

SESSIONS

MAIN CONFERENCE - MONDAY - 23/09/2019

FinovateFall

Main Conference: September 23-25, 2019
Additional Summit Day: September 26, 2019
New York Marriott Marquis
New York

Registration, Breakfast & Networking

8:00am - 9:00am

Demo Session #1

9:00am - 10:20am

Intermission, Refreshments & Networking

10:20am - 11:05am

Demo Session #2

11:05am - 12:25pm

Lunch & Networking

12:25pm - 1:25pm

Keynote - Leveraging AI to combat financial crimes more effectively

1:25pm - 1:40pm

- Money laundering - why do we care about that?
- How to discover new fraudsters' strategies?
- Reducing false alarms using AI systems and covering for the risk of money laundering.
- Using technology to solve real-world problems of money laundering and financial frauds.

Participants

Magdalena Bogdańska - Data Scientist, Comarch

Demo Session #3

1:40pm - 2:45pm

Intermission, Refreshments & Networking

2:45pm - 3:30pm

Keynote - Optimizing for CX through fintech and bank collaboration: What does this look like in practice?

3:30pm - 3:45pm

Participants

Jason Mars - CEO and Co-Founder, Clinc

Demo Session #4

3:45pm - 4:45pm

Reception & Networking

4:45pm - 6:45pm

SCHEDULE

MAIN CONFERENCE - MONDAY - 23/09/2019

FinovateFall

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TIME	
8:00AM	8:00am - Registration, Breakfast & Networking
9:00AM	9:00am - Demo Session #1
10:00AM	10:20am - Intermission, Refreshments & Networking
11:00AM	11:05am - Demo Session #2
12:00PM	12:25pm - Lunch & Networking
1:00PM	1:25pm - Keynote - Leveraging AI to combat financial crimes more effectively 1:40pm - Demo Session #3
2:00PM	2:45pm - Intermission, Refreshments & Networking
3:00PM	3:30pm - Keynote - Optimizing for CX through fintech and bank collaboration: What does this look like in practice? 3:45pm - Demo Session #4
4:00PM	4:45pm - Reception & Networking

SESSIONS

MAIN CONFERENCE - TUESDAY - 24/09/2019

FinovateFall

Main Conference: September 23-25, 2019
Additional Summit Day: September 26, 2019
New York Marriott Marquis
New York

Registration, Breakfast & Networking

8:00am - 9:00am

Demo Session #5

9:00am - 10:20am

Intermission, Refreshments & Networking

10:20am - 11:05am

Keynote - Digital trends and how they are reshaping the consumer experience

11:05am - 11:20am

Participants

Jessica Turner - EVP - North America Product and Innovation, Mastercard

Demo Session #6

11:20am - 12:25pm

Lunch & Networking

12:25pm - 1:25pm

Keynote - Banking in the age of instinct

1:25pm - 1:40pm

Participants

Mark Sullivan - Global Business Leader, Banking & Capital Markets, Genpact

Demo Session #7

1:40pm - 2:45pm

Intermission, Refreshments & Networking

2:45pm - 3:30pm

Demo Session #8

3:30pm - 4:50pm

Reception & Networking

4:50pm - 6:50pm

At every Finovate event, the audience chooses the demos that win "Best of Show." The Best of Show awards ceremony for FinovateFall 2018 will be held during the cocktail and networking reception at 6:00 PM.

SCHEDULE

MAIN CONFERENCE - TUESDAY - 24/09/2019

FinovateFall

Main Conference: September 23-25, 2019
Additional Summit Day: September 26, 2019
New York Marriott Marquis
New York

TIME	
8:00AM	8:00am - Registration, Breakfast & Networking
9:00AM	9:00am - Demo Session #5
10:00AM	10:20am - Intermission, Refreshments & Networking
11:00AM	11:05am - Keynote - Digital trends and how they are reshaping the consumer experience 11:20am - Demo Session #6
12:00PM	12:25pm - Lunch & Networking
1:00PM	1:25pm - Keynote - Banking in the age of instinct 1:40pm - Demo Session #7
2:00PM	2:45pm - Intermission, Refreshments & Networking
3:00PM	3:30pm - Demo Session #8
4:00PM	4:50pm - Reception & Networking

SESSIONS

MAIN CONFERENCE - WEDNESDAY - 25/09/2019

FinovateFall

Main Conference: September 23-25, 2019
Additional Summit Day: September 26, 2019
New York Marriott Marquis
New York

Registration, Breakfast & Networking

8:00am - 8:40am

Chairman's Opening Remarks

8:40am - 8:50am
General Session

FinovateFall Kick-Off: Analyst All-Stars!

8:50am - 9:10am
General Session

Leading fintech research analysts take the stage for 7 minutes each to present key opportunities for banks and other financial services providers.

Participants

Alissa Knight - Senior Analyst, AITE Group

Alyson Clarke - Principal Analyst, Digital Business Strategy, Forrester Research

Jacob Jegher - President, Javelin Strategy & Research

INNOVATION KEYNOTE: Pepper the Robot and the HSBC Journey

9:10am - 9:40am
General Session

Participants

Jeremy Balkin - Head of Innovation, HSBC

Building a culture of innovation: Inspiration from outside the industry, and how financial services are transforming

9:40am - 10:10am
General Session

- With customers looking increasingly to non-traditional providers, what does the future of financial services look like, and how are new strategies being implemented?
- Determining the effect on large incumbents: new ways of thinking, different processes, and attracting and developing talent
- How are tech companies helping startups and large enterprises innovate faster by injecting agility and scale into operations, and collaborating with traditional firms to improve offerings and better meet customer needs?
- How are these organizations using their tech niches to satisfy user needs across varying backgrounds?
- Fostering a culture of innovation: strategies to date, and what we can learn from AWS's example.

