### FinTE HTalents

11-13 NOVEMBER, PRINTWORKS, LONDON

THE OFFICAL FESTIVAL GUIDE

# THE ULTIMATE GLOBAL FINTECH FESTIVAL

www.fintechtalents.com



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#### **WELCOME** | SFINTECHTalents

#### The event-only experience is dead

Two years ago VC INNOVATIONS was born with a clear mission: to deliver, above all else, value against our clients and partners strategic needs, whilst challenging the "event-only" type of experience. The idea was to work alongside our clients and partners to create content, build communities and live experiences.

FinTECHTalents has been pivotal to the development of this strategy as our content creation, distribution and amplification capabilities

have enabled us to build a community of dreamers and doers that now exceeds 50,000 and is growing daily. This highly engaged community has come together several times throughout the past year, to experience a range of micro bespoke events featuring SME banking innovation leaders, high growth fintechs strategizing their US market expansion, incumbent players presenting their fintech investments and partnerships outlook as well as the developer community looking to learn more about open source collaboration and the platformification, to mention just a few.

We also saw the launch of three new brands. FinTECH4Life, a one-of-a-kind conference that addresses the huge opportunity that the fastest growing and wealthiest segment of society brings to the financial services sector - the over 55's. AITECHTalents brings together the brightest minds in the field of AI as well as future talent to explore its impact on Society, Work and Industry. RegTECHTalents is a regulation and compliance focussed show delivering less talk and more action.

Needless to say, we would not be able to accomplish all of this in such a short space of time without two key elements: the incessant work of our amazing team and the trust that our clients and partners have placed in us.

Thank you to all of our sponsors, exhibitors, delegates, steering committee members and partners.

You are content, you are community, you are experience.

Here's to a great FinTECHTalents festival!

"The incessant work of our amazing team and the trust our clients and partners have placed in us."



#### 24/7, 365 days a year - a community in action

Our mission is to create and deliver value to our clients giving them year-round access to a community built organically through a common desire to share knowledge and overcome industry challenges. At the heart of this vision is the creation, distribution and amplification of content that allows our partners to build awareness and demonstrate expertise and thought leadership across key industries and technologies.

With a portfolio of products from vox pop reports, weekly insights, interviews and dynamic video content, our partners have access to an arsenal of content, creating key touchpoints throughout the year and a strategic campaign that doesn't just start and finish with the event. That is why we believe the event-only experience is dead.



#### FinTECHTalents, at its core, is about community building

Communities that come together to share knowledge, needs and opportunities have the most impact when all the key constituents are represented. The pace of transformation in financial services continues to accelerate and with that comes an ongoing need for innovative technologies, new business ideas, a willingness to embrace change and a growing pool of talent.

When we set out to create FinTECHTalents we gave a lot of thought to who those groups might be and how to ensure that they came together to meet those needs with the greatest effect. We realized the central importance of having cross functional teams from incumbent financial institutions of all shapes and sizes involved in the Festival.

"We have created ongoing relationships with most of the Financial Institutions joining us for FinTECHTalents"



Leaving the participation of those key groups to chance is not part of our approach, nor part of our commitment to deliver all parts of our community the most value from participating in the Festival. We have created ongoing relationships with most of the Financial Institutions joining us for FinTECHTalents – from sponsors to delegates – and committed early on in the planning for this year's Festival to growing the number and diversity of our community of engaged Financial Institutions. The significant growth of FI community is the result of those efforts and contributes to the success of this year's event.



#### At the end of the day the TECHTalents Festival is an Experience

Our core mission is to provide Community, Content and Experiences to a range of industries and partners. But what does that mean exactly? Well, for us that means:

- Communities that are an open door, not a VIP lounge.
- Content that invites discussion, debate and even dissent.
- And Experiences that happen with people you meet face-to-face, not with those you watch from 100 feet away.

These are values, not words on a company brochure. These values are the foundation on which we created FinTECHTalents, AITECHTalents and RegTECHTalents.

Industry innovators, startup founders, financial institutions, and academics – our core Community – will all gather on November 11th, 12th and 13th under one roof at Printworks in Central London. Our community will lead discussions – not sit passively in a stream of endless panels – on topics such as team building, digital transformation, DLT and Open Banking.

Our Content will ask big questions – Where we are going will we still need banks? Do banks even need a head of digital? But we also won't shy away from the nitty gritty of real world case studies – How do you become an entrepreneur from inside a large bank? Can financial services ever embrace true open source development? How dirty do your fingernails get when working on a rough and tumble digital transformation project?

At the end of the day the TECHTalents Festival is an Experience - From the venue, to the music, the craft beer, the BBQ to the dozens and dozens of conversations, plans and connections that will be had at Printworks. It is a celebration of FinTech, Al and RegTech that you will feel - not only during the second week of November 2019 – but throughout the rest of the year and into 2020.

Our journey began with an idea to make Content, Community and Experiences better. Full Stop. Thank you for continuing that journey with us. Enjoy the show. The journey will be epic.





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#### STEERING COMMITTEE | SFINTE | HTalents

Our world-class Steering Committee is designed to represent the full ecosystem, featuring industry leaders, academia, influencers and talent.

Annerie Vreugdenhil – CIO, ING

Joerg Guenther - GLOBAL HEAD OF SECURITY SERVICES TECHNOLOGY, Citi

Ceri Godwin - DIRECTOR, GROWTH & ADVISORY - EMTECH, Santander UK

Ewan Macleod - CDO, Nordea

Slavomir Psenak - CTO, Erste Group

Ainhoa Campo Nieto - GLOBAL HEAD OF OPEN INNOVATION, BBVA

Romain de Maud'huy – CHIEF TRANSFORMATION OFFICER, Axa Partners

Pol Navarro - CDO, TSB

Diana Biggs – GLOBAL HEAD OF INNOVATION, HSBC PRIVATE BANK

Chris Worle – CDO, Hargreaves Lansdown

Søren Rode Andreasen – CDO, Danske Bank

**Jayson Callies** – CTO, Seattle Bank

Prof. Philip Treleaven – DIRECTOR, CENTRE FOR DOCTORAL TRAINING IN FINANCIAL COMPUTING, UCL

Martijn Moerbeek – GROUP DIGITAL STRATEGY & INNOVATION DIRECTOR, Legal & General

Mitesh Soni – SENIOR DIRECTOR, INNOVATION & FINTECH, Finastra

Valentina Isakina – MANAGING DIRECTOR, FINANCIAL SERVICES, JobsOhio

Jamie Broadbent – HEAD OF DIGITAL & INNOVATION, RBS International

Diana Carrasco – GROUP HEAD OF RISK, DIGITAL CHANNELS, Lloyds Banking Group

**Dean Butler – HEAD OF INNOVATION**, *Prudential* 

**Roger Vincent** – CIO, *Trade Ledger* 

**Dr. Steve Phelps** – DLT PROGRAMME LEADER, King's College London

Ghanshyam Patil – DIGITAL LEAD BLOCKCHAIN, AXA XL

**Lucy Woolfenden** – FINTECH MARKETER

Valentina Kristensen – DIRECTOR OF GROWTH & COMMUNICATIONS, OakNorth

Suren Siva – DIRECTOR STRATEGY & INNOVATION, Credit Suisse

Siddharth Singh – GLOBAL PRINCIPAL INVESTMENTS, Bank of America Merrill Lynch

**Lianna Brinded** – HEAD OF UK FINANCE, *Yahoo* 

**Gilad Amir** – EIR, Pollen Street Capital

Dr. Sin Wee Lee - AI PROGRAMME DIRECTOR, UEL

**Russell Fisher** – HEAD OF VENTURES, *Nationwide Building Society* 

**Parminder Mann** – HEAD OF MOBILE, *Metro Bank* 

Patrick Mang - HEAD OF INNOVATION FOR GLOBAL MARKETS, HSBC

**Larry Potter** – CRO, Starling Bank

**Florin Boldescu** – CDO, BRD - Groupe Société Générale

Tanya Andreasyan – MD AND EDITOR IN CHIEF, Futures/Banking Technology

Sumesh Vijayakumar – GLOBAL BUSINESS TRANSFORMATION, Allianz

Diana Paredes - CEO & CO-FOUNDER, Suade Labs

Wincie Wong – HEAD OF INNOVATION FOR SUPPLY CHAIN SERVICES, RBS

Ryan Edwards-Pritchard – FORMER MANAGING DIRECTOR & FINTECH WIZARD, Funding Options

