
Registration, Breakfast & Networking

8:15am - 9:00am

Opening Remarks From The Chair

9:00am - 9:05am
CUSTOMER EXPERIENCE SUMMIT

Participants

Steven Ramirez - CEO, Beyond the Arc

Opening Remarks From The Chair

9:00am - 9:05am
AI SUMMIT

Participants

Ron Shevlin - Head of Research, Cornerstone Advisors

Keynote Address: The Evolution of Innovation: Build, Buy Or Partner?

9:05am - 9:30am
CUSTOMER EXPERIENCE SUMMIT

Participants

Rilla Delorier - Executive Vice President & Chief Strategy Officer, Umpqua Bank

Keynote Address: How Artificial Intelligence Will Transform The Financial Services Industry

9:05am - 9:30am
AI SUMMIT

Participants

Dave Birch - Global Ambassador, Consult Hyperion

Analyst Insight: Return On CX – 80% Of The Potential ROI Is Left Untapped...

9:30am - 9:50am
CUSTOMER EXPERIENCE SUMMIT

Participants

Paul Berg - Senior Managing Consultant, Gallup

Special Address From An AI Pioneer: Making AI Walk The Talk

9:30am - 9:50am
AI SUMMIT

Participants

Jason Mars - Co-Founder & CEO, Clinc

Strategy Roundtable: How Can Financial Institutions Transform Customer Experience Through Deep Customer Insights? Why Powerful Data Analytics Will Be Critical For Success

9:50am - 10:30am
CUSTOMER EXPERIENCE SUMMIT

Participants

Carl Fudge - Portfolio Director, IDEO

Emil Matsakh - Chief Analytics Officer (Former), Commonwealth Bank of Australia

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

Rachel Kobetz - Head of Experience Design, Bank of America

Larry Lubin - Chairman & President, BlueRush

Moderator: Talie Baker - Senior Analyst, Retail Banking & Payments Practice, Aite Group

Strategy Roundtable: Transforming Legacy Businesses With AI – Machine Learning Is King Now But Image, Voice & Natural Language Processing Are Coming Up Fast. What Are The Internal Challenges? The Ethical Challenges? And The Business Opportunities?

9:50am - 10:30am
AI SUMMIT

Participants

Mary Jane Ajodah - VP, Chief Digital Office - Strategy & Delivery, BNY Mellon

Sanjeev Khati - Head of Business Development, Banking & Financial Services USA, Tata Consultancy Services

Anindya Sengupta - Vice President, Strategic Initiatives, Prudential Financial Inc.

Tom Tiefenworth - Assistant Vice President, Chief Technologist Compliance Analytics, Legg Mason

Moderator: Conan French - Senior Advisor for Innovation and Fintech, Institute of International Finance (IIF)

Intermission, Refreshments & Networking

10:30am - 11:00am
CUSTOMER EXPERIENCE SUMMIT

Intermission, Refreshments & Networking

10:30am - 11:00am
AI SUMMIT

Fireside Chat With A FinTech Founder: How To Innovate On Behalf Of The Customer & To Build A Business Around Their Needs To Drive Loyalty & Sustained Growth

11:00am - 11:25am
CUSTOMER EXPERIENCE SUMMIT

Participants

Robyn Burkinshaw - CEO & Founder, BlytzPay

Moderator: Philippa Ushio - Senior Vice President, Prosek Partners

Keynote Address: Natural Language Use Cases at Uber

11:00am - 11:25am
AI SUMMIT

Participants

Franziska Bell - Director, Data Science, Data Science Platform, Uber

Customer Experience Promise vs. Reality: Getting To Measurable Impact

11:25am - 11:45am
CUSTOMER EXPERIENCE SUMMIT

Participants

Sam Kilmer - Senior Director, Cornerstone Advisors

Fireside Chat: AI For Fraud Detection & Risk Management

11:25am - 11:45am
AI SUMMIT

Participants

Elizabeth Vogelsang - Director of Risk Management, Chime

Interviewer: Kedar Samant - Senior Director, Simility Risk Platform

Leaders Debate: How To Align Your Whole Organisation To A Common Customer Purpose & To Harness Future Tech To Redraw The Customer Experience Landscape