Participants

Chair: Katie Llanos-Small - Editor & Founder, iupana

Panelist: Jim Fanning - North America Business Lead for Banking and Payments, Amazon

Panelist: Jeremy Balkin - Head of Innovation, HSBC

Panelist: Roger Tsai - SVP Digital Strategy, Bank of America

Panelist: Gary Singh - SVP/GM Americas, Ondot Systems

WEB VS NATIVE: Choosing the right approach for your digital journey in FinTech

10:10am - 10:30am
General Session

Mobile web and native application technologies have evolved tremendously in recent years. In this session, we'll help you understand which approaches are right for your digital transformation efforts. You'll understand the tradeoffs for each technology, and we'll discuss best practices on which architectures fit the needs for projects in your organization.

Participants

Sean Ginevan - Head of Global Strategy and Market Enablement, Google

Morning coffee & networking

10:30am - 11:00am
General Session

Fireside chat - Beyond the Statistics: Women in Fintech

This session will dive into the numbers related to female leadership in fintech and beyond. Where do we stand today? How can we grow our influence and presence? More importantly, how can we enlist others in our efforts toward diversity, inclusion and belonging?

Participants

Sheri Fitts - Host, Women Rocking Wall Street

Reeling in Innovation: The risks digital transformation creates

11:00am - 11:30am
General Session

- Describing which modernization trends are most affecting the threats banks face.
- Discussing how those innovation decisions may adversely affect compliance and customer trust.
- Identifying security strategies that should be top of mind for both financial technology providers selling and banks implementing enhanced features on behalf of their customers.

Participants

Chair: Sean Spósito - Senior Analyst, Cybersecurity, Javelin Strategy & Research

Panelist: Amy Boawn - Threat Program Design and Implementation Manager, Booz Allen Hamilton

Panelist: Alan Leung - Head of Security, Coinbase Custody

Panelist: Kelsey Weaver - former publisher, Bank Director

The crucial role of data in executing your AI strategy

11:30am - 11:45am
General Session

Having a strong data ecosystem is paramount to executing AI and personalization strategies at speed and scale. This keynote will walk through the factors and considerations of building a data ecosystem, and the impact it will have on privacy, consumers and AI.

Participants

Hossein Rahnama - CEO, Flybits

DEBATE: Delivering the next generation in customized customer experience

11:45am - 12:25pm
General Session

- How do we think differently around segmentation, and meet the needs of different types of customers?
- Mirroring the digital experiences that customers are used to, and integrating your services into their world and the channels they already use.
- Identifying the sweet spot for serving all customers, regardless of their generational differences: how do we truly differentiate the customer experience using digital, and balance customers' varying needs?
- Exploring the differences between the competitive landscape in the United States, and how best to overcome barriers to digital innovation.
- Creating technology that serves human needs: uncovering what customers are trying to do, and getting out of their way

Participants

Chair: Michael Albanese - CEO, Tradewind

Panelist: Jarrod Joplin - SVP, Experience Design, Bank of America

Panelist: Mayank Mishra - Managing Director, Global Head Digital Channels, Citi

Panelist: Mark Sullivan - Global Business Leader, Banking & Capital Markets, Genpact

Panelist: Archie Ravishankar - Founder & CEO, Cogni

Panelist: Vivek Bedi - Head of Consumer Experience Digital Products, Northwestern Mutual

SPOTLIGHT ON LENDING: Lending solutions that work for the unconventional customer

12:25pm - 12:40pm
General Session

With alternative lending having had a definitive impact on financial services, what solutions have emerged for people with low credit scores, or those living paycheck to paycheck?

Participants

Vishal Garg - CEO and Founder, Better.com

Lunch & Networking

12:40pm - 1:40pm

12:40: Don't miss - The Finovate Accelerator/ Incubator/Lab Showcase

5 accelerators each showcase 2 of their hottest portfolio companies in 3-minute pitches (14 start ups in total) in this high-energy and thought-provoking conclusion to FinovateFall.

Real-time and cross-border payments: Where are we now?

1:40pm - 2:00pm
The Future of Banking & Payments

- With domestic real-time payments becoming the norm, when can we expect the same for cross-border payments, and what are the barriers still to be overcome?
- As ecommerce and business continues to shift towards global marketplaces, how is this causing us to rethink cross-border payments, and how do different entities approach cross-border payments?
- Delivering value for customers with transparent, real-time, cross-border payments, without compromising on security concerns
- Improving access to data, and leveraging that access to enhance the process.
- What regulations can we expect around quicker payments?

Participants

Chair: Yizhu Wang - Fintech Reporter, Mergermarket

Panelist: Rob MacColl - Head of Client Development, Cross River

Panelist: Anupam Sinha - Global Head of Domestic Payments and Receivables, Citibank

The Hit & Miss Sessions - Supporting digital transformation at scale: From design to implementation

1:40pm - 2:00pm
Digital Finance & Challengers

- Developing the skillsets to think through your digitization strategy and make it scalable.
- Establishing what it is you are seeking to achieve, and employing the right technology in meaningful ways to reach your goals.
- Selecting the most appropriate partnerships, and overcoming hindrances to effective partnerships..
- Embarking on a journey of cultural change, once the technology is in place.

Participants

Chair: Lindsay Lockhart - former COO of Hatch, and, Chief Digital Officer of Neocova

Panelist: Simon LeTort - Chief Digital Officer for the Americas, Société Générale

Panelist: Lewis Liu - Co-Founder & CEO, Eigen Technologies

Panelist: Pascal Hoffmann - SVP, Wholesale & International Banking Strategy, Wells Fargo

Panelist: Vamsi Potukuchi - VP, Americas, FIs (Relationships + Regulatory Compliance), Intesa Sanpaolo

Panelist: Grant Spradlin - Vice President of Customer Success, Nuxeo

Blockchain in practice: Meeting customer needs in more effective ways

1:40pm - 2:00pm
Technology for CX

- Exploring real use cases of blockchain in action, this session will explore what the implications of blockchain adoption are.
- How far in the future we can anticipate further change, and what these best case studies can mean for your blockchain adoption?
- Grappling with establishing the killer business model: what is preventing us from taking blockchain to the next level?