Magdalena Krön – HEAD OF RISE LONDON & FINTECH PLATFORM LEAD, Barclays

**Clare Whitehead** – FINTECH PLATFORM MANAGER, *Rise (Barclays innovation)* 

Rohini Kumar – DEPUTY HEAD, FINANCIAL & PROFESSIONAL SERVICES, DIT

**Christophe Chazot** – ADVISOR, BOARD MEMBER & INVESTOR IN TECHNOLOGY & FINTECH,

Former global head of innovation at HSBC

Kerem Tomak – MANAGING DIRECTOR, DIVISIONAL BOARD MEMBER,

BIG DATA-ADVANCED ANALYTICS-AI, Commerzbank AG

Melanie Palmer – CMO, Exo Investing

**Jack Parsons** – CEO, Big Youth Group



#### COMMITTEE SAITES

Terry Cordeiro, HEAD OF PRODUCT MANAGEMENT, APPLIED SCIENCE, Lloyds Banking Group

Clara Durodie – CHAIR, Cognitive Finance

Charles Radclyffe - HEAD OF AI, Fidelity

Reza Khorshidi - CHIEF SCIENTIST, AIG

Emilia Tantar – HEAD OF AI & BIG DATA, Banque Internationale à Luxembourg (BIL)

Aisha Mendez – HEAD OF BUSINESS TRANSFORMATION & ROBOTICS, BNP Paribas Cardiff

**Luis Vaquer** – HEAD OF DATA SCIENCE, *University of Bristol/Dyson* 

Cristian Paun – HEAD OF BUSINESS TRANSFORMATION & PROCUREMENT | INNOVATION MANAGEMENT, PEX, RPA,

Al, Lombard International Assurance

**Dr. Sin Lee** – ARTIFICIAL INTELLIGENCE PROGRAMME, *University of East London* 

Barak Chizi – GM BIG DATA, DATA ANALYTICS AND AI, KBC

Priyank Patwa – HEAD OF AI & MACHINE LEARNING, M&G Prudential

Massoud Zolgharni – SENIOR LECTURER IN COMPUTER VISION, University of West London

#### COMMITTEE SREGTECHTalents

Adriana Ennab, DIRECTOR OF PUBLIC POLICY, Credit Suisse

Christophe Gouelo, HEAD OF REGTECH CONSULTING - CIB, BNP Paribas

Andrew Lowe, SVP, HEAD OF BUSINESS DEVELOPMENT FOR TECHNOLOGY, Bank of America Merrill Lynch

Sophia Bantanidis, HEAD OF STRATEGY & POLICY - CITI INNOVATION LAB, Citi

David Silverman, HEAD OF COMPLIANCE REGULATORY CHANGE AND POLICY, Wells Fargo

Ruth Wandhöfer, PARTNER, Gauss Ventures

Neil McKenna, LOCATION STRATEGY PROGRAMME MANAGER, Barclays

Tarig Khan, INVESTOR, Fintech & Regtech

Julian David, CEO, TECH UK

Kevin Taylor, REGULATORY AND COMPLIANCE ADVISOR

Teana Baker-Taylor, EXECUTIVE DIRECTOR, Global Digital Finance

Professor Julia Black, STRATEGIC DIRECTOR FOR INNOVATION, LSE

Dr Sian Lewin, HEAD OF CLIENT DELIVERY, Regtech Associates

Amanda Hulme, PARTNER, Addleshaw Goddard

Jason Boud, FOUNDER & CEO, Regtech Associates

Victoria Owusu, REGULATORY COMPLIANCE ANALYST, Google

Graham Corr, HEAD OF REGULATORY TECHNOLOGY DEVELOPMENT, Royal Bank of Scotland,

Dr Iwa Salami, SENIOR LECTURER IN FINANCIAL LAW & REGULATION, University of East London

#### FESTIVAL SPEAKERS | SFINTE < HTalents

**Anne Boden**, CEO, Starling

Josh Bottomley, GLOBAL HEAD OF DIGITAL, HSBC

Russell Pert, INDUSTRY LEAD, FINANCIAL SERVICES, Facebook

Aritra Chakravarty, FOUNDER & CEO, Dozens

Ceri Godwin, DIRECTOR, GROWTH & ADVISORY-EMTECH, Santander UK

Lianna Brinded, HEAD OF YAHOO FINANCE UK

Joy MacKnight, MANAGING EDITOR, The Banker

Matt Locsin, GLOBAL HEAD OF INNOVATION, Publicis Sapient

Kian Gould, CEO & CO-FOUNDER AOE

Dr. Andreas Muschter, CEO, Commerz Real AG

**Brendan Gilmore**, MD, BPG Strategy

Søren Rode Andreasen, CHIEF DIGITAL OFFICER, Danske Bank

Michael Anyfantakis, DIGITAL TRANSFORMATION LEADER, Lloyds Banking Group

Esther Lastanao, HEAD OF OPERATIONS & BUSINESS TRANSFORMATION, Zurich Santander

Chris Loake, CHIEF TECHNOLOGY & OPERATIONS OFFICER, C. Hoare & Co.

Simon Ware, STRATEGY, INNOVATION & PLANNING, Invesco

Sophia Bantanidis, HEAD OF REGULATORY STRATEGY & POLICY TTS INNOVATION TREASURY & TRADE SOLUTIONS, Citi

Roman Cantarero, API'S SANDBOX PRODUCT OWNER INNOVATION SERVICES, DIGITAL, Santander UK