11:45am - 12:25pm
CUSTOMER EXPERIENCE SUMMIT

Participants

Vivek Bedi - Vice President of Digital Product, Northwestern Mutual

Andrew Stevens - Global Banking Specialist, Quadiant

Olivier Guillaumond - Global Head of Fintechs, ING

Moderator: Steven Ramirez - CEO, Beyond the Arc

Strategy Roundtable: Let's Chat About Chatbots

11:45am - 12:25pm
AI SUMMIT

Participants

Sandi Boga - Director, Customer Experience (CIAM), ATB Financial

Sumit Sarkar - Head, Customer Experience & Strategy, Personal Banking, BMO

Emmett Higdon - Director, Digital Banking, Javelin Strategy & Research

Moderator: Katia Lang - Co-Founder & CEO, The Fintech Times

Lunch & Networking Break

12:25pm - 1:25pm
CUSTOMER EXPERIENCE SUMMIT

Lunch & Networking Break

12:25pm - 1:25pm
AI SUMMIT

Fireside Chat: Creating A Seamless Digital Customer Experience

1:25pm - 1:45pm
CUSTOMER EXPERIENCE SUMMIT

Participants

Michael Lewis - Chief Technology Officer, Global Consumer Technology, Citi

Moderator: Sam Kilmer - Senior Director, Cornerstone Advisers

Innovator Insight: An AI Powered Future For Marketing

1:25pm - 1:45pm
AI SUMMIT

Participants

Barry Kirk - VP, Strategy, Maritz Loyalty

Insights From Innovators: How We Are Creating A Seamless Customer Experience

1:45pm - 2:30pm
CUSTOMER EXPERIENCE SUMMIT

Participants

Jason Osterhage - Senior Vice President, Lending, Alliant Credit Union

Jeff Berezny - Head of Global Product and Marketing, Trov

Danny Morrow - Co-Founder & CTO, Extend

Tim Hong - Chief Product Officer, MoneyLion

Mary Hooper - Director of Digital and Innovation Strategies, Synovus

Moderator: Steven Ramirez - CEO, Beyond the Arc

Keynote Address: Harnessing AI To Centralize Data And Exceed Your Business Goals

1:45pm - 2:05pm
AI SUMMIT

Participants

Juan Cruz Garzon - Co-Founder & COO, Fligoo

David Galvan - VP Digital Partnerships, Mastercard

Debate: Data – Oxygen For AI. How Data Management & Data Governance Can Make Or Break Your AI Journey

2:05pm - 2:45pm
AI SUMMIT

Participants

Mike Brusov - Founder & CEO, Cindicator

Eric Byunn - Founder & Partner, Centana Growth Partners

Hari Ramamurthy - CTO & Technical Architect, Kuflink

Joost van der Burgt - Senior Policy Adviser on Fintech, De Nederlandsche Bank

Moderator: Daniel Drummer - Global Lead Data Analytics, J.P. Morgan

Case Study: Harnessing Disruptive Technologies To Maximise Customer Experience & Loyalty

2:30pm - 2:45pm
CUSTOMER EXPERIENCE SUMMIT

Participants

Jordanne Pavao - Lead Product Manager, Flybits

Case Study: How Data Driven Personalized Video Experiences Creates Customer Engagement And Motivates Action

2:45pm - 3:05pm
CUSTOMER EXPERIENCE SUMMIT

- You've heard a lot about how personalized video is creating success for brands as this is the communication medium that customers demand and expect. So how does personalized video fit into your customer experience strategy?
 - You want to deliver on your brand promise to create an amazing experience that delights customers and encourages loyalty (this is every brand's promise)
 - However, how do you do that when it is difficult to engage customers and capture their limited attention span?
 - Brands want to leverage data to create a more impactful message and a personalized customer experience
 - Video is an engaging medium, and data-driven personalization adds that extra boost to delight customers and deliver an amazing experience
 - Personalized videos educate and motivate customer action and create a customer experience that delivers on brand promise, creates a personal connection with the customer, and matches the customer to the most appropriate product
- Now that you know a bit more about how personalized video creates a delightful customer experience, how can you go about selecting a solution that's right for your business?

Participants

Larry Lubin - Chairman & President, BlueRush

Case Study: Using AI To Transform Customer Experience

2:45pm - 3:00pm
AI SUMMIT

Participants

Dan Michaeli - CEO & Co-Founder, Glia

Case Study: Harnessing AI To Revolutionise The Insurance Industry

3:00pm - 3:15pm
AI SUMMIT

Participants

Sean Harper - Co-Founder & CEO, Kin Insurance

SESSIONS

TUESDAY MAY 7 - CUSTOMER EXPERIENCE SUMMIT AND AI SUMMIT - 07/05/2019

FinovateSpring

Main Conference: May 8-10, 2019
Additional Summit Day: May 7, 2019
Hilton San Francisco Union Square
San Francisco

Case Study: Delivering Outstanding Customer Experience To The Financially Underserved

3:05pm - 3:25pm
CUSTOMER EXPERIENCE SUMMIT

Participants

Jason Wilk - Co-Founder & CEO, Dave

Case Study: Using AI To Make Better Credit Decisions

3:15pm - 3:30pm
AI SUMMIT

Participants

Yun Zheng - VP II, Global Risk Analytics, HSBC USA

Closing Debate: Fintechs And Financial Institutions On The Journey Towards A Productive Partnership In CX

3:25pm - 4:10pm
CUSTOMER EXPERIENCE SUMMIT

Participants

Moderator: Sam Kilmer - Senior Director, Cornerstone Advisers

Susan French - Head of Product, BBVA Open Platform

Mike Sigal - Partner, 500 Startups

Lara Druyan - Managing Director, Head of Innovation, RBC

Anatoly Kvitnitsky - VP of Growth, Trulioo

Closing Strategy Roundtable: The Journey Towards Productive Partnerships In AI

3:30pm - 4:10pm
AI SUMMIT

Participants

Brian Ascher - Partner, Venrock

Manuel Roggero - Director, Design and Partnership Innovation, Solution Acceleration & Innovation, RBC