Participants

Chair: Tanya Andreasyan - Managing Director & Editor-in-Chief, Fintech Futures

Panelist: Anindya Sengupta - VP, Strategic Initiatives, Prudential Financial

Panelist: Tashina Charagi - Vice President, Operations, ADP Global Product and Technology, ADP

Panelist: Promoth Manghat - Group CEO, Finabl

Panelist: Andrew Cant - Vice President of Financial Services Solutions, NEXJ

Looking ahead to the future of regulation

1:40pm - 2:05pm
RegTech & Open Banking

With the tightening of regulation in the US, the likelihood of significant regulation by the Financial Services Committee, and the passing of significant data regulations in Europe, which way are the political winds blowing, and what direction will they take financial regulation in? What does this mean for the future of innovation, and how can we ensure that necessary technological change is enabled and not hindered: how can the US regulatory ecosystem support innovation, and what are the challenges that have been encountered?

Participants

Chair: Steve Boms - President, Allon Advocacy

Rob Morgan - VP of Emerging Technologies, American Bankers Association

Phil Goldfeder - SVP of Public Affairs, Cross River

The future is hybrid: Marrying roboadvice with human advisers, and how this fits into the broader wealthtech landscape

1:40pm - 1:55pm
Wealth Management Innovation

- As roboadvisory services develop, it seems that a balanced, hybrid approach, with the best of both worlds, has emerged as the optimal model for most people. What are the strengths and weaknesses of various models, and what can we learn from initiatives already in place?
- Successful implementation of hybrid advice and hybrid financial coaching models
- Exploring how to differentiate your offerings, and playing to your strengths to stand out in a crowded market.

Participants

April Rudin - Founder and President, The Rudin Group

John R. Crittenden - Chief Strategy Officer and Director of Partnerships, Pefin

How banks are winning in wealth management with AI

1:55pm - 2:10pm
Wealth Management Innovation

- Hear how recent developments in automated machine learning make development and deployment of AI easier, faster, and more cost effective than ever before
- Learn how the world's best practitioners are using AI and machine learning to find the best clients, deepen relationships, raise advisor productivity and improve the client experience
- Find out how to identify the best uses of AI in your organization using simple practical criteria

Participants

H.P. Bunaes - General Manager, Financial Services, Datarobot

Digital banking and alternative asset expansion across the globe: Where does the land lie, and what can we learn?

2:00pm - 2:15pm
The Future of Banking & Payments

- Bridging the gap between fintechs and big banks: what lessons can fintechs learn from the experiences of incumbents, to solve problems?
- Expanding into alternative assets: how to expand assets digitally to a broader base of clients, and making assets cheaper to transact in
- Operating digitally outside the US: what are the competitive differences, and what should you be aware of?
- Why has institutional uptake been more difficult than on the retail side, and how do we unblock these difficulties to make it easier, on the institutional side, to respond to the digital world?

Participants

Michael Albanese - CEO, Tradewind

Low-Code Leapfrog: Leveling the Technology Playing Field with Digital Challengers

2:00pm - 2:15pm
Digital Finance & Challengers

How is your financial institution handling ever-increasing disruption from digital challengers? Do you feel shackled by technical debt and worry you can't catch up? Automation is the key.

Learn why financial institutions are embracing low-code to accelerate their digital transformation journey, rearchitect their business, and level the technology playing field.

Participants

Mike Hughes - Senior Director of Product Marketing, OutSystems

Harnessing the power of customer experience to remain competitive

2:00pm - 2:15pm
Technology for CX

Participants

Gary Singh - SVP/GM Americas, Ondot Systems

Open Banking Adoption & Success Stories: Industry Standards bring opportunity and minimize risk

2:05pm - 2:20pm
RegTech & Open Banking

Fintechs have challenged traditional financial offerings by providing innovative, highly personalized customer experiences. Financial institutions have responded by prioritizing consumer needs through digital modernization and transformation efforts.

As financial institutions navigate through these complex digital transformations, they must balance security and trustworthiness while trying to provide an optimal customer experience.

Join us in an Open Banking discussion where we will discuss technical and business requirements, benefits, challenges, early adopters, case studies, and early success stories with leading financial institutions.

Questions to be answered:

- What is Open Banking? The importance of consumer consent.
- How to leverage API's for secure consumer data sharing.
- The benefits of aligning on secure data sharing standards that will fuel future innovation.

Impact investing: Redefining the wealth management landscape

2:10pm - 2:30pm
Wealth Management Innovation

- With impact investing an increasing buzzword, and startups responding to the demand for socially-conscious investment products, what strategies exist to target this emerging market in an effective, credible way?
- Exploring the emerging platforms that can support impact investment initiatives.
- How are the approaches being redefined and how can you harness partnerships to maximize the opportunity available?

Participants

Chair: Ryan Neal - Tech Reporter, InvestmentNews

Panelist: Tanya Svidler - Director of ESG Solutions, Morningstar

Panelist: Bradley Leimer - Co-Founder, Unconventional Ventures

Panelist: Ben DiScipio - Chief Strategy Officer, Fundopolis

Panelist: Brett Hickey - Founder & CEO, Star Mountain

Digital wallets: Beyond ApplePay and GooglePay for alternative service offerings

2:15pm - 2:40pm
The Future of Banking & Payments

- What are the potential opportunities for digital wallets to do more around digital ticketing, receipts, and identification, and to what extent is this the next big step for differentiated digital wallets?
- Will North America skip contactless payments altogether, and move straight from physical cards to broader digital wallet offerings?
- Looking to in what's happening in Asia and innovations in Europe, to establish how to pioneer new payment methodologies, and ensure you're innovating as the move to the cashless, wallet-less society continues apace.

