung Pay Samsung Pay		VoiceVault Wave Crest Group
	CETECOM	1749	FuturePay	2429	Mozido		Samsung Pay		Wells Fargo Securities
	Chain.com Chargeback Gurus		Futurex G&L Cards and		MPOWER Financing MS Bank S.A. Banco de Câmbio		Saxo Payments Scam Awareness Alliance	MP2727	Wells Fargo, Technology
	Chargebacks911	2041	Payments / Unitecblue		mSIGNIA		Schulte Roth & Zabel	MC1060	Banking Group WePay
	Chase		Galitt US		MT&L Card Products		SecurityMetrics	2314	Western Union
	Chase Pay Chase Pay		General Atlantic Geoswift Limited	2221 1949			Segmint / FIS SEKUR.me		Whodini William Blair
	Chase Pay	SR13			N&TS Group		Sensibill		Wocket® Smart Wallet by NXT-ID
	Chase Pay			MP1017	NagraID Security—		SEQR	1511	Worldpay US
	CheckAlt Chetu	1923 K8	Giesecke & Devrient Girocheck Financial	K88	An OT Company Narrative Science		Shenzhen Itron Electronics Shift4	2339 1457	Xpress Money Xura
2241	CIBC	1621	Givex	2720	Nasdaq	K7	SimplyTapp	MC2562	YapStone
MP2760	CIBC City National Bank	1651 LPK9	GOOD INDELOOP Finance		National Funding		SiteSpect		Yodlee Zobit
	Clientvine		GROUNDFLOOR Finance Guardian Analytics		National Gift Card Nav (formerly Creditera)	LPK3 K6	Slide SmartBiz	LPK6 K29	Zebra Technologies
MC2462	Cognizant	2043	Handpoint	MP2749	NEA		Social Learning and	K48	ZoOm
	Coinbase College Ave Student Loans	K83 1718	Hawthorne Search Heartland Payment Systems		Neopay Neustar	2151	Payments (Slap) Socure		Zumigo Zwipe
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ALTERNAT & CREDIT Big institutions just a number like acupunctu Alternative Let care on a more effective, can soften at a lower check out the automatic and the control of the control of

ALTERNATIVE LENDING

Big institutions can make you feel like just a number. You have other choices like acupuncture and holistic healing. Alternative Lending & Credit provides care on a more human scale, is just as effective, can soothe what alls you and often at a lower cost. Make sure you check out the alternatives!

ISSUING INNOVATIONS: CREDIT, DEBIT & PREPAID

Plastic surgery is a taboo topic, but did you know that more people are thinking about plastic in different ways? Did you know it can increase your confidence? Issuing Innovations: Credit, Debit & Prepaid will counsel you through plastic surgery options.

CONNECTED COMMERCE & THE MOBILE ECOSYSTEM

As we get older, things don't work as well as they used to. If you're experiencing joint pains, this could be a sign that your connective tissues are inflamed. Connected Commerce & The Mobile Ecosystem can help you fine tune or completely overhaul these systems and improve your mobility.

LEGAL & REGULATORY: RISK & COMPLIANCE AND BUSINESS ISSUES & PREPAID

Experiencing legal headaches?
Do regulatory flashes cause migraines or
dizziness? Legal & Regulatory: Business Issues
and Risk & Compliance can help. No other
headache reliever is more effective.

ENTREPRENEURSHIP & INVESTING

It's all about becoming a better you. Join now and we'll waive the membership fee. With more equipment than any other facility in the state, Entrepreneurship & Investing will help you breathe easier and live more energetically.

E- & M- COMMERCE

Whether your shopping experience is feeling a bit sluggish or retail experience feeling a bit bloated, there are things you can do. Exercise, eat healthy and supplement your knowledge with E- & M- Commerce. Your friends and family will thank you, and your customers will love you.

RISK, SECURITY & FRAUD

Is going to bed a chore rather than a reward? Sleepless nights wondering who's got access to your data can be a thing of the past. Risk, Security & Fraud will help you rest easy. Now available in non-addictive or habit forming doses!

POS, PROCESSING & OPEN PLATFORMS

It's the pump that keeps everything flowing.

Things would come to a halt if it didn't work, even for a split second. Don't take it for granted. Just a single dose of POS, Processing & Open Platforms a day will keep your heart healthier.

BANK (R)EVOLUTION

Being a high-flying banker can lead to some bad 'habits' most are unwilling to talk about. Fee addiction is a real problem and we can help. Even if you can't wait for the next fixed rate loan, we can get you back on track with new digital and mobile technologies to help conquer your cravings.

Bank (R)evolution is the nurturing environment you're looking for.

GLOBAL, REAL-TIME & X-BORDER PAYMENTS

International travel can get messy. With new environments, foreign customs, and increased exertion, immune systems can get compromised. Make sure you and your loved ones use Global, Real-Time & X-Border Payments before your next trip







TRACK DESCRIPTIONS

Money 20/20



RETAILERS: WHAT'S IN STORE

Nobody leads a busier life than you.
Maintaining inventory while leaping across
channels can get very tiring. Retailers: What's
in Store makes your life easier by aggregating
what you want, when you want it. You can
expect service as solid as the brick and mortar
we're built upon.



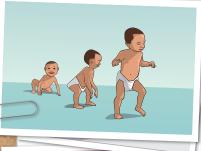
MARKETING & CUSTOMER EXPERIENCE

Can't see as far as you used to? Has your user experience become blurrier? It might be time to get your vision checked. The professionals at Marketing & Customer Experience can help make everything seem 20/20.



DISRUPTIVE FINANCIAL INCLUSION

Is your banking infrastructure just a little soft? Feeling underserved? We can help you consummate more business relationships. With Disruptive Financial Inclusion satisfaction is quaranteed.



STARTUPPITCH180

Early growth stages are the most interesting to watch, most fun to experience but also require the most vigilance. Our expert team of primary care providers offer seamless access to award-winning urgent care facilities, as well as community outreach programs, events and resources. When you're at StartupPitch180 you're working with the best.



NEWLY RELEASED MARKET RESEARCH

Whether the needs are large and complex or routine and small, physicians and patients can depend on us for access to a full range of the highest quality diagnostic testing. Newly Released Market Research provides the scientific expertise to make educated decisions.

(BIT)COINWORLD

Does your digestive chain feel blocked? Nature's remedy for a blocked chain is fiber, and plenty of it. There's no better source of fiber than (Bit)coinWorld. Now available in On-The-Go-Bits for when you need to eat and run.



Mobility issues creep up on you. One day you're typing effortlessly on a desktop computer. The next, your wrist locks up trying to enter a 32 digit account number on a new smartphone. Mobile Wallets & Payments will reduce the swelling so you can proceed on as nimbly as before.



Brushing and flossing regularly is great, but it's not enough. Your mouth needs more care to make sure everything gets out. 4 out of 5 dentists recommend Product Announcements for their patients who chew gum.



Before you head to the beach, make sure your skin is protected from UV-A, UV-B and UV-\$. Deep Dives shields you with an initial layer of knowledge that soaks deep into you as you lounge in a chair.





AGENDA-AT-A-GLANCE SUNDAY, OCTOBER 25, 2015



KEY EVENTS:	Registration Open: 7:00am-9:00pm	Hackathon Final Demos & Awards: 2:45-6:20pm				
1:00-5:00pm	CONCURRENT SESSIONS					
	TRACK 1: Legal & Regulatory: Business Issues San Polo, The Venetian, Level 3	TRACK 2: Legal & Regulatory: Risk & Compliance Murano, The Venetian, Level 3	TRACK 3: Disruptive Financial Inclusion Marcello, The Venetian, Level 4	TRACK 4: Money20/20 Deep Dives Lando, The Venetian, Level 4		
SESSION 1 1:00-1:50pm	State Money Transmitter Licensing Laws: Are they Killing Payments Industry Innovation?	Data Breach Liability & Notifications: Bank, Merchant & Regulator Perspectives	Investing in Disruptive Financial Inclusion: Philanthropy, Capitalism or Both?	Moving Payments to Mobile: Security, Standards, Interoperability & Best Practices		
	Brad Fauss, NBPCA (M) Pawneet Abramowski, The Bancorp Nicole Ibbotson, InComm Financial Services Don Mosher, Schulte Roth & Zabel John Ricci, Green Dot Daniel Weiss, Chartwell Compliance	Rena Mears, BuckleySandler (M) Nicholas Ahrens, Retail Industry Leaders Association Joan Herbig, ControlScan Troy Leach, PCI Security Standards Council Jason Oxman, Electronic Transactions Association Dana Syracuse, K2 Intelligence	Arjan Schutte, Core Innovation Capital (M) Maya Chorengel, Elevar Equity Mike Kubzansky, Omidyar Network Michael Schlein, Accion	Kevin Gillick, GlobalPlatform Randy Vanderhoof, Smart Card Alliance		
SESSION 2 2:00-2:50pm	Alternative Lending Regulation: Balancing Innovation & Consumer Protection	Bitcoin Regulatory Challenges & the State Licensing Approaches in California & New York	The Rise of the Internet in Emerging Markets: Implications for Financial Inclusion	How Machine Learning & Data Analytics are Revolutionizing Credit & Risk		
	Jo Ann S. Barefoot, Harvard University (M) Manny Alvarez, Affirm Michael D. Calhoun, Center for Responsible Lending Ori Lev, K&L Gates Richard Neiman, Lending Club Sophie Raseman, U.S. Treasury Department	Jerry Brito, Coin Center (M) John Collins, Coinbase Grant Fondo, Goodwin Procter Josh Rosner, itBit Dana Syracuse, K2 Intelligence	Paul Breloff, Accion Venture Lab (M) Mireya Almazán, GSMA David Arana, Konfio Zaydoon Munir, RevolutionCredit Celso Pitta, BTCjam Mung Ki Woo, MasterCard	James Gutierrez, Insikt (M) Louis Beryl, Earnest Alexander Graubner-Müller, Kreditech Kathryn Petralia, Kabbage Raviv Wolfe, Argon		
2:50-3:10pm Networking Break		Sponsored by: OMIDYAR NETWORK A WORLD OF POSITIVE RETURNS				
SESSION 3 3:10-4:00pm	Dodd-Frank: 5 Years Later	Federal Digital Currency Regulation: Ticking Time Bomb or the Last Hope for Blockchain Innovation?	Gates Foundation Roundtable: Providing Financial Security for the Underserved	Raising Your Next Venture Round: Real-World Insights from the Experts		
	J.C. Boggs, King & Spalding (M) John Berlau, Competitive Enterprise Institute Joe Colangelo, Consumers' Research Duane Pozza, Federal Trade Commission Joseph P. Vitale, Schulte Roth & Zabel Tonnie Wybensinger, Financial Services Roundtable	Judie Rinearson, Bryan Cave (M) Constance Choi, COALA Blockchain Workshops Peter Dugas, FIS Cheryl Gurz, BNY Mellon Richard B. Levin, Bryan Cave K. Brent Tomer, U.S. Commodity Futures Trading Commission	Kosta Peric, Bill & Melinda Gates Foundation (M) Scott Dueweke, Zebryx Consulting Kathleen McGowan, USAID Kamal Quadir, bKash Elizabeth Rossiello, BitPesa Shivani Siroya, InVenture	Bob Zinn, K&L Gates (M) Baiju Bhatt, Robinhood Amir Goldman, Susquehanna Growth Equity Mo Koyfman, Spark Capital Zach Perret, Plaid Eric Remer, PaySimple Rick Yang, NEA		
SESSION 4 4:10-5:00pm	Innovating Payments in a Complex Regulatory Environment	AML & OFAC in the New Payments Landscape	Part 1-Big Data, Small Credit: Reaching the Underserved with Alternative Credit Assessment	Bits, Blocks, Coins & Ledgers: Understanding Distributed Ledger Technology & its Applications		
	J. Dax Hansen, Perkins Coie (M) Brian Crist, Uber Adrienne Harris, The White House John McCarthy, Airbnb Payments Youssef Sneifer, Microsoft Hemmy So, Twitter	Carol Van Cleef, Manatt Phelps & Phillips (M) Kathryn Haun, U.S. Department of Justice Catherine "Alden" Pelker, FBI Daniel Tannebaum, PwC Stephen Ufford, Trulioo	Arjuna Costa, Omidyar Network Part 2—Financial Inclusion isn't Enough: The Case for Financial Health Jennifer Tescher, Center for Financial	Michael Casey, MIT Media Lab (M) Bailey Reutzel, Moneytripping.com Ted Rogers, Xapo David Wilford, Wave Crest Group		

Jon Zieger, Stripe

Services Innovation



AGENDA-AT-A-GLANCE SUNDAY, OCTOBER 25, 2015 (cont'd)



2:45-4:45pm	Hackathon Final Demos	Palazzo Ballroom The Venetian, Level 5
5:10-5:40pm	Keynote: Vinod Khosla - Founder, Khosla Ventures Erik Schatzker - Anchor & Editor-at-Large, Bloomberg Television	Palazzo Ballroom The Venetian, Level 5
5:40-6:20pm	Hackathon Awards: Presented by Vinod Khosla	Palazzo Ballroom The Venetian, Level 5
6:20-6:40pm	Keynote: Patrick Collison - CEO & Co-Founder, Stripe	Palazzo Ballroom The Venetian, Level 5
6:40-6:55pm	Keynote: Osama Bedier - CEO, Poynt	Palazzo Ballroom The Venetian, Level 5
6:55-7:30pm	Power Panel: "Disruption in Cross-Border Remittances" Mary Thompson - Reporter, CNBC (M) Halsey Minor - Founder, Chairman & Chief Visionary, Uphold Hikmet Ersek - CEO & President, Western Union John Kunze - CEO, Xoom Halsey Minor - Founder, Chairman & Chief Visionary, Uphold Pam Patsley - Chairman & CEO, MoneyGram International	Palazzo Ballroom The Venetian, Level 5
7:30-9:00pm	Welcome Reception Sponsored By: K&L GATES OAK HC/FT	The Venetian Pool, Level 3 of Guest Tower

7:30-9:00pm	Welcome Reception	Sponsored B	y: K&	L GATES	HC/F1	Level 3 of Guest Tower
MONDA	AY, OCTOBER 26	5, 2015				
KEY EVENTS:	Registration Open: 7:00am-9:00pm	Exhibit Hall (10:00am-7:3	•	BMAX 6:30-7	Master Clas :15am	ss Workout:
7:00-9:00am Sands Level 2, Hall C		rtesy of:	7:00-9: Casanov		y Breakfast	Sponsored by: RADIUS°
8:00am-12:00pm	CONCURRENT SESSIONS TRACK 1: Newly Released Market Research San Polo, The Venetian, Level 3	TRACK 2: Issuing Innovations Credit, Debit & Pre	paid	TRACK 3: Risk, Security & Fraud Marcello, The Vene	itian, Level 4	TRACK 4: Global, Real-Time & X-Border Payments Lando, The Venetian, Level 4
SESSION 1 8:00-8:50am	Part 1–Market Overview: Mobile Wallets & Payments Bryan Yeager, eMarketer Part 2–Apple Pay: Consumer Adoption One Year Later Greg Weed, Phoenix Marketing International	Part 1–The Evolution Payment Card Solut for the Underbanke Tim Sloane, Mercator Advisor Frank Mastrangelo, The Bait Steve Streit, Green Dot Amir Wain, i2c Part 2–Prepaid in tt Lottery & Gaming Int Tim Sloane, Mercator Advisor Craig L. Greene, McGovern Jeff Lewis, InComm Quincy Raven, Scientific Gan	tions ed ory Group (M) occorp he odustry ory Group (M) & Greene	Tokenization: Add Standards & Stak Implications Susan M. Pandy, Ph.D., I Bank of Boston (M) Arif Ahmed, U.S. Bank James Anderson, Master Dave Fortney, The Cleari Kim Ohlrogge, TSYS Ben Volk, Amazon	eholder Federal Reserve	The Customer Value Proposition for Same Day ACH Settlement & Faster Payments Jeremy Light, Accenture (M) Jan Estep, NACHA—The Electronic Payments Association Phil Heasley, ACI Worldwide Randy Koporc, Fifth Third Bank David Kretz, Bank of America Merrill Lynch Craig Tillotson, Faster Payments Scheme Limited (FPSL)



AGENDA-AT-A-GLANCE MONDAY, OCTOBER 26, 2015 (cont'd)



8:00am-12:00pm **CONCURRENT SESSIONS**

> TRACK 1: **Newly Released Market Research**

San Polo, The Venetian, Level 3

TRACK 2:

Issuing Innovations: Credit, Debit & Prepaid

Murano, The Venetian, Level 3

TRACK 3: Risk, Security & Fraud

Marcello, The Venetian, Level 4

TRACK 4: Global, Real-Time & X-Border Payments

Lando, The Venetian, Level 4

SESSION 2 9:00-9:50am

New Insights on B2B: The Biggest Opportunity in Payments

Erin McCune, Glenbrook Partners (M) Phil Beck, Ariba, an SAP Company Max Eliscu, Viewpost Karla Friede, Nvoicepay René Lacerte, Bill com Ron Totaro, Pitney Bowes

The Retail Engagement Journey: Mobile, Local & Personalized

Margaret Keane, Synchrony Financial (M) Joe Megibow, American Eagle Outfitters Maya Mikhailov, GPShopper Jeff Pearson, hhgregg Tami Walker, Phillips 66

Shifting Liability: The State of the US EMV Migration & Implications for Issuers & Merchants

Teresa Epperson, A.T. Kearney (M) James Bell, Fifth Third Bank Nicole Carroll, Discover Financial Services John Drechny, Walmart **Henry Helgeson,** Cayan™ Jennifer Miles, Verifone

Designing & Developing a Secure, Real-Time Payment **System: Opportunities** & Challenges

Liz Oakes, KPMG UK (M) Tom Halpin, HSBC Ben Isaacson, JPMorgan Chase Steve Ledford, The Clearing House Ben Milne, Dwolla

Sean Rodriguez, Federal Reserve System

9:50-10:10am

SESSION 3

10:10-11:00am

Session Break

TRACK 1: **Newly Released Market Research**

Part 1-The Smartphone, Mobile Payments & Mobile **Shopping Apps**

Bill Siwicki, GPShopper

Part 2-Omnichannel Retail & the Role of Mobile Commerce

Miya Knights, Planet Retail

TRACK 2:

E- & M- Commerce

Part 1-Simplify Checkout: **Create an Express Lane for** your Customers

Patrick Gauthier, Amazon Michael Lowe, Golf Channel | NBC Sports Part 2-Future-Proofing

Barry McCarthy, First Data Andrea Thieman, Cabela's

E-Commerce

TRACK 3: Risk, Security & Fraud

Biometric Identity & its Applications in Financial Services & Payments

Peter O'Neill, FindBiometrics (M) Paul Burmester, ValidSoft Philippe Le Pape, Morpho (Safran) Bob Reany, MasterCard Tom Shaw, USAA Conor White, Daon

TRACK 4: **Entrepreneurship** & Investing

Venture Capital: Insider Perspectives

Steve McLaughlin, FT Partners (M) Patricia Kemp, Oak HC/FT Alex Rampell, Andreessen Horowitz Hemant Taneja, General Catalyst Ravi Viswanathan, NEA David Weiden, Khosla Ventures

SESSION 4 11:10am-12:00pm

Part 1-What's Trending in Lending

Michele Raneri, Experian

Part 2-Ahead of the Curve: The Digital Disruption of **Retail Banking**

John Heggestuen, Business Insider

Social Commerce: The Rise of the "Buy Button"

Josh Constine, TechCrunch (M) Philippe Dauman Jr., Twitter Michael Haswell, Google Satish Kanwar, Shopify Michael Yamartino. Pinterest

FIDO Alliance Roundtable: Simpler Stronger Authentication—Is Mobile Identity the New Money?