Tim Prier - CEO, Wicket

Moderator: Ron Shevlin - Head of Research, Cornerstone Advisers

Closing Remarks From The Chair

4:10pm - 4:15pm
CUSTOMER EXPERIENCE SUMMIT

Closing Remarks From The Chair

4:10pm - 4:15pm
AI SUMMIT

Reception & Networking

4:15pm - 5:15pm

SCHEDULE

TUESDAY MAY 7 - CUSTOMER EXPERIENCE SUMMIT AND AI SUMMIT - 07/05/2019

FinovateSpring

Main Conference: May 8-10, 2019
 Additional Summit Day: May 7, 2019
 Hilton San Francisco Union Square
 San Francisco

| TIME | AI SUMMIT | CUSTOMER EXPERIENCE SUMMIT |
|----------------|--|---|
| 8:00AM | 8:15am - Registration, Breakfast & Networking | 8:15am - Registration, Breakfast & Networking |
| 9:00AM | <p>9:00am - Opening Remarks From The Chair</p> <p>9:05am - Keynote Address: How Artificial Intelligence Will Transform The Financial Services Industry</p> <p>9:30am - Special Address From An AI Pioneer: Making AI Walk The Talk</p> <p>9:50am - Strategy Roundtable: Transforming Legacy Businesses With AI – Machine Learning Is King Now But Image; Voice & Natural Language Processing Are Coming Up Fast. What Are The Internal Challenges? The Ethical Challenges? And The Business Opportunities?</p> | <p>9:00am - Opening Remarks From The Chair</p> <p>9:05am - Keynote Address: The Evolution of Innovation: Build, Buy Or Partner?</p> <p>9:30am - Analyst Insight: Return On CX – 80% Of The Potential ROI Is Left Untapped...</p> <p>9:50am - Strategy Roundtable: How Can Financial Institutions Transform Customer Experience Through Deep Customer Insights? Why Powerful Data Analytics Will Be Critical For Success</p> |
| 10:00AM | 10:30am - Intermission, Refreshments & Networking | 10:30am - Intermission, Refreshments & Networking |
| 11:00AM | <p>11:00am - Keynote Address: Natural Language Use Cases at Uber</p> <p>11:25am - Fireside Chat: AI For Fraud Detection & Risk Management</p> <p>11:45am - Strategy Roundtable: Let's Chat About Chatbots</p> | <p>11:00am - Fireside Chat With A FinTech Founder: How To Innovate On Behalf Of The Customer & To Build A Business Around Their Needs To Drive Loyalty & Sustained Growth</p> <p>11:25am - Customer Experience Promise vs. Reality: Getting To Measurable Impact</p> <p>11:45am - Leaders Debate: How To Align Your Whole Organisation To A Common Customer Purpose & To Harness Future Tech To Redraw The Customer Experience Landscape</p> |
| 12:00PM | 12:25pm - Lunch & Networking Break | 12:25pm - Lunch & Networking Break |
| 1:00PM | <p>1:25pm - Innovator Insight: An AI Powered Future For Marketing</p> <p>1:45pm - Keynote Address: Harnessing AI To Centralize Data And Exceed Your Business Goals</p> | <p>1:25pm - Fireside Chat: Creating A Seamless Digital Customer Experience</p> <p>1:45pm - Insights From Innovators: How We Are Creating A Seamless Customer Experience</p> |
| 2:00PM | <p>2:05pm - Debate: Data – Oxygen For AI. How Data Management & Data Governance Can Make Or Break Your AI Journey</p> <p>2:45pm - Case Study: Using AI To Transform Customer Experience</p> | <p>2:30pm - Case Study: Harnessing Disruptive Technologies To Maximise Customer Experience & Loyalty</p> <p>2:45pm - Case Study: How Data Driven Personalized Video Experiences Creates Customer Engagement And Motivates Action</p> |
| 3:00PM | <p>3:00pm - Case Study: Harnessing AI To Revolutionise The Insurance Industry</p> <p>3:15pm - Case Study: Using AI To Make Better Credit Decisions</p> <p>3:30pm - Closing Strategy Roundtable: The Journey Towards Productive Partnerships In AI</p> | <p>3:05pm - Case Study: Delivering Outstanding Customer Experience To The Financially Underserved</p> <p>3:25pm - Closing Debate: Fintechs And Financial Institutions On The Journey Towards A Productive Partnership In CX</p> |
| 4:00PM | <p>4:10pm - Closing Remarks From The Chair</p> <p>4:15pm - Reception & Networking</p> | <p>4:10pm - Closing Remarks From The Chair</p> <p>4:15pm - Reception & Networking</p> |

SESSIONS

WEDNESDAY, MAY 8 - DEMO DAY - 08/05/2019

FinovateSpring

Main Conference: May 8-10, 2019
Additional Summit Day: May 7, 2019
Hilton San Francisco Union Square
San Francisco

Registration, Breakfast & Networking

8:30am - 9:30am

Demo Session #1

9:30am - 10:25am

Intermission, Refreshments & Networking

10:25am - 11:10am

Innovation and Consumer Protection

11:10am - 11:25am

Participants

Wei Ding - Digital Product Strategist, CFPB

Demo Session #2

11:25am - 12:30pm

Lunch & Networking

12:30pm - 1:40pm

Devil In The Details: Findings From A Vulnerability Research Campaign Into 30 Financial Services Mobile Apps

1:40pm - 1:55pm

Participants

Alissa Knight - Senior Analyst, Aite Group

Demo Session #3

1:55pm - 2:50pm

Intermission, Refreshments & Networking

2:50pm - 3:35pm

Demo Session #4

3:35pm - 4:40pm

Reception & Networking

4:40pm - 6:40pm

SCHEDULE

WEDNESDAY, MAY 8 - DEMO DAY - 08/05/2019

FinovateSpring

Main Conference: May 8-10, 2019
Additional Summit Day: May 7, 2019
Hilton San Francisco Union Square
San Francisco

| TIME | |
|----------------|---|
| 8:00AM | 8:30am - Registration, Breakfast & Networking |
| 9:00AM | 9:30am - Demo Session #1 |
| 10:00AM | 10:25am - Intermission, Refreshments & Networking |
| 11:00AM | 11:10am - Innovation and Consumer Protection 11:25am - Demo Session #2 |
| 12:00PM | 12:30pm - Lunch & Networking |
| 1:00PM | 1:40pm - Devil In The Details: Findings From A Vulnerability Research Campaign Into 30 Financial Services Mobile Apps 1:55pm - Demo Session #3 |
| 2:00PM | 2:50pm - Intermission, Refreshments & Networking |
| 3:00PM | 3:35pm - Demo Session #4 |
| 4:00PM | 4:40pm - Reception & Networking |