Participants

Chair: William Hernandez - Fintech Reporter, American Banker

Panelist: Shari Van Cleave - Head of the Wells Fargo Digital Labs, Wells Fargo

Panelist: Chris Crespo - Executive Adviser and Head of Digital Direction, Nordea Group Digital

Panelist: Ricardo Pero - CEO, SellersFunding

The implications of new models in finance for the ways we do business

2:15pm - 2:35pm
Digital Finance & Challengers

With many companies seeking to automate and technologically-enable financial services, and new models emerging in areas from wealth management to insurance, and from real estate to buying a car, what do these new business models mean for the ways you operate?

Hear insights from experts from across the financial services world.

Participants

Chair: Sam Kilmer - Senior Director, Cornerstone Advisors

Panelist: Lucien Foster - Head of Digital Partnerships, BNY Mellon

Panelist: John Finneran - Senior Product Marketing Manager, Financial Services, Sinequa

Panelist: Brodie Gay - VP, Research, Unison

Innovation in corporate and investment banking

2:15pm - 2:35pm
Technology for CX

Participants

Chair: Tanya Andreasyan - Managing Director & Editor-in-Chief, Fintech Futures

Panelist: Joerg Landsch - Head Innovation Labs Americas, Deutsche Bank

Panelist: Allyson Laurance - Innovation - Global Fintech Partnership Lead, Citi Innovation Lab - Treasury & Trade Solutions

The changing face of know your customer: Securing digital identity

2:20pm - 2:45pm
RegTech & Open Banking

- Exploring the technological and regulatory enablers, and how financial institutions are responding to the changes.
- Simplifying onboarding for financial products: harnessing technologies to improve and control KYC in the most secure ways.
- Beyond regulatory responsibilities, determining what personal data you have on your customer, where it resides and how you control it.
- Self-sovereign ID - examining user control of identity and personally identifiable information

Participants

Chair: Robin Weiss - Senior Technology Advisor, Fidelity

Swapna Malekar - Senior Manager, Product, RBC

Frank Villavicencio - CPO, Shared Services, ADP

Blake Hall - Founder & CEO, ID.me

Nick Caley - Vice President - Financial Services and Regulatory, Forgerock

Shane Green - CEO (US), and Co-founder, UBDI, digi.me

Diversified product offerings in a new era of wealth management

2:30pm - 2:45pm
Wealth Management Innovation

- With new entrants offering different and varied service offerings and new business models, what does innovation in wealth management and investment look like moving forward, and which players should you keep an eye out for?
- How are different players using technology to satisfy the needs of all their customers, no matter what their wealth background?
- What will the next generation of wealth management frontend look like?

Participants

Chair: April Rudin - Founder and President, The Rudin Group

Panelist: Kevin Adams - SVP of Wealth Management Technology, Raymond James

Panelist: Raj Khara - EVP and Chief Marketing Officer, WealthEngine

Panelist: Rod Sayegh - Managing Director - Head of Digital Strategy, Fiduciary Trust International

Hindsight 2020: Adapting company culture in a revolutionizing financial world

2:35pm - 2:55pm
Digital Finance & Challengers

- Working holistically to ensure product delivery comes from a customer experience perspective first and foremost
- Becoming more agile and innovative, and bringing customer-centric products to market more quickly
- Applying design thinking to internal teams, to work more effectively in a digitized era of finance
- Focusing on rapid innovation from start to finish, and helping your organization to automate and become more efficient internally
- With incumbents in the transition period to new ways of working, how will you reskill your workforce to avoid damaging company culture?

Participants

Chair: Gabriele Columbro - Founder & Executive Director, FINOS

Panelist: Dariane Hunt - SVP; Design Director Artificial Intelligence, Bank of America

Panelist: Martin Lange - Director, Client Experience Strategy, BNY Mellon

Panelist: Jeff Smith - Global Head of Open Innovation, Citi FinTech

Panelist: Alyson Clarke - Principal Analyst, Digital Business Strategy, Forrester Research

Panelist: Al Pitcher - VP Technology and Chief Technology Officer, Alliant Credit Union

Technology for better data analytics and behavioral change

2:35pm - 2:55pm
Technology for CX

- The impact of social media on data, and the opportunities for behavioral change.
- With social media data allowing for a 360 view of an individual, how are we able to create effective nudges and shift behaviors and preferences, in a way that the customer deems acceptable.
- Harnessing data-driven analytics for true personalization of offerings and better customer experience.
- Using multiple data points to identify the sort of person your customer is, to be truly personalized in your recommendations: what data sources exist for you to use, and what are the optimum strategies for personalization.
- Acquiring customers: How do we think about different players, from your competitors to those in adjacent markets?

Participants

Chair: Larry Lubin - Chairman and President, Bluerush

Neesha Mathur - Head of Behavioral Science and Marketing, Prudential Financial

Dipanjan Das - Sr. Business Director, Cross-Marketing, Retail and Direct Bank, Capital One

Alex Muller - SVP, Entrepreneur in Residence (EIR), Synchrony Financial

Mohammed Ridwanul - Product Manager, AI Products, Dessa

The evolution of the payments experience

2:40pm - 3:05pm
The Future of Banking & Payments

- Digital experiences inside and outside of apps, and how the payments experience is changing.
- Exploring how ecommerce is changing, and how to balance the seemingly contradictory elements of reducing friction and increasing security.
- As merchants start to build their own in-app checkout experiences, is there a risk of banks, card networks and digital wallets being cut out of the picture? How are merchants taking back ecommerce experiences, and what should you be aware of?

Participants

Chair: William Hernandez - Fintech Reporter, American Banker

Panelist: Keerthivasan Rajagopalan - Group Head of Digital Wallets and Payments Engineering, Citi

Panelist: Michelle Ziolkowski - SVP, Head of Global Payables, Wells Fargo

Panelist: Mike Smallwood - CEO, Bitmo

Panelist: Rich Stuppy - Customer Experience Officer, Kount

Panelist: Milos Dunjic - AVP, Enterprise Payments Technology Delivery & Innovation, TD Bank

The prospects for open banking, and delivering an API transformation program

2:45pm - 3:15pm
RegTech & Open Banking

- Exploring the challenge of transforming legacy services and delivering integration patterns for real-time service integration using APIs.
- Looking beyond North America, what do other regional regulations for APIs look like, and what are the implications for your organization and for new technologies in the US?
- Ensuring the security of customer data as you open up your data and APIs to external partners, and where the responsibilities lie.
- Exploring the asymmetry and shift in power dynamics, as banks open up APIs and data access.