Diana Carrasco, GROUP HEAD OF RISK, DIGITAL CHANNELS - COO, Lloyds Banking Group

Diana Biggs, GLOBAL HEAD OF INNOVATION, HSBC Private Banking

Conny Dorrestijn, FOUNDING PARTNER at BankiFi

Anshu Sharma Raja, MD, RETAIL BANKING TECHNOLOGY, Standard Chartered Bank

Mitesh Soni, CHIEF EVANGELIST, Finastra

Robert McWilliam, MANAGING DIRECTOR, FINANCIAL MARKETS/WB, ING Bank NV

Juan Jiménez Zaballos, HEAD OF FINANCIAL INDUSTRY TRANSFORMATION SANTANDER DIGITAL - PLATFORMS

Dorthe Håhr Dupont, HEAD OF NORDEA VENTURES, DEPUTY GROUP DIGITAL, Nordea

Sotiris Manderis, MANAGING DIRECTOR, CORPORATE AND INSTITUTIONAL DIGITAL, HSBC

Karen Jones, SERVICE DESIGN, COMMERCIAL BANKING, Lloyds Banking Group

Gail Kozlowski, CREDIT CARD PRODUCT LEAD, RBS

Emma Lindley, CO-FOUNDER, Women in Identity

George Miltiadous, HEAD OF OPEN BANKING DELIVERY, UK, HSBC

Frank Jan, CEO, Yolt

**Dr. Sue Black OBE** 

Chris Worle, CHIEF DIGITAL OFFICER, Hargreaves Lansdown

**Andrew Smith**, CTO, ClearBank

**Drew Graham**, DIRECTOR, DIGITAL STRATEGY, Barclays

Jamie Powell, FT ALPHAVILLE, Financial Times

Amir Nooriala, CHIEF STRATEGY OFFICER, OakNorth

**Bradley Leimer**, CO-FOUNDER, *Unconventional Ventures* 

Thomas Bussey, INVESTMENT MANAGER, Strategic Innovation Investments, HSBC

Valentina Isakina, MANAGING DIRECTOR, Financial Institutions, Jobs Ohio

Juliette Souliman, FINTECH, VC INVESTOR, Octopus Ventures

**Alix Brunet**, VP, Citi Ventures

**Charlotte Crosswell**, CEO, Innovate Finance

Will Hackett, HEAD OF EUROPEAN FINTECH PRACTICE, Pangea

Magdalena Krön, GLOBAL RISE PLATFORM DIRECTOR at Barclays

Julie Lake, CEO / FOUNDING DIRECTOR, The FinTech50

Pam Bateson, CEO & FOUNDER, Thrive Partners

Jack Villiers, LEAD, TECH HIRING, Monzo

**Bobbi Nicholson**, PEOPLE OPERATIONS LEAD. Monzo

Terry Gore, DIRECTOR, FINANCIAL SERVICES & FINTECH, JobsOhio

Anthony Woolley, MD, UK CHIEF INNOVATION OFFICER, Société Générale

Sohail Raja, HEAD OF EXECUTION PLATFORMS & UK CHIEF DIGITAL OFFICER, Société Générale

Gene Salerno, CHIEF DIGITAL OFFICER, Kleinwort Hambros Private Bank

Martin Mccann, CEO, Trade Ledger

Oliver Prill, CEO, Tide

Evgenia Plotnikova, PRINCIPAL, Dawn Capital

Ben Robinson, CO-FOUNDER, Aperture

Wincie Wong, HEAD OF ROSE REVIEW IMPLEMENTATION, RBS/NatWest

Romain de Maud'huy, CHIEF TRANSFORMATION OFFICER FOR MOTOR AND TRAVEL, AXA Partners

Jennifer Drabble, DIRECTOR OF DATA PRODUCT AND SCIENCE, Barclays

Ghela Boskovich, FOUNDER, FemTech Global

**Emmanuelle Mathey**, HEAD OF CREDIT RISK, Schroders

**Bob Koster**, COMMERCIAL DIRECTOR, Owlin

Nigel Abbott, REGIONAL DIRECTOR, NORTH EMEA, GitHub

James McLeod, DIRECTOR OF COMMUNITY, FINOS

Anthony Stevens, GLOBAL HEAD OF PRODUCT INNOVATION, C&IS at Northern Trust Corporation

Aime Stokes, INNOVATION PROJECT ANALYST - DLT, RBS/NatWest

Roberta Profeta, INTERNATIONAL SUBSIDIARY BANKS DIVISION, MULTICHANNEL OFFICE, Intesa Sanpaolo

Jamie Broadbent, HEAD OF DIGITAL & INNOVATION, RBS International

Terry Chapendama, DIRECTOR, National Bank of Kuwait (International) PLC

Philipp Petrescu, CO-FOUNDER & MD, MVP Factory

Ahmen Amin, HEAD OF SALES, AccountScore

Katalin Kauzli, CEO, Charlie India

**Bob Koster**, SALES DIRECTOR, Owlin

Gareth Williams, CEO, YellowDog

Robert Fillmore, VP AND GM OF EMEA, Sensibill

Melanie Palmer, CMO, Nucoro

Lisa Terziman-Gutu, HEAD OF BD, Salt Edge



Jakub Piotrowski, CHIEF REVENUE OFFICER, Meniga

Yair Ravid, CO-FOUNDER & CEO, Reach Digital

Freddy Kelly, CEO, Credit Kudos

Alexey Khitrov, PRESIDENT, ID R&D

Olly Betts, CEO & CO-FOUNDER, OpenWrks

Davyde Wachell, CEO, Responsive Al

Craig Mackay, CHIEF PRODUCT OFFICER, Sharktower

Kimmo Soramäki, CEO, FNA

Chris Collins, PRODUCT DIRECTOR, Altergaia

Connor Tiernan, CORPORATE EXECUTIVE, Fire

Adam Holden, CHIEF FINANCIAL OFFICER, North Row

Stewart Davies, HEAD OF UK FINANCIAL SERVICES, Objective Keystone

Robert Baugh, CEO, Keepabl

Luke Moore, REVENUE DIRECTOR, iProov

Andrey Demchenko, BUSINESS DEVELOPER, Particeep

Rob Leslie, CEO, Sedicii

Ammar Akhtar, FOUNDER, Yobota

Maarten Wegdam, CEO, ReadID

Bertrand Munier, FOUNDER CEO, RiskInnov

May Michelson, DIRECTOR OF SALES, BD, PayKey

**Guy Stiebel**, CIO & CHIEF ARCHITECT, Scanovate

Miroslav Petrov, PRODUCT DIRECTOR, Fortia

Alessio Castelli, ACCOUNT MANAGER BUSINESS AND OPERATION and Dario Delle Noci,

PROJECT MANAGER STANDARDS AND NETWORK, CBI

Quent Rickerby, MANAGING DIRECTOR, 123signed

David Sirignano, MD, Grow Secure

James Green, INNOVATOR AND INTRAPRENEUR

Pol Navarro, CDO, TSB Bank

#### SPEAKERS SPEAKERS SPEAKERS SAITES

Terry Cordeiro, PRODUCT LEAD, 11.FS

Clara Durodie, CHAIR, Cognitive Finance

Janet Adams, HEAD OF RISK & CONTROLS, Head of AI, SME, TSB Bank

Emilia Tantar, PHD, CHIEF DATA AND ARTIFICIAL INTELLIGENCE OFFICER, INCERT GIE

Ronan Brennan, STRATEGY & INNOVATION, PERSONAL BANKING, RBS



Valeria Cortez Vaca Diez, DATA SCIENTIST, MACHINE INTELLIGENCE PROGRAMME, Lloyds Banking Group Charles Radclyffe, HEAD OF AI, Fidelity International

Lisa Talia Moretti, ASSOCIATE LECTURER, INSTITUTE OF MANAGEMENT STUDIES, Goldsmiths College

Theo Lau, CO-FOUNDER, Unconventional Ventures

Adri Purkayastha, HEAD OF TECHNOLOGY & CYBER RISK ANALYTICS, BNP Paribas Group

Roshan Rohatgi, SENIOR INNOVATIONS & ENTREPRENEURIAL PROFESSIONAL, RBS

Poojya Manjunath, MACHINE LEARNING SENIOR PRODUCT MANAGER, Lloyds Banking Group

Adri Purkayastha, HEAD OF TECHNOLOGY & CYBER RISK ANALYTICS, BNP Paribas Group

Dr. Peter Brooks, CHIEF BEHAVIOURAL SCIENTIST, Barclays

Ganna Pogrebna, PROFESSOR OF BEHAVIOURAL ECONOMIC AND DATA SCIENCE, University of Birmingham

Ash Booth, HEAD OF AI, HSBC

Louise Smith, HEAD OF INTELLIGENT AUTOMATION, RBS

Cristian Paun, CIO, EMEA, DuPont

#### FESTIVAL SPEAKERS RegTECHTalents

Sian Lewin, CO-FOUNDER AND HEAD OF CLIENT DELIVERY, RegTech Associates

Julia Black, STRATEGIC DIRECTOR OF INNOVATION FOR LSE AND MEMBER OF THE PRUDENTIAL REGULATION

**COMMITTEE OF THE Bank of England** 

Eric Wu, HEAD OF TECHNOLOGY, Revolut

Adriana Ennab, HEAD OF POLICY, Credit Suisse

Anne Giviskos, HEAD OF RISK AND COMPLIANCE, CHAIR, BENCHMARK OVERSIGHT COMMITTEE, Euronext