David Birch, Consult Hyperion (M) Philip Andreae, Oberthur Technologies Henry Lee, Samsung Brett McDowell, FIDO Alliance Mike Ragunas, Payfone

Liz Votaw, Bank of America

Tech Exec Roundtable: **Driving Innovation in Payments & Commerce**

Jonathan Shieber, TechCrunch (M) Jingming Li, Alipay Daniela Mielke, Vantiv Bill Ready, PayPal Sean Ryan, Facebook David Thompson, Western Union

TRACK 5: Product Announcements

Sponsored by:



Delfino 4001 - 4103 The Venetian, Level 4

8:00-8:50am

The FinLab: Building the Next Generation of Consumer Financial Products

Ryan Falvey, Center for Financial Services Innovation (M) Sheri Atwood, SupportPay by Ittavi Eric Cantor, Neighborhood Trust Steve Carlson, Ascend Jimmy Chen, Propel

Quinten Farmer, Even J. Tyler Griffin, Prism Money R. Jerry Nemorin. LendStreet Skylar Woodward, Puddle



AGENDA-AT-A-GLANCE MONDAY, OCTOBER 26, 2015 (cont'd)



TRACK 5: Product Ani	Delfino 4001 - 4103 The Venetian, Level 4		
9:00-9:10am	E*TRADE Securities Sets the Bar High in Mobile - Georg	ie Fischer. E*TRADE	
9:10-9:20am	redited Investors - Alejandro Cremades, Onevest		
9:20-9:30am	mpany Data - Chris Camillo, TickerTags		
9:30-9:40am	Blackhawk Network Brings "Gift Cards For Stock" Na		
10:10-10:20am	MoglNetwork: Closing the Loop of Online to Offline C		
10:20-10:30am	Points & RBC: Loyalty Driving Mobile Wallet Engagen		
10:30-10:40am	Index Retail Case Study & New Partnership Announce		
10:40-10:50am	BitPay Demos Sophisticated Wallet Management for		
11:10-11:20am	Saxo Payments Gives Non-European PSPs Immediate		
11:20-11:30am	TransferTo Launches Mobile Money - Eric Barbier, TransferTo		
11:30-11:40am	JUMO: Data-Driven Opportunities for Africa - Johan Bosin		
11:40-11:50am	Cachet Financial: Turbo-Charging Prepaid Card Progr		
	Jeffrey Mack, Cachet Financial Solutions - Brett Walker, Cachet Financial Solutions		
12:00-1:30pm	Lunch	Courtesy of: CITI VENTURES	Sands Level 2, Hall C
1:20-1:30pm	Opening Remarks: Anil Aggarwal - Founder & Chairman, Money20/20 Jon Weiner - Founder & Co-Chairman, Money20/20		Palazzo Ballroom The Venetian, Level 5
1:30-1:50pm	Keynote: Jack Dorsey - CEO & Founder, Square		Palazzo Ballroom The Venetian, Level 5
1:50-2:10pm	Keynote: Gordon Smith - CEO, Consumer & Community	[,] Banking, Chase	Palazzo Ballroom The Venetian, Level 5
2:10-2:30pm	Keynote: Paul Galant - CEO, Verifone		Palazzo Ballroom The Venetian, Level 5
2:30-2:50pm	Keynote: Jud Linville - CEO Citi Cards, Citigroup Mary Thompson - Reporter, CNBC		Palazzo Ballroom The Venetian, Level 5
2:50-3:10pm	Keynote: Sridhar Ramaswamy - SVP, Ads & Commerce	, Google	Palazzo Ballroom The Venetian, Level 5
3:10-4:00pm	LAUNCHPAD360° - Presented by Matt Harris, Managi	ng Director, Bain Capital Ventures	Palazzo Ballroom
	L Card - Bob Legters, SVP Product (FIS) - Sasha Orloff, CEO & Co-Founder	(LendUp)	The Venetian, Level 5
	Benefit - Derik Lolli, CEO		
	Peeptrade - Juan Mendoza, Founder		
	GROUNDFLOOR - Brian Dally, CEO & Co-Founder		
	SparkGift - Peggy Mangot, CEO		
	Zebit - Marc Schneider, COO & Co-Founder - Michael Thiemann, CEO & Co	p-Founder	
	Slide - Trevor Filter, Head of Product - Michael Morris, CEO - Anthony Win		



AGENDA-AT-A-GLANCE MONDAY, OCTOBER 26, 2015 (cont'd)



4:10-6:00pm

CONCURRENT SESSIONS

TRACK 1: **Newly Released Market Research**

San Polo, The Venetian, Level 3

TRACK 2: POS. Processina & Open Platforms

Murano, The Venetian, Level 3

TRACK 3: **Alternative Lending & Credit**

Marcello, The Venetian, Level 4

TRACK 4:

Connected Commerce & the Mobile Ecosystem

Lando, The Venetian, Level 4

SESSION 5 4:10-5:00pm **Exploring the Future of Household Bill Payments** **Major Acquirer CEOs** & Presidents: Executive Roundtable

Margaret Weichert, EY Advisory (M) Tony Catalfano, Worldpay US Mike Passilla. Chase Commerce Solutions Matt Taylor, Vantiv

Tim Tynan, Bank of America Merchant Services

The Next Challenges for **Alternative Lenders:**

Achieving Sustainable Growth & Protecting Against the Unexpected

Laura Kelly, Dun & Bradstreet (M) Noah Breslow, OnDeck Mike Cagney, SoFi Sam Hodges, Funding Circle Kenneth Lin, Credit Karma Aaron Vermut, Prosper Marketplace **IoT Commerce in the Age** of Connected Everything

Craig McNeil, Accenture (M) Baron Concors, Pizza Hut Bill Gaida, Visa Thejo Kote, Automatic Shaunt Sarkissian, Cortex MCP Michelle Tinslev, Intel

SESSION 6 5:10-6:00pm Part 1-Millennials & **Financial Services**

Matt Swain, InfoTrends (M)

Eric Leiserson, Fiserv

Al Ko. Intuit

John Ballantyne, SunTrust Bank

Rene Villa, Florida Power & Light

Charles Moldow, Foundation Capital

Part 2-The Demographics of the Underserved

Tom Neri, GfK Custom Research North America Tim Spenny, GfK Custom Research North America

Omnichannel POS Solutions for SMBs

Kausik Rajgopal, McKinsey & Company (M) Brent Bellm, Bigcommerce Peter Karpas, First Data Chris Poelma, NCR Corporation

Vaughan Rowsell, Vend

Reaching Underserved Borrowers: Product, Marketing, Funding & **Risk Modeling**

Neil Wolfson, SF Capital (M) Al Goldstein, Avant David Klein, CommonBond Yee Lee, Vouch Financial Douglas Merrill, 7estFinance Darian Shirazi, Radius

Part 1-Next Generation Innovation with CHILL-Cisco **Hyper Innovation Living Labs**

Joseph Bradley, Cisco Martin Enriquez, Visa

Part 2-Baidu Wallet & the **Growth of Mobile Wallets** & Payments in China

Zhang Zhenghua, Beijing Baifubao Technology

Wang Zhong, Beijing Baifubao Technology

TRACK 5: StartupPitch180

4:10-6:00pm

Sponsored by: amazon payments

Delfino 4001 - 4103

Host:

Patrick Gauthier, Amazon Judges:

Matt Harris, Bain Capital Ventures Rebecca Lynn, Canvas Ventures Hans Morris. Nyca Partners Dan Rosen, Commerce Ventures

Presenters:

Arman Bajwa, Livewire Danny Bin. Monk Maria del Carmen Luna, Bravo Charlie Flanagan, CRNSY Ari Gardiner, PureWrist Jackson Gates, Sweep Pieter Gorsira, Lawnmower Jim Greene, Carpe

Shasha Guan, Ping Mobile 2 Credit Khizer Havat, airtimeUp

Max Haynes, PaySwag Khurram Khan, airtimeUp Steve Kirsch, Token Behzad (Ben) Malek, CloudWalk Sid Malladi, Hyppe Mark Miller, PaySwag Dr. Hector Rodriguez-Luna, Bravo Randy Spencer, Alice Cooper's Solid Rock The Venetian, Level 4

6:00-7:30pm

Networking Reception in Exhibit Hall

Lamar Wilson, Fluent



Sands Level 2, Hall B

9:00pm-Midnight

Industry Night - Featuring Wyclef Jean

Brought to you by:



TAO Nightclub, The Venetian



AGENDA-AT-A-GLANCE TUESDAY, OCTOBER 27, 2015



KEY EVENTS:	Registration Open: 7:00am-9:00pm	Exhibit Hall Op 10:00am-7:30p		BMAX Fitness Clas 6:15-7:00am & 7:15	•
7:00-9:00am Sands Level 2, Hall C	Breakfast	Courtesy of: Oberthur ECHNOLOGIES THE H COMPANY	7:30-8:30am Casanova 503	,,	Sponsored by: Adobe
8:00-8:15am	Introduction: Robert Flynn - Pay	/ment Services Lead, Noi	th America, Acce	enture	Palazzo Ballroom The Venetian, Level 5
8:15-8:35am	Keynote: Max Levchin - Co-Four	nder & CEO, Affirm			Palazzo Ballroom The Venetian, Level 5
8:35-8:55am	Keynote: Philippe Lazare - Chairman & CE Erik Schatzker - Anchor & Editor-	-	evision		Palazzo Ballroom The Venetian, Level 5
8:55-9:15am	Keynote: Dan Schulman - Presid	dent & CEO, PayPal			Palazzo Ballroom The Venetian, Level 5
9:15-9:35am	Session Break				Palazzo Ballroom The Venetian, Level 5
9:35-10:05am	Private Session - Leadership RO Jeanie Fay-Snow - Executive Co			Hosted by: Whet	Casanova 603-604
9:35am-12:25pm	CONCURRENT SESSIONS				
	TRACK 1: Marketing & Customer Experience	TRACK 2: Issuing Innovations: Credit, Debit & Prepa	Alte	CK 3: ernative Lending redit	TRACK 4: Entrepreneurship & Investing
	San Polo, The Venetian, Level 3	Murano, The Venetian,	Level 3 Mar	cello, The Venetian, Level 4	Lando, The Venetian, Level 4
SESSION 1 9:35-10:25am	Card-Linking: The Emerging Essential Tool for Digital Commerce	Payment Card Innova the Evolving Roles of Processors & Networ	Issuers, Inte	oortunities at the rsection of Online ding & Commerce	Innovation Discussion: MasterCard & Visa
	Silvio Tavares, CardLinx Association (M) Souheil Badran, edo Neal Bernstein, Microsoft Marushka Bland, Whole Foods Market David Godsman, Bank of America P.J. Linarducci, Facebook	William Bondar, PNC Bank Stephan Donelian, HSBC Market William Bondar, PNC Bank Stephan Donelian, HSBC Tom Green, LendingClub Michael Lee, Alibaba		Jason Del Rey, Re/code (M) Jim McCarthy, Visa Ed McLaughlin, MasterCard	
SESSION 2 10:35-11:25am	CX in a Digitizing World: What Financial Services Companies Can Learn from Leading Industries	The Gift Card is Cool How E-Cards are Exp Market Opportunities	anding Exp	bling New Commerce eriences with Instant dit	FinTech Incubators & Accelerator Programs
	Robert Schiff, Medallia (M) Mark Davis, T-Mobile Brian Gullbrants, Wynn I Encore Matt McKenna, RED FISH MEDIA Fred Reichheld, Bain & Company	Marilyn Bochicchio, Hidden Bra Roy Erez, Loop Commerce Monika Kochhar, SmartGift Donna Novitsky, Yiftee Patrick Ramsey, Blackhawk Ne Tyler Spalding, Raise	Steve Brad Ryan twork Shan	th Kandaswamy, Gartner (M) Allocca, PayPal Bernstein, FlexShopper Gilbert, Better Finance e Hadden, Float Money stian Siemiatkowski, Klarna	Darrin Peller, Barclays Investment Bank (M) Saeed Amidi, Plug and Play Claire Cockerton, ENTIQ Reetika Grewal, Silicon Valley Bank Aaron Harris, Y Combinator Adam Nanjee, MaRS Discovery District



AGENDA-AT-A-GLANCE TUESDAY, OCTOBER 27, 2015 (cont'd)



11:30am-1:00pm Sands Level 2, Hall C Lunch

Courtesy of:

11:30am-12:30pm Casanova 503-506

CAN Capital Private Lunch

Sponsored by: CAN CAPITAL

9:35am-12:25pm **CONCURRENT SESSIONS**

> TRACK 1: Marketing &

Customer Experience

San Polo, The Venetian, Level 3 Murano, The Venetian, Level 3

TRACK 3: **Issuing Innovations: Alternative Lending** Credit, Debit & Prepaid & Credit

Marcello, The Venetian, Level 4

TRACK 4: **Entrepreneurship** & Investing

Lando, The Venetian, Level 4

SESSION 3

11:35am-12:25pm

Collaboration, Data & Building **Great Customer Experiences**

Tom Noyes, CommerceSignals (M) Osama Bedier, Poynt Colson Hillier, Verizon Wireless Jim McCarthy, Visa Tom Poole, Capital One Scott Shaw, Fishbowl Marketing

Part 1–Driving Retail Loyalty for Increasingly Connected Consumers

William E. "Bill" Johnson, Citi Retail Services (M) Alison Corcoran, Staples Martine Reardon, Macv's

TRACK 2:

Part 2–Retailer Perspectives on Emerging Gift Card **Technologies**

Nathan Ehrlich, RGCA (M) Kevin Green, Fandango Marina S. Hodges, Walmart Jayne Stegemiller, Cracker Barrel Old Country Store

Real Estate Lending: New Platforms that Empower Both Consumers & Investors

Tim Rood, The Collingwood Group (M) Jason Fritton. Patch of Land Jilliene Helman, Realty Mogul James Herbert, LendingHome Brew Johnson, PeerStreet Doug Lebda, LendingTree

The Dual Dimensions of Corporate VC: Strategic vs. Financial Investments

Steve McLaughlin, FT Partners (M) Rémi Bourrette, HSBC Vijay Doradla, Verizon Ventures Raj Gollamudi, Intel Capital Harshul Sanghi, American Express Ventures Jaidev Shergill, Capital One Growth Ventures

TRACK 5: Product Announcements

Sponsored by:



Delfino 4001 - 4103 The Venetian, Level 4

9:35-9:45am Capital One Previews Spark Business Apps & Partner Connections Opportunity

Keri Gohman, Capital One - Bill McNulty, Capital One

9:45-9:55am Bento Offers SMBs a Corporate Card with Spend Control - Farhan Ahmad, Bento for Business

9:55-10:05am eGifter: Announces a Disruptive New e-Gifting Offering - Tyler Roye, eGifter

10:05-10:15am Rocketrip Unveils Budgeting & Rewards Toolbar for Business Travelers - Dan Ruch, Rocketrip

10:35-10:45am Ledger Trustlet: Running Blockchain Technology within Trusted Execution Environments - Nicolas Bacca, Ledger - Eric Larchevêque, Ledger

10:45-10:55am COLU: Blockchain Technology Becomes the Internet of Digital Assets - Amos Meiri, COLU.co

10:55-11:05am Coin: Enabling IoT/Wearable Devices to Transact Using Tokenization via NFC - Kanishk Parashar, Coin 11:05-11:15am Kiva Founder Announces Public Launch of Branch, a Branchless Bank for Africans - Matt Flannery, Branch

11:35-11:45am Xpress Money: Making Remittances Social - Gilberto Arredondo, fastacash - Sudhesh Giriyan, Xpress Money

11:45-11:55am OmnyPay Creates Retailer Branded Mobile Payment & Currency Systems - Ashok Narasimhan, OmnyPay

11:55am-12:05pm Yoyo: The Smart Wallet Solution Making Mobile Payments Relevant - Michael Rolph, Yoyo 12:05-12:15pm Flywire (formerly peerTransfer) Announces Expanded Product Suite - Mike Massaro, Flywire

12:30-1:15pm **Nasdag Closing Bell Ceremony**

Robert Greifeld - CEO, Nasdag

Simran Rekhi Aggarwal - Founder & President, Money20/20

Palazzo Ballroom The Venetian, Level 5

1:15-1:40pm

Keynote:

Robert Greifeld - CEO, Nasdaq

Erik Schatzker - Anchor & Editor-at-Large, Bloomberg Television

Palazzo Ballroom The Venetian, Level 5



AGENDA-AT-A-GLANCE TUESDAY, OCTOBER 27, 2015 (cont'd)



1:40-2:00pm

Keynote:

Deborah Liu - Head of Payments & Commerce, Facebook **Alex Rampell** - General Partner, Andreessen Horowitz **(M)** Palazzo Ballroom The Venetian, Level 5

2:00-3:00pm

LAUNCHPAD360° - Presented by Matt Harris, Managing Director, Bain Capital Ventures

Manifold Technology - Chris Finan, CEO & Co-Founder - Robert Seger, CTO & Co-Founder

Velocity - Alex Macdonald, Co-Founder & Co-CEO - Zia Yusuf, Co-Founder & Co-CEO

NYMBUS - Mario Garcia, Chief Experience Officer

Social Learning and Payments (Slap) - Edward Moran, CEO

Aevi International - Marc Birkner, Managing Director - Reinhard Rabenstein, Managing Director

Privacy.com - Bo Jiang, Co-Founder & CEO

MagicCube - Sam Shawki, Co-Founder & CEO - Nancy Zayed, Co-Founder & CTO

Money20/20 Hackathon Winner

Palazzo Ballroom The Venetian, Level 5

3:10-6:00pm

CONCURRENT SESSIONS

TRACK 1: Retailers: What's In Store

San Polo, The Venetian, Level 3

TRACK 2: Mobile Wallets & Payments

Murano, The Venetian, Level 3

TRACK 3: Bank

(R)evolution

Marcello, The Venetian, Level 4

TRACK 4: (Bit)coinWorld

Lando, The Venetian, Level 4

SESSION 4 3:10-4:00pm

Retail Treasury & Finance Executive Roundtable: Innovation, Regulation & the Future of Payments

Jason Kupferberg, Jefferies (M)
Alex Aguila, Sam's Club
Barry Hanen, Walgreens Boots Alliance
Bryan Penny, Nordstrom
Ranjit Sarai, President's Choice Financial

Gavin Waugh, The Wendy's Company

Apple Pay One Year Later: Perspectives from Major Stakeholders

Bryan Keane, Deutsche Bank (M) Ian Drysdale, Elavon Sherri Haymond, MasterCard Norm Merritt, ShopKeep POS Braden More, Wells Fargo Mark Williams, Best Buy Bank Partnerships with Alternative Finance & Lending-as-a-Service

Charles Wendel, FIC Advisors (M)
Rohit Arora, Biz2Credit
Rob Frohwein, Kabbage
Dorothy Hill, ING Bank
Vince Hruska, City National Bank
Vince Passione, LendKey Technologies

(Bit)coinWorld Opening & CEO Roundtable

John Biggs, TechCrunch (M)
Barry Silbert, Digital Currency Group
Peter Smith, Blockchain

SESSION 5 4:10-5:00pm

Retailers, Technology & Innovation: Driving the New Shopping Experience

Robin Copland, ThoughtWorks (M) Ken Moy, SUBWAY Jill Renslow, Mall of America Kandis Yoakum, Zappos Labs The Alphabet of Mobile Payments: Android Pay & How the Other (more than) Half Lives

Marie-Claude Nadeau, McKinsey & Company (M) Aunkur Arya, Braintree, a PayPal Company Jason Blackhurst, Visa Gregory Burch, Ingenico Group Radha Suyarna. Citi Cards

Jason Young, T-Mobile

How the Mobile-First Consumer is Reshaping Banking & Payments

Mary Monahan, Javelin Strategy & Research (M) Mike Boush, Discover Financial Services Jake Fuentes, Level Money powered by Capital One Josh Reich, Simple Collaboration with Financial Incumbents & Getting to Scale

Bitcoin's Next Phase:

Jose Pagliery, CNNMoney (M)
Prasad Chintamaneni, Cognizant
Bobby Lee, BTCC
Todd McDonald, R3CEV
Catheryne Nicholson, BlockCypher
Will O'Brien, Blockchain Capital

SESSION 6 5:10-6:00pm

Check Please! The New Restaurant Ordering & Checkout Experience

Debbie Hauss, Retail TouchPoints (M) Ken Bott, Darden Restaurants Alex Broeker, TabbedOut Mark Egerman, Cover Seth Priebatsch, LevelUp

Jarrod Redden, Chick-fil-A

Will Third-Party Wallets
Make Banks' Apps Obsolete?
Why Banks Need Their
Own Mobile Wallets

Paul Schaus, CCG Catalyst Consulting Group (M) Chris Ackroyd, Monitise Rasha Khayat Angel, RBC Marek Juda, Oberthur Technologies Tony Sabetti, CPI Card Group Doug Yeager, SimplyTapp Cash in a Digitized World: The Last Resistance to Electronic Payments

Jay Sidhu, Bankmobile Chris Young, Adobe

Dickson Chu, Ingo Money (M)
David Dove, Cardtronics
Drew Edwards, Ingo Money
Stefan Happ, American Express
Chuck Harris, Netspend, A TSYS Company
Joanna Lambert, PayPal

Consumer Applications of the Blockchain

David Bailey, BTC Media (M)
Joe Gerber, IDEO
Vinny Lingham, Gyft
Lily Liu, 21.co
John McDonnell, Bitnet Technologies
Stephen Pair, BitPay



AGENDA-AT-A-GLANCE TUESDAY, OCTOBER 27, 2015 (cont'd)



TRACK	5: I	Product A	Announcement	ts
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Sponsored by:



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3:10-3:20pm	InAuth Revolutionizes Mobile Security - Michael Lynch, InAuth - Lisa Stanton, InAuth
3:20-3:30pm	Mitek Unveils the Next Factor in Mobile Identify Verification - Sarah Clark, Mitek - Michael Hagen, IDchecker, a Mitek company
3:30-3:40pm	Features Analytics Streamlines Machine Learning Risk Management Platform - Cristina Soviany, Features Analytics
3:40-3:50pm	Know your Customers Faster with Enigma Corporate Verification Signal - Hicham Oudghiri, Enigma
4:10-4:20pm	Lending, Reimagined: Lending.com Unveils the Future of Lending - Jason Hogg, Lending.com
4:20-4:30pm	Self Lender Disrupts how Americans Establish Credit - James Garvey, Self Lender
4:30-4:40pm	Dealstruck Launches Portal for Seamless SMB Accounts Receivables Draw Capability - Ethan Senturia, Dealstruck
4:40-4:50pm	Karmic Labs: Powerful New Applications in Card Issuance - Demo of Dash & BizNOW - James Hutchison, FIS - Ryan Weidenmiller, Karmic Labs
5:10-5:20pm	Creditcall Introduces America's First EMV-Ready, P2PE Certified, mPOS - Jeremy Gumbley, Creditcall
5:20-5:30pm	CardFlight: Integrate Mobile EMV Chip Card Payments in Hours, Not Months - Derek Webster, CardFlight
5:30-5:40pm	Vantiv Developer Platform: Smarter, Faster, Easier Payments - Navneet Singh, SVP Product, Vantiv
5:40-5:50pm	Naehas: Enabling Banks to Achieve Marketing Compliance - Rab Govil, Naehas