SESSIONS

THURSDAY, MAY 9 - DEMO DAY - 09/05/2019

FinovateSpring

Main Conference: May 8-10, 2019
Additional Summit Day: May 7, 2019
Hilton San Francisco Union Square
San Francisco

Registration, Breakfast & Networking

8:00am - 9:00am

Analyst All-Stars – Global FinTech: What's Hot & What's Not...

9:00am - 9:30am

4 leading FinTech research analysts will take the stage for 7 minutes each to present key opportunities for the future

Participants

Michelle Evans - Global Head of Digital Consumer Research, Euromonitor International

Jacob Jegher - Senior Vice President, Banking and Head of Strategy, Javelin Strategy & Research

Daniel Latimore - Senior Vice President, Banking Group, Celent

Paul Berg - Senior Managing Consultant, Gallup

Demo Session #5

9:30am - 10:25am

Intermission, Refreshments & Networking

10:25am - 11:10am

Keynote Address: A New Venture : Breaking Down Barriers to Capital Access

11:10am - 11:25am

Participants

Victor Hwang - Vice President of Entrepreneurship, Ewing Marion Kauffman Foundation

Demo Session #6

11:25am - 12:30pm

Lunch & Networking

12:30pm - 1:40pm

Demo Session #7

1:40pm - 2:35pm

Intermission, Refreshments & Networking

2:35pm - 3:20pm

Demo Session #8

3:20pm - 4:25pm

Best of Show Awards & Networking Reception

4:25pm - 6:25pm

A Brief Best of Show History - [learn more](#)

SCHEDULE

THURSDAY, MAY 9 - DEMO DAY - 09/05/2019

FinovateSpring

Main Conference: May 8-10, 2019
Additional Summit Day: May 7, 2019
Hilton San Francisco Union Square
San Francisco

| TIME | |
|----------------|--|
| 8:00AM | 8:00am - Registration, Breakfast & Networking |
| 9:00AM | 9:00am - Analyst All-Stars – Global FinTech: What's Hot & What's Not... 9:30am - Demo Session #5 |
| 10:00AM | 10:25am - Intermission, Refreshments & Networking |
| 11:00AM | 11:10am - Keynote Address: A New Venture : Breaking Down Barriers to Capital Access 11:25am - Demo Session #6 |
| 12:00PM | 12:30pm - Lunch & Networking |
| 1:00PM | 1:40pm - Demo Session #7 |
| 2:00PM | 2:35pm - Intermission, Refreshments & Networking |
| 3:00PM | 3:20pm - Demo Session #8 |
| 4:00PM | 4:25pm - Best of Show Awards & Networking Reception |

SESSIONS

FRIDAY, MAY 10 - CONFERENCE DAY - 10/05/2019

FinovateSpring

Main Conference: May 8-10, 2019
Additional Summit Day: May 7, 2019
Hilton San Francisco Union Square
San Francisco

Registration, Breakfast & Networking

8:00am - 8:30am

Opening Remarks From The Chair

8:30am - 8:35am

Participants

Greg Palmer - Vice President, Strategy, Finovate

Expert Insight: Review Of The Finovate Spring 2019 Demos – What Do They Tell Us About Fintech's Cutting Edge?

8:35am - 8:50am

Participants

Steven Ramirez - CEO, Beyond the Arc

Keynote Address: The Rise Of The Machines – The Artificial Intelligence Revolution And The Road To Superintelligence. What Will AI Mean For The Future Of Financial Services - And The Future Of Work?

8:50am - 9:30am

Where will AI take us in the next 5-10 years? What will it mean for your businesses and your jobs? And how can we put AI into the context of the history of life on earth? AI is a paradigm shift – it's the biggest game change humanity has encountered. What will an AI enabled world really look like? And what will this mean for future generations?

Tim Urban answers all these questions and more!

Participants

Tim Urban - Founder, Wait But Why

Power Panel: Which Artificial Intelligence Technologies Will Really Change Financial Services?

9:30am - 10:00am

Participants

Emil Matsakh - Chief Analytics Officer (Former), Commonwealth Bank of Australia

Jon Zanoff - Managing Director, Techstars

Ankit Bhatt - SVP of Omnichannel Experience, U.S. Bank

Karen Gordon Mills - Former Member of President Obama's Cabinet & Senior Fellow, Harvard Business School

Intermission, Networking plus Meet Karen Gordon Mills & Get A Free Signed Copy Of Her Book – Fintech, Small Business & The American Dream or Attend The Fireside Chat With Our AI Keynote Speaker, Tim Urban

10:00am - 10:30am

Participants

Karen Gordon Mills - Former Member of President Obama's Cabinet & Senior Fellow, Harvard Business School

Tim Urban - Founder, Wait But Why

Moderator: Tanya Andreasyan - Managing Director & Editor-in-Chief, FinTech Futures/Banking Technology

Fireside Chat: Improving the Financial Health of America's 100 Million Credit Underserved Consumers

10:30am - 10:45am

To positively impact the financial health of Americans, we must find ways to expand financial opportunities for underserved consumers, many of which are thin file. In this session moderated by Finovate Analyst David Penn, Experian's Alex Lintner and Affirm's Sandeep Bhandari will explore the latest innovations, trends and technologies – from machine learning to alternative data - that are making a difference. Additionally, the panel will discuss how they put financial health at the center of their business strategy and the impact this made on their organization.