Ruth Wandhöfer, NED, CONSULTANT & PARTNER, Gauss Ventures

Chris Felton, DIRECTOR OF ECONOMIC CRIME ACADEMY, City of London Police

**Denisse Rudich**, POLICY ADVISOR, Sentry

Dr. Maciej Machulak, LEAD IDENTITY ARCHITECT, The Post Office

Nilixa Devlukia, HEAD OF REGULATORY, Open Banking Implementation Entity

Sholthana Begum, SENIOR TECHNICAL SPECIALIST, Bank of England

Graham Corr, HEAD OF REGULATORY TECHNOLOGY DEVELOPMENT AT Royal Bank of Scotland

Tariq Khan, PARTNER (FINTECH & REGTECH), Outrun Ventures

Gavin Smyth, DIRECTOR OF RISK & COMPLIANCE, Nationwide

Jeff Heine, CHIEF REVENUE OFFICER, Ascent Regtech

Jason Boud, CEO, RegTech Associates

Dr. Iwa Salami, SENIOR LECTURER IN FINANCIAL LAW AND REGULATION, University of East London

Paul Murphy, PUBLISHER OF THE CRYPTO CREDIT REPORT, Graychain

Elisabeth Noble, SENIOR POLICY ADVISOR, European Banking Authority

Marc Temple, FINANCIAL CRIME COMPLIANCE SPECIALIST, EMEA, Quantexa

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# The Future of Banking is NOW.

#### Will you Evolve, Jump or Attack?

In a highly disruptive environment, banks are in the ideal position to revolutionise their position and transform the lives of customers. Three models determine the most successful way forward: **Evolve** by shifting to a more effective model, **Jump**, by creating and migrating to a new entity, or **Attack** by taking the fight to the challengers and launching a unique proposition to generate new revenue. But the time to reinvent and define the future is now.

To understand how Publicis Sapient is helping leading banks transform for NEXT or if you're interested in joining our team, speak to our booth team or visit www.publicissapient.com.

#### **AGENDA**

#### 11 NOVEMBER

#### WELCOME STAGE

**WELCOME STAGE** 10:00 - 10:10

Welcome to FinTECHTalents Generation 2019 - Day 1. A focus on current trends around

technology, innovation and talent.

10:10 - 11:30 Keynote Debate | Where we are going, will we need banks?

Forget the General Election - we have gathered the best and the brightest minds in FinTech to

debate the future of our industry.

FinTECHTalents will be observing a two minute silence at 11:00 in honour of Armistice Day

The final winner - our industry will decide.

Anne Boden, CEO, Starling

Josh Bottomley, Global Head of Digital, HSBC

Russell Pert, Industry lead, Financial Services, Facebook

Aritra Chakravarty, Founder & CEO, Dozens

Ceri Godwin, Director, Growth & Advisory-EmTech, Santander UK

#### **Moderators:**

Lianna Brinded, Head of Yahoo Finance UK Joy MacKnight, Managing Editor, The Banker

11:30 - 12:00 Keynote | You say you want a revolution...but do banks have what it takes?

> FinTechs are at the edge of the banking industry, responding to shifting consumer behaviour as they are driving change in the banking ecosystem. But do legacy banks understand what is

required to run with the challengers? Is it already too late? Matt Locsin, Global Head of Innovation, Publicis Sapient

Fireside Chat | Digital transformation in the real world 12:00 - 12:30

AOE and Commerz Real AG talk through the cultural and operational realities of digital transformation.

Kian Gould, CEO & Co-Founder AOE

Dr. Andreas Muschter, CEO, Commerz Real AG

**Lunch & Networking + Live Music** 12:30



13:00 - 17:30 Stories Stage Chairs - Will Hackett, Head of European FinTech Practice, Pangea







10 MINUTES EACH

& Magdalena Krön, Global Rise Platform Director, Barclays

Chapter 1 Ahmen Amin, Head of Sales, AccountScore

Chapter 2 Katalin Kauzli, CEO, Charlie India Chapter 3 **Bob Koster**, Sales Director, Owlin

Chapter 4 Gareth Williams, CEO, YellowDog

Chapter 5 Robert Fillmore, VP and GM of EMEA, Sensibill

Chapter 6 Melanie Palmer, CMO, Nucoro

Chapter 7 Lisa Terziman-Gutu, Head of BD, Salt Edge Chapter 8 Jakub Piotrowski, Chief Revenue Officer, Meniga Chapter 9 Yair Ravid, Co-founder & CEO, Reach Digital

Chapter 10 Freddy Kelly, CEO, Credit Kudos

### **DAY ONE**

#### 11 NOVEMBER



Chapter 11 Alexey Khitrov, President, ID R&D
 Chapter 12 Olly Betts, CEO & Co-Founder, OpenWrks
 Chapter 13 Davyde Wachell, CEO, Responsive Al

Chapter 14 Craig Mackay, Chief Product Officer, Sharktower

Chapter 15 Kimmo Soramäki, CEO, FNA

Chapter 16
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Chapter 17
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Chapter 17
Chapter 18

Chapter 19 Stewart Davies, Head of UK Financial Services, Objective Keystone

Chapter 20 Robert Baugh, CEO, Keepabl

#### **STRATEGY STAGE**



#### Strategy Stage Chair - Brendan Gilmore, MD, BPG Strategy

13:30 - 14:00

#### **Keynote | Big Tent Fintech**

FinTech is not a sector, nor a group of companies, it is about innovating financial services everywhere from

any organisation.

**Søren Rode Andreasen**, Chief Digital Officer, Danske Bank

14:00 - 15:00

#### Discussion | Cultural restructuring and digital transformation

AOE hosts a talk through the cultural and operational realities of digital

transformation.

**Kian Gould**, CEO & Co-Founder, AOE **Dr. Andreas Muschter**, CEO,

Commerz Real AG

**Michael Anyfantakis**, Digital Transformation Leader, Lloyds

**Banking Group** 

**Esther Lastanao**, Head of Operations & Business

Transformation, Zurich Santander

#### BUILD STAGE +H

#### **Build Stage Chair - Conny Dorrestijn,**

Founding Partner at BankiFi

13:30 - 14:00

#### Keynote | Is Technology fuelling creativity?

We love gadgets and gizmos a plenty - but are they enough to

inspire innovation?

**Anshu Sharma Raja**, MD, Global Head, Retail Banking Technology, Standard Chartered Bank

14:00 - 15:00

#### Discussion | Building FinTech on a platform of collaboration

The term of 2019 is

'platformification' - what does that mean for financial services?

**Mitesh Soni**, Chief Evangelist, Finastra

**Robert McWilliam**, Managing Director, Financial Markets/WB,

**ING Bank NV** 

**Juan Jiménez Zaballos**, Head of Financial Industry Transformation Santander Digital - Platforms

15:00 -15:30

Snack Time!



#### **AGENDA**

#### 11 NOVEMBER

#### **DAY ONE**

#### STRATEGY STAGE A

15:30 - 16:15

Discussion | Building a better partnership model

The push to collaborate and partner has never been greater. Is it time to throw out the old playbook and build a new partnership model.

**Chris Loake**, Chief Technology & Operations Officer, C. Hoare & Co. **Simon Ware**, Strategy, Innovation

& Planning, Invesco **Sophia Bantanidis**, Head of

Regulatory Strategy & Policy TTS Innovation Treasury & Trade

Solutions, Citi

**Roman Cantarero**, API's Sandbox Product Owner Innovation Services,

Digital, Santander UK

16:15 - 17:00

Discussion | FinTech as a force for good

Financial inclusion, the developing world and ensuring access to money is secure, accessible and remains a tool for positive change.