Participants

Chair: Don Cardinal - Managing Director, Financial Data Exchange

Greg Brown - Managing Director, Canadian Digital Sales & Marketing, North American Digital Channels, Bank of Montreal

Eyal Sivan - Senior Director, Enterprise Architecture, CIBC

Ben Soccorsy - SVP, Head of Digital Payments, Wells Fargo Virtual Channels, Wells Fargo

Steve Boms - President, Allon Advocacy

Building data-driven solutions to break down the barriers of investing

2:45pm - 3:00pm
Wealth Management Innovation

- Drawing on JPMorgan's extensive experience, hear how the organization is using data to serve clients more efficiently.
- Exploring instances from across portfolios of how to use data more effectively, including new initiatives such as You Invest.

Participants

Kunal Vaed - Managing Director, Head of Digital - Self Directed Investing, JPMorgan

Digital challengers versus incumbents: Who will emerge victorious?

2:55pm - 3:15pm
Digital Finance & Challengers

- With consumer-friendly challengers sights firmly set on expanding into the US, how are these banks planning to approach expansion into the US?
- What effect will digital challengers have on competition in the market and undercutting incumbents, and how will the different cultures affect their propositions?
- Exploring the direction digital players are going in: where are the likes of N26, Revolut and Monzo in their plans, how difficult will it be for them to acquire a license, and where do they see their futures?
- Responding to the threat: which incumbents are adopting models to transform into agile, digital companies with digital offerings?
- What are digital challengers' US strategies, and where do they see the greatest opportunities?

Participants

Chair: Phillip Rosen - CEO and Co-Founder, Even Financial

Gary Beasley - CEO, Roofstock

Jeremy Berger - Chief Operating Officer & Co-Founder, Arival Bank

Viral Shah - Head of Financial Products, Better.com

Vincent Bezemer - Head of Strategy - North America, Backbase

Matt Zhang - Global Co-Head Securitized Products Trading, Head of SPRINT, Citi

The mindset and mentality of AI innovation: Delivering partnerships for success

2:55pm - 3:15pm
Technology for CX

- How does partnership with AI startups differ to others, and what do you need to consider from a partner.
- Identifying business needs and driving value from your partnerships in practice: lessons learned.
- Leveraging AI for better insights into your customers.

Participants

Chair: Rich Naddy - Partner, Cognitive Solutions & Advanced Analytics North America Financial Services, IBM

Anindya Sengupta - VP, Strategic Initiatives, Prudential Financial

Theodora Lau - Founder, Unconventional Ventures

Marc Rind - Chief Data Scientist & VP of Product Development, ADP

William Buell - Head of Partnerships, Better.com

Automated client reporting and financial management

3:00pm - 3:15pm
Wealth Management Innovation

- Creating tailored, automated services and analysis to your customers, and the potential effects of automation for your clients as well as your teams.
- Using customer-centric channels of communication to fit into the customer's life, not the other ways around.
- Personalization of the client journey, and using AI for better service provision
- The particular importance of performance reporting for HNW individuals.

Participants

Scott Blandford - Executive Vice President, Chief Digital Officer, TIAA

Intermission, Refreshments & Networking

3:15pm - 3:40pm

Defending your Digital Innovation from the Future of Financial Crime

3:40pm - 4:10pm
General Session

The digital transformation of banking continues to provide faster, more convenient ways of moving money, but this rapid pace of payment innovation has a byproduct. As banks strive for unprecedented levels of consumer convenience, there is strain being placed on rigid fraud and financial crime detection systems as they're forced to stretch beyond their original intent. As a result, global regulators are encouraging the adoption of new technologies aimed at making financial crime detection more effective and efficient. As each new type of digital interaction represents a potential opportunity for criminals the next generation of financial crimes must be countered with detection strategies that are self-learning and fueled by Explainable AI. Join FICO, along with industry experts and banking executives as we introduce FICO® Falcon® X, a radically flexible fraud and financial crime detection platform designed to adapt at the pace of digital transformation.

Participants

Julie Conroy - Research Director, Fraud & AML Practice, AITE Group

Victor Thomazetti Machado - Fraud Risk Manager, ELO Servicos

TJ Horan - Vice President of Financial Crime Solutions, FICO

Scott Zoldi - Chief Analytics Officer, FICO

Roy Ben-Alta - Head of Worldwide Data & Analytics/ML, and Robotics Practice, AWS, Amazon Web Services

Delivering innovative, disruptive banking that actually works for the customer

4:10pm - 4:25pm
General Session

Beyond talking the talk, learn how a true innovator has disrupted banking, to launch and deliver digital banking that works for and serves Americans. In our live onstage Q&A with Luvleen Sidhu, hear how BankMobile is working to make banking more accessible, intuitive, and empowering, and how the bank is constantly evolving and innovating in response to changing customer needs, particularly amongst millennials and Gen Z.

Luvleen will discuss how she developed and executed a strategy that has taken BankMobile from an idea to a viable bank with over 2 million depositors and how she helped develop a disruptive, multi-partner distribution model, known as "Bank-as-a-Service" (BaaS). What does the future have in store for BankMobile, and how can you inject an entrepreneurial spirit into your organization and improve your services?

Participants

Luvleen Sidhu - Co-Founder, President, & Chief Strategy Officer, BankMobile

VC PANEL: The finance and fintech trends getting investment

4:25pm - 4:45pm
General Session

Reflecting the broader global trends, follow where the money is in our VC panel to see where the opportunities for growth are.