Participants

Alex Lintner - Group President, Consumer Information Services, North America, Experian

Sandeep Bhandari - Chief Strategy Officer and Chief Risk Officer, Affirm

Moderator: David Penn - Research Analyst, Finovate

C-Suite Digital Change Leaders Debate: How Can Financial Institutions Capture The FinTech Opportunity & Collaborate With New Players To Transform Customer Experience?

10:45am - 11:20am

What do FIs need to change in order to focus on customer experience rather than product distribution?

Which new technologies are game changers?

Where to build; where to buy and where to partner?

What are the internal challenges to overcome in working with start-ups?

How are we harnessing Fintech to build better businesses?

Our polling app will enable the audience to vote for the questions they want the panel to be asked.

Participants

Vaduvur Bharghavan - CEO, Ondot Systems

Peggy Mangot - Senior Vice President, Innovation, Wells Fargo

Dave Mooney - President and CEO, Alliant Credit Union

Jeff Winner - Managing Director, Marcus by Goldman Sachs

Edward J. Achtner - Head of Digital Banking & Strategic Change, U.S. Commercial Bank (CMB), HSBC Bank USA, N.A.

Moderator: Steven Ramirez - CEO, Beyond the Arc

Special Address: Simplifying and Securing Digital Commerce Through Tokenization

11:20am - 11:35am

Participants

Jessica Turner - Executive Vice President, North American Digital Payments and Labs and Global Issuer Engagement, Mastercard

Fireside Chat: How Are Regulators Approaching Cryptocurrencies?

11:35am - 11:50am

Participants

Moderator: Valentina Isakina - Managing Director, JobsOhio

Andrea Seidt - Ohio Securities Commissioner, Ohio Department of Commerce

SESSIONS

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Strategy Roundtable: The Evolving Role of Cybersecurity -- Are Banks Treating Technology Risk As Extensions of Their Businesses?

11:50am - 12:20pm

Participants

Moderator: Sean Sposito - Analyst Cybersecurity, Javelin Strategy & Research

Nipun Gupta - Vice President, Cyber Security Technology & Innovation, Deutsche Bank

Rahul Pangam - VP Risk Strategy, Simility

Bindu Sundaresan - Cybersecurity Leader, AT&T

Lunch, Networking, an Expert Briefing Session on Financial Wellness & Financial Inclusion plus Special Interest Discussion Tables

12:20pm - 1:20pm

Expert Briefing: Addressing Financial Wellness & Financial Inclusion

Moderator: Theodora Lau, Founder, Unconventional Ventures

Monica Brand Engel, Founder, Quona

Ashraf Hassan, Global Head of Strategic Partnerships, Google Play

Stoyan Kenderov, Head of Product & Design, Lending Club

Brad Leimer, Co-founder, Unconventional Ventures

Jennifer McHugh, Director of Public Affairs & Financial Education, Royal Credit Union

or

Special Interest Discussion Tables Under The Chatham House Rule

Experts will lead discussions on topical subjects; groups will be small to allow for real interaction.

The discussions will be run under the Chatham House Rule to allow for truly open dialogue. Choose from:

The Democratization of Alternative Investments

Ronak Pakzad, Founder, GoodWealth

Quantum Computing - The Wave Of The Future?

Aleksandr Oysgelt, Director, Technology and Innovation, Deutsche Bank

Challenges In The Insurance Industry & How InsurTech Could Solve Them

Quentin Coolen, Co-Founder & CEO, Waffle

How Challenger Banks Are Creating A Seamless Digital Customer Experience

Tyler McIntyre, Founder, Bank Novo

How Community Banks Can Harness Fintech

Jill Castilla, President and CEO, Citizens Bank of Edmond

Addressing The Security Challenges Facing Financial Institutions

Sean Sposito, Security Analyst, Javelin Strategy

How Incumbents Can Successfully Collaborate With Fintechs To Accelerate Change

Dan Packham, Director, Innovation Officer, Cards & Payments, Barclays Bank

Participants

Moderator: Theodora Lau - Founder, Unconventional Ventures

Monica Brand Engel - Co-Founder & Partner, Quona Capital

Stoyan Kenderov - SVP of Product & Design, LendingClub

Bradley Leimer - Co-Founder, Unconventional Ventures

Jennifer McHugh - Director of Public Affairs & Financial Education, Royal Credit Union

Ash Hassan - Global Head of Strategic Partnerships, Google Play

Ronak Pakzad - Founder, GoodWealth

Aleksandr Oysgelt - Director, Technology and Innovation, Deutsche Bank

Quentin Coolen - CEO & Co-Founder, Waffle Labs

Tyler McIntyre - Founder & CTO, Bank Novo

Jill Castilla - President & CEO, Citizens Bank of Edmond

Sean Sposito - Analyst Cybersecurity, Javelin Strategy & Research

Dan Packham - Director, Innovation Officer, Cards & Payments, Barclays Bank

Chair's Opening Remarks

1:20pm - 1:25pm
DIGITAL BANKING STREAM

Participants

Mary Wisniewski - Consumer Banking and Fintech Reporter, Bankrate

Chair's Opening Remarks

1:20pm - 1:25pm
DIGITAL PAYMENTS STREAM

Participants

Jim Van Dyke - Founder & CEO, Futurion

Chair's Opening Remarks

1:20pm - 1:25pm
COMMUNITY BANKING STREAM

Participants

Kevin Tweddle - Chief Operating Officer, ICBA Services Network.