**Diana Carrasco**, Group Head of Risk, Digital Channels - COO, Lloyds Banking Group

**Diana Biggs**, Global Head of Innovation | HSBC Private Banking **Pol Navarro**, Digital Director,

TSB Bank

BUILD STAGE +

15:30 - 16:15

Discussion | What is human centric design?

How can we design financial products that fit with human requirements.

**Dorthe Håhr Dupont**, Head of Nordea Ventures, Deputy Group Digital, Nordea **Sotiris Manderis**, Managing Director, Corporate and Institutional Digital,

**HSBC** 

Karen Jones, Service Design,

Commercial Banking, Lloyds Banking

Group

16:15 - 17:00

Discussion | Security, Identity and building a safer world

Gail Kozlowski, Credit Card Product

Lead, RBS

**Emma Lindley**, Co-Founder, Women in

Identity

17:00 - 17:45

Discussion | Open Banking | How it works

Open banking launched as hype - while many banks, firms and companies started the quiet process of doing. How was Open Banking done? A series of

case studies to discuss.

**George Miltiadous**, Head of Open Banking Delivery, UK, HSBC

Frank Jan, CEO, Yolt

#### **WELCOME STAGE**

17:45 - 19:00

Unthink Tank - a talk series by Yolt

Unthink Tank explores the concept of 'unthinking'. Inviting leaders and innovators from the tech, disruptor and creative communities to discuss issues that impassion and empower them.

Dr. Sue Black OBE Unthinks gender bias and the future of technology

18:00 - TIL LATE

Party time! - Networking, Craft Beer and Live Music!

19:15

**Live Music Stage - Our community convenes** 

We bring everyone back to:

- Reflect on the day
- Highlights what can be expected on Day 2

18

#### DAY TWO

#### 12 NOVEMBER

#### **WELCOME STAGE**

10:00 - 10:10 Welcome to FinTECHTalents - Day 2

A focus on the future – the how, what, where and who that will build the next generation of

financial services.

10:10 - 11:00 Keynote Debate | Do we need a head of digital?

Technology has long been a part of financial services - the recent FinTech revolution aside. If 'tech' has always been a part of 'the Fin' - how has the role of the 'tech chief' changed?

Do banks still need a head of digital?

The Digital Debate - Our audience decides.

Chris Worle, Chief Digital Officer, Hargreaves Lansdown

Andrew Smith, CTO, ClearBank

Drew Graham, Director, Digital Strategy, Barclays

Anshu Sharma Raja, MD, Retail Banking Technology, Standard Chartered

Moderators: Jamie Powell, FT Alphaville, Financial Times

11:00 - 11:30 Fireside Chat | How to build FinTech partnerships in the real world

FinTech powerhouse, OakNorth sit down to talk about the origins of partnerships, current plans

and future strategies.

Amir Nooriala, Chief Strategy Officer, OakNorth

Moderator: Bradley Leimer, Co-Founder, Unconventional Ventures

11:30 - 12:15 Panel | Finding a unicorn in a glitter storm

We all love FinTech and want it to succeed - but where is the ROI? Our investors reveal

what they really really want in their portfolios.

**Thomas Bussey**, Investment Manager, Strategic Innovation Investments, HSBC

Valentina Isakina, Managing Director, Financial Institutions, JobsOhio

Juliette Souliman, FinTech, VC Investor, Octopus Ventures

**Alix Brunet**, VP, Citi Ventures

Moderator: Charlotte Crosswell, CEO, Innovate Finance

12:15 - 13:30

Lunch





13:30 - 17:00 Stories Stage Chair - Julie Lake, CEO / Founding Director, The FinTech50

Chapter 1 Luke Moore, Revenue Director, iProov

Chapter 2 Andrey Demchenko, Business Developer, Particeep

Chapter 3 Rob Leslie, CEO, Sedicii

Chapter 4 Ammar Akhtar, Founder, Yobota

Chapter 5 Maarten Wegdam, CEO, ReadID

Chapter 6 Bertrand Munier, Founder CEO, RiskInnov Chapter 7 May Michelson, Director of Sales, BD, PayKey Chapter 8 Guy Stiebel, CIO & Chief Architect, Scanovate

Chapter 9 Miroslav Petrov, Product Director, Fortia

Chapter 10 Alessio Castelli, Account Manager Business and Operation and

**Dario Delle Noci**, Project Manager Standards and Network, CBI

Chapter 11 Quent Rickerby, Managing Director, 123signed

Chapter 12 David Sirignano, MD, Grow Secure

#### **AGENDA**

#### 12 NOVEMBER

#### **DAY TWO**

#### **STRATEGY STAGE**



**Stratergy Stage Chair - Pam Bateson,** 

**CEO & Founder, Thrive Partners** 

13:30 - 14:00 Fireside Chat | Scaling and team building in the real world

Monzo sheds light on the realities

of scaling.

**Jack Villiers**, Lead, Tech Hiring, Monzo **Bobbi Nicholson**, People Operations

Lead, Monzo

**Moderated by:** 

**Terry Gore**, Director, Financial Services & FinTech, JobsOhio

14:00 - 15:00 Case Study | When your Launchpad is a bank

Case studies from the Entrepreneurial Programme and Digital Programme at

Société Générale

**Anthony Woolley**, MD, UK Chief Innovation Officer, Société Générale **Sohail Raja**, Head of Execution Platforms & UK Chief Digital Officer,

Société Générale

Gene Salerna, CDO, Kleinwort

Hambros Private Bank

James Green, Innovator and

Intrapreneur

#### BUILD STAGE H

**Build Stage Chair - Ghela Boskovich**, Founder FemTech Global

13:30 - 14:00

Keynote Fireside Chat | Tech in Practice - AI & Big Data

for the future of Credit Risk

Management

How can firms use millions of data points to gain real time insights?

Emmanuelle Mathey, Head of

Credit Risk, Schroders

Bob Koster, Commercial Director,

Owlin

14:00 - 15:00 Discussion | Keeping secure

whether open source or inner

source

Nigel Abbott, Regional Director,

North EMEA, GitHub

James McLeod, Director of

Community, FINOS

15:00-15:30

15:30 - 16:15

**Snack Time!** 



**Network Effects** 

From the point of view of bank, technology provider and investor. Lots of practical, sage advice.

**Discussion | Unleashing** 

Martin Mccann, CEO, Trade Ledger

Oliver Prill, CEO, Tide

Evgenia Plotnikova, Principal,

Dawn Capital

Ben Robinson, Co-Founder, Aperture

15:30 - 16:15

**Discussion | Crack it open - DLT** 

Blockchain and distributed ledger -

laid bare

**Anthony Stevens**, Global Head of Product Innovation, C&IS at Northern Trust Corporation

**Aime Stokes**, Innovation Project Analyst - DLT, RBS/NatWest

#### DAY TWO

#### 12 NOVEMBER

#### STRATEGY STAGE A

16:15 - 17:00

#### **Discussion | Talent 2.0**

What makes a good team member? Where can you find the best talent? Is it all about skill and learning – or is there a personality 'type' that works better in tech?

The technology and innovation industries are at a cross roads. Where can 'talent' go from here?

Wincie Wong, Head of Rose Review Implementation, RBS/NatWest Romain de Maud'huy, Chief Transformation Officer for Motor and Travel, AXA Partners Jennifer Drabble, Director of Data Product and Science, Barclays

#### BUILD STAGE H

16:15 - 17:00

#### Discussion | Digital

Transformation – Getting it done

Beyond the buzzwords, we hear from people who are getting their hands dirty and getting down with digital transformation.