6:00-7:30pm **Networking Reception in Exhibit Hall**



WEDNESDAY, OCTOBER 28, 2015

KEY EVENTS:	S: Registration Open: Exhibit Hall Open: 7:30am-4:00pm 8:30am-12:00pm				BMAX Fitness C 6:15-7:00am & 7	
7:00-9:00am	Breakfast	Courtesy of:	samsung pay		Sands Level 2, Hall C	
8:30-8:50am	Keynote: Brian Mooney - CEC), MCX			Palazzo Ballroom The Venetian, Level 5	
8:50-9:10am	Keynote: Will Graylin - CEO, LoopPay & Thomas Ko - Global Co-GM, S		nmsung Pay		Palazzo Ballroom The Venetian, Level 5	
9:10-9:30am	Keynote: Frank Bisignano - Chairman & Dan Charron - EVP Global Bus Guy Chiarello - President, Firs Scott Hudler - VP, Global Cons Becky Sunseri - Co-Founder,	siness Solutions, F st Data sumer Engageme			Palazzo Ballroom The Venetian, Level 5	
9:30-9:50am	Session Break					



AGENDA-AT-A-GLANCE WEDNESDAY, OCTOBER 28, 2015 (cont'd)



9:50am-11:40pm CONCURRENT SESSIONS

TRACK 1: Retailers:

What's In Store

San Polo, The Venetian, Level 3

TRACK 2:

E- & M- Commerce

TRACK 3: Bank

(R)evolution

Marcello, The Venetian, Level 4

TRACK 4: (Bit)coinWorld

Lando, The Venetian, Level 4

SESSION 1 9:50-10:40am The Power of Mobile Payments in Retail

Scott Gamble, Mobios Digital (M)

Tina Flowers, Giant Eagle

Johnna Marcus, Sephora

Tony Zubek, Lane Bryant

Tomer Molovinsky, OpenTable

Ben Kaplan, CashStar

Commerce: Payments are More Powerful when they Disappear

Enabling Integrated

Murano, The Venetian, Level 3

lan Kar, Quartz, an Atlantic Media Corporation (M) Bill Clerico, WePay Jason Gardner, Marqeta Kapil Mokhat, Airbnb Femi Olutade, Lyft Hank Uberoi. Earthoort Omnichannel Banking & the Changing Role of the Physical Store

Jason Goldberg, Protiviti (M) Julie Bateman, BB&T Doug Brown, FIS Ryan Caldwell, MX Andy W. Mattes, Diebold Jonathan Velline, Wells Farqo Investing in Bitcoin: Motivations & Expectations for Corporate & Venture Investors

Perianne Boring, Chamber of Digital Commerce (M) Jalak Jobanputra, FuturePerfect Ventures Dan Morehead, Pantera Capital Jay Reinemann, BBVA Matthew Roszak, Tally Capital Ryan Selkis, Digital Currency Group

SESSION 2 10:50-11:40am

Part 1–The Marketing Opportunity with Mobile Wallets

John Costello, Dunkin' Brands Jack Philbin. Vibes

Part 2—Happy Together: Retailers & Coalition Loyalty

Madeline K. Aufseeser, Aite Group (M) Abeer Bhatia, American Express Michael Gore, ExxonMobil John Learish, Rite Aid Streamlining the M-Commerce Checkout Experience

Katie Evans, Internet Retailer (M)
Michael Jaconi, Button
Tarun Jain, Twitter
Alberto Jimenez, IBM Commerce
Rich Koehler, Amazon
Bill Scott, PayPal

Responding to Disruption: Are Banks Meeting the Challenge of New Competitors & Changing Customer Expectations?

Chris Skinner, The Financial Services Club (M) Vanessa Colella, Citi Ventures Phil Gilligan, Deutsche Bank Marc Lien, Lloyds Banking Group Derek White, Barclays Financial Applications of Distributed Ledger Technology: Case Studies & Approaches

Jeremy Bonney, CoinDesk (M) Chris Larsen, Ripple Jenny Lin, TD Bank Adam Ludwin, Chain.com Eddy Ortiz, RBC Dominick Paniscotti, Nasdaq

TRACK 5: Product Announcements

Sponsored by:



Delfino 4001 - 4103 The Venetian, Level 4

9:50-10:00am Dynamics: Taking The 'Wallet Card' to the Next Level - Jeff Mullen, Dynamics

10:00-10:10am KonaPay: Secure, Convenient and Smart Payment for All - A N M Khaleqdad Khan, Kona Software Lab - Minaoar Hossain Tanzil, Kona Software Lab

10:10-10:20am Stratos Introduces Cloud Platform for Digital Card Issuance - Thiago Olson, Stratos

10:20-10:30am BIM Networks & MCX: New Capabilities for ACH at the POS - Adam Frisch, BIM Networks - Brian Mooney, MCX

10:50-11:00am Project Openbank Unveils a New Paradigm in Full-Service Banking - Ricky Knox, Hexagon Partners

11:00-11:10am Sensibill Announcement & Demo: Receipts for Everyday Banking - Jeremy Bornstein, RBC - Corey Gross, Sensibill

11:10-11:20am OutsidelQ Delivers Auditable Due-Dilligence Solution for Payment Industry - Dan Adamson, OutsidelQ

11:20-11:30am uQontrol Launches First 'Chip and PIN' Key - Christopher Maus, uQontrol

11:30am-1:00pm Lunch

Courtesy of: Europe

Money 20/20

47 APRIL 2016

Sands Level 2, Hall C



AGENDA-AT-A-GLANCE WEDNESDAY, OCTOBER 28, 2015 (cont'd)



WLDIN	LSDAI, OCTOBL	1 20, 2013 (COIII	i uj	
12:40-4:30pm	CONCURRENT SESSIONS			
	TRACK 1: Marketing & Customer Experience	TRACK 2: POS, Processing & Open Platforms	TRACK 3: Risk, Security & Fraud	TRACK 4: Connected Commerce & the Mobile Ecosystem
	San Polo, The Venetian, Level 3	Murano, The Venetian, Level 3	Marcello, The Venetian, Level 4	Lando, The Venetian, Level 4
SESSION 3 12:40-1:30pm	Driving Marketing Value from Payments Data	Demystifying the SMB Solutions Landscape	Fraudsters in Cyberspace: Mitigating the Threat of Card-Not-Present Fraud	Mobile Payments Platforms & the Role of the Carrier, Device & Operating System
	Thad Peterson, Aite Group (M) Vin D'Agostino, Verifone Lisa Falzone, Revel Systems Scott Grimes, Cardlytics Georgina Nelson, truRating Katie Scholl, Giant Eagle	Marianne Berry, Auriemma Consulting Group (M) Paul Bridgewater, Sage Bob Carr, Heartland Payment Systems Russ Fujioka, Xero Jason Pavona, Pazien Brent Warrington, Hyperwallet	Andras Cser, Forrester Research (M) Steve Durney, Ethoca Jack Jania, Gemalto Dr. Thomas Rand-Nash, Brighterion Craig Saks, ACI Worldwide Hisham Salama, TD Bank	Scott Harkey, Lewel (M) Jeppe Dorff, suretap Hervé Pierre, SIMalliance Hans Reisgies, Sequent Brian Semkiw, Carta Worldwide Will White, Microsoft
SESSION 4 1:40-2:30pm	UX Best Practices for Game-Changing Payments & Commerce Experiences	Serving the Operating Capital Needs of Small Businesses: New Technology & Approaches	Balancing Great Customer Experience While Mitigating Fraud & Cybercrime: Major Bank Perspectives	Mobile Operators & Identity, Security, Privacy, Payments & Commerce
	Ethan Eismann, Uber (M) Hendrik Kleinsmiede, Visa Europe Ryan Powell, Google Scott Sanchez, First Data Scott Zimmer, Capital One	Karen Gordon Mills, Harvard Business School (M) Brock Blake, Lendio Daniel DeMeo, CAN Capital Jared Hecht, Fundera Eyal Shinar, Fundbox Jed Simon, FastPay	Lou Anne Alexander, Early Warning (M) Rakesh Mirajkar, Capital One Sue Ross, Citi Andrew Sloper, JPMorgan Chase Donna Turner, Bank of America	Jennifer Byrne, Quesnay (M) Rodger Desai, Payfone Jeff Giard, T-Mobile U.S. Jim Greenwell, Danal David Hildebrant, AT&T Mobility Colson Hillier, Verizon Wireless
	TRACK 1: Marketing & Customer Experience	TRACK 2: POS, Processing & Open Platforms	TRACK 3: Risk, Security & Fraud	TRACK 4: Global, Real-Time & X-Border Payments
SESSION 5 2:40-3:30pm	Loyalty 2.0: Partnerships, Mobile, Big Data & More	The Mobile & Social Revolution in P2P Payments	Using Artificial Intelligence & Data Analytics for Managing Fraud Risk & Data Security	B2B X-Border Payments
	Philip Bruno, McKinsey & Company (M) Marc Allsop, Aimia Jami Dewolf, Alliance Data Brandon Logsdon, Fuel Rewards Program Andy O'Dell, CLUTCH Jonathan Silver, Affinity Solutions	Michelle Evans, Euromonitor International (M) Max Chion, MasterCard International Mike Kennedy, clearXchange David Luther, Mozido Vince Tallent, fastacash	Julie Conroy, Aite Group (M) Doug Hague, Bank of America Merchant Services Justin Hobart, Microsoft Nuno Sebastiao, Feedzai Jason Tan, Sift Science Scott Zoldi, FICO	Peter Ehmke, Edgar Dunn & Company (M) Kerry Agiasotis, Western Union Scott Galit, Payoneer Mike Laven, Currency Cloud Gary McDonald, Cambridge Global Payments Raymond Qu, Geoswift Limited
SESSION 6 3:40-4:30pm	Location-Based Customer Engagement in Retail, Payments & Banking	Global E-Commerce Acquiring	Empowering Consumers to Actively Manage Their Own Payment Accounts	P2P X-Border Payments
	Asif R. Khan, Location Based Marketing Association (M) Howard Curtis, MAPCO Express Kevin Hunter, Gimbal Jose Resendiz, Digital Insight	David Goldstein, Credit Suisse (M) Simon Black, PPRO Group Robin Gandhi, Adyen Raj Kamal, Payu Loonoff, Optimal Paymonts	Ronald Mazursky, Jack Henry & Associates (M) Vaduvur Bharghavan, Ondot Systems Aaron Frank, Final Matthew Goldman, Wallaby Financial Angel Storek. Fisery	Kai Schmitz, International Finance Corporation (M) Bill Barhydt, Abra Edrizio De La Cruz, Grupo Regalii

Jose Resendiz, Digital Insight,

an NCR Company

Jerry Rudisin, Flybits

Joel Leonoff, Optimal Payments

Carl Theobald, Avangate

Angel Siorek, Fiserv

Lito Villanueva, LockByMobile

Michael Kent. Azimo

Arkadi Kuhlmann, ZenBanx

Matt Oppenheimer, Remitly





TRACK 1: LEGAL & REGULATORY: BUSINESS ISSUES



Experiencing legal headaches? Do regulatory flashes cause migraines or dizziness? Legal & Regulatory: Business Issues and Risk & Compliance can help. No other headache reliever is more effective.

Sunday, October 25

1. State Money Transmitter Licensing Laws: Are they Killing Payments Industry Innovation?

1:00 - 1:50pm

Money transmitter licensing laws cover many forms of alternative payments. Is this a hindrance or a driver for innovation? Beyond traditional international P2P remittances, money transmitter laws are now also in the critical path for prepaid, bill payment, online marketplaces, mobile payments, third party payment processors, retail payment networks, payroll companies and virtual currency businesses. This panel of experts will discuss the current money transmitter licensing framework, alternatives to licensing and implications for payments innovators.

Speaker(s):

Brad Fauss, President & CEO, NBPCA (M) Pawneet Abramowski, SVP, Director, AML Risk Management, The Bancorp Nicole Ibbotson, General Counsel, InComm Financial Services Don Mosher, Partner, Schulte Roth & Zabel John Ricci, General Counsel, Green Dot Daniel Weiss, CEO, Chartwell Compliance

Location: San Polo, The Venetian, Level 3

2. Alternative Lending Regulation: Balancing **Innovation & Consumer Protection**

2:00 - 2:50pm

Will alternative lending help-or harm-consumers? How do established institutions and rules fit into the picture? Our panel of innovators, advocates and regulatory experts debate how government can foster the good while blocking the bad. Covering legal and regulatory hurdles for topics like marketplace lending, income-smoothing, social vouching and new data sources, this will be a very active discussion.

Speaker(s):

Jo Ann S. Barefoot, CEO, Jo Ann Barefoot Group & Senior Fellow, Harvard University (M) Manny Alvarez, General Counsel & Chief Compliance Officer, Affirm Michael D. Calhoun, President, Center for Responsible Lending Ori Lev. Partner, K&L Gates Richard Neiman, Head of Regulatory & Government Affairs, Lending Club Sophie Raseman, Director for Smart Disclosure, Office of Consumer Policy, U.S. Treasury Department

3. Dodd-Frank: 5 Years Later

3:10 - 4:00pm

This July marked the five-year anniversary of the most sweeping and controversial financial legislation in a generation. Proponents say it made the financial system safer by making banks less risky. Detractors say the law has hurt smaller banks and hamstrung the economy. In this session, panelists representing a diverse group of stakeholders will share insights on the impact and future implications of the Dodd-Frank regulatory overhaul.

Speaker(s):

J.C. Boggs, Partner, Government Advocacy & Public Policy, King & Spalding (M) John Berlau, Senior Fellow, Competitive Enterprise Institute Joe Colangelo, Executive Director, Consumers' Research Duane Pozza, Attorney, Federal Trade Commission Joseph P. Vitale, Partner, Schulte Roth & Zabel Tonnie Wybensinger, Partner, Eris Group/Westwood Strategies & VP Government Affairs, Financial Services Roundtable

4. Innovating Payments in a Complex Regulatory Environment

4:10 - 5:00pm

Increasing regulatory complexity raises barriers to innovation. Regulations that are intended to protect consumers, for example, may also hinder innovation that provides for their needs. Panelists will discuss how to navigate and balance compliance and consumer protection with regulatory uncertainty. There will also be a focus on evolving consumer expectations driven by powerful online, mobile and emerging technologies such as blockchains.

Speaker(s):

J. Dax Hansen, Partner, Perkins Coie (M) Brian Crist, Chief Payments Council, Uber Adrienne Harris, Special Assistant to the President for Economic Policy, The White House John McCarthy, Chief Compliance Officer, Airbnb Payments Youssef Sneifer, Assistant General Counsel, Microsoft Hemmy So, Senior Legal Counsel, Products, Twitter Jon Zieger, General Counsel, Stripe





Location: Murano, The Venetian, Level 3

TRACK 2: LEGAL & REGULATORY: RISK & COMPLIANCE



Experiencing legal headaches? Do regulatory flashes cause migraines or dizziness? **Legal & Regulatory: Business Issues** and **Risk & Compliance** can help. No other headache reliever is more effective.

Sunday, October 25

1. Data Breach Liability & Notifications: Bank, Merchant & Regulator Perspectives

1:00 - 1:50pm

Relentless cyber-attacks targeting the payments ecosystem have increased scrutiny from regulators, business partners, shareholders and customers. Companies are being held to higher standards for identifying, evaluating and managing all aspects of cybersecurity including third-party vulnerabilities and breach notification requirements. This session addresses these complex legal, regulatory and contractual requirements as well as the evolving landscape of breach-related liability.

Speaker(s):

Rena Mears, Managing Director, BuckleySandler (M)
Nicholas Ahrens, VP, Privacy & Cyber Security,
Retail Industry Leaders Association
Joan Herbig, CEO, ControlScan
Troy Leach, CTO, PCI Security Standards Council
Jason Oxman, CEO, Electronic Transactions Association
Dana Syracuse, Managing Director, K2 Intelligence

2. Bitcoin Regulatory Challenges & the State Licensing Approaches in California & New York

2:00 - 2:50pm

Cryptocurrency growth has raised consumer protection concerns and state-led regulatory initiatives. New York recently finalized the regulator-led BitLicense while California is pursuing a legislation-led approach. Some companies in the space are seeking licenses in every state while others are pursuing a national strategy through chartered trusts. Leading industry and government experts discuss the different approaches.

Speaker(s):

Jerry Brito, Executive Director, Coin Center (M)
John Collins, Head of Government Affairs, Coinbase
Grant Fondo, Partner, Goodwin Procter
Josh Rosner, Managing Partner, Graham Fisher & Co.,
Chief Policy Advisor, itBit
Dana Syracuse, Managing Director, K2 Intelligence

3. Federal Digital Currency Regulation: Ticking Time Bomb or the Last Hope for Blockchain Innovation?

3:10 - 4:00pm

Is there a federal regulatory role in digital currency transactions? While attention has focused on state licensing of bitcoin and digital currency exchanges, wallets, and service-providers, some have questioned whether this is the best approach. This panel will cover federal involvement in overseeing and regulating digital currencies to date and will explore other approaches to regulation, including commodities and securities regulation.

Speaker(s):

Judie Rinearson, Partner, Bryan Cave (M)

Constance Choi, Founder, Seven Advisory &
Co-Founder, COALA Blockchain Workshops
Peter Dugas, Managing Director of Government Affairs,
Center of Regulatory Intelligence, FIS
Cheryl Gurz, Managing Director, Emerging Payment Technology Segment Manager,

Treasury Services, BNY Mellon

Richard B. Levin, Partner & Co-Chair, Digital Currency Team, Bryan Cave
K. Brent Tomer, Chief Trial Attorney, U.S. Commodity Futures Trading Commission

4. AML & OFAC in the New Payments Landscape

4:10 - 5:00pm

Digital currencies like bitcoin have significantly added to AML compliance challenges for both industry and regulators. What are the key lessons from recent indictments and prosecutions, including how criminals are abusing digital currencies and the red flags for criminal activity? Hear from highly experienced professionals—including the prosecutor and key FBI analyst in several recent cases—on the roadmap to develop an effective AML program for the new payments landscape.

Speaker(s):

Carol Van Cleef, Partner, Manatt Phelps & Phillips (M)
Kathryn Haun, Assistant U.S. Attorney, Organized Crime Strike Force,
U.S. Department of Justice
Catherine "Alden" Pelker, Analyst, Money Laundering Intelligence Unit, FBI
Daniel Tannebaum, Director & Global Financial Services Sanctions Leader, PwC
Stephen Ufford. Founder & CEO. Trulioo



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TRACK 3: DISRUPTIVE FINANCIAL INCLUSION



Is your banking infrastructure just a little soft? Feeling underserved? We can help you consummate more business relationships. With **Disruptive Financial Inclusion** satisfaction is guaranteed.

Track sponsored by:

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OMIDYAR NETWORK

Location: Marcello, The Venetian, Level 4

Sunday, October 25

1. Investing in Disruptive Financial Inclusion: Philanthropy, Capitalism or Both?

1:00 - 1:50pm

In this session — which will open with a presentation of brand new research from the World Economic Forum on FinTech disruption — global financial inclusion leaders will discuss the state of the industry, the impact of disruptive financial technologies and the role of markets and philanthropy. They will share their perspectives on the role of financial inclusion over the next 20 years, as globalization and income disparities rise in tandem.

Speaker(s):

Arjan Schutte, Founder & Managing Partner, Core Innovation Capital (M)
Maya Chorengel, Managing Director, Elevar Equity
Mike Kubzansky, Partner, Omidyar Network
Michael Schlein, President & CEO, Accion

2. The Rise of the Internet in Emerging Markets: Implications for Financial Inclusion

2:00 - 2:50pm

Of the 3.2 billion people on the internet, 2 billion are from developing countries. Trends such as increasing smartphone penetration, low cost internet services, and "Internet of Things" are changing lives for "bottom of pyramid" customers, particularly in emerging markets. Learn how this is impacting the ways that financial institutions find, engage, and deliver a range of products to previously underserved customers.

Speaker(s):

Paul Breloff, Managing Director, Accion Venture Lab (M)
Mireya Almazán, Mobile Money Regional Director, Latin America, GSMA
David Arana, Founder & CEO, Konfio
Zaydoon Munir, CEO & Founder, RevolutionCredit
Celso Pitta, CEO, BTCjam
Mung Ki Woo, EVP Digital Platforms, MasterCard

3. Gates Foundation Roundtable: Providing Financial Security for the Underserved

3:10 - 4:00pm

More than 2 billion adults worldwide lack a formal financial account—instead stitching together precarious patchworks of informal arrangements to manage their financial lives. The right tools empower a household to lift themselves out of poverty. In this session, we will hear from industry pioneers about how digital financial systems — leveraging powerful technologies like mobile and bitcoin/blockchain — connect millions of users in developing countries and scale up to the tens of millions of transactions per day while stripping 90% of the costs.