- What are our investors looking for, and what impact is venture capital happening?
- What does the future look like, and what does that mean as we embark on an unprecedented period of change?

Participants

Chair: Reza Chowdhury - CEO and Founder, AlleyWatch

Jennifer Lee - Vice President, Edison Partners

Luis Valdich - MD & Venture Investing Lead, Citi Ventures

Maria Gotsch - President & CEO, Partnership Fund for New York City

Matt Beecher - CEO, Vault, and, VC Innovator

Mori Oshima - Senior Manager, NTT Finance

SESSIONS

MAIN CONFERENCE - WEDNESDAY - 25/09/2019

FinovateFall

Main Conference: September 23-25, 2019
Additional Summit Day: September 26, 2019
New York Marriott Marquis
New York

PANEL: The democratization of financial services, and the future of marketplace banking

4:45pm - 5:15pm
General Session

Following much talk about rebundling, we're now seeing real use cases of fintechs offering more, across the full gamut of financial services products. What are the resulting new business models, what are the opportunities for banks in terms of becoming ecosystem players and service providers, and what does this mean for incumbents and Fintechs alike?

- When can we expect rebundling to reach critical mass, and what insight can we glean from the steps already being taken to rebundle products?
- Will rebundling be driven by incumbents collaborating with startups, or by a broadening of challenger banks' strategies?
- What are the opportunities for banks to become service providers and platforms, and what steps are already being taken by incumbents in this space to move into new offerings?
- As products become increasingly available to mass markets, who will emerge victorious in this space, and which players are emerging for you to keep your eye on.

Participants

Chair: Terry Gore - Director of Financial Services & Fintech, Jobs Ohio

Ashwin Karuhatty - Head of Partnerships, Global Product Partnerships, Google

Violeta Furculita - Director, Digital Financial Products Innovation, Prudential Financial

Vamsi Potukuchi - VP, Americas, FIs (Relationships + Regulatory Compliance), Intesa Sanpaolo

Dipanjan Das - Sr. Business Director, Cross-Marketing, Retail and Direct Bank, Capital One

Sami Lahoud - Member, SME Finance Forum

Susan French - Head of Product, BBVA Open Platform

Adam Granoff - Senior Vice President, Digital Partnerships, Mastercard

Chairman's closing remarks

5:15pm - 5:20pm
General Session

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TIME	DIGITAL FINANCE & CHALLENGERS	GENERAL SESSION	REGTECH & OPEN BANKING	TECHNOLOGY FOR CX	THE FUTURE OF BANKING & PAYMENTS	WEALTH MANAGEMENT INNOVATION
8:00AM	8:00am - Registration, Breakfast & Networking	8:00am - Registration, Breakfast & Networking 8:40am - Chairman's Opening Remarks 8:50am - FinovateFall Kick-Off: Analyst All-Stars!	8:00am - Registration, Breakfast & Networking	8:00am - Registration, Breakfast & Networking	8:00am - Registration, Breakfast & Networking	8:00am - Registration, Breakfast & Networking
9:00AM		9:10am - INNOVATION KEYNOTE: Pepper the Robot and the HSBC Journey 9:40am - Building a culture of innovation: Inspiration from outside the industry, and how financial services are transforming				
10:00AM		10:10am - WEB VS NATIVE: Choosing the right approach for your digital journey in Fin-Tech 10:30am - Morning coffee & networking				
11:00AM		11:00am - Reeling in Innovation: The risks digital transformation creates 11:30am - The crucial role of data in executing your AI strategy 11:45am - DEBATE: Delivering the next generation in customized customer experience				

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12:00PM	12:40pm - Lunch & Networking	12:25pm - SPOTLIGHT ON LENDING: Lending solutions that work for the unconventional customer 12:40pm - Lunch & Networking	12:40pm - Lunch & Networking	12:40pm - Lunch & Networking	12:40pm - Lunch & Networking	12:40pm - Lunch & Networking
1:00PM	1:40pm - The Hit & Miss Sessions - Supporting digital transformation at scale: From design to implementation		1:40pm - Looking ahead to the future of regulation	1:40pm - Blockchain in practice: Meeting customer needs in more effective ways	1:40pm - Real-time and cross-border payments: Where are we now?	1:40pm - The future is hybrid: Marrying roboadvice with human advisers, and how this fits into the broader wealthtech landscape 1:55pm - How banks are winning in wealth management with AI
2:00PM	2:00pm - Low-Code Leapfrog: Leveling the Technology Playing Field with Digital Challengers 2:15pm - The implications of new models in finance for the ways we do business 2:35pm - Hindsight 2020: Adapting company culture in a revolutionizing financial world 2:55pm - Digital challengers versus incumbents: Who will emerge victorious?		2:05pm - Open Banking Adoption & Success Stories: Industry Standards bring opportunity and minimize risk 2:20pm - The changing face of know your customer: Securing digital identity 2:45pm - The prospects for open banking, and delivering an API transformation program	2:00pm - Harnessing the power of customer experience to remain competitive 2:15pm - Innovation in corporate and investment banking 2:35pm - Technology for better data analytics and behavioral change 2:55pm - The mindset and mentality of AI innovation: Delivering partnerships for success	2:00pm - Digital banking and alternative asset expansion across the globe: Where does the land lie, and what can we learn? 2:15pm - Digital wallets: Beyond ApplePay and GooglePay for alternative service offerings 2:40pm - The evolution of the payments experience	2:10pm - Impact investing: Redefining the wealth management landscape 2:30pm - Diversified product offerings in a new era of wealth management 2:45pm - Building data-driven solutions to break down the barriers of investing