**Roberta Profeta**, International Subsidiary Banks Division, Multichannel Office, Intesa Sanpaolo

Jamie Broadbent, Head of Digital & Innovation, RBS International Terry Chapendama, director, National Bank of Kuwait (International) PLC

**Philipp Petrescu**, Co-founder & MD MVP Factory

#### **WELCOME STAGE**

17:00 - 18:00

Case Study - Lloyds Banking Group's Digital Transformation with Publicis Sapient
Publicis Sapient

**Dave Gore**, Engineering Director, Lloyds Banking Group **Pinak Vedalankar**, Head of Engineering, Publicis Sapient

Dr. Kanishka Bhattacharya, Senior Director, Data Science & Analytics, Publicis Sapient

Moderator: Lucy Bell, Senior Talent Strategist, Publicis Sapient

18:00

#### **End of Day Two | Our community convenes**

We bring everyone back to a main area to:

- Reflect on the day
- Find out what we expect from Discovery Day on Day 3!



#### **13 NOVEMBER**



#### **WELCOME** | SAITE HTalents

Nothing kicks off flights into science fiction fancy quite like discussions around artificial intelligence. Whether it be the countdown to autonomous vehicles, the development of intelligent, creative machines to the semi-regular tabloid warnings about how robots will soon steal our jobs – it can be hard to balance the true impact of AI and machine learning on our lives against hype and hyperbole.

On Day 3 of the Festival we will take a sharp look at how Artificial Intelligence will impact our Society, our Industries and our Workplace.

#### **WELCOME** | SRegTECHTalents

RegTech Conferences that were once well attended and enjoyed in 2017 have suffered a slow decline thanks to a repetitive agenda and lack of tangible outcomes.

We believe the industry deserves better and so created RegTechTalents for you!

RegTechTalents is the only global forum in the RegTech industry focussed on creating a meaningful dialogue aimed at improving the implementation and understanding of Regulatory Technology.

Starting the day with why RegTech is needed, exploring the benefits it can realise through real life stories and debating the big topics of the day, Regulation, Privacy and Crypto.

#### **AITECH STAGE**

10:00 - 10:10	Welcome   AITECHTalents - Society Industry, Workplace Liz Lumley, Director, VC Innovations Terry Cordeiro, Product Lead, 11.FS
10:10 - 10:30	Keynote   Al in plain language Clara Durodie, Chair, Cognitive Finance
10:30 - 12:30	Society   Risk, Regs and Ethics
10:30 - 10:45	Society   Accountable and Explainable Al Janet Adams, Head of Risk & Controls, Head of Al, SME, TSB Bank
10:45 - 11:30	Society Panel   A safe space for Al How do we solve the problem of unintended and harmful behaviour that may emerge from poor design of realworld Al systems.

#### **REGTECH STAGE**

:10	Welcome   AITECHTalents - Society, Industry, Workplace Liz Lumley, Director, VC Innovations Terry Cordeiro, Product Lead, 11.FS	10:00 - 10:10	Welcome   RegTECHTalents - Technology, Regulations & Talent Sian Lewin, Co-founder and Head of Client Delivery, RegTech Associates
:30	Keynote   Al in plain language Clara Durodie, Chair, Cognitive Finance	10:10 - 10:30	Keynote   The "Why" of Regtech Julia Black, Strategic Director of Innovation for LSE and member of the Prudential Regulation
:30	Society   Risk, Regs and Ethics		Committee of the Bank of England
:45	Society   Accountable and Explainable AI Janet Adams, Head of Risk & Controls, Head of AI, SME, TSB Bank	10:30 - 11:15	Chat   What are the challenges for regulated firms? This morning's guests include global bank, an exchange and a FinTech - as they sit in the hot seat.
:30	Society Panel   A safe space for Al How do we solve the problem of unintended and harmful behaviour that may emerge from poor design of realworld Al systems.		Eric Wu, Head of Technology, Revolut Adriana Ennab, Head of Policy, Credit Suisse Anne Giviskos, Head of Risk and Compliance   Chair, Benchmark Oversight Committee, Euronext
			<b>Host: Ruth Wandhöfer</b> , NED, Consultant & Partner, Gauss Ventures

#### **DAY** THREE

#### 13 NOVEMBER

#### **AITECH STAGE**

Janet Adams, Head of Risk & Controls, Head of AI, SME, TSB Bank Emilia Tantar, PhD, Chief Data and Artificial Intelligence Officer, INCERT GIE

Ronan Brennan, Strategy & Innovation, Personal Banking, RBS Valeria Cortez Vaca Diez, Data Scientist, Machine Intelligence Programme, Lloyds Banking Group

11:30 - 11:45 Society | Should I be using Al for this?

**Charles Radclyffe**, Head of Al, Fidelity International

11:45 - 12:30 Society Panel | Morality and the machine

Within the seemingly boundless landscape of AI do questions of ethics remain for both humans and machines?

Charles Radclyffe, Head of Al, Fidelity International Lisa Talia Moretti, Associate Lecturer, Institute of Management Studies, Goldsmiths College Theo Lau, Co-Founder, Unconventional Ventures

#### **REGTECH STAGE**

11:15 - 11:45

Stories | Real life crime stories
Should citizens be willing to
sacrifice rights to data privacy for
better regulatory controls?
From the files of Financial Crime
Squad - we examine the impact,
aftermath and how technology
can be used to prevent dubious
activities.

**Chris Felton**, Director of Economic Crime Academy, City of London Police **Denisse Rudich**, Policy Advisor,

Sentry

11:45 - 12:30

**Debate | Data Privacy v Regulatory Controls** 

Citizens should not have to sacrifice their right to data privacy for better regulatory controls

For: Valerie Khan, Co-founder and Vice President, Digital Equity Against: Peter Lancos, CEO, Exate Moderator: Nilixa Devlukia, Head of Regulatory, Open Banking Implementation Entity

#### 12:30 - 13:30 Lunch & craft beer sessions

financial services for all?





13:30 - 14:30	Industry   Al Adoption in	13:30 - 13:45	Keynote   RegTech Startups
	Financial Services		take the stage Sholthana Begum, Senior
13:30 - 13:45	Industry   Keynote		Technical Specialist, Bank of
	How can artificial intelligence, advice		England
	and analysis guide us to making		J
	better decisions in financial services?	13:45- 15:00	Challenge   RegTech Startups
	Adri Purkayastha, Head of		take the stage
	Technology & Cyber Risk Analytics,		Problem presented, Challenge
	BNP Paribas Group		accepted, Solutions expressed - C
12.45 14.20	In death   Debasis and Ferrancies		expert panel (and our audience)
13:45 - 14:30	Industry   Behavioural Economics		decide
	Can nudges and pokes create better		

Our

#### **AGENDA**

#### 13 NOVEMBER



#### **AITECH STAGE**



**Roshan Rohatgi**, Senior Innovations & Entrepreneurial Professional, RBS **Poojya Manjunath**, Machine Learning Senior Product Manager, Lloyds Banking Group

**Adri Purkayastha**, Head of Technology & Cyber Risk Analytics, BNP Paribas Group

**Dr. Peter Brooks**, Chief Behavioural Scientist, Barclays

14:30 - 15:00

Snack Time!



15:00- 17:00 Workplace | Automation, assistance and the jobs of the

future

15:00 - 15:15 **Workplace | Keynote** 

Beyond automation – which jobs are being supported by robotics and machines?

**Ganna Pogrebna**, Professor of Behavioural Economic and Data Science, University of Birmingham

15:15-16:00

Workplace | Future skills for an automated world

Will skills such as communication, care giving, and creativity gain further importance in the future?