Speaker(s):

Kosta Peric, Deputy Director, Bill & Melinda Gates Foundation (M)
Scott Dueweke, CEO, Zebryx Consulting
Kathleen McGowan, Digital Finance Team Lead, U.S. Global Development Lab, USAID
Kamal Quadir, CEO, bKash
Elizabeth Rossiello, CEO & Co-Founder, BitPesa
Shivani Siroya, CEO & Founder, InVenture



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TRACK 3: DISRUPTIVE FINANCIAL INCLUSION



Is your banking infrastructure just a little soft? Feeling underserved? We can help you consummate more business relationships. With **Disruptive Financial Inclusion** satisfaction is guaranteed.

Track sponsored by:

UNOMIDYAR NETWORK
A WORLD OF POSITIVE RETURNS

Sunday, October 25

Location: Marcello, The Venetian, Level 4

4. Part 1–Big Data, Small Credit: Reaching the Underserved with Alternative Credit Assessment

4:10 - 4:35pm

For the past 50 years, financial services consumers have needed to be documented, employed, and income-reporting. This presentation, based on research from the Omidyar Network, will show how this dynamic is changing. By shedding light on the *Big Data, Small Credit* segment, you will learn how entrepreneurs are reaching and extending credit to consumers in developing markets. With no formal credit histories, consumers are evaluated using advanced data analytics on non-traditional data sources, such as social media activity and mobile calling patterns.

Part 2—Financial Inclusion isn't Enough: The Case for Financial Health

4:35 - 5:00pm

While the movement has made major strides, financial inclusion doesn't guarantee financial health. CFSI recently found that 57% of Americans struggle with their financial health, despite 92% of them having a bank account. In this presentation, CFSI President & CEO Jennifer Tescher makes a compelling case that aligning around financial health as the new global framework, rather than inclusion, is the best path to achieving positive consumer outcomes in financial services.

Speaker(s):

Arjuna Costa, Partner, Omidyar Network (M)

Speaker(s):

Jennifer Tescher, President & CEO, Center for Financial Services Innovation (M)





TRACK 4: MONEY20/20 DEEP DIVES



Before you head to the beach, make sure your skin is protected from UV-A, UV-B and UV-\$. **Deep Dives** shields you with an initial layer of knowledge that soaks deep into you as you lounge in a chair.

Sunday, October 25

Location: Lando, The Venetian, Level 4

1. Moving Payments to Mobile: Security, Standards, Interoperability & Best Practices

1:00 - 1:50pm

Enabling mobile payment services is more than simply moving payment card information into a mobile wallet on a smartphone. To optimize technology and maximize market potential, providers need to consider security, interoperability and scalability. This in-depth presentation by two leading cross-industry associations provides an overview of the current landscape as well as the tradeoffs to consider.

Speaker(s):

Kevin Gillick, Executive Director, GlobalPlatform **Randy Vanderhoof,** Executive Director, Smart Card Alliance

2. How Machine Learning & Data Analytics are Revolutionizing Credit & Risk

2:00 - 2:50pm

The FICO score is less predictive at the lower end of the credit spectrum. A thin credit file, or no file, makes it hard to grant loans on the basis of a FICO score alone in the subprime segments of the market, and those below. But we now live in a world swimming in data. In this session, learn from leading practitioners how teams of math and computer science PhDs, with expertise in big data and machine learning, are applying advanced data analytics to revolutionize lending, expand the universe of potential borrowers and serve the underserved.

Speaker(s):

James Gutierrez, CEO, Insikt (M) Louis Beryl, CEO & Founder, Earnest Alexander Graubner-Müller, CTO & Co-Founder, Kreditech Kathryn Petralia, COO & Co-Founder, Kabbage Raviy Wolfe, CEO, Argon

3. Raising Your Next Venture Round: Real-World Insights from the Experts

3:10 - 4:00pm

Venture capital is incredibly important for startups and their founders. Not only does a venture round provide important funds for sustainable growth, but it also comes with the added benefits of industry connections and expertise. This seasoned group of investors and startup CEOs will share lessons learned from both sides of the table on the things every startup needs to know in order to successfully raise a venture round.

Speaker(s):

Bob Zinn, Practice Area Leader - Corporate & Transactional, K&L Gates **(M) Baiju Bhatt**, Co-Founder, Robinhood

Amir Goldman, Managing Director, Susquehanna Growth Equity

Mo Koyfman, General Partner, Spark Capital Zach Perret, Co-Founder & CEO, Plaid Eric Remer, CEO & Founder, PaySimple Rick Yang, Partner, NEA

4. Bits, Blocks, Coins & Ledgers: Understanding Distributed Ledger Technology & its Applications

4:10 - 5:00pm

While Bitcoin's price is below its peak two years ago, the buzz around its core technology is higher than ever. Across Wall Street, "blockchain solutions" are being touted as a fix to streamline inefficiencies. In payments, a host of new technological developments are making the consumer and merchant experience increasingly more seamless and secure. Yet adoption continues to lag hopes and expectations. Where's it all going and what's needed to truly take bitcoin mainstream?

Speaker(s):

Michael Casey, Senior Advisor, Digitial Currency Initiative, MIT Media Lab (M)
Bailey Reutzel, Journalist & Independent Blogger, Moneytripping.com
Ted Rogers, President, Xapo

David Wilford, General Counsel & Chief Compliance Officer, Wave Crest Group





TRACK 1: NEWLY RELEASED MARKET RESEARCH



Whether the needs are large and complex, or routine and small, physicians and patients can depend on us for access to a full range of the highest quality diagnostic testing. **Newly Released Market Research** provides the scientific expertise to make educated decisions.

Monday, October 26

Location: San Polo, The Venetian, Level 3

1. Part 1-Market Overview: Mobile Wallets & Payments 8:00 - 8:25am

Proximity mobile payments are at the threshold of becoming mainstream. As more smartphones ship with integrated mobile wallets and retail acceptance grows, consumer habits are changing and marketing opportunities in mobile wallets are growing. Research firm eMarketer will highlight these trends and forecast the U.S. mobile payments market over the next five years.

Part 2–Apple Pay: Consumer Adoption One Year Later

8:25 - 8:50am

One year ago, Apple Pay's launch energized consumer adoption of mobile payments. Has reality lived up to the expectations? Phoenix Marketing International has tracked consumer adoption of Apple Pay since launch with a panel of over 15,000 consumers. In this presentation, they will share the latest on Apple Pay adoption including current trends and projections for the year ahead.

Speaker(s):

Bryan Yeager, Analyst, eMarketer

Speaker(s):

Greg Weed, Director, Card Marketing Research, Phoenix Marketing International

2. New Insights On B2B: The Biggest Opportunity in Payments

9:00 - 9:50am

While attention and excitement surround consumers, B2B payments is a bigger market with greater opportunity. This session explores new approaches, lessons learned along the way, and the possibility to revolutionize how businesses pay one another within the U.S. and across borders. To set the stage, Erin McCune will share new research from Glenbrook Partners examining market forces impacting business transactions.

Speaker(s):

Speaker(s):

Erin McCune, Partner, Glenbrook Partners (M)

Phil Beck, SVP, SAP Business Network & Payments, Ariba, an SAP Company

Max Eliscu, CEO, Viewpost

Karla Friede, CEO & Co-Founder, Nvoicepay René Lacerte, CEO & Founder, Bill.com

Ron Totaro, GM Global Financial Services & Payments, Pitney Bowes

Bill Siwicki, VP of Mobile Strategy & Research, GPShopper

3. Part 1-The Smartphone, Mobile Payments & Mobile Shopping Apps

10:10 - 10:35am

Consumers are shopping on their phones in increasing numbers. While smartphone retail experiences are often virtual, their impacts are always concrete. In this session, GPShopper unveils new research on mobile payments and mobile shopping apps, how apps are being used and the strategies retailers are deploying to best serve today's highly mobile consumer.

Speaker(s):

Miya Knights, Global Retail Technology Research Director, Planet Retail

Part 2-Omnichannel Retail & the Role of Mobile Commerce

10:35 - 11:00am

How can retailers integrate mobile and in-store shopping experiences? Mobile payment technology enables greater engagement with consumers, both online and in the physical store. New research from Planet Retail, combining comprehensive retailer, shopper, and technology insight, will provide a view into current levels of participation and investment, and reveal emerging best practices as well as the areas of greatest opportunity to drive value for consumers and retailers.





TRACK 1: NEWLY RELEASED MARKET RESEARCH



Whether the needs are large and complex, or routine and small, physicians and patients can depend on us for access to a full range of the highest quality diagnostic testing. **Newly Released Market Research** provides the scientific expertise to make educated decisions.

Monday, October 26

Location: San Polo, The Venetian, Level 3

4. Part 1-What's Trending in Lending

11:10 - 11:35am

Each generation tells its story and makes its mark. The millennial generation is definitely making its mark in lending. In this session, Experian will uncover the trends changing the banking landscape and answer how lenders can adapt and succeed and secure their place in tomorrow's markets.

Part 2-Ahead of the Curve: The Digital Disruption of Retail Banking

11:35am - 12:00pm

Staying relevant is a bank's biggest hurdle as customers adopt digital technology. Business Insider Intelligence's newly released study of 1,500 millennials details how they manage finances and how banks can reach them. With nearly 50% using smartphones as the primary interface to their finances, are female millennials the leading indicator group? Uncover opportunities as digital technology shakes up retail banking.

Speaker(s):

Michele Raneri, VP, Analytics & Business Development, Experian

Speaker(s):

John Heggestuen, Senior Research Analyst, Business Insider

5. Exploring the Future of Household Bill Payments

4:10 - 5:00pm

The \$1 trillion dollar household bill payments market is in flux. Consumers demand more payment options while businesses strive to get paid as soon as possible. Join market research firm InfoTrends as it unveils its latest bill payments findings, followed by an executive panel discussion on what the household bill payment landscape will look like five years from today.

Speaker(s):

Matt Swain, Director, InfoTrends (M)

John Ballantyne, VP, Digital Money Movement, SunTrust Bank

Al Ko, SVP & GM Consumer Ecosystem Group (Mint & Mint Bills), Intuit

Eric Leiserson, Director, Market Insights & Research, Fiserv

Rene Villa, Manager, Electronic Billing & Payments, Florida Power & Light

6. Part 1-Millennials & Financial Services

5:10 - 5:35pm

One third of millennials believe they can lead bankless lives. Charles Moldow of Foundation Capital will unveil new research into the needs, perceptions, attitudes and actions of millennials. He'll discuss a wave of innovation yet to come that addresses the financial services needs of this generation. It's definitely not your Mom or Dad's bank and may not even look like the FinTech we consider to be innovative today.

Part 2-The Demographics of the Underserved

5:35 - 6:00pm

Mass-affluent consumers historically drove success and profits in financial services. But as demographics change and market misconceptions fade, large underserved segments look increasingly promising. GfK will highlight key segments that matter now, what banking and payments service mix they seek and how to successfully engage these emerging segments. Be prepared for some surprises.

Speaker(s):

Charles Moldow, General Partner, Foundation Capital

Speaker(s):

Tom Neri, EVP Financial Services, GfK Custom Research North America (M)
Tim Spenny, VP Financial Services Consulting, GfK Custom Research North America





TRACK 2: ISSUING INNOVATIONS: CREDIT, DEBIT & PREPAID



Plastic surgery is a taboo topic, but did you know that more people are thinking about plastic in different ways? Did you know it can increase your confidence? Issuing Innovations: Credit, Debit & Prepaid will counsel you through plastic surgery options.

Track sponsored by:



Location: Murano, The Venetian, Level 3

Monday, October 26

Part 1–The Evolution of Payment Card Solutions for the Underbanked

8:00 - 8:25am

Marketing wizardry doesn't serve the underbanked–engaging them with great products does. What are the unique attributes of this demographic group–spending patterns, income sources, interest, ability to save, and credit needs? This panel of three chief executives will address the evolving needs of the underbanked, new product innovation to address those needs and navigating regulatory potholes.

Part 2—Prepaid in the Lottery & Gaming Industry

8:25 - 8:50am

Disbursing casino and state lottery winnings can be expensive and cumbersome for the winner, the gaming industry and the tax collector. Prepaid is increasingly being used to solve these problems. Learn about the different scenarios where prepaid has lowered cost and effort to disburse winnings. Hear from leading stakeholders about the business and regulatory hurdles that must be addressed.

Speaker(s):

Tim Sloane, VP Payments Innovation, Mercator Advisory Group (M) Frank Mastrangelo, CEO, The Bancorp Steve Streit, Founder, Chairman & CEO, Green Dot Amir Wain, CEO, i2c

Speaker(s):

Tim Sloane, VP Payments innovation, Mercator Advisory Group (M)
Craig L. Greene, Founding Partner, McGovern & Greene
Jeff Lewis, GM & VP InComm Financial Services, InComm
Quincy Raven, Executive Director of Market Development, Scientific Games Lottery

2. The Retail Engagement Journey: Mobile, Local & Personalized

9:00 - 9:50am

How are best-in-class retailers leveraging digital technology to maximize customer engagement? What tools and strategies are most valuable to them? And what role do payments play? In this session, senior execs from traditional, specialty and oil & gas retailers share how they are using technology and actionable customer insights to create personalized and context-aware experiences that excite their customers and engage them with the brand.

Speaker(s):

Margaret Keane, President & CEO, Synchrony Financial (M)
Joe Megibow, SVP, Chief Digital Officer, American Eagle Outfitters
Maya Mikhailov, CMO & Co-Founder, GPShopper
Jeff Pearson, SVP Strategy & Transformation, hhgregg
Tami Walker, Manager, Brand Management, Phillips 66





Location: Murano, The Venetian, Level 3

TRACK 2: E- & M- COMMERCE



Whether your shopping experience is feeling a bit sluggish or retail experience feeling a bit bloated, there are things you can do. Exercise, eat healthy and supplement your knowledge with **E- & M- Commerce**. Your friends and family will thank you, and your customers will love you.

Monday, October 26

3. Part 1-Simplify Checkout: Create an Express Lane for your Customers

10:10 - 10:35am

GolfNow's mission is to connect golfers with golf. In this session, hear how they've used Amazon Payments to simplify checkout for their members, creating an "express lane" to usher customers into and through the checkout flow and get them onto the golf course.

Part 2-Future-Proofing E-Commerce

10:35 - 11:00am

Keeping ahead of the explosive growth in e-commerce isn't for the faint of heart. Anticipating what consumers will demand next, while keeping the transaction safe, secure and seamless for the savviest consumer is part science, part art, and lots of collaboration between the retailer and their payments partner. In this session, First Data and Cabela's will share how they're working together to ensure Cabela's will successfully "future proof" its e-commerce offerings, while simultaneously building a best-in-class customer loyalty experience across Cabela's online, catalog and instore offerings.

Speaker(s):

Patrick Gauthier, VP Amazon Payments, Amazon Michael Lowe, VP Product Development & UX, GolfNow, Golf Channel | NBC Sports

Speaker(s):

Barry McCarthy, EVP, Network & Security Solutions, First Data Andrea Thieman, Merchant Payment Process Manager, Cabela's

4. Social Commerce: The Rise of the "Buy Button"

11:10am - 12:00pm

The link to your online store is obsolete. Customers want mobile commerce without leaving their favorite apps. That's why Facebook, Twitter, Google, and Pinterest have all built "Buy Buttons." In this session, senior executives from all of these companies will debate the best ways to utilize social commerce and discuss their approach to the buy button.

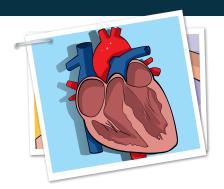
Speaker(s):

Josh Constine, Senior Writer, TechCrunch (M)
Philippe Dauman Jr., Director of Commerce, Twitter
Michael Haswell, Director of Product Partnerships, Google Commerce, Google
Satish Kanwar, Director of Product, Shopify
Michael Yamartino, Head of Commerce, Pinterest





TRACK 2: POS, PROCESSING & OPEN PLATFORMS



It's the pump that keeps everything flowing. Things would come to a halt if it didn't work, even for a split second. Don't take it for granted. Just a single dose of **POS**, **Processing & Open Platforms** a day will keep your heart healthier.

Monday, October 26

5. Major Acquirer CEOs & Presidents: Executive Roundtable 4:10 - 5:00pm

A new era of merchant and acquirer-led change is upon us. Card networks and issuing banks are no longer the only stakeholders driving the agenda. As payments becomes more tightly linked to customer satisfaction and revenue, merchants have more at stake. In this session, hear insights from the chief executives at leading acquirers on the role their companies are playing to help transform the consumer payment experience.

Speaker(s):

Margaret Weichert, National Lead, Payments, EY Advisory (M) Tony Catalfano, President & CEO, Worldpay US Mike Passilla, CEO, Chase Commerce Solutions

Matt Taylor, Group President, Integrated Payments & Emerging Channels, Vantiv

Location: Murano, The Venetian, Level 3

Tim Tynan, CEO, Bank of America Merchant Services

6. Omnichannel POS Solutions for SMBs

5:10 - 6:00pm

For a small business owner, the ka-ching of the cash register has long been the sound of musicbut today's SMBs want access to the broader capabilities of a full POS system to provide real-time information about their inventory and customers. Hear from industry leaders on the challenges of providing SMBs with a POS solution that meets the needs of today's multichannel consumer and works just as well in the back office as it does at the front of the store.

Speaker(s):

Kausik Rajgopal, Director, McKinsey & Company (M) Brent Bellm, CEO, Bigcommerce

Peter Karpas, SVP, Global Head of SMB Solutions, First Data

Chris Poelma, President & GM Small Business, NCR Corporation

Vaughan Rowsell, CEO, Vend





Location: Marcello, The Venetian, Level 4

TRACK 3: RISK SECURITY & FRAUD



Is going to bed a chore rather than a reward? Sleepless nights wondering who's got access to your data can be a thing of the past. **Risk, Security & Fraud** will help you rest easy. Now available in non-addictive or habit forming doses!

Monday, October 26

1. Tokenization: Adoption, Standards & Stakeholder Implications 8:00 - 8:50am

Most industry stakeholders consider payments tokenization to be the main hope for securing transactions, particularly for mobile. What are some of the challenges and opportunities? What work remains to be done and what changes are pending? How will the role of the token service provider change over time? How will tokenization change the economics of payments for merchants and issuers? This diverse panel will provide perspectives, thoughts on integration with existing security models and the resulting business implications.

Speaker(s):

Susan M. Pandy, Ph.D., Director, Payment Strategies, Federal Reserve Bank of Boston (M) Arif Ahmed, SVP, Payments Innovation, U.S. Bank James Anderson, EVP of Platforms, Emerging Payments, MasterCard Dave Fortney, EVP Product Management & Strategy, The Clearing House Kim Ohlrogge, Group Executive - Global Product Group, TSYS

2. Shifting Liability: The State of the US EMV Migration & Implications for Issuers & Merchants

9:00 - 9:50am

With 500+ million EMV enabled cards expected to be in circulation by the end of 2015 and over half of retail locations in the U.S. expected to be EMV-compliant, it seems like EMV has finally arrived. But full adoption is a long road. Which stakeholders are leading or lagging? How will small businesses keep pace, and are they even aware of the changes? How will networks, issuers and merchant acquirers help drive acceptance? Who will bear the brunt of the liability shift, and how will it impact economics? In this session, leading payments stakeholders will explore that current state of EMV adoption, and the implications for issuers and merchants.

Speaker(s):

Teresa Epperson, Partner, A.T. Kearney (M)

James Bell. SVP. Card Services. Payments & Commerce Solutions. Fifth Third Bank

Ben Volk, Global Head of Payments Acceptance, Amazon

Nicole Carroll, VP, Emerging Technology Business Development,

Discover Financial Services

John Drechny, Senior Director of Payment Services, Walmart

Henry Helgeson, CEO & Co-Founder, Cayan™ Jennifer Miles, President, North America, Verifone

3. Biometric Identity & its Applications in Financial Services & Payments

10:10 - 11:00am

While biometric identity technology is driving incredible growth in consumer mobile payments, thanks to applications like Apple Pay, it doesn't end there. In this session, leading practitioners will discuss how different biometric technologies—including voice, face, fingerprint and iris recognition—are enabling exciting new applications in financial services and payments.

Speaker(s):

Peter O'Neill, President, FindBiometrics (M)

Paul Burmester, CEO, ValidSoft

Philippe Le Pape, VP Sales Director, Morpho (Safran) **Bob Reany,** Group Head & SVP, Identity Solutions, MasterCard

Tom Shaw, VP of Enterprise Financial Crimes Management & Identity Theft Officer, USAA

Conor White, President, Americas, Daon

4. FIDO Alliance Roundtable: Simpler Stronger Authentication— Is Mobile Identity the New Money?

11:10am - 12:00pm

The U.S. accounts for one fifth of the world's card volume and half of the world's card fraud. Chip and PIN, a part of the solution, will displace rather than destroy fraud. In this session, FIDO Alliance members will discuss how revocable tokens in consumers' mobile phones can secure both physical and virtual transactions. The shift is significant and so are the implications.