SESSIONS

FRIDAY, MAY 10 - CONFERENCE DAY - 10/05/2019

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San Francisco

Chair's Opening Remarks

1:20pm - 1:25pm
DIGITAL LENDING STREAM

Participants

Tanya Andreasyan - Managing Director & Editor-in-Chief, FinTech Futures/Banking Technology

Analyst Insight: Next Generation Banking – What Is The Next Phase Of The Digital Banking Revolution?

1:25pm - 1:45pm
DIGITAL BANKING STREAM

Participants

Daniel Latimore - Senior Vice President, Banking Group, Celent

Fireside Chat: How Changing Consumer Behaviour Is Transforming The Payments Industry

1:25pm - 1:45pm
DIGITAL PAYMENTS STREAM

Participants

Henrique Dubugras - CEO & Co-Founder, Brex

Keynote Address: How Can Community Banks Collaborate To Find A Path To Change To Compete In A Digital World?

1:25pm - 1:45pm
COMMUNITY BANKING STREAM

Participants

Christopher Tremont - Executive Vice President, Virtual Banking, Radius Bank

How Digital Players Can Transform Small & Medium Sized Enterprise Lending

1:25pm - 1:45pm
DIGITAL LENDING STREAM

Participants

Sean Naismith - Head of Analytics Services, Enova

Fireside Chat: Open Banking Is Coming! How Will It Change Banking Forever?

1:45pm - 2:00pm
DIGITAL BANKING STREAM

Participants

Secil Tabil Watson - Executive Vice President & Head of Digital Solutions For Business, Wells Fargo

Moderator: Mary Wisniewski - Consumer Banking and Fintech Reporter, Bankrate

Fireside Chat: Payments Innovation - Why Experience Is The New Reward

1:45pm - 2:00pm
DIGITAL PAYMENTS STREAM

Participants

Vaduvur Bharghavan - CEO, Ondot Systems

Moderator: Jim Van Dyke - Founder & CEO, Futurion

Fireside Chat: Community Bank + Core Vendor + FinTech – What It Takes To Make The Partnership Work

1:45pm - 2:00pm
COMMUNITY BANKING STREAM

Participants

Chrystina Giorgio - President & CEO, ICBA Bancard

Moderator: Kevin Tweddle - Chief Operating Officer, ICBA Services Network.

Fireside Chat: Alt Credit Scores – Enhancing Underwriting Using Big Data & AI

1:45pm - 2:00pm
DIGITAL LENDING STREAM

Participants

Rick Winslow - Chief Experience Officer, Kabbage

Moderator: Tanya Andreasyan - Managing Director & Editor-in-Chief, FinTech Futures/Banking Technology

Leaders Debate: How New Players, New Platforms & New Technologies Will Transform Digital Banking. Is There A Role For The Branch In The Digital World?

2:00pm - 2:40pm
DIGITAL BANKING STREAM

Participants

Moderator: Lisa Gold Schier - Group Senior Vice President, American Bankers Association (ABA)

Alex Jimenez - Vice President Senior Strategist, Zions Bancorporation

Tyler McIntyre - Founder & CTO, Bank Novo

Frank Rocha - Director of Global Financial Services Strategy and Solutions, Nuxeo

Ben Brown - Senior Manager, Accenture

Leaders Debate: How New Technologies & New Competitors Will Solve Payments Pain Points Both Online And At Point Of Sale

2:00pm - 2:40pm
DIGITAL PAYMENTS STREAM

Participants

Braden More - Head of Partnerships and Industry Relations, Wells Fargo

Laura Miller - President, Commercial Banking Segment, Chase Merchant Services

David Galvan - VP Digital Partnerships, Mastercard

Talie Baker - Senior Analyst, Retail Banking & Payments Practice, Aite Group

Moderator: Jim Van Dyke - Founder & CEO, Futurion

Leaders Debate: How Community Banks Can Take A Strategic Approach To Fintech. What Bumps In The Road Did We Encounter?

2:00pm - 2:40pm
COMMUNITY BANKING STREAM

Participants

Jill Castilla - President & CEO, Citizens Bank of Edmond

Terry Gore - Director of Financial Services and Fintech, JobsOhio

Kathy Strasser - EVP, Chief Operating Officer, River Valley Bank & IncredibleBank

Sankha Som - Chief Innovation Evangelist, Tata Consultancy Services

Moderator: Chris Nichols - Chief Strategy Officer, CenterState Bank

Leaders Debate: How New Players Are Harnessing New Technologies To Disrupt The Retail , Small Business & Commercial Digital Lending Landscape

2:00pm - 2:40pm
DIGITAL LENDING STREAM

Participants

Alberto Silva - SVP, Head of Product for Lending, Capital One Commercial Bank

Juan Tavares - Co-Founder and Chief Strategy Officer, LendingPoint

Rick Winslow - Chief Experience Officer, Kabbage

William Buell - Head of Partnerships, Better.com

Jackie Brosamer - Data Science Lead, Consumer Lending, Square Capital

Moderator: Sean Naismith - Head of Analytics Services, Enova

Intermission, Refreshments & Networking

2:40pm - 3:10pm

SESSIONS

FRIDAY, MAY 10 - CONFERENCE DAY - 10/05/2019

FinovateSpring

Main Conference: May 8-10, 2019
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Investors Debate: Where Is The Smart VC Money Investing In FinTech?