SCHEDULE

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3:00PM	3:15pm - Intermission, Refreshments & Networking	3:15pm - Intermission, Refreshments & Networking 3:40pm - Defending your Digital Innovation from the Future of Financial Crime	3:15pm - Intermission, Refreshments & Networking	3:15pm - Intermission, Refreshments & Networking	3:15pm - Intermission, Refreshments & Networking	3:00pm - Automated client reporting and financial management 3:15pm - Intermission, Refreshments & Networking
4:00PM		4:10pm - Delivering innovative, disruptive banking that actually works for the customer 4:25pm - VC PANEL: The finance and fintech trends getting investment 4:45pm - PANEL: The democratization of financial services, and the future of marketplace banking				
5:00PM		5:15pm - Chairman's closing remarks				

SESSIONS

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Registration, Breakfast & Networking

8:45am - 9:30am
AI Summit

Registration, Breakfast & Networking

8:45am - 9:30am
Wealthtech & Investech Summit

Chairman's Welcome Address

9:30am - 9:35am
AI Summit

Participants

Lindsay Davis - Senior Intelligence Analyst, CB Insights

Chairman's welcome address

9:30am - 9:40am
Wealthtech & Investech Summit

Participants

April Rudin - Founder and President, The Rudin Group

Keynote

9:35am - 9:50am
AI Summit

Participants

Ashwin Karuhatty - Head of Partnerships, Global Product Partnerships, Google

The intersection of AI, financial planning and advice

9:40am - 10:10am
Wealthtech & Investech Summit

- Following Pefin's journey to date, how is AI fitting into planning and advice, and where can AI be harnessed to create value in wealth management?
- Drawing from the broader context of the shift to how to create value through better planning, exploring the business changes currently taking place and how AI can help.

Participants

John R. Crittenden - Chief Strategy Officer and Director of Partnerships, Pefin

Case Study: Harnessing AI for a client-first, customer-facing data strategy

9:50am - 10:10am
AI Summit

With every firm now collecting data, the key is to apply intelligent analytics to data, and serving it up to the end user to access their data. Hear how to unify disparate data in intelligent ways for a better customer journey.

- Delivering interoperability, unifying the customer experience, and providing the appropriate data at the appropriate time
- Moving to a self-service, app-approach model that millennials can understand: bringing everyday technology to your data strategy

Participants

Kim Prado - Managing Director, Global Head of Client Insight, Banking & Digital Channels Technology, RBC Capital Markets

Keynote - Consumer-facing AI: From concept to reality

10:10am - 10:30am
AI Summit

What does it actually mean and take to get AI technology to production at a large financial institution? Hear how three banks across three continents have gone through the process to go live with consumer-facing AI technology, and what it means to go to production, getting from concept to fulfilment.

Participants

Jason Mars - CEO and Co-Founder, Clinc

Behavioral Analytics for the Wealth Management Desktop

10:10am - 10:30am
Wealthtech & Investech Summit

JP Morgan have deployed one of the world's largest desktop integration and migration programs. Catherine Parisi will discuss how JP Morgan is working to capture user-journey metrics to visualize advisor behaviour and performance. Sean Stephens will talk about how this relates to UX Process Mining and how this insight can be used to help organisations optimize business operations and increase customer satisfaction.

Participants

Catherine Parisi - Executive Director, JP Morgan Wealth Management

Sean Stephens - Chief Revenue Officer, Glue42

Morning coffee & networking

10:30am - 11:15am
AI Summit

Morning coffee & networking

10:30am - 11:15am
Wealthtech & Investech Summit

Harnessing the power of synthetic data to maximize your AI strategy

11:15am - 11:35am
AI Summit

- What is synthetic data and how can it complement good, clean data for AI to be successful?
- Understand the statistical value of synthetic data as it relates to ML, AI and running algorithms and trend analysis.
- How synthetic data can protect against data fraud and data neglect, ensuring personally-identifiable data isn't an obstacle to AI initiatives.
- Making the most of the data you have, and strategies for turning your AI strategies into new revenue streams.

Participants

Randy Koch - CEO, ARM Insight

Engaging the millennial market and meeting their changing demands

11:15am - 11:45am
Wealthtech & Investech Summit

- With preconceived notions of what millennials want from wealth management, how do we cut through the assumptions?
- Determining what younger customers want from us, how their needs are evolving, and what this means for the future of wealth management.
- Exploring how gamification can enhance what you offer and make you more appealing, as well as enhancing loyalty amongst a fickle demographic.
- The opportunities to differentiate: with millennials' prioritization of ethical, sustainable investing, how can you match your offerings to their motivations?
- Social trading platforms and the possibilities for ease of investing.

Participants

Suman Bhattacharyya - Deputy Editor, Bank Innovation

Elena Knoller - VP of Strategy & Chief of Staff, Better.com

Lucy Randall - Purchase Sales Director, Better.com

Case study: Not just another chatbot

11:35am - 12:00pm
AI Summit

Applying AI and conversational interfaces to improve the customer experience and drive sales.

Participants

Greg Brown - Managing Director, Canadian Digital Sales & Marketing, North American Digital Channels, Bank of Montreal

Case study: Agility and customer-centricity in wealth management

11:45am - 12:05pm

Wealthtech & Investech Summit

- How to reinvent the culture of an incumbent to an agile model and integrate the mindset of a startup, and the impact of this transformation on teams, advisors, and customers alike.
- Moving from 127 product releases to over 4,000 in the three years to 2018, without changing headcount or budget: a case study of success in going agile.
- Understanding the customer journey and identifying what experience customers want to have, in order to serve them better.
- Strategies for satisfying every kind of client, and designing services for people with different preferences.

Participants

Vivek Bedi - Head of Consumer Experience Digital Products, Northwestern Mutual

PANEL: Combining AI efficiencies with the optimal user interface

12:00pm - 12:30pm

AI Summit

- Exploring optimal use cases for AI and machine learning from an operational perspective: where can we automate for the greatest efficiency?
- Improving the user interface: getting proper feedback from users and finessing the recommended decisions, for constant change and enhancement of process
- Strategies to go from prototype to production: how to work internally to drive efficient, effective change
- Use cases of AI to pinpoint customers and their needs, to provide new and targeted product recommendations, and how to use AI to have better interactions with your customers
- As adoption increases, where can you add real value using AI?