Speaker(s):

David Birch, Director of Innovation, Consult Hyperion (M)

Philip Andreae, VP Field Marketing, Payments, North America, Oberthur Technologies

Henry Lee, VP Mobile Security Technologies, Samsung

Brett McDowell, Executive Director, FIDO Alliance

Mike Ragunas, CTO, Payfone

Liz Votaw, SVP Omnichannel Authentication Strategy, Bank of America



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TRACK 3: ALTERNATIVE LENDING & CREDIT



Big institutions can make you feel like just a number. You have other choices like acupuncture and holistic healing. **Alternative Lending & Credit** provides care on a more human scale, is just as effective, can soothe what ails you and often at a lower cost. Make sure you check out the alternatives!

Monday, October 26

Location: Marcello, The Venetian, Level 4

5. The Next Challenges for Alternative Lenders: Achieving Sustainable Growth & Protecting Against the Unexpected 4:10 - 5:00pm

'Alternative' implies innovative, entrepreneurial, disruptive—and these five alternative lenders have beat the odds with these attributes; averaging 7+ years in business, they see new opportunities across credit modeling, pricing and digital marketing. But the 'elephant in the room' is how this booming industry will be impacted by regulatory headwinds or an economic downturn. These CEOs will share perspectives on planning for the unexpected while plotting a course for future growth.

Speaker(s):

Laura Kelly, Chief Product & Data Solutions Officer, Dun & Bradstreet (M) Noah Breslow, CEO, OnDeck

Mike Cagney, CEO & Co-Founder, SoFi Sam Hodges, Co-Founder, Funding Circle Kenneth Lin, CEO & Founder, Credit Karma Aaron Vermut, CEO, Prosper Marketplace

6. Reaching Underserved Borrowers: Product, Marketing, Funding & Risk Modeling

5:10 - 6:00pm

The proliferation of alternative lenders has made differentiation a key to reaching underserved borrowers. This session examines the strategies that lenders have used to expand the universe of potential borrowers. It will focus on the product features, marketing approach, funding strategy and risk modeling that set lenders apart from others in their vertical.

Speaker(s):

Neil Wolfson, President, SF Capital (M)

Al Goldstein, CEO, Avant

David Klein, Co-Founder & CEO, CommonBond Yee Lee, CEO & Co-Founder, Vouch Financial Douglas Merrill, CEO & Founder, ZestFinance Darian Shirazi. CEO & Co-Founder. Radius





Location: Lando, The Venetian, Level 4

TRACK 4: GLOBAL, REAL-TIME & X-BORDER PAYMENTS



International travel can get messy. With new environments, foreign customs, and increased exertion, immune systems can get compromised. Make sure you and your loved ones use Global, Real-Time & X-Border Payments before your next trip.

Monday, October 26

1. The Customer Value Proposition for Same Day ACH Settlement & Faster Payments

8:00 - 8:50am

As the U.S. banking industry moves towards faster payments, is it losing sight of the end-customer? The technical, economic and commercial implications for banks are significant and the subject of extensive industry consultation and debate. But what are the implications for customers, both consumer and corporate? How should these influence the design of new payments infrastructure and the ecosystem of banks and non-banks that use it?

Speaker(s):

Jeremy Light, Managing Director Accenture Payment Services, Europe, Africa & Latin America, Accenture **(M)**

Jan Estep, President & CEO, NACHA—The Electronic Payments Association

Phil Heasley, CEO, ACI Worldwide

Randy Koporc, EVP, Payments & Commerce Solutions Division, Fifth Third Bank

David Kretz, Head of Global Payments, Global Transaction Services,

Bank of America Merrill Lynch

Craig Tillotson, Chief Executive, Faster Payments Scheme Limited (FPSL)

2. Designing & Developing a Secure, Real-Time Payment System: Opportunities & Challenges

9:00 - 9:50am

Digital, online and mobile commerce are defining new sets of requirements—speed, additional data, security and above all, increased focus on real-time customer needs. Financial institutions and infrastructure organizations are developing ubiquitous real-time payments capabilities for the U.S. based on global standards and interoperability. This session explores recent progress and outlines opportunities and challenges for the industry.

Speaker(s):

Liz Oakes, Associate Director, Management Consulting, KPMG UK (M)
Tom Halpin, EVP, Global Head of Clearing & Foreign Currency Payments, HSBC
Ben Isaacson, Executive Director, Integrated Payments Strategy, JPMorgan Chase
Steve Ledford, SVP, Product & Strategy, The Clearing House

Ben Milne, Founder & CEO, Dwolla

Sean Rodriguez, SVP Industry Relations, Federal Reserve System





TRACK 4: ENTREPRENEURSHIP & INVESTING



It's all about becoming a better you. Join now and we'll waive the membership fee. With more equipment than any other facility in the state, **Entrepreneurship & Investing** will help you breathe easier and live more energetically.

Monday, October 26

Location: Lando, The Venetian, Level 4

3. Venture Capital: Insider Perspectives

10:10 - 11:00am

Venture capital and growth equity firms have increased investments in financial technology, fueling growth of many of the fastest growing and most disruptive companies. What do leading investors look for in identifying a portfolio company and what drives opportunity in today's marketplace? In this session, investors representing more than \$25 billion in aggregate committed capital will discuss current macro trends and specific areas of interest.

Speaker(s):

Steve McLaughlin, Founder & Managing Partner, FT Partners (M)
Patricia Kemp, General Partner, Oak HC/FT
Alex Rampell, General Partner, Andreessen Horowitz
Hemant Taneja, Managing Partner, General Catalyst
Ravi Viswanathan, General Partner, NEA
David Weiden, Partner, Khosla Ventures

4. Tech Exec Roundtable: Driving Innovation in Payments & Commerce

11:10am - 12:00pm

In this session, senior technology executives from leading companies in payments and commerce discuss the driving forces behind disruptive innovations. Hear their unique insights on how technology is enabling entirely new and interconnected consumer experiences.

Speaker(s):

Jonathan Shieber, Senior Editor, TechCrunch (M)
Jingming Li, Group VP & Head of U.S., Ant Financial Services Group, Alipay
Daniela Mielke, Chief Product Officer & Chief Strategy Officer, Vantiv
Bill Ready, SVP, Global Head of Product & Engineering, PayPal
Sean Ryan, VP Platform Partnerships, Facebook
David Thompson, EVP Global Operations & CIO, Western Union





TRACK 4: CONNECTED COMMERCE & THE MOBILE ECOSYSTEM



As we get older, things don't work as well as they used to. If you're experiencing joint pains, this could be a sign that your connective tissues are inflamed. **Connected Commerce & The Mobile Ecosystem** can help you fine tune or completely overhaul these systems and improve your mobility.

Monday, October 26

Location: Lando, The Venetian, Level 4

5. IoT Commerce in the Age of Connected Everything

4:10 - 5:00pm

TVs, automobiles, buildings, appliances and more are now connected, creating the Internet of Things. With an estimated 30 billion devices connected to the internet by 2020, how will commerce evolve and what will be the role of payments? With real-world examples, topics to be covered include an overview of the commerce model, description of the payment process and the value-added pre- and post-payment activities.

Speaker(s):

Craig McNeil, Global Managing Director, Internet of Things, Accenture (M)

Baron Concors, Chief Digital Officer, Pizza Hut Bill Gajda, SVP, Innovation & Strategic Partnerships, Visa

Thejo Kote, Co-Founder & CEO, Automatic Shaunt Sarkissian, Founder & CEO, Cortex MCP

Michelle Tinsley, Director, Mobility & Secure Payment Solutions,

Retail Solutions Division, Intel

6. Part 1—Next Generation Innovation with CHILL: Cisco Hyper Innovation Living Labs

5:10 - 5:35pm

As we enter into a hyper innovation era, large corporations can no longer innovate as islands. This era calls for multi-party, multi-disciplinary solutions. Cisco and Visa joined forces with a Hyper Innovation Living Lab to collaborate, and to drive disruptive business transformative ideas. Hear how Cisco and Visa have partnered together to propel the age-old topic of frictionless payments to new levels.

Part 2—Baidu Wallet & the Growth of Mobile Wallets & Payments In China

5:35 - 6:00pm

There are 520 million smartphone owners in China—more than 3 times the U.S. In China, third-party internet and e-commerce companies like Baidu lead the way in mobile payments. In this session, the CEO of Baidu Wallet will share their innovative business model, how the company plans to disrupt the mobile payments market in China, as well as opportunities for future cooperation with partners overseas.

Speaker(s):

Joseph Bradley, VP, IoE Practice, Cisco Martin Enriquez, Sr. Director, Innovation & Strategic Partnerships, Visa

Speaker(s):

Zhang Zhenghua, CEO Baidu Wallet, Beijing Baifubao Technology **Wang Zhong,** Head of Strategy, Beijing Baifubao Technology



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TRACK 5: PRODUCT ANNOUNCEMENTS



Brushing and flossing regularly is great, but it's not enough. Your mouth needs more care to make sure everything gets out. 4 out of 5 dentists recommend **Product Announcements** for their patients who chew gum.

Track sponsored by:



Location: Delfino 4001-4103, The Venetian, Level 4

Monday, October 26

The FinLab:

Building the Next Generation of Consumer Financial Products

8:00 - 8:50am

Meet the first class of the Financial Solutions Lab, a \$30 million, five-year initiative managed by the Center for Financial Services Innovation (CFSI) with founding partner JPMorgan Chase & Co. These FinLab companies—Ascend Consumer Finance, Digit, Even, LendStreet, Prism, Propel, Puddle, PayGoal, and SupportPay—represent some of the most promising technology-enabled consumer products helping individuals and households manage volatility in their daily income and expenses.

Speaker(s):

Ryan Falvey, Director, Financial Solutions Lab, Center for Financial Services Innovation (M) Sheri Atwood, Founder & CEO, SupportPay by Ittavi Eric Cantor, VP Product, PayGoal, Neighborhood Trust Steve Carlson, CEO, Ascend Jimmy Chen, CEO, Propel Quinten Farmer, Co-Founder, Even J. Tyler Griffin, CEO. Prism Money

R. Jerry Nemorin, Founder & CEO, LendStreet **Skylar Woodward,** Co-Founder & CEO, Puddle

E*TRADE Securities Sets the Bar High in Mobile

9:00am - 9:10am

In this presentation, E*TRADE will announce its next foray into mobile payment, building on a tradition of industry-leading mobile innovations, including apps for BlackBerry, iPad, iOS8, and Apple Watch, along with ground breaking functionalities like mobile check deposit, barcode scanning, and biometric login.

Speaker(s):

 $\textbf{George Fischer,} \ \mathsf{SVP} \ \mathsf{of} \ \mathsf{Trading,} \ \mathsf{Margin} \ \mathsf{Lending} \ \& \ \mathsf{Cash} \ \mathsf{Management,} \ \mathsf{E^*TRADE}$

Onevest Announces Invitation-Only Network for Accredited Investors

9:10 - 9:20am

Onevest leverages digital technology to make investing in high quality startups easier than ever for angel investors. In this session, Onevest will announce the launch of 1,000 Angels, the world's largest, invitation-only network for select accredited angel investors around the world, offering a carefully selected database of startups and investments free of fees and carry.

Speaker(s):

Alejandro Cremades, Co-Founder & Executive Chairman, Onevest

TickerTags:

The First Social Taxonomy for Private Company Data

9:20 - 9:30am

TickerTags monitors social mentions of 8,000 publicly traded securities for frequency and sentiment, tracking 350,000 words and phrases, including brand and competitors names, trending topics, affiliated people, regulatory threats, and much more. In this presentation, TickerTags will announce a significant taxonomy expansion into FX, commodities, and private company data, including pre-IPO ventures.

Speaker(s):

Chris Camillo, CEO & Co-Founder, TickerTags



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TRACK 5: PRODUCT ANNOUNCEMENTS



Brushing and flossing regularly is great, but it's not enough. Your mouth needs more care to make sure everything gets out. 4 out of 5 dentists recommend **Product Announcements** for their patients who chew gum.

Track sponsored by:



Location: Delfino 4001-4103, The Venetian, Level 4

Monday, October 26

Blackhawk Network Brings "Gift Cards for Stock" Nationwide 9:30 - 9:40am

Finding exciting new segments of prepaid products has been difficult—until now. Blackhawk has partnered with Stockpile to bring nationwide an innovative prepaid card product that allows consumers a simple way to access the U.S. stock market. Stockpile is a broker dealer that operates a brokerage platform that makes it easy and affordable for anyone to give, get, and own stock in any dollar amount. In this session, learn how "Gift Cards for Stock" can drive value, generate revenue and increase foot traffic in a retail environment.

Speaker(s):

Avi Lele, Founder & CEO, Stockpile **David Tate,** SVP Products & Marketing, Blackhawk Network

MoglNetwork: Closing the Loop of Online to Offline Commerce

10:10 - 10:20am

While 93% of all U.S. commerce is offline, marketers increasingly target consumers online. MoglNetwork can now provide offline intelligence for online marketing in under a minute. Come see how this frictionless tracking process is possible with card network partnerships and a few lines of code.

Speaker(s):

Jon Carder, CEO & Founder, Mogl

Points & RBC: Loyalty Driving Mobile Wallet Engagement

10:20 - 10:30am

Consumers are looking for value beyond the ease of payments and transactions on their mobile devices. In this session, Royal Bank of Canada and Points will announce their collaboration on mobile loyalty transactions. By offering consumers the ability to access and manage all of their favorite rewards programs in one convenient location and earn rewards in their desired currency, they'll demonstrate how the loyalty-enabled wallet will drive mobile engagement, by ultimately delivering more value to the consumer.

Speaker(s):

Christopher Barnard, President & Co-Founder, Points **Jeremy Bornstein,** Head of Payments Innovation, RBC

Index Retail Case Study & New Partnership Announcement

10:30 - 10:40am

Index brings the personalization and measurement of online commerce to the offline world for enterprise scale retailers. In this session, Index will announce its latest retailer partnership and share real world partner data.

Speaker(s):

Marc Freed-Finnegan, Co-Founder & CEO, Index

BitPay Demos Sophisticated Wallet Management for Enterprises & Individuals

10:40 - 10:50am

Since 2011, BitPay has pioneered new payments applications using bitcoin and blockchain technology. In this session, BitPay demonstrates the power of programmable money with Copay, the only bitcoin wallet for cross-platform social and professional fund management. Copay is the first wallet to enable shared funds secured by multiple signatures, so private or shared funds can be managed by multiple devices.

Speaker(s):

Tony Gallippi, Co-Founder, Executive Chairman, BitPay



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TRACK 5: PRODUCT ANNOUNCEMENTS



Brushing and flossing regularly is great, but it's not enough. Your mouth needs more care to make sure everything gets out. 4 out of 5 dentists recommend **Product Announcements** for their patients who chew gum.

Track sponsored by:



Location: Delfino 4001-4103, The Venetian, Level 4

Monday, October 26

Saxo Payments Gives Non-European PSPs Immediate Access to Europe

11:10 - 11:20am

Borderless banking is the holy grail for many businesses and individuals. To this end, the Saxo Payments Banking Circle enables immediate transfers to bank accounts worldwide at very low cost. In this session, Saxo Payments unveils how the Banking Circle enables PSPs to serve the global requirements of their merchants even if they do not have a license to trade in Europe.

Speaker(s):

Anders la Cour, CEO, Saxo Payments

TransferTo Launches Mobile Money

11:20 - 11:30am

With one billion people set to use Mobile Money by 2020, TransferTo is working with telecoms partners and financial institutions to create the largest network of newly banked people across the globe. In this session, TransferTo will announce the addition of Mobile Money to its Global Mobile Remittance Hub - providing a fully compliant single point of access to connect financial institutions and Mobile Money users worldwide.

Speaker(s):

Eric Barbier, CEO, TransferTo

JUMO: Data-driven Opportunities for Africa

11:30 - 11:40am

Consumer banking doesn't work in Africa, but mobile money does. JUMO is announcing a new mobile money marketplace connecting mobile users, MNOs and small businesses. Offering simple, fast and meaningful financial services every day to millions of the unbanked—all driven through sophisticated predictive analytics—JUMO is powering Africa's future, today.

Speaker(s):

Johan Bosini, Managing Director, JUMO

Cachet Financial: Turbo-Charging Prepaid Card Programs with the Power of Mobile

11:40 - 11:50am

Building on the success of Select Mobile™ Money—a mobile platform uniquely tailored for the prepaid industry—Cachet Financial announces exciting new enhancements to the platform. Learn how Cachet is enabling some of the world's largest FIs and retailers to leverage the power of mobile to engage cardholders, increase transactions and extend card life.

Speaker(s):

Jeffrey Mack, Chairman, CEO & President, Cachet Financial Solutions
Brett Walker. SVP Emerging Markets. Cachet Financial Solutions



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TRACK 5: STARTUPPITCH180

Monday, October 26

Location: Delfino 4001 - 4103, The Venetian, Level 4

4:10 - 6:00pm

StartupPitch180

Sponsored by: amazon payments

A new format for 2015, at **StartupPitch180** innovative early-stage companies present their businesses to a panel of distinguished venture capitalist (VC) judges in 180 seconds to contest for \$50k in cash prizes. Two winners will be selected from the 15 competing startups; one winner will be selected by our panel of VC judges and the other through audience voting via the Money20/20 mobile app. This session will be energetic and action packed and attendees will leave with enriched minds and two young companies will leave with great new contacts and an enriched bank account.

Host:



Patrick Gauthier, VP Amazon Payments, Amazon

Judges:



Matt Harris, Managing Director, Bain Capital Ventures



Rebecca Lynn, General Partner, Canvas Ventures



Hans Morris, Managing Partner, Nyca Partners



Dan Rosen,
Partner,
Commerce Ventures

Presenters:

Arman Bajwa, President & CEO, Livewire

Danny Bin, CEO & Founder, Monk

Maria del Carmen Luna, CEO & Co-Founder, Bravo

Charlie Flanagan, Co-Founder & CEO, CRNSY

Ari Gardiner, Co-Founder & CEO, PureWrist

Jackson Gates, CEO, Sweep

Pieter Gorsira, CEO, Lawnmower

Jim Greene, CEO, Carpe

Shasha Guan, CEO, Ping Mobile 2 Credit

Khizer Hayat, Co-Founder & CTO, airtimeUp

Max Haynes, Co-Founder & CEO, PaySwag

Khurram Khan, Co-Founder & CTO, airtimeUp

Steve Kirsch, CEO, Token

Behzad (Ben) Malek, Co-Founder, CloudWalk

Sid Malladi, Co-Founder, Hyppe

Mark Miller, Co-Founder & CTO, PaySwag

Dr. Hector Rodriguez-Luna, COO & Co-Founder, Bravo

Randy Spencer, Branding & Partnerships,

Alice Cooper's Solid Rock

Lamar Wilson, CEO, Fluent



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TRACK 1: MARKETING & CUSTOMER EXPERIENCE



Can't see as far as you used to? Has your user experience become blurrier? It might be time to get your vision checked. The professionals at Marketing & Customer Experience can help make everything seem 20/20.

Tuesday, October 27

Card-Linking: The Emerging Essential Tool for Digital Commerce

9:35 - 10:25am

As digital marketing has become both more prevalent and more complex, card-linking has emerged as a silver bullet for many retailers. Card-linking delivers targeted digital advertising that can be reliably tracked to in-store purchases. Come and learn from this panel, which includes some of the largest participants in the retailing, payments and digital advertising ecosystems such as Microsoft, Facebook, Bank of America and Whole Foods Market.

Speaker(s):

Silvio Tavares, CEO, CardLinx Association (M)
Souheil Badran, CEO & President, edo
Neal Bernstein, Senior Director Microsoft Earn & Holistic Engagement, Microsoft
Marushka Bland, Director, Payments Marketing, Whole Foods Market
David Godsman, SVP Digital Banking, Emerging Payments
& Innovation. Bank of America

Location: San Polo, The Venetian, Level 3

P.J. Linarducci, Manager, Payments & Commerce Product Management, Facebook

2. CX in a Digitizing World: What Financial Services Companies Can Learn from Leading Industries

10:35 - 11:25am

Customer experience, as both a focus and a discipline, is relatively new to financial services. With the rise of design-thinking, consumer protection and the competition, CX now needs to be part of a CEO's lexicon. The most cited role models for best-inclass CX are leading retail and hospitality brands. In this session, hear CX successes and lessons learned from other industries that have reacted and adapted to digitizing customers and shifting competitive landscapes.

Speaker(s):

Robert Schiff, General Manager, Financial Services, Medallia (M)
Mark Davis, VP Customer Service, T-Mobile
Brian Gullbrants, EVP & GM, Wynn Las Vegas & Encore Las Vegas, Wynn | Encore
Matt McKenna, Founder & President, RED FISH MEDIA
Fred Reichheld, Loyalty Expert, Creator of Net Promoter®, Bain & Company

3. Collaboration, Data & Building Great Customer Experiences

11:35am - 12:25pm

Why has mobile's potential for great consumer experiences been largely unmet? Without collaboration, no single company has enough information to reach consumers with the right message at the right time. The companies with the best data—private data—hold it close to maintain control. Hear from senior leaders from multiple industries on how they're creating great consumer experiences across a complex partner ecosystem.