**Ash Booth**, Head of AI, HSBC **Louise Smith**, Head of Intelligent Automation, RBS

Cristian Paun, CIO, EMEA, DuPont

16:00 - 16:45

Workplace | Conversing with 'bots

Chatbots, conversational interfaces, and the changing nature of customer service

16:15 - 16:45

REGTECH STAGE



**Expert panel:** 

**Graham Corr**, Head of Regulatory Technology Development at Royal Bank of Scotland

**Tariq Khan**, Partner (Fintech & Regtech), Outrun Ventures **Gavin Smyth**, Director of Risk & Compliance, Nationwide

**Ascent**, Craig Novack, Account Executive

**Keepabl**, Robert Baugh, CEO **Quantexa**, Marc Temple, Financial Crime Solutions, EMEA

**Objective Keystone**, Stewart Davies, Head of UK Financial Services, Objective Keystone

**Moderator: Jason Boud**, CEO, RegTech Associates

15:00 - 15:30

**Snack Time!** 



15:30 - 16:15 **Debate | Regulating Crypto** 

Without balanced regulation of the crypto market will innovation be stifled by the state?

For: Paul Murphy, Publisher of the Crypto Credit Report, Graychain Against: Dr. Iwa Salami, Senior Lecturer in Financial law and Regulation, University of East London

**Moderator: Ruth Wandhöfer**, NED, Consultant & Partner, Gauss Ventures

Experts | Can regulation keep pace with innovation?

**Elisabeth Noble**, Senior Policy Advisor, European Banking Authority

16:45 - 17:00 Closing Conversation | The RegTech Community

reflects on the day

**Sian Lewin**, Co-founder and Head of Client Delivery, RegTech Associates



## Open Programmes



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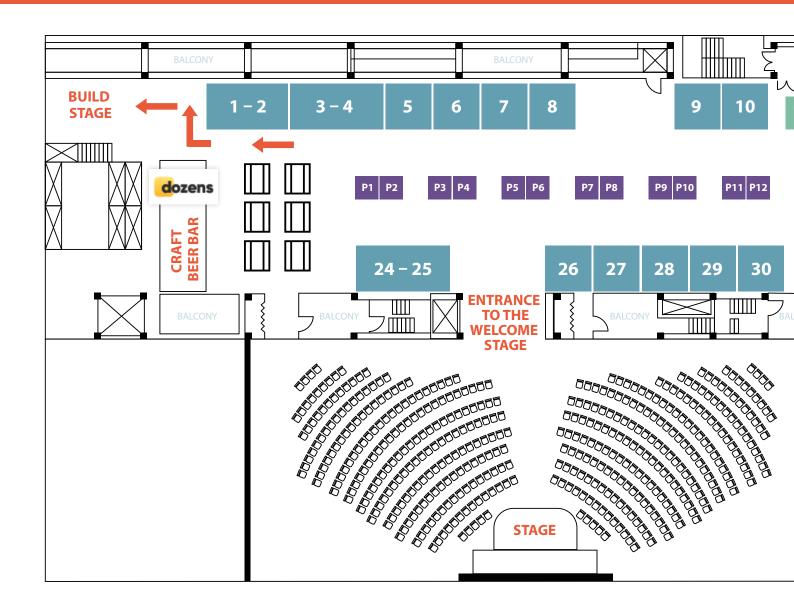


Open Programmes



Executive Education Ranking 2019

#### FLOOR PLAN | SpinTECHTalents

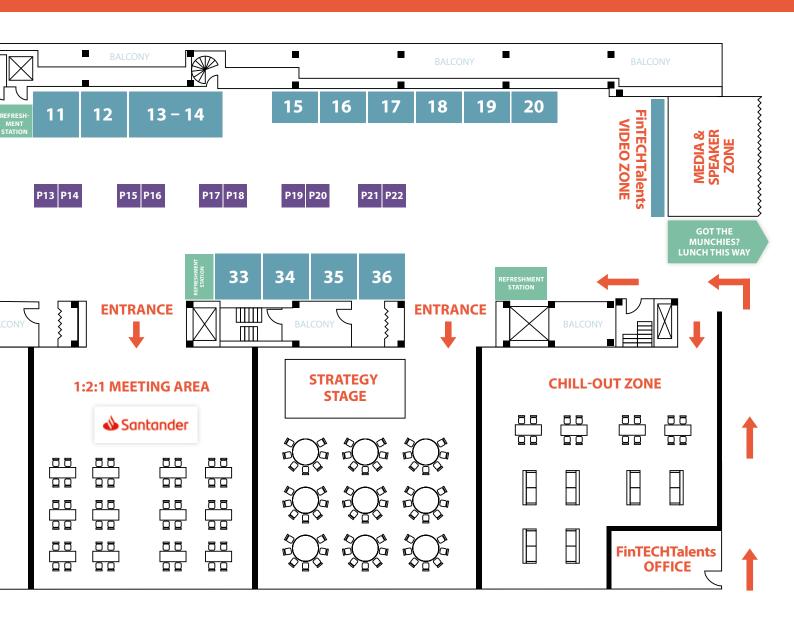


- 1 & 2 Dozens
- 3 & 4 JobsOhio
- 5 GitHub
- 6 Fortia
- 7 Sensibill
- 8 Salt Edge
- 9 Sharktower
- 10 Sedicii
- 11 Thrive Partners

- 12 Objective
- 13 Publicis Sapient
- 14 Publicis Sapient
- 15 Read ID
- 16 Santader
- 17 Santander
- 18 University of Edinburgh
- 19 Monzo

- 20 Oxford Said
- 24 Finastra
- 25 Finastra
- 26 Owlin
- 27 Meniga
- 28 Iproov
- 29 Quantexa
- 30 Yolt

#### 11-13 November, Printworks London



33 - MPV Factory

34 - ITFS

35 - Creditsafe

36 - Aperture

P1 - Accountscore

P2 - Charlie India

P3 - Yellowdog

P4 - Nucoro

P5 - Particeep

P6 - ID R&D

P7 - OpenWrks

P8 - PayKey

P9 - Riskinnov

P10 - Scanovate

P11 - 123 Signed

P12 - Ascent Regtech

P13 - Credit Kudos

P14 - Responsive Al

P15 - Keepabl

P16 - REACH

P17 - Innovate Finance

P18 - Invest Suite

P19 - Yobota

P20 - CBI

P21 - Crowdz

P22 - NorthRow

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#### LIVE MUSIC STAGE

Top off your experience at FinTECHTalents 2019 at the Acoustic Stage, where independent acts from London's music scene will perform. Join us for an impressive line-up of carefully curated musicians and songwriters taking to the stage at the UK's ultimate fintech festival.



Esther Turner is a UK singer songwriter based in Birmingham. Surrounded by a range of music growing up, she's been influenced by everyone from Michael Jackson and Avril Lavigne to Joni Mitchell and Basement Jaxx.

Teaching herself guitar, piano and the drums, she started writing her own songs and hit the road gigging. She's also been interviewed by the BBC's Sunny and Shay and played at BBC Introducing's 10th Birthday.

She's supported the likes of Ed Sheeran and the Jacksons and has opened for Justin Bieber and Katy Perry but is now working on her EP due for release this year.

The youngest child of a traditional Jewish home, music has played a major part in Ilana's home life and she has been songwriting and singing since early childhood with her first TV appearance for an original composition at age 11.

She spent two decades working with established international recording artist & bands at Sony Music, but inspired by her own journey and challenges as an artist, she turned her focus to coaching and showcasing emerging talent by creating an artist hub and community that has now become one of the leading underground communities for New Talent in London.

ILANA

Her vision to re-focus on her own musical endeavours led Ilana to release her debut album 'My Little Tree' in February 2009 and she is now working on her second album, which maintains the theme of innocent wonder, empowerment & nostalgia times gone by.







London-based Sophie Lloyd radiates dancefloor magic behind the decks and in the studio, producing "happy music" as an antidote to the world's pervading doom and gloom. She's a DJ with over 15 years experience, an authoritative depth of musical knowledge and an innate talent for creating an atmosphere with music. Her affinity for disco, soul and house music has seen her play alongside the likes of Mark Ronson, Horse Meat Disco, Purple Disco Machine,

Dimitri From Paris and Todd Terje, as well as being a frequent guest at Jade Jaggers' legendary Jezebel parties. A regular on the festival scene, she has curated a stage at Festival No6 in Portmerion as well as playing for Glitterbox, Classic Music Company and Secret Garden Party, Farr, Lovebox and Bestival, to name only a few. She has held numerous high-profile residencies in London and played for a range of world-class clients.