3:10pm - 3:40pm

Participants

Moderator: Deborah Webster - Founder & Chief Catalyst, AMANI CIRCLE

Michelle Arbov - Vice President Mergers & Acquisitions, IAC

Ramneek Gupta - Co-Head of Venture Investing & Managing Director, Citi Ventures

Patricia Kemp - Co-Founder & General Partner, Oak HC/FT

Mike Parker - Partner, AGC Partners

Mike Sigal - Partner, 500 Startups

Finovate Finale! The Accelerators Showcase.

3:40pm - 4:10pm

4 x 8-minute sessions with 1 accelerator and 2 of their start-ups

(2-minute introduction from the accelerator; 3-minute presentations from their start-ups).

Participants

Jon Zanoff - Managing Director, Techstars

Nami Baral - Founder & CEO, Harvest Platform

Quentin Coolen - CEO & Co-Founder, Waffle Labs

Brittany Lockard - Principal, Financial Services, Accenture Ventures

Mary Cay Cousart - Senior Vice President, Cutover

Sam Lessin - Co-Founder & Co-CEO, Fin

Sunny Parikh - Vice President, Partnership Fund for New York City

Tadas Jucikas - Founder & CEO, Genus AI

Anthony Cresci - VP Business Development and Operations, Theta Lake

Marcia Chong Rosado - Manager, Financial Innovation Practice, Village Capital

Aimeelene Gaspar - CEO & Co-Founder, LionX

Kate Stillwell - Founder & CEO, Jumpstart

Chairman's Closing Remarks

4:10pm - 4:15pm

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|----------------|---|---|---|---|
| 8:00AM | <p>8:00am - Registration, Breakfast & Networking</p> <p>8:30am - Opening Remarks From The Chair</p> <p>8:35am - Expert Insight: Review Of The Finovate Spring 2019 Demos – What Do They Tell Us About Fintech’s Cutting Edge?</p> <p>8:50am - Keynote Address: The Rise Of The Machines – The Artificial Intelligence Revolution And The Road To Superintelligence. What Will AI Mean For The Future Of Financial Services - And The Future Of Work?</p> | <p>8:00am - Registration, Breakfast & Networking</p> <p>8:30am - Opening Remarks From The Chair</p> <p>8:35am - Expert Insight: Review Of The Finovate Spring 2019 Demos – What Do They Tell Us About Fintech’s Cutting Edge?</p> <p>8:50am - Keynote Address: The Rise Of The Machines – The Artificial Intelligence Revolution And The Road To Superintelligence. What Will AI Mean For The Future Of Financial Services - And The Future Of Work?</p> | <p>8:00am - Registration, Breakfast & Networking</p> <p>8:30am - Opening Remarks From The Chair</p> <p>8:35am - Expert Insight: Review Of The Finovate Spring 2019 Demos – What Do They Tell Us About Fintech’s Cutting Edge?</p> <p>8:50am - Keynote Address: The Rise Of The Machines – The Artificial Intelligence Revolution And The Road To Superintelligence. What Will AI Mean For The Future Of Financial Services - And The Future Of Work?</p> | <p>8:00am - Registration, Breakfast & Networking</p> <p>8:30am - Opening Remarks From The Chair</p> <p>8:35am - Expert Insight: Review Of The Finovate Spring 2019 Demos – What Do They Tell Us About Fintech’s Cutting Edge?</p> <p>8:50am - Keynote Address: The Rise Of The Machines – The Artificial Intelligence Revolution And The Road To Superintelligence. What Will AI Mean For The Future Of Financial Services - And The Future Of Work?</p> |
| 9:00AM | <p>9:30am - Power Panel: Which Artificial Intelligence Technologies Will Really Change Financial Services?</p> | <p>9:30am - Power Panel: Which Artificial Intelligence Technologies Will Really Change Financial Services?</p> | <p>9:30am - Power Panel: Which Artificial Intelligence Technologies Will Really Change Financial Services?</p> | <p>9:30am - Power Panel: Which Artificial Intelligence Technologies Will Really Change Financial Services?</p> |
| 10:00AM | <p>10:00am - Intermission, Networking plus Meet Karen Gordon Mills & Get A Free Signed Copy Of Her Book – Fintech, Small Business & The American Dream or Attend The Fireside Chat With Our AI Keynote Speaker, Tim Urban</p> <p>10:30am - Fireside Chat: Improving the Financial Health of America’s 100 Million Credit Underserved Consumers</p> <p>10:45am - C-Suite Digital Change Leaders Debate: How Can Financial Institutions Capture The FinTech Opportunity & Collaborate With New Players To Transform Customer Experience?</p> | <p>10:00am - Intermission, Networking plus Meet Karen Gordon Mills & Get A Free Signed Copy Of Her Book – Fintech, Small Business & The American Dream or Attend The Fireside Chat With Our AI Keynote Speaker, Tim Urban</p> <p>10:30am - Fireside Chat: Improving the Financial Health of America’s 100 Million Credit Underserved Consumers</p> <p>10:45am - C-Suite Digital Change Leaders Debate: How Can Financial Institutions Capture The FinTech Opportunity & Collaborate With New Players To Transform Customer Experience?</p> | <p>10:00am - Intermission, Networking plus Meet Karen Gordon Mills & Get A Free Signed Copy Of Her Book – Fintech, Small Business & The American Dream or Attend The Fireside Chat With Our AI Keynote Speaker, Tim Urban</p> <p>10:30am - Fireside Chat: Improving the Financial Health of America’s 100 Million Credit Underserved Consumers</p> <p>10:45am - C-Suite Digital Change Leaders Debate: How Can Financial Institutions Capture The FinTech Opportunity & Collaborate With New Players To Transform Customer Experience?</p> | <p>10:00am - Intermission, Networking plus Meet Karen Gordon Mills & Get A Free Signed Copy Of Her Book – Fintech, Small Business & The American Dream or Attend The Fireside Chat With Our AI Keynote Speaker, Tim Urban</p> <p>10:30am - Fireside Chat: Improving the Financial Health of America’s 100 Million Credit Underserved Consumers</p> <p>10:45am - C-Suite Digital Change Leaders Debate: How Can Financial Institutions Capture The FinTech Opportunity & Collaborate With New Players To Transform Customer Experience?</p> |