Speaker(s):

Tom Noyes, CEO, CommerceSignals (M)
Osama Bedier, CEO, Poynt
Colson Hillier, VP, Precision Marketing, Verizon Wireless
Jim McCarthy, EVP, Innovation & Strategic Partnerships, Visa
Tom Poole, Managing VP, Mobile Payments, Capital One
Scott Shaw, Founder, Fishbowl Marketing





TRACK 1: RETAILERS: WHAT'S IN STORE



Nobody leads a busier life than you. Maintaining inventory while leaping across channels can get very tiring. **Retailers: What's in Store** makes your life easier by aggregating what you want, when you want it. You can expect service as solid as the brick and mortar we're built upon.

Tuesday, October 27

4. Retail Treasury & Finance Executive Roundtable: Innovation, Regulation & the Future of Payments

3:10 - 4:00pm

Merchants are often an underrepresented voice in the payments conversation. This discussion will include leading voices in payments from large merchants across multiple verticals, sharing their perspective on diverse topics such as changes in POS technology, mobile strategy, relationships with card issuers and networks, co-brand strategy, and impacts from regulatory changes. The decisions these panelists make will have lasting implications for all other players across the payments value chain, including issuers, networks, acquirers, and consumers.

Speaker(s):

Jason Kupferberg, Managing Director, Equity Research, Jefferies (M)
Alex Aguila, Senior Director, Financial Services, Sam's Club
Barry Hanen, Sr. Manager Payments & Card Services, Walgreens Boots Alliance
Bryan Penny, VP Payments, Nordstrom
Ranjit Sarai, Head of Digital Strategy & Mobile Payments, President's Choice Financial

Location: San Polo, The Venetian, Level 3

Ranjit Sarai, Head of Digital Strategy & Mobile Payments, President's Choice Financia Gavin Waugh, VP & Treasurer, The Wendy's Company

Retailers, Technology & Innovation: Driving the New Shopping Experience

4:10 - 5:00pm

Consumer expectations of retail have never been higher. Shoppers expect instant transactions, personalized services and exciting experiences whether they're in store, at home or on the move. Retailers are turning to customer experience, vying to 'spend time' with their customers to stand out in a new era of omnichannel retail. Hear perspectives from retail industry execs on how we will shop 5 years from now, how retailers can 'test' for the future and what this all means for payments in a retail environment.

Speaker(s):

Robin Copland, VP of Retail for the Americas, ThoughtWorks (M)
Ken Moy, Director, Global Payments & Emerging Commerce, SUBWAY
Jill Renslow, SVP of Marketing & Business Development, Mall of America
Kandis Yoakum, Product Manager, Zappos Labs

6. Check Please! The New Restaurant Ordering & Checkout Experience

5:10 - 6:00pm

Mobile apps and new POS technologies are revolutionizing restaurant ordering and checkout. But how do we decide when to jump in and which solution, or solutions, to implement? In this session, industry experts from both restaurants and leading service providers will assess the current landscape and share their perspectives on the future of this dynamic marketplace.

Speaker(s):

Debbie Hauss, Editor-in-Chief, Retail TouchPoints (M) Ken Bott, Director, Interactive Ecosystems, Darden Restaurants Alex Broeker, CEO, TabbedOut Mark Egerman, Co-Founder, Cover Seth Priebatsch, Chief Ninja, LevelUp

Jarrod Redden, Senior Team Lead of Emerging Digital & Social Trends, Chick-fil-A



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TRACK 2: ISSUING INNOVATIONS: CREDIT, DEBIT & PREPAID



Plastic surgery is a taboo topic, but did you know that more people are thinking about plastic in different ways? Did you know it can increase your confidence? Issuing Innovations: Credit, Debit & Prepaid will counsel you through plastic surgery options.

Track sponsored by:



Location: Murano, The Venetian, Level 3

Tuesday, October 27

1. Payment Card Innovation & the Evolving Roles of Issuers, Processors & Networks

9:35 - 10:25am

As payments is reshaped by mobile, EMV, wearables and other factors, how are these disruptive technologies impacting each stakeholder in the value chain? Are roles shifting? Are incumbents at risk? In this session, industry leaders will explore the intersection of tech players and disruptors and discuss what traditional players are doing to embrace innovation and remain relevant.

Speaker(s):

Jane Cloninger, Director, Edgar Dunn & Company (M)
William Bondar, SVP, Retail Assets Group, PNC Bank
Stephan Donelian, Head of Innovation, North America, HSBC
Kim Fitzsimmons, President, U.S. Region, Chase Commerce Solutions
Matt Johanson, SVP, Discover Networks, Discover Financial Services
Kelley Knutson, EVP International, TSYS

2. The Gift Card is Cool Again: How E-Cards are Expanding Market Opportunities

10:35 - 11:25am

A new generation of entrepreneurs with fresh perspectives, supported by fact-based research and analytics, are building digital gift card solutions that appeal to consumers, create powerful promotions and generate incremental sales. In this session, leaders in the hot-again gift card market discuss the biggest issues, including why digital gifting needs to be part of your overall strategy, how to appeal to consumers, the role of gift card exchanges, getting personal with SKU-level gifting and how new disruptive technologies will improve the gift card market.

Speaker(s):

Marilyn Bochicchio, CEO & Founder, Hidden Brain (M)
Roy Erez, CEO & Co-Founder, Loop Commerce
Monika Kochhar, CEO & Co-Founder, SmartGift
Donna Novitsky, CEO & Co-Founder, Yiftee
Patrick Ramsey, General Manager, Cardpool, Blackhawk Network
Tyler Spalding, Chief Strategy Officer, Raise

3. Part 1–Driving Retail Loyalty for Increasingly Connected Consumers

11:35am - 12:00pm

Two leading brands in omnichannel retailing and customer loyalty—Macy's and Staples—join Citi Retail Services, a leader in private label credit, to decode today's definition of retail loyalty. They'll reveal what three things matter most to consumers and discuss how successful retailers—even in a hyper-competitive environment—can deliver for their consumers while also driving their own sales growth.

Part 2—Retailer Perspectives on Emerging Gift Card Technologies

12:00 - 12:25pm

Retailers know that embracing new gift card technologies can improve business results but also introduce new challenges and complexities. This panel of retail executives from the RGCA will share real-world perspectives on gift card innovation, including how to minimize fraud and other risks while maximizing the marketing and customer service opportunities.

Speaker(s):

William E. "Bill" Johnson, CEO, Citi Retail Services (M)
Alison Corcoran, SVP Marketing, North American Stores & Online, Staples
Martine Reardon, CMO, Macy's

Speaker(s):

Nathan Ehrlich, Senior Manager, Gift Card Operations, The Home Depot & Chairman Emeritus, RGCA (M)

Kevin Green, Director of Promotional Sales, Fandango

Marina S. Hodges, Director of Treasury Operations, Walmart

Jayne Stegemiller, Manager, Gift Cards, Cracker Barrel Old Country Store

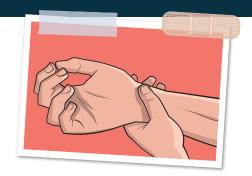
Location: Murano, The Venetian, Level 3



TRACK & SESSION DESCRIPTIONS

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TRACK 2: MOBILE WALLETS & PAYMENTS



Mobility issues creep up on you. One day you're typing effortlessly on a desktop computer. The next, your wrist locks up trying to enter a 32 digit account number on a new smartphone. **Mobile Wallets & Payments** will reduce the swelling so you can proceed on as nimbly as before.

Tuesday, October 27

4. Apple Pay One Year Later: Perspectives from Major Stakeholders

3:10 - 4:00pm

One year ago, Apple jump-started a mobile payments revolution with the launch of Apple Pay. In this session, key stakeholders share their experiences with, and perspectives on, the future of Apple Pay. What are the remaining key milestones for consumer adoption? What is the potential for Apple Pay at the POS, in-app and for e-commerce? And what is the value proposition for merchants, issuers and consumers—including applications that extend beyond payments.

Speaker(s):

Bryan Keane, Managing Director, Deustche Bank (M)
Ian Drysdale, EVP Sales & Business Development, Elavon
Sherri Haymond, Group Head & SVP,
Digital Channels in Emerging Payments, MasterCard
Norm Merritt, President & CEO, ShopKeep POS
Braden More, Head of Payment Strategy, Wells Fargo
Mark Williams, President Financial Services, Best Buy

5. The Alphabet of Mobile Payments: Android Pay & how the Other (more than) Half Lives

4:10 - 5:00pm

Android Pay is more than a payment app—it's a platform that enables developers integrate mobile payments into their apps using an API layer. Further, Google's mobile payments capability will be pre-installed on Android phones sold by AT&T, T-Mobile and Verizon. Given that most analysts report that the Android OS is used by just more than half of U.S. smartphone owners, the implications are significant. Hear from key stakeholders on the potential for Android Pay and it's unique value proposition for merchants, consumers and issuers.

Speaker(s):

Marie-Claude Nadeau, Associate Principal, McKinsey & Company (M) Aunkur Arya, General Manager, Mobile, Braintree, a PayPal Company Jason Blackhurst, SVP Innovation & Strategic Partnerships, Visa Gregory Burch, VP, Strategic Initiatives, Ingenico Group Radha Suvarna, Managing Director, Head of US Payments, Citi Cards Jason Young, SVP Marketing, T-Mobile

6. Will Third-Party Wallets Make Banks' Apps Obsolete? Why Banks Need their Own Mobile Wallets

5:10 - 6:00pm

Could third-party wallets displace banks as a consumer's primary financial services provider? Mobile is the most important customer engagement channel for millennials and mass affluents—critical segments for banks. This session will explore how banks should consider mobile payments strategies, including the business case and enabling technologies for deploying mobile wallet and payments solutions within proprietary mobile banking apps.

Speaker(s):

Paul Schaus, President & CEO, CCG Catalyst Consulting Group (M)
Chris Ackroyd, Lead Product Strategist, Monitise
Rasha Khayat Angel, Head, Payment Products & Merchant Solutions, RBC
Marek Juda, Managing Director, Oberthur Technologies
Tony Sabetti, Mobile/NFC Product Manager, CPI Card Group
Doug Yeager, CEO & Co-Founder, SimplyTapp



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Location: Marcello, The Venetian, Level 4

TRACK 3: ALTERNATIVE LENDING & CREDIT



Big institutions can make you feel like just a number. You have other choices like acupuncture and holistic healing. Alternative Lending & Credit provides care on a more human scale, is just as effective, can soothe what ails you and often at a lower cost. Make sure you check out the alternatives!

Tuesday, October 27

1. Opportunities at the Intersection of Online Lending & Commerce Marketplaces

9:35 - 10:25am

Some of the most successful online commerce marketplaces now offer online lending, meeting the critical affordable financing needs of their SMB customers. How is online lending helping Alibaba and HomeAdvisor.com to facilitate transactions, deepen customer loyalty and grow their businesses? Why are industries from retail to computer distribution poised to offer online lending? Lending Club shares key learnings around the benefits, challenges and opportunities.

Speaker(s):

Jeff Crowe, Managing Partner, Norwest Venture Partners (M)
Tom Green, VP Small Business Acquisition, LendingClub
Michael Lee, Head of International Marketing
& Business Development, Americas, Alibaba
Chris Terrill, CEO, HomeAdvisor

2. Enabling New Commerce Experiences with Instant Credit

10:35 - 11:25am

Credit and commerce can now be combined in new ways to offer elegant consumer experiences that were unimaginable a few years ago. Instant credit, enabled by advanced data analytics, has been a key element of these experiences. This panel will discuss how innovators are pushing the boundaries, and how best to make use of their trends and implications for businesses.

Speaker(s):

Rajesh Kandaswamy, Research Director, Banking & Securities Vertical, Gartner (M)

Steve Allocca, VP & GM, Global Credit, PayPal Brad Bernstein, CEO & President, FlexShopper Ryan Gilbert, CEO & Co-Founder, Better Finance Shane Hadden, Founder & CEO, Float Money Sebastian Siemiatkowski. CEO & Co-Founder, Klarna

3. Real Estate Lending: New Platforms that Empower Both Consumers & Investors

11:35am - 12:25pm

With stagnant origination processes, lost efficiency, growing regulatory hurdles, high costs and low profits, there is little doubt the mortgage industry is ripe for disruption. In this session, industry executives discuss who the innovators are, what they are doing, what market trends are driving them, and why this all matters.

Speaker(s):

Tim Rood, Chairman, The Collingwood Group **(M) Jason Fritton**, CEO & Co-Founder, Patch of Land

Jilliene Helman, CEO, Realty Mogul

James Herbert, President & Co-Founder, LendingHome Brew Johnson, CEO & Co-Founder, PeerStreet Doug Lebda, Founder & CEO, LendingTree





Location: Marcello, The Venetian, Level 4

TRACK 3: BANK (R)EVOLUTION



Being a high-flying banker can lead to some bad 'habits' most are unwilling to talk about. Fee addiction is a real problem and we can help. Even if you can't wait for the next fixed rate loan, we can get you back on track with new digital and mobile technologies to help conquer your cravings. **Bank (R)evolution** is the nurturing environment you're looking for.

Tuesday, October 27

4. Bank Partnerships with Alternative Finance & Lending-as-a-Service

3:10 - 4:00pm

Banks and alternative finance companies (AFCs) are increasingly partnering rather than competing. Banks view AFCs as being able to open new markets and increase productivity. AFCs see banks as a key origination source. In this session, hear insights from both sides of these partnerships, including the path to success from both the bank and the AFC perspective.

Speaker(s):

Charles Wendel, President, FIC Advisors (M)
Rohit Arora, CEO & Co-Founder, Biz2Credit
Rob Frohwein, CEO & Co-Founder, Kabbage
Dorothy Hill, Director of Corporate Strategy,
Strategy Development & Strategy Consulting, ING Bank
Vince Hruska, SVP Product Strategies, City National Bank
Vince Passione, CEO & Founder, LendKey Technologies

5. How the Mobile-First Consumer is Reshaping Banking & Payments

4:10 - 5:00pm

Consumers increasingly reach for their mobile devices first to access banking or payments. Forward-thinking firms are imagining new ways to serve these mobile-first consumers and in the process are disrupting the financial services industry in radical ways. Hear leaders from both established and emerging financial services companies discuss consumers' shifting needs, implications for the future of banking and strategies to capture these opportunities.

Speaker(s):

Mary Monahan, EVP & Head of Mobile, Javelin Strategy & Research (M)
Mike Boush, SVP, E-Business & Chief Digital Officer, Discover Financial Services
Jake Fuentes, Co-Founder & CEO, Level Money - powered by Capital One
Josh Reich, CEO, Simple
Jay Sidhu, CEO, Bankmobile
Chris Young, Director of Industry Strategy, Financial Services, Adobe

6. Cash in a Digitized World: The Last Resistance to Electronic Payments

5:10 - 6:00pm

Most banks and payment networks agree that their primary competitor is cash, not each other. Why is cash still so dominant in the minds and behaviors of consumers? What is required to change this? How are emerging account funding and payment solutions removing the barriers to digital payments ubiquity?

Speaker(s):

Dickson Chu, EVP Strategy & Corporate Development, Ingo Money **(M) David Dove,** President NA Business Group, Cardtronics

Drew Edwards, CEO, Ingo Money

Stefan Happ, Chief Commercial Officer, Enterprise Growth, American Express

Chuck Harris, President, Netspend, A TSYS Company

Joanna Lambert, VP Global Consumer Product & Engineering, PayPal



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TRACK 4: ENTREPRENEURSHIP & INVESTING



It's all about becoming a better you. Join now and we'll waive the membership fee. With more equipment than any other facility in the state, **Entrepreneurship & Investing** will help you breathe easier and live more energetically.

Tuesday, October 27

Location: Lando, The Venetian, Level 4

1. Innovation Discussion: MasterCard & Visa

9:35 - 10:25am

Never before in their history has there been so much potential for change that impacts the major networks. This session provides the unique opportunity to hear from the most senior executives who are responsible for innovation at the two leading four-party payment networks on how they are spearheading and reacting to this change.

Speaker(s):

Jason Del Rey, Senior Editor, Re/code (M)
Jim McCarthy, EVP, Innovation & Strategic Partnerships, Visa
Ed McLaughlin, Chief Emerging Payments Officer, MasterCard

2. FinTech Incubators & Accelerator Programs

10:35 - 11:25am

Around the globe, so-called 'incubators' or 'accelerators,' some sponsored by leading financial services companies, are providing office space, the opportunity to interact with peer startups, strategic advice, seed funding and other support to FinTech entrepreneurs. In some cases, the programs are focused on developing the startup ecosystem in a particular geography. In this session, a cross-section of the leading programs will describe their different approaches and share perspectives on the role that incubators and accelerators play as a catalyst for innovation.

Speaker(s):

 $\textbf{Darrin Peller,} \ \mathsf{Managing \ Director,} \ \mathsf{Barclays \ Investment \ Bank} \ \textbf{(M)}$

Saeed Amidi, Founder & CEO, Plug and Play Claire Cockerton, CEO & Chairwoman, ENTIQ

Reetika Grewal, Head of Payment Strategy & Solutions, Silicon Valley Bank

Aaron Harris, Partner, Y Combinator

Adam Nanjee, Head of Financial Technology, MaRS Discovery District

3. The Dual Dimensions of Corporate VC: Strategic vs. Financial Investments

11:35am - 12:25pm

Corporate VC investments generally fall into two categories: strategic and financial. How should a startup CEO evaluate the benefits beyond capital? What are the tradeoffs between a corporate investor versus a private VC? This group of leading corporate VCs will share insights on investment approaches and objectives, words of wisdom for entrepreneurs, and perspectives on the innovation landscape in financial services, payments and commerce.

Speaker(s):

Steve McLaughlin, Founder & Managing Partner, FT Partners **(M)**

Rémi Bourrette, Managing Director, Head of Strategic Innovation Investments, HSBC

Viiav Doradla. Director, Verizon Ventures

Raj Gollamudi, Director, Intel Capital

Harshul Sanghi, Managing Partner, American Express Ventures Jaidev Shergill, Managing Partner, Capital One Growth Ventures





TRACK 4: (BIT)COINWORLD



Does your digestive chain feel blocked? Nature's remedy for a blocked chain is fiber, and plenty of it. There's no better source of fiber than (Bit)coinWorld. Now available in On-The-Go-Bits for when you need to eat and run.

Tuesday, October 27

Location: Lando, The Venetian, Level 4

4. (Bit)coinWorld Opening & CEO Roundtable

3:10 - 4:00pm

While the gamut of opinions on Bitcoin and bitcoin still run from skepticism to religious conviction, blockchain technology has gone mainstream with growing lists of corporate partners and investors. Applications include everything from cross-border payments to modernizing core processes, systems and infrastructure. This session provides a unique opportunity to hear from bitcoin leaders on the state of the industry, the challenges ahead and the true potential for this game-changing technology.

Speaker(s):

John Biggs, CEO, Freeport Mobile & East Coast Editor, TechCrunch (M)
Barry Silbert, CEO & Founder, Digital Currency Group
Peter Smith. CEO & Co-Founder. Blockchain

5. Bitcoin's Next Phase: Collaboration with Financial Incumbents & Getting to Scale

4:10 - 5:00pm

This is a critical time in the brief history of bitcoin. Over the past year, some financial incumbents have moved from dismissive of bitcoin to championing it through strategic investments and partnerships. How substantial is this shift? Is this collaboration a necessary condition for bitcoin to flourish? Will the bitcoin protocol evolve from its anti-establishment beginnings into a technology that large financial institutions use to maintain their market power? This panel of experienced entrepreneurs, consultants and investors will discuss the challenge of getting to scale and the opportunity for a blockchain-driven finance ecosystem.

Speaker(s):

Jose Pagliery, Tech Reporter, CNNMoney (M)
Prasad Chintamaneni, President, Banking & Financial Services, Cognizant
Bobby Lee, CEO, BTCC
Todd McDonald, Co-Founder & Managing Director, Strategy, R3CEV
Catheryne Nicholson, CEO & Co-Founder, BlockCypher
Will O'Brien, Technology Entrepreneur & Limited Partner, Blockchain Capital

6. Consumer Applications of the Blockchain

5:10 - 6:00pm

Whether it's Bitcoin as a digital currency or blockchain technology as a platform for a variety of use cases, bitcoin has great potential to benefit consumers. From global commerce to cross-border remittances to digital gift cards and more—what are the most compelling consumer applications of bitcoin? How is bitcoin enabling these differentiated consumer experiences? Hear from leading innovators how the blockchain can create value for consumers.

Speaker(s):

David Bailey, CEO, BTC Media (M)
Joe Gerber, Director of IDEO Futures, IDEO
Vinny Lingham, CEO & Co-Founder, Gyft
Lily Liu, CFO, 21.co
John McDonnell, Co-Founder & CEO, Bitnet Technologies
Stephen Pair, Co-Founder & CEO, BitPay



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TRACK 5: PRODUCT ANNOUNCEMENTS



Brushing and flossing regularly is great, but it's not enough. Your mouth needs more care to make sure everything gets out. 4 out of 5 dentists recommend **Product Announcements** for their patients who chew gum.