Sophie's productions are also turning heads. With releases on Greg Wilson's A&R label, Paper Recordings and MTA, she recently signed her sublime gospel house record 'Calling Out' to Classic Music Company. Featuring the uplifting voices of soul trio Dames Brown, 'Calling Out' has received critical acclaim and picked up remixes from the likes of Floorplan and Danny Krivit, David Penn & Riva Starr. The original 7" release continues to sell out while the record opens the dance music world up at Sophie's feet. Always naturally understated, Sophie Lloyd's impeccable taste shines through in everything she does, whether that's an irresistible party soundtrack or a timeless disco record.

#### MODUPÉ



Modupé is vocalist with a powerful and distinctive voice. Influenced by the likes of Amy Whinehuse, Brandy, and Bruno Mars, she's also a talented songwriter and musician. She's performed at many prestigious venues across London – including The Hard Rock Cafe, Proud Camden, Mahiki, The London Palladium, The Bedford Balham and BoxPark Shoreditch, providing incontrovertible proof that venues such as these recognise a rising talent in the music industry. Modupé has recently become the face of a huge Gibson Guitar campaign, in partnership with TFL and The Mayor of London. Her photo is featured on the side of the two london bus routes! She's also a Resident Artist at the renowned Roundhouse Camden!

#### dozens

#### **CRAFT BEER SESSIONS**



#### **HOWLING HOPS**

#### CREATED IN HACKNEY

Howling Hops was established in 2011 by Peter Holt, whose dream it was to brew beer in the tiniest space in the UK, under the Cock Tavern in Hackney. Since then, they've brewed and perfected over 100 recipes on their 4-barrel kit, have moved to their new home in Hackney Wick, and were voted one of the top ten beers in London by The Independent.







#### **DAS KÖOLSCH**

4.6% A lager with a bready malt aroma and hints of the noble hops Tettanang and Mittlefruh. Reserved bitterness and a full mouthfeel.

#### **HOUSE IPA**

6.9% Juicy New England styled IPA. High chloride/sulphate ratio gives the impression of a fuller mouthfeel to complement the ultra juicy hop varieties used in the two dry hop additions. Aromas of peach, orange and earthy fermented fruits combine with the drinkable, not-quite-sweet body. Reserved bitterness aides the perceived sweetness to accentuate the fruity aromas/flavour.



#### **PALE XX**

5.1% American style pale ale. Fruity aroma complementing a more complex malt base than the Pale Ale. Fermented with the house yeast (New England strain) it produces a more estery profile that requires more bitterness for drinkability. Similar stonefruit aromas but with a more dank forest vibe from the Columbus. Fruity flavour with an assertive bitterness.

#### **PALE ALE**

3.8% American style session pale. A fruity and hop forward session beer fermented with a New England yeast strain. Aromas of stone fruit and pine, reserved malt profile and a clean dry finish.



# Can you still remember your first time?

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#### Become a company sponsor of the new Fintech Doctoral Programme

Our new PhD in Financial Technology is a collaboration between the University of Edinburgh, EIT Digital, Fintech Scotland, Scottish Enterprise and Highlands and Islands Enterprise.

#### Invest in talent development to gain competitive advantage

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#### Drive development of fintech solutions and products

This unique programme combines a company research project with an industrial PhD training structure that has a focus on the intersections of finance and economics, and informatics and technology.

Co-funding is available from the EIT Digital to supplement company sponsorship.

#### To discuss opportunities:

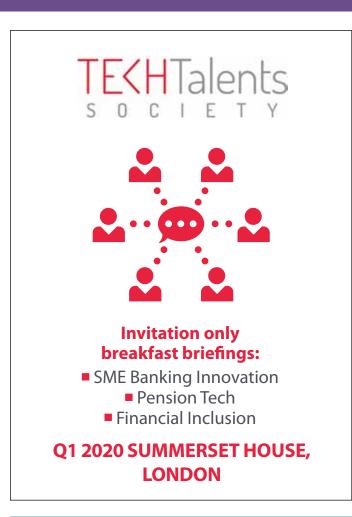
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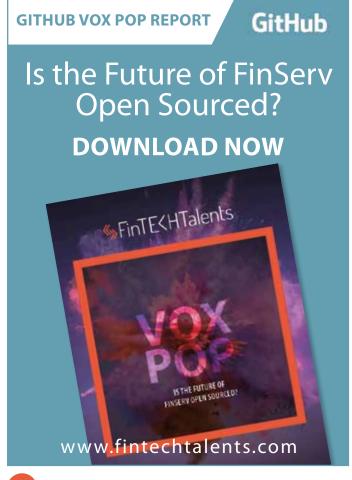




#### **STAY TUNED**









#### MAKE NETWORKING SIMPLE WITH BRELLA

Are you missing out on making the best connections possible at FInTECHTalents 2019? Our private networking tool, Brella, lets you view the event schedule, who is attending and book 1-to-1 meetings with your best matches.

#### Step 1 - Sign In

Join the community at https://next.brella.io/join/ The event code is

#### **Step 2 - About Yourself**

Complete your profile including interests and a catchy pitch for Brella's unique algorithm to recommend the most relevant connections for you.

#### **Step 3 - View Attendees and Schedule**

Scroll through the attendee list and schedule to see the full agenda and available networking times. By booking meetings and selecting content you can create your own schedule.

#### **Step 4 - Book Meetings**

Click Suggest Meeting, select a time and send the request. It's as simple as that!

#### Step 5 - Download the Brella app

Download the Brella app from the App Store & Google Play or scan the QR code. Use our code to join us.

You'll be assigned a meeting spot once your meeting is accepted. Please refer to the map in this guide for location details.

#### MEET OUR NETWORKING MANAGERS





Sarah Finegan

Darya Manaenkova



Emily Atherton



Neal Ray







#### SECRET SHOPPER

THE FINTECHTALENTS SECRET SHOPPING SQUAD



The squad is an elite group of covert operatives – watching, evaluating and visiting our line-up of exciting FinTech companies as part of the FinTech Stories streams on Days 1 and 2 of the festival.



The FinTECHTalents Secret Shoppers are made up of technologists and innovators from across financial institutions, tech providers, and investors. We can't share their names, but they come from a range of organisations, including

HSBC, Northern Trust, Santander, Finastra, and TSB. At the end of Day 2, we will tally your scores and reveal an ultimate 'FinTECHTalents Secret Shopper' winner.

The winner will be announced on the exhibition floor at 6:30pm on Tuesday 12th November





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#### **BREAK THE CYCLE**





Comms for Good launches the biggest ever Fintech charity campaign, Break the Cycle at FinTECHTalents 2019 as Festival goers are challenged to race each other on exercise bikes.

Break the Cycle is a workplace race to cycle round the world in 80 days on exercise bikes and raise £80,000 for four Mental Health charities. The big race will run from January to March 2020.

Competing companies will race against industry partners, peers and competitors to pedal around the world – that's 18,000 miles – without leaving the office. Using exercise bikes in a lobby, break-out space or a meeting area, company employees and visitors will cycle a virtual round the world route, which will be tracked online for all to see. More about the race at commsforgood.org.

Extreme competitive behaviour, underhand tactics to stay ahead in the race, and fundraising by any creative or unusual means is STRONGLY ENCOURAGED.

Break the Cycle Charity Partners:

Mental Health UK
MQ – Mental Health Research

Beat – The UK's Eating Disorder Charity Young Minds – Child and Adolescent Mental Health

Together we can #BreakTheCycle of Mental Health Issues and increase wellbeing for ourselves and our families.

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