Participants

Martin Caupin - Head of Analytics Lab - CIB Americas, BNP Paribas

Beaumont Vance - Head of AI, Chat and Emerging Technology, TD Ameritrade

Jonathan Gane - Business Development, ABAKA

Can upstarts in 401(k) management provide advisors the solutions they need?

12:05pm - 12:30pm

Wealthtech & Investech Summit

- With the likes of Betterment and Guideline.com providing streamlined record keeping to retail financial advisors that want to manage and advise SMB retirement plans, why are the big incumbents so far behind?
- How can wealth management help people to plan for their future, to earn more as they age, and lower the cost of wealth management for new segments of society?
- How do we stretch our retirement planning to support far longer periods of time, as life expectancy continues to rise?
- What new tools exist to help baby boomers plan for retirement, help them manage their money better, and helpful for their millennial children.
- What are consumers looking for, and how have their needs changed when it comes to consumption of financial products?

Participants

Chair: April Rudin - Founder and President, The Rudin Group

Panelist: Amy Oulette - Director of Retirement Services, Betterment for Business

Panelist: Eric Satz - Founder & CEO, Alto

Panelist: Jennifer Lammer - CEO and Co-Founder, Diamond NestEgg

Lunch & networking

12:30pm - 1:30pm

AI Summit

Lunch & networking

12:30pm - 1:30pm

Wealthtech & Investech Summit

Use cases: Using AI and ML to develop models in asset management

1:30pm - 1:50pm

AI Summit

- How can NLP help asset managers? Where are the opportunities to enhance both fundamental and quantitative processes?
- Can ML enhance traditional quant factors and their impact on quant models?
- What are some examples of sales organizations using ML to drive retention and sales?
- Challenges for the industry

Participants

Andrew Chin - Chief Risk Officer and Head of Quantitative Research, AllianceBernstein

Siinn Che - Data Scientist, AllianceBernstein

Strategies for success: Shaping your UHNW offering in the new era of financial services

1:30pm - 2:00pm

Wealthtech & Investech Summit

- Establishing what UHNW clients really want and how you can best assist them in meeting their objectives.
- Beyond technology for the sake of technology, developing initiatives and platforms that work for the client.
- Building out a strategy for a comprehensive business offering, in order to help UHNW clients to structure their wealth and in their entrepreneurial endeavours.

Participants

Markus Lammer - COO UHNW, Investment Banking and Capital Markets, Credit Suisse

USE CASES: Machine Learning and Artificial Intelligence in Banking

1:50pm - 2:10pm

AI Summit

AI is a broad and fluid category of computer science that attempts to solve problems that were believed to require human intelligence. In this session, we'll provide some examples of where AI is today and how AI can be applied to corporate and consumer banking. General examples include automated trading, risk analysis and management, conversational banking, fraud prevention, payments, etc.

Participants

Art Wangperawong - Distinguished Engineer focused on AI/ML, US Bank

CASE STUDY: Using AI to create self-service experiences for clients that free up time and facilitate more meaningful interactions

2:00pm - 2:30pm

Wealthtech & Investech Summit

Exploring how TD Ameritrade's offering with Apple Business Chat allowed clients to ask questions and interact with a chatbot to get the information they need. How, using AI and machine learning, can we take the experience a step further by serving up relevant context in the form of education, quizzes and more, making sense of the information and allowing clients to make more confident decisions?

Participants

Beaumont Vance - Head of AI, Chat and Emerging Technology, TD Ameritrade

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Integrating hyperpersonalization into your AI strategy: The future of customer engagement

2:10pm - 2:30pm
AI Summit

In order to serve the customer as well as possible, it is not enough to take into account the financial data you have: we must take into consideration the customer's aspirations, goals, and personal data. This session will explore the need to focus on a truly holistic understanding of the customer, in order to hyperpersonalize your offering and ensure the right services are being directed towards them:

- Leveraging AI to harness real-time, behavioral data: how to streamline the process and make it as effective and efficient as possible.
- The potential opportunities of hyperpersonalization to anticipate customer engagement, predict take up, drive loyalty, and to define the future of customer experience.

Participants

Ramya Joseph - CEO and Founder, Pefin

Chair's closing remarks

2:30pm - 2:35pm
AI Summit

Chairman's Close Remarks & End of the Event

2:30pm - 2:35pm
Wealthtech & Investech Summit

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9:00AM	9:30am - Chairman's Welcome Address 9:35am - Keynote 9:50am - Case Study: Harnessing AI for a client-first, customer-facing data strategy	9:30am - Chairman's welcome address 9:40am - The intersection of AI, financial planning and advice
10:00AM	10:10am - Keynote - Consumer-facing AI: From concept to reality 10:30am - Morning coffee & networking	10:10am - Behavioral Analytics for the Wealth Management Desktop 10:30am - Morning coffee & networking
11:00AM	11:15am - Harnessing the power of synthetic data to maximize your AI strategy 11:35am - Case study: Not just another chatbot	11:15am - Engaging the millennial market and meeting their changing demands 11:45am - Case study: Agility and customer-centricity in wealth management
12:00PM	12:00pm - PANEL: Combining AI efficiencies with the optimal user interface 12:30pm - Lunch & networking	12:05pm - Can upstarts in 401(k) management provide advisors the solutions they need? 12:30pm - Lunch & networking
1:00PM	1:30pm - Use cases: Using AI and ML to develop models in asset management 1:50pm - USE CASES: Machine Learning and Artificial Intelligence in Banking	1:30pm - Strategies for success: Shaping your UHNW offering in the new era of financial services
2:00PM	2:10pm - Integrating hyperpersonalization into your AI strategy: The future of customer engagement 2:30pm - Chair's closing remarks	2:00pm - CASE STUDY: Using AI to create self-service experiences for clients that free up time and facilitate more meaningful interactions 2:30pm - Chairman's Close Remarks & End of the Event