Track sponsored by:



Location: Delfino 4001-4103, The Venetian, Level 4

Tuesday, October 27

Capital One Previews Spark Business Apps & Partner Connections Opportunity

9:35 - 9:45am

Capital One will give an exclusive preview of its Spark Business apps integrating payments, e-commerce, digital marketing, banking and other services designed to simplify financial management and fuel growth for small businesses. This presentation will showcase Spark Business' latest innovations and welcome companies to join its growing list of Spark Connections partners.

Speaker(s):

Keri Gohman, EVP & Head of Small Business Banking, Capital One **Bill McNulty**, SVP & Entrepreneur in Residence, Capital One

Bento Offers SMBs a Corporate Card with Spend Control

9:45 - 9:55am

Bento for Business provides smart business debit cards controlled remotely through phone, tablet, or computer, saving businesses thousands of dollars lost due to fraud, theft, or misuse. In this session, Bento will reveal brand new features along with a big surprise that will make Bento more useful than ever.

Speaker(s):

Farhan Ahmad, CEO & Co-Founder, Bento for Business

eGifter: Announces a Disruptive New e-Gifting Offering

9:55 - 10:05am

eGifter—the eGifting Company™—provides a comprehensive suite of SaaS-delivered digital gifting technology for some of the nation's largest retailers. In this session, eGifter unveils a disruptive new product with implications for stored value, e-commerce and mobile payments.

Speaker(s):

Tyler Roye, Co-Founder & CEO, eGifter

Rocketrip Unveils Budgeting & Rewards Toolbar for Business Travelers

10:05 - 10:15am

Rocketrip, the user-friendly business platform that rewards employees for saving on business travel, is putting data analytics to work in unprecedented ways. In this session, Rocketrip will unveil a travel recommendation engine and booking platform that helps business travelers beat their budget and earn cash rewards that can really add up.

Speaker(s):

Dan Ruch, Founder & CEO, Rocketrip

Ledger Trustlet: Running Blockchain Technology within Trusted Execution Environments

10:35 - 10:45am

Securing private keys is a major pain-point for all Bitcoin services. Come hear about Ledger's new Trusted Execution Environment (TEE) integration that leverages the inherent security features of all new Android Trustonic powered devices to deliver the tools for making blockchain safer.

Speaker(s):

Nicolas Bacca, CTO, Ledger Eric Larchevêque, CEO, Ledger



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TRACK 5: PRODUCT ANNOUNCEMENTS



Brushing and flossing regularly is great, but it's not enough. Your mouth needs more care to make sure everything gets out. 4 out of 5 dentists recommend **Product Announcements** for their patients who chew gum.

Track sponsored by:



Location: Delfino 4001-4103, The Venetian, Level 4

Tuesday, October 27

COLU: Blockchain Technology Becomes the Internet of Digital Assets

10:45 - 10:55am

While blockchain can revolutionize how we represent financial assets, it requires high technical skills. For the first time, COLU reveals how anyone can create, store and manage digital assets using bitcoin blockchain, without being a cryptocurrency expert. With endless uses cases, COLU enables easy and secure access using Colored Coins protocol.

Speaker(s):

Amos Meiri, Founder & CEO, COLU.co

Coin: Enabling IoT/Wearable Devices to Transact Using Tokenization via NFC

10:55 - 11:05am

As consumers adapt to pay digitally in the offline space via NFC, the rapidly growing market of IoT/wearable devices is becoming a viable payment option. In this session, hear how Coin is creating an end-to-end program that will seamlessly allow an IoT/wearable device to add payment functionality, thus significantly curbing cost and time-to-market. This program includes an SDK, HDK and compliance and is available free of cost.

Speaker(s):

Kanishk Parashar, Founder & CEO, Coin

Kiva Founder Announces Public Launch of Branch, a Branchless Bank for Africans

11:05 - 11:15am

For 10 years Matt Flannery led Kiva, one of the world's largest microfinance organizations. In this presentation, he announces the public launch of his new project. Branch is a branchless bank for Africa that promises to bring financial inclusion to the continent's unbanked. Branch uses cutting edge machine learning algorithms to make instant credit decisions just by using data found on every person's phone.

Speaker(s):

Matt Flannery, Co-Founder & CEO, Branch

Xpress Money: Making Remittances Social

11:35 - 11:45am

Xpress Money, one of the fastest growing global money transfer companies, and fastacash, a leading social payments company, are coming together to launch the first ever mobile social remittance service. This innovative service will tap into the growing global remittance market by leveraging the changing social and mobile behaviors of consumers and empowering them to send or receive money through their preferred social networking channels.

Speaker(s):

Gilberto Arredondo, Chief Commercial Officer, fastacash **Sudhesh Giriyan,** COO, Xpress Money



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TRACK 5: PRODUCT ANNOUNCEMENTS



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Tuesday, October 27

OmnyPay Creates Retailer Branded Mobile Payment & Currency Systems

11:45 - 11:55am

For the first time, OmnyPay reveals its solution that creates retailer branded mobile payment and currency systems. The OmnyPay solution significantly reduces payment costs while also increasing sales via seamless integration of loyalty, rewards and promotions with payment.

Speaker(s):

Ashok Narasimhan, CEO & Founder, OmnyPay

Yoyo: The Smart Wallet Solution Making Mobile Payments Relevant

11:55am - 12:05pm

No chickens or eggs, and no solutions looking for problems. Yoyo is a new mobile wallet that cuts through the mobile payment noise and provides real benefits to consumers and retailers alike. Come hear Yoyo's big news that will help shape how retailers can leverage the true potential of mobile, which is about more than just payments.

Speaker(s):

Michael Rolph, Co-Founder & CEO, Yoyo

Flywire (formerly peerTransfer) Announces Expanded Product Suite

12:05 - 12:15pm

Flywire is a global payment processor currently focused on the higher education vertical, where it is the leading payment method used by international students from over 200 countries and territories for tuition payment at 750+ colleges and universities around the world. Flywire tuition payments are growing at the rate of 100% per year. Come see Flywire unveil a new product that extends the company's ability to meet the needs of its core consumers, and perhaps beyond.

Speaker(s):

Mike Massaro, CEO, Flywire



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TRACK 5: PRODUCT ANNOUNCEMENTS



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Location: Delfino 4001-4103, The Venetian, Level 4

Tuesday, October 27

InAuth Revolutionizes Mobile Security

3:10 - 3:20pm

Data loss prevention is the goal of every security solution; corporate, government or private. For mobile users, InAuth has developed a device-level solution that even prevents the first occurrence of fraud or loss. In this presentation, InAuth will announce its new breakthrough service that takes device authentication and security to a new level.

Speaker(s):

Michael Lynch, Chief Strategy Officer, InAuth Lisa Stanton, CEO, InAuth

Mitek Unveils the Next Factor in Mobile Identify Verification

3:20 - 3:30pm

With customer acquisition and payments moving to mobile, verifying exactly "who" you're dealing with is more important than ever. In this session, Mitek will unveil a new factor of biometric authentication, coupled with its ID verification, that allow merchants to "Know Your Customer" in the mobile channel for a safe and secure transaction.

Speaker(s):

Sarah Clark, VP of Product, Mitek

Michael Hagen, Corporate ID Strategist & Managing Director,
IDchecker, a Mitek company

Features Analytics Streamlines Machine Learning Risk Management Platform

3:30 - 3:40pm

Payment fraud happens at the speed of life, in real-time. Features Analytics addresses the needs of multi-modal business channels and lines with machine learning technology that can keep pace with today's busy financial infrastructure. In its presentation, Features Analytics will explore how its streamlined Execution Platform, eyeDES®, coupled with its new Automatic Model Self Updating capabilities can offer even better fraud prevention accuracy, autonomy of usage, and stability.

Speaker(s):

Cristina Soviany, CEO, Features Analytics

Know your Customers Faster with Enigma Corporate Verification Signal

3:40 - 3:50pm

Legitimate businesses leave a trace - registrations, licenses, applications, legal forms and more. Corporate Verification Signal leverages Enigma's arsenal of public datasets to deliver an automated legitimacy indicator of an underwriting prospect directly into your workflow. In this presentation, learn how you can know more about your customers faster.

Speaker(s):

Hicham Oudghiri, CEO & Co-Founder, Enigma



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TRACK 5: PRODUCT ANNOUNCEMENTS



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Track sponsored by:



Location: Delfino 4001-4103, The Venetian, Level 4

Tuesday, October 27

Lending, Reimagined: Lending.com Unveils the Future of Lending

4:10pm - 4:20pm

Since its inception one year ago, the Lending.com platform has originated more than \$1B in loans. Now, Lending.com has redesigned the future of lending with a platform that fundamentally changes how lending is done, how consumers make purchases and how businesses access capital to achieve their potential. The platform offers origination, waterfall decisioning, balance sheet management, and access to the capital markets. In this session, Lending.com will demo the platform, illustrating how it has disrupted the single family rental market and is now using its powerful technology to upend lending at large.

Speaker(s):

Jason Hogg, CEO, Lending.com

Self Lender Disrupts how Americans Establish Credit

4:20 - 4:30pm

More than 45 million Americans adults lack a credit score due to no credit history. Without credit history, access to credit is inconsistent and consequential. Come see how Self Lender is the simple, affordable solution for credit-thin consumers wanting to establish credit for the first time through small, secured installment loans.

Speaker(s):

James Garvey, CEO, Self Lender

Dealstruck Launches Portal for Seamless SMB Accounts Receivables Draw Capability

4:30 - 4:40pm

Dealstruck's newest innovation provides better control and transparent access to a small business owners account information for their A/R based line of credit. This presentation will feature a portal demo that allows borrowers to seamlessly manage their revolving line of credit, increase availability by matching invoices, and take draws with the click of a button.

Speaker(s):

Ethan Senturia, Co-Founder & CEO, Dealstruck

Karmic Labs: Powerful New Applications in Card Issuance - Demo of Dash & BizNOW

4:40 - 4:50pm

Karmic Labs and FIS are launching new prepaid debit platforms that transform how businesses operate with FIS expense management products Dash and BizNOW. These innovations also intersect with other software-as-a-service applications for accounting, business communications, alternative lending and mobile applications. This presentation will include a demo of advancements at the API layer, which provide new ways for organizations to request, send and approve funds for employee use.

Speaker(s):

James Hutchison, SVP, Emerging Commerce Products, FIS Ryan Weidenmiller, CEO & Co-Founder, Karmic Labs



TRACK 5: PRODUCT ANNOUNCEMENTS



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Location: Delfino 4001-4103, The Venetian, Level 4

Tuesday, October 27

Creditcall Introduces America's First EMV-Ready, P2PE Certified, mPOS

5:10 - 5:20pm

Creditcall will unveil the first mobile point of sale (mPOS) solution of its kind in the U.S. that addresses vital security needs including EMV, P2PE and Tokenization. Benefiting VARs, ISVs and developers, the solution ensures end-to-end security via P2PE, EMV, and tokenization while removing complexities and lengthy EMV certification processes. Speaker(s):

Jeremy Gumbley, CTO, Creditcall

CardFlight: Integrate Mobile EMV Chip Card Payments in Hours, Not Months

5:20 - 5:30pm

CardFlight's SDK can be integrated into an iOS or Android app in less than 48 hours, allowing developers to accept EMV "chip card" transactions, with full UX control. Come see how CardFlight's semi-integrated solution allows developers to bypass payment processor and card brand certification requirements, saving 6-12 months of development effort.

Speaker(s):

Derek Webster, CEO, CardFlight

Vantiv Developer Platform: Smarter, Faster, Easier Payments

5:30 - 5:40pm

Vantiv, the 2nd largest U.S. payments provider, is announcing the Vantiv Developer Platform. VDP helps simplify payments innovation for technology partners, empowering card-present (CP) and card-not-present (CNP) merchants and developers to enable seamless omnichannel commerce. Developers across the commerce ecosystem can monetize what they build upon VDP and its deep provisions in the data security and fraud universe will extend in 2016 to include APIs/SDKs for gift cards, stored value, loyalty programs and targeted marketing.

Speaker(s):

Navneet Singh, SVP Product, Vantiv

Naehas: Enabling Banks to Achieve Marketing Compliance

Marketing errors carry a high cost for banks and issuers facing increasing consumer and regulatory scrutiny. Many still rely on decades-old, manual processes to manage offers, creative and content. In this session Naehas will unveil tools built for financial institutions and utilized by three of the top five banks in the U.S. to maintain compliance in their marketing processes.

Speaker(s):

Rab Govil, Chairman & CEO, Naehas





TRACK 1: RETAILERS: WHAT'S IN STORE



Nobody leads a busier life than you. Maintaining inventory while leaping across channels can get very tiring. **Retailers: What's in Store** makes your life easier by aggregating what you want, when you want it. You can expect service as solid as the brick and mortar we're built upon.

Wednesday, October 28

1. The Power of Mobile Payments in Retail

9:50 - 10:40am

Retailers have learned that consumer adoption of mobile payments requires more than just a mobile-linked account. In this session, learn from leading practitioners how smart brands are connecting their best customers—including those that carry their proprietary or private label cards—with rich mobile app experiences that seamlessly integrate in-store payment into robust native applications, thus strengthening customer relationships, lowering costs and driving sales.

Speaker(s):

Scott Gamble, CEO, Mobios Digital (M)

Tina Flowers, VP Payments & Gift Card Development, Giant Eagle

Ben Kaplan, President & CEO, CashStar

Johnna Marcus, Sr. Director, Sephora Innovation Lab, Sephora

Tomer Molovinsky, Senior Product Marketing Manager, Payments, OpenTable

Location: San Polo, The Venetian, Level 3

Tony Zubek, Manager, Credit & Loyalty, Lane Bryant

2. Part 1–The Marketing Opportunity with Mobile Wallets

10:50 - 11:15am

As Apple Pay, Android Pay and Samsung Pay bring mobile wallets to the masses, marketers are realizing their power as a marketing channel. Brands have the ability to place and track their content (coupons, offers, loyalty cards, event tickets, etc.) centimeters from consumers' credit cards — a marketer's dream. In this session, hear insights from the forefront of the mobile wallet opportunity from the leadership of the Mobile Marketing Association—John Costello from Dunkin' Brands and Jack Philbin from Vibes.

2. Part 2-Happy Together: Retailers & Coalition Loyalty

11:15am - 11:40am

Coalition loyalty provides sponsors wallet space, customer engagement, cost benefits and a more complete and useful customer database. Plenti, launched in March 2015, provides consumers flexibility and choice across a number of well-known brands to earn and use points for purchasing a wide range of products. In this session, the CEO of Plenti and some of its charter coalition members share insights and results from their experiences.

Speaker(s):

John Costello, Global Chairman, Mobile Marketing Association & President, Global Marketing & Innovation, Dunkin' Brands Jack Philbin, Co-Founder & Global Vice Chairman, Mobile Marketing Association & CEO, Vibes

Speaker(s):

Madeline K. Aufseeser, Senior Analyst, Aite Group (M)
Abeer Bhatia, CEO of US Loyalty, American Express
Michael Gore, Global Cards & Loyalty Manager, ExxonMobil
John Learish, SVP of Marketing, Rite Aid



gemalto*

Location: San Polo, The Venetian, Level 3

TRACK 1: MARKETING & CUSTOMER EXPERIENCE



Can't see as far as you used to? Has your user experience become blurrier? It might be time to get your vision checked. The professionals at Marketing & Customer Experience can help make everything seem 20/20.

Wednesday, October 28

3. Driving Marketing Value from Payments Data

12:40 - 1:30pm

Marketers have long sought to personalize customers' experiences across channels, but lacked the technology. Payment data should be a core tool in personalization by merchants, but PCI/DSS and tokenization are removing critical components required to close the loop. In this session, hear insights from a diverse group of stakeholders on how the payment industry can support personalization without sacrificing security, what options are available, and how can they be implemented to create value.

Speaker(s):

Thad Peterson, Senior Analyst, Aite Group (M)
Vin D'Agostino, EVP, Global Commerce Enablement, Verifone
Lisa Falzone, CEO, Revel Systems
Scott Grimes, CEO & Co-Founder, Cardlytics
Georgina Nelson, CEO & Founder, truRating
Katie Scholl, Director, Targeted Marketing, Customer Loyalty,
Insights & Analytics. Giant Eagle

4. UX Best Practices for Game-Changing Payments & Commerce Experiences

1:40 - 2:30pm

Great experience design has never been more critical to the success of payments, retail and financial services products. Simply put, even innovative products with poor user experiences are DOA. Learn from product leaders at Visa, Capital One, First Data and Uber about how to build thriving design organizations that deliver amazing experiences that customers consistently love.

Speaker(s):

Ethan Eismann, Director of Product Experience, Uber (M)
Hendrik Kleinsmiede, Innovation Partner, Visa Europe Collab, Visa Europe
Ryan Powell, Head of UX, Mobile Payments, Google
Scott Sanchez, VP Innovation & User Experience, First Data
Scott Zimmer, Managing VP, Innovation & Digital Design, Capital One

5. Loyalty 2.0: Partnerships, Mobile, Big Data & More

2:40 - 3:30pm

According to Colloquy, Americans hold memberships in an average of 29 loyalty programs, but are active in only 12 of them. What drives this engagement loyalty programs, or lack thereof? In this session, gain insights on how partnerships, mobile technology and data are shaping the next-generation loyalty landscape, changing what consumers expect from loyalty programs and providing new ways for loyalty innovators to grow both consumer engagement and ROI.

Speaker(s):

Philip Bruno, Expert Principal, McKinsey & Company (M)
Marc Allsop, SVP & Global Head of Business Development, Aimia
Jami Dewolf, SVP & CMO, Retail Services, Alliance Data
Brandon Logsdon, President & CEO, Fuel Rewards Program
Andy O'Dell, Chief Strategy Officer, CLUTCH
Jonathan Silver, President & CEO, Affinity Solutions

6. Location-Based Customer Engagement in Retail, Payments & Banking

3:40 - 4:30pm

Location-based services (LBS)—including BLE 'beacon' technology—have already enabled game-changing customer experiences in verticals such as retail, hospitality, and large public venues. Banks and payments solution providers have begun to test and implement programs leveraging LBS to better understand customers through analytics, targeted offers and contextual communications. In this session, hear from a diverse group of stakeholders who understand that location is the place to be.

Speaker(s):

Asif R. Khan, Founder, Location Based Marketing Association (M) Howard Curtis, Director of Marketing & CRM, MAPCO Express Kevin Hunter, COO, Gimbal
Jose Resendiz, CIO, Digital Insight, an NCR Company
Jerry Rudisin, CEO, Flybits

Location: Murano, The Venetian, Level 3



TRACK & SESSION DESCRIPTIONS



TRACK 2: E- & M- COMMERCE



Whether your shopping experience is feeling a bit sluggish or retail experience feeling a bit bloated, there are things you can do. Exercise, eat healthy and supplement your knowledge with **E- & M- Commerce**. Your friends and family will thank you, and your customers will love you.

Wednesday, October 28

1. Enabling Integrated Commerce: Payments are More Powerful when they Disappear

9:50 - 10:40am

Payments are increasingly becoming a seamless part of commerce transactions. With Airbnb, the exchange of money between hosts and guests is woven into the experience, providing convenience and safeguards for both. With rideshare services like Lyft and Uber, the customer steps out of the car without physically tendering payment—it happens effortlessly in the background. In this session, leading practitioners of integrated commerce discuss the complex technology required to create these great customer experiences and why payments are more powerful when they disappear!

Speaker(s):

lan Kar Reporter, Quartz, an Atlantic Media Corporation (M)

Bill Clerico, Co-Founder & CEO, WePay **Jason Gardner,** Founder & CEO, Marqeta

Kapil Mokhat, Global Payment Program & Partnerships, Airbnb Femi Olutade, Engineering Manager for Payments Team, Lyft

Hank Uberoi, CEO, Earthport

2. Streamlining the M-Commerce Checkout Experience

10:50 - 11:40am

A speedy checkout is essential to mobile sales. Since each extra click or page load costs retailers sales, streamlining payment is a top priority for any mobile commerce player. In this session, executives from leading mobile commerce payments practitioners share insights on how merchants can make mobile payment friction-free.

Speaker(s):

Katie Evans, Editor, Mobile, Internet Retailer (M) Michael Jaconi, CEO & Co-Founder, Button Tarun Jain, Group Product Manager, Twitter

Alberto Jimenez, Retail & Mobile Payments Leader, IBM Commerce

Rich Koehler, Director of Product & Marketing, Amazon

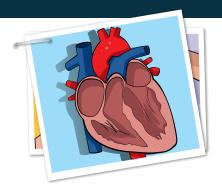
Bill Scott, VP, NextGen Commerce, PayPal





Location: Murano, The Venetian, Level 3

TRACK 2: POS, PROCESSING & OPEN PLATFORMS



It's the pump that keeps everything flowing. Things would come to a halt if it didn't work, even for a split second. Don't take it for granted. Just a single dose of **POS**, **Processing & Open Platforms** a day will keep your heart healthier.

Wednesday, October 28

3. Demystifying the SMB Solutions Landscape

12:40 - 1:30pm

Small and medium businesses are an enormous market opportunity— and one that's notoriously difficult to penetrate. Owners and proprietors aren't focused on how payment or accounting technology actually works—they just want the most frictionless solutions. But as technology evolves, SMB's potential problems are poised to multiply, from liability shifts to escalating fraud. This panel's innovative disruptors will discuss the most pressing pain points for the SMB market and share real-world case studies. You'll understand the challenges in targeting and marketing to SMB customers, and how to shape products to address the most urgent market needs.

Speaker(s):

Marianne Berry, Managing Director, Payment Insights, Auriemma Consulting Group (M) Paul Bridgewater, CEO, Sage Bob Carr, Chairman & CEO, Heartland Payment Systems Russ Fujioka, President, U.S., Xero Jason Pavona, Co-Founder & CEO, Pazien Brent Warrington, CEO, Hyperwallet

4. Serving the Operating Capital Needs of Small Businesses: New Technology & Approaches

1:40 - 2:30pm

Small businesses have more financing options than ever before. Alternative lenders provide capital based on a variety of models, approval processes, repayment terms and fees. The match-making process between lender and borrower is critical to ensure "product-customer fit." In this session, hear from leading lenders who must balance making safe and sound credit decisions while pushing the envelope to meet the unique operating capital needs of SMBs.

Speaker(s):

Karen Gordon Mills, Former Administrator, US Small Business Administration & Senior Fellow, Harvard Business School (M)
Brock Blake, CEO, Lendio
Daniel DeMeo, CEO, CAN Capital
Jared Hecht, Co-Founder & CEO, Fundera
Eyal Shinar, CEO & Founder, Fundbox
Jed Simon, Founder & CEO, FastPay

5. The Mobile & Social Revolution in P2P Payments

2:40 - 3:30pm

According to Forrester, mobile P2P payments in America will grow by 26% a year to reach \$17 billion by the end of 2019. All types of players from traditional financial services providers to non-traditional financial providers are vying for a place in the ecosystem. In this session, leading P2P providers will discuss how to stand out in this competitive space and the role of the mobile phone and social networks in its evolution.

Speaker(s):

Michelle Evans, Digital Consumer Manager, Euromonitor International (M) Max Chion, Group Executive, Products, MasterCard International Mike Kennedy, CEO & Co-Founder, clearXchange David Luther, EVP & Chief Business Officer, Mozido Vince Tallent, Chairman & CEO, fastacash

6. Global E-Commerce Acquiring

3:40 - 4:30pm

Global e-commerce sales exceed \$1.5 trillion, increasingly fueled by emerging markets. For example, Asia-Pacific has now surpassed North America as the world's largest e-commerce market. Leading e-commerce service providers serve their merchants globally, across borders and different local currencies. Gain perspective from these senior executives on the future of global e-commerce acquiring and the challenges and opportunities of cross-border commerce.

Speaker(s):

David Goldstein, Managing Director, Credit Suisse (M) Simon Black, CEO, PPRO Group Robin Gandhi, Head of Partnerships, U.S., Adyen Raj Kamal, Head of Strategy, PayU Joel Leonoff, President & CEO, Optimal Payments Carl Theobald, CEO, Avangate





TRACK 3: BANK (R)EVOLUTION



Being a high-flying banker can lead to some bad 'habits' most are unwilling to talk about. Fee addiction is a real problem and we can help. Even if you can't wait for the next fixed rate loan, we can get you back on track with new digital and mobile technologies to help conquer your cravings. **Bank (R)evolution** is the nurturing environment you're looking for.

Wednesday, October 28

1. Omnichannel Banking & the Changing Role of the Physical Store

9:50 - 10:40am

Mark Twain was once quoted as saying "Reports of my death have been greatly exaggerated." The same could be said about branch banking. In this session, a diverse group of retail banking leaders share their insights on the transformation of the old bank branch format into a 'digital store' where technology is front and center and drives an omnichannel customer experience.

Speaker(s):

Jason Goldberg, Director, Protiviti (M)
Julie Bateman, SVP Electronic Delivery Channels Business Development, BB&T
Doug Brown, SVP & GM Mobile, FIS
Ryan Caldwell, Founder & CEO, MX
Andy W. Mattes, President & CEO, Diebold
Jonathan Velline, EVP, ATM Banking & Store Strategy, Wells Fargo

Location: Marcello, The Venetian, Level 4

2. Responding to Disruption: Are Banks Meeting the Challenge of New Competitors & Changing Customer Expectations?

10:50 - 11:40am

Banking is being digitally disrupted as new entrants challenge the legacy banks to serve the needs and expectations of 'mobile-first' consumers leveraging technologies like mobile and blockchain. Will the incumbents miss the mark and ultimately disappear like Kodak and Nokia? Or will they change, adapt and keep pace with technological change? Noted author and digital banking expert Chris Skinner will lead a discussion with execs from four large global financial institutions on how they are responding to disruption to thrive into the future.

Speaker(s):

Chris Skinner, Chairman, The Financial Services Club (M)
Vanessa Colella, Managing Director, Global Head of Venture Investing, Citi Ventures
Phil Gilligan, Managing Director, Head of GTO Innovation, Deutsche Bank
Marc Lien, Director of Innovation & Digital Development, Lloyds Banking Group
Derek White, Chief Design & Digital Officer, Barclays





Location: Marcello, The Venetian, Level 4

TRACK 3: RISK, SECURITY & FRAUD



Is going to bed a chore rather than a reward? Sleepless nights wondering who's got access to your data can be a thing of the past. **Risk, Security & Fraud** will help you rest easy. Now available in non-addictive or habit-forming doses!

Wednesday, October 28

3. Fraudsters in Cyberspace: Mitigating the Threat of Card-Not-Present Fraud

12:40 - 1:30pm

Whether due to EMV or to e-commerce growth, experts agree that 'Card Not Present' (CNP) fraud is likely to increase significantly in the near future unless steps are taken to mitigate the threat. In this session, experts from leading analyst firms, cutting edge digital payment solution companies and major financial institutions share insights on reducing CNP fraud. Topics will include fraud patterns after EMV adoption, new challenges and opportunities introduced by mobile devices, and key emerging technologies to identify and prevent e-payment fraud.

Speaker(s):

Andras Cser, VP & Principal Analyst, Forrester Research (M) Steve Durney, SVP Issuer Relations, Ethoca Jack Jania, SVP Strategic Alliances, Gemalto Dr. Thomas Rand-Nash, Director of Operations, Brighterion Craig Saks, EVP & Chief Product Officer, ACI Worldwide Hisham Salama, Head of Emerging Payments, TD Bank

4. Balancing Great Customer Experience While Mitigating Fraud & Cybercrime: Major Bank Perspectives

1:40 - 2:30pm

Financial institutions face increasing threats from sophisticated fraudsters, cybercriminals and hackers. Fending off the bad guys has always been a challenge, but in today's competitive marketplace managing fraud and risk is especially formidable. This panel of top executives from some of the country's leading financial institutions will discuss the most current methods and resources they use to outpace criminals and keep their institutions secure, while continuing to enhance the customer experience.

Speaker(s):

Lou Anne Alexander, Chief Market Development Officer, Early Warning (M) Rakesh Mirajkar, SVP, Fraud Strategy & Analytics, Capital One Sue Ross, Global Fraud Detection Analytics, Citi Andrew Sloper, Head of Digital Authentication CCB, JPMorgan Chase Donna Turner, Business Control Executive, Fraud & Claims, Bank of America

Using Artificial Intelligence & Data Analytics for Managing Fraud Risk & Data Security

2:40 - 3:30pm

Millions of financial transactions occur daily - both using and creating billions of data points residing in storage locations around the world. This is critical information to fight fraud and secure financial data. This panel will discuss new trends in big data gathering and analysis, and explore how FIs can use advanced data analytics to reduce fraud costs and secure personal consumer information.

Speaker(s):

Julie Conroy, Research Director, Aite Group (M)
Doug Hague, EVP & Chief Analytics Officer, Bank of America Merchant Services
Justin Hobart, Principal Data Scientist Lead, Microsoft
Nuno Sebastiao, CEO, Feedzai
Jason Tan, Co-Founder & CEO, Sift Science
Scott Zoldi, Chief Analytics Officer, FICO

6. Empowering Consumers to Actively Manage Their Own Payment Accounts

3:40 - 4:30pm

Consumers increasingly use smartphones to manage their lives—credit and debit cards are no exception. The fear of data breaches leading to fraud and identity theft may drive consumers to seek more control. A bevy of new self-service 'card account control' services are being introduced that help consumers fight fraud, protect their identity and maximize card benefits. In this session, hear how and why payments innovators are empowering consumers to manage their own payment accounts.

Speaker(s):

Ronald Mazursky, Director of Strategic Initiatives, Jack Henry & Associates (M) Vaduvur Bharghavan, CEO, Ondot Systems
Aaron Frank, Co-Founder, Final
Matthew Goldman, Founder & CEO, Wallaby Financial
Angel Siorek, VP Product Management, Card Services, Fiserv
Lito Villanueva, Managing Director, LockByMobile





TRACK 4: (BIT)COINWORLD



Does your digestive chain feel blocked? Nature's remedy for a blocked chain is fiber, and plenty of it. There's no better source of fiber than **(Bit)coinWorld**. Now available in On-The-Go-Bits for when you need to eat and run.

Wednesday, October 28

Location: Lando, The Venetian, Level 4

Investing in Bitcoin: Motivations & Expectations for Corporate & Venture Investors

9:50 - 10:40am

Bitcoin now attracts not only venture capital but also strategic investments from major corporate investors. Why are these new types of investors from financial services, retail and technology firms making such big bets on bitcoin? What opportunities do they see for blockchain technology? This diverse panel of investors will provide insight and perspective on the motivations and expectations for investments in bitcoin.

Speaker(s):

Perianne Boring, Founder & President, Chamber of Digital Commerce (M) Jalak Jobanputra, Founding Partner, FuturePerfect Ventures Dan Morehead, Chairman, Bitstamp & CEO, Pantera Capital Jay Reinemann, Head of BBVA Ventures, BBVA Matthew Roszak, Founding Partner, Tally Capital Ryan Selkis, Director, Investments, Digital Currency Group

2. Financial Applications of Distributed Ledger Technology: Case Studies & Approaches

10:50 - 11:40am

Mainstream payments and financial services companies are waking up to the tremendous potential for distributed ledger technology. Partnerships forming throughout the industry are unlocking this potential. In this session, hear case studies on two such partnerships followed by a moderated discussion on the different technological approaches used, the financial applications enhanced by blockchain technology and key lessons learned.

Speaker(s):

Jeremy Bonney, CEO, CoinDesk (M)
Chris Larsen, CEO & Co-Founder, Ripple
Jenny Lin, AVP Payments Innovation, TD Bank
Adam Ludwin, CEO, Chain.com
Eddy Ortiz, Head of Mobile Innovation, RBC
Dominick Paniscotti, AVP & Principal Technologist, Nasdaq





TRACK 4: CONNECTED COMMERCE & THE MOBILE ECOSYSTEM



As we get older, things don't work as well as they used to. If you're experiencing joint pains, this could be a sign that your connective tissues are inflamed. **Connected Commerce & The Mobile Ecosystem** can help you fine tune or completely overhaul these systems and improve your mobility.

Wednesday, October 28

Location: Lando, The Venetian, Level 4

3. Mobile Payments Platforms & the Role of the Carrier, Device & Operating System

12:40 - 1:30pm

Do the launches of Apple Pay, Samsung Pay, Android Pay, and the dismantling of Softcard mean that the carriers have lost the mobile payments battle, or the war altogether? Panelists in this session will discuss key strategies that carriers, device manufacturers, and operating system owners are pursuing to ensure the successful launch of their mobile payments products and how each of those ecosystem players creates the value proposition needed to drive customer adoption.

Speaker(s):

Scott Harkey, Payment Practice Lead, Levvel (M)

Jeppe Dorff, President, suretap

Hervé Pierre, Chairman of the Board, SIMalliance

Hans Reisgies, Co-Founder & SVP Customer Solutions Center, Sequent

Brian Semkiw, CEO, Carta Worldwide **Will White,** Director of Payments, Microsoft

4. Mobile Operators & Identity, Security, Privacy, Payments & Commerce

1:40 - 2:30pm

Mobile operators hold tremendous assets to increase security in payments and commerce. But has this promise been fulfilled? In this session, hear directly from leading mobile operators and service providers on new approaches they are taking to unlock the potential of mobile infrastructure to enable game-changing capabilities for identity, security and payments.

Speaker(s):

Jennifer Byrne, Co-Founder & Partner, Quesnay (M)

Rodger Desai, CEO, Payfone

Jeff Giard, Director, Emerging Businesses, T-Mobile U.S.

Jim Greenwell, CEO & President, Danal

David Hildebrant, Director Location, Identity & Verification Services, AT&T Mobility

Colson Hillier, VP, Precision Marketing, Verizon Wireless





TRACK 4: GLOBAL, REAL-TIME & X-BORDER PAYMENTS



International travel can get messy. With new environments, foreign customs, and increased exertion, immune systems can get compromised. Make sure you and your loved ones use Global, Real-Time & X-Border Payments before your next trip.

Wednesday, October 28

Location: Lando, The Venetian, Level 4

5. B2B X-Border Payments

2:40 - 3:30pm

While globalization has grown cross-border corporate transactions, optimization has been challenging for both payers and recipients. Bank and non-banks are struggling to retrofit carbon paper-era systems for the digital economy in this lucrative and rewarding space. This panel of industry leaders will address new competitors and market shifts, their perspective on the future of B2B cross-border payments and how they are responding to meet the needs of an expanding universe of senders and receivers.

Speaker(s):

Peter Ehmke, Director, Edgar Dunn & Company (M)

Kerry Agiasotis, SVP & President Business Solutions, Western Union

Scott Galit, CEO, Payoneer Mike Laven, CEO, Currency Cloud

Gary McDonald, Chief Commercial Officer, Cambridge Global Payments

Raymond Qu, Founder & CEO, Geoswift Limited

6. P2P X-Border Payments

3:40 - 4:30pm

Investors are doubling down on new mobile and online money transfer services as business models and technologies proliferate. Meanwhile, banks have mostly taken their chips off the table. This panel of CEOs from innovative money transfer providers discuss whether we are at an inflection point for global P2P or just scratching the surface. Is there a disruptive new approach that will redefine the market for P2P cross-border payments?

Speaker(s):

Kai Schmitz, Lead FinTech Investments Latin America & Africa,

International Finance Corporation (M)
Bill Barhydt, CEO & Founder, Abra
Edrizio De La Cruz. CEO, Grupo Regalii

Michael Kent, CEO & Founder, Azimo Arkadi Kuhlmann, CEO & Founder, ZenBanx Matt Oppenheimer, Co-Founder & CEO, Remitly





TRACK 5: PRODUCT ANNOUNCEMENTS



Brushing and flossing regularly is great, but it's not enough. Your mouth needs more care to make sure everything gets out. 4 out of 5 dentists recommend **Product Announcements** for their patients who chew gum.

Wednesday, October 28

Dynamics: Taking the 'Wallet Card' to the Next Level

9:50 - 10:00am

Dynamics Wallet is a first-of-its-kind payment card with programmable magnetic stripes and chips for both EMV and contactless payments. Hear Dynamics reveal how its card-based wallet can solve large issuer problems without requiring changes to existing infrastructure.

Speaker(s):

Jeff Mullen, CEO, Dynamics

KonaPay: Secure, Convenient and Smart Payment for All

10:00 - 10:10am

KonaPay is an innovative E2E solution platform designed to enhance the experiences of issuers, merchants and cardholders in the payment ecosystem. In this session, KonaPay will demonstrate its integration with mobile payments, tokenization and smartcards to enable more convenient and more secure transactions.

Speaker(s):

A N M Khaleqdad Khan, Managing Director, Head of Business Development, Kona Software Lab

Location: Delfino 4001-4103, The Venetian, Level 4

Minaoar Hossain Tanzil, CIO, Head of Solution Business, Kona Software Lab

Stratos Introduces Cloud Platform for Digital Card Issuance

10:10 - 10:20am

Stratos aims to reinvent your wallet the way the iPod and iTunes reinvented your CD collection. In this session, Stratos unveils their Digital Card Issuance Platform that downloads cards instantly and digitizes physical fulfillment, a process that results in billions of issued cards in the US. With real-time location and history-based suggestions on the mobile lock-screen, card issuers can access valuable "top of wallet" and card insights to strengthen brand loyalty.

Speaker(s):

Thiago Olson, Co-Founder & CEO, Stratos

BIM Networks & MCX: New Capabilities for ACH at the POS

10:20 - 10:30am

Significant innovation in the mobile wallet space to date has yet to substantially disrupt consumer behavior. A significant percentage of consumers still use cash and debit cards for in store transactions. BIM delivers a mobile/web ACH platform to consumers and merchants that transforms the debit experience, and is an integrated part of the CurrentC mobile wallet that includes loyalty, rewards, and coupons. In this session, BIM will unveil new functionality that increases consumer adoption of retailer-branded mobile payments and significantly reduces friction in the customer enrollment process for ACH mobile payments.

Speaker(s):

Adam Frisch, CEO, BIM Networks **Brian Mooney,** CEO, MCX



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TRACK 5: PRODUCT ANNOUNCEMENTS



Brushing and flossing regularly is great, but it's not enough. Your mouth needs more care to make sure everything gets out. 4 out of 5 dentists recommend **Product Announcements** for their patients who chew gum.

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Location: Delfino 4001-4103, The Venetian, Level 4

Wednesday, October 28

Project Openbank Unveils a New Paradigm in Full-Service Banking

10:50 - 11:00am

The world of retail banking is changing rapidly as new digital platforms and credit models replace branch networks and outdated legacy systems. Ricky Knox, founder of Azimo and Small World FS, will outline his views on how retail banking will evolve and will reveal how Project Openbank is developing the next generation of banking for today's consumers.

Speaker(s):

Ricky Knox, Managing Partner, Hexagon Partners

Sensibill Announcement & Demo: Receipts for Everyday Banking

11:00 - 11:10am

Thanks to Sensibill, retail banking customers needn't worry about losing important receipts again. In this session, Sensibill and Royal Bank of Canada announce "Receipts" featured in RBC's Mobile banking app and showcases how users can view the line-item details of their transactions from within their bank's digital channels.

Speaker(s):

Jeremy Bornstein, Head of Payments Innovation, RBC **Corey Gross,** Founder & CEO, Sensibill

OutsidelQ Delivers Auditable Due-Dilligence Solution for Payment Industry

11:10 - 11:20am

As fraud and AML issues move from paper to electronic, financial institutions have struggled to keep up. Starting today, the industry can authorize wire transfers to validated parties, through a real time, automated due diligence platform. OutsidelQ will announce its new payments product that improves compliance controls in less time.

Speaker(s):

Dan Adamson, CEO, OutsidelQ

uQontrol Launches First 'Chip and PIN' Key

11:20 - 11:30am

uQontrol's new Qkey utilizes proven Chip and PIN technology to protect card-not-present transactions and eliminates vulnerable points used to steal sensitive passwords and credit card data. See uQontrol demonstrate how Qkey's rich, frictionless online payment experience will change the way we shop and secure our private information online.

Speaker(s):

Christopher Maus, CEO & Founder, uQontrol



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THE PAYPERS



































SUNDAY 10 25

MONDAY 10 26

TUESDAY 10 27

WEDNESDAY 10 28

REGISTRATION: 7:00am - 9:00pm

REGISTRATION: 7:00am - 9:00pm **REGISTRATION:** 7:00am - 9:00pm

REGISTRATION: 7:30am - 4:00pm

EXHIBIT HALL: 10:00am - 7:30pm

EXHIBIT HALL: 10:00am - 7:30pm

EXHIBIT HALL: 8:30am - 12:00pm

TRACK SESSIONS 8:00 - 9:50am

KEYNOTES 8:00 - 9:15am

KEYNOTES 8:30 - 9:30am

SESSION BREAK TRACK SESSIONS

SESSION BREAK

TRACK SESSIONS 10:10am - 12:00pm

9:35am - 12:25pm

TRACK SESSIONS 9:50 - 11:40am

TRACK SESSIONS 1:00 - 2:50pm

LUNCH

LUNCH 11:30 - 1:00pm LUNCH

TRACK SESSIONS

HACKATHON FINAL DEMOS

KEYNOTES 1:20 - 3:10pm 12:30 - 1:15pm **KEYNOTES**

LAUNCHPAD360°

1:15 - 2:00pm

NASDAQ CLOSING BELL

12:40 - 4:30pm

LAUNCHPAD360°

TRACK SESSIONS 3:10 - 6:00pm

TRACK SESSIONS 3:10 - 5:00pm

2:45 - 4:45pm

TRACK SESSIONS 4:10 - 6:00pm

NETWORKING RECEPTION

RECEPTION

KEYNOTE 5:10 - 5:40pm

HACKATHON AWARDS

KEYNOTES

6:20 - 7:30pm

WELCOME

INDUSTRY NIGHT:

Money 20/20