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| 11:00AM | <p>11:20am - Special Address: Simplifying and Securing Digital Commerce Through Tokenization</p> <p>11:35am - Fireside Chat: How Are Regulators Approaching Cryptocurrencies?</p> <p>11:50am - Strategy Roundtable: The Evolving Role of Cybersecurity -- Are Banks Treating Technology Risk As Extensions of Their Businesses?</p> | <p>11:20am - Special Address: Simplifying and Securing Digital Commerce Through Tokenization</p> <p>11:35am - Fireside Chat: How Are Regulators Approaching Cryptocurrencies?</p> <p>11:50am - Strategy Roundtable: The Evolving Role of Cybersecurity -- Are Banks Treating Technology Risk As Extensions of Their Businesses?</p> | <p>11:20am - Special Address: Simplifying and Securing Digital Commerce Through Tokenization</p> <p>11:35am - Fireside Chat: How Are Regulators Approaching Cryptocurrencies?</p> <p>11:50am - Strategy Roundtable: The Evolving Role of Cybersecurity -- Are Banks Treating Technology Risk As Extensions of Their Businesses?</p> | <p>11:20am - Special Address: Simplifying and Securing Digital Commerce Through Tokenization</p> <p>11:35am - Fireside Chat: How Are Regulators Approaching Cryptocurrencies?</p> <p>11:50am - Strategy Roundtable: The Evolving Role of Cybersecurity -- Are Banks Treating Technology Risk As Extensions of Their Businesses?</p> |
| 12:00PM | <p>12:20pm - Lunch, Networking, an Expert Briefing Session on Financial Wellness & Financial Inclusion plus Special Interest Discussion Tables</p> | <p>12:20pm - Lunch, Networking, an Expert Briefing Session on Financial Wellness & Financial Inclusion plus Special Interest Discussion Tables</p> | <p>12:20pm - Lunch, Networking, an Expert Briefing Session on Financial Wellness & Financial Inclusion plus Special Interest Discussion Tables</p> | <p>12:20pm - Lunch, Networking, an Expert Briefing Session on Financial Wellness & Financial Inclusion plus Special Interest Discussion Tables</p> |
| 1:00PM | <p>1:20pm - Chair's Opening Remarks</p> <p>1:25pm - Keynote Address: How Can Community Banks Collaborate To Find A Path To Change To Compete In A Digital World?</p> <p>1:45pm - Fireside Chat: Community Bank + Core Vendor + FinTech -- What It Takes To Make The Partnership Work</p> | <p>1:20pm - Chair's Opening Remarks</p> <p>1:25pm - Analyst Insight: Next Generation Banking -- What Is The Next Phase Of The Digital Banking Revolution?</p> <p>1:45pm - Fireside Chat: Open Banking Is Coming! How Will It Change Banking Forever?</p> | <p>1:20pm - Chair's Opening Remarks</p> <p>1:25pm - How Digital Players Can Transform Small & Medium Sized Enterprise Lending</p> <p>1:45pm - Fireside Chat: Alt Credit Scores -- Enhancing Underwriting Using Big Data & AI</p> | <p>1:20pm - Chair's Opening Remarks</p> <p>1:25pm - Fireside Chat: How Changing Consumer Behaviour Is Transforming The Payments Industry</p> <p>1:45pm - Fireside Chat: Payments Innovation - Why Experience Is The New Reward</p> |
| 2:00PM | <p>2:00pm - Leaders Debate: How Community Banks Can Take A Strategic Approach To FinTech. What Bumps In The Road Did We Encounter?</p> <p>2:40pm - Intermission, Refreshments & Networking</p> | <p>2:00pm - Leaders Debate: How New Players, New Platforms & New Technologies Will Transform Digital Banking. Is There A Role For The Branch In The Digital World?</p> <p>2:40pm - Intermission, Refreshments & Networking</p> | <p>2:00pm - Leaders Debate: How New Players Are Harnessing New Technologies To Disrupt The Retail, Small Business & Commercial Digital Lending Landscape</p> <p>2:40pm - Intermission, Refreshments & Networking</p> | <p>2:00pm - Leaders Debate: How New Technologies & New Competitors Will Solve Payments Pain Points Both Online And At Point Of Sale</p> <p>2:40pm - Intermission, Refreshments & Networking</p> |
| 3:00PM | <p>3:10pm - Investors Debate: Where Is The Smart VC Money Investing In FinTech?</p> <p>3:40pm - Finovate Finale! The Accelerators Showcase.</p> | <p>3:10pm - Investors Debate: Where Is The Smart VC Money Investing In FinTech?</p> <p>3:40pm - Finovate Finale! The Accelerators Showcase.</p> | <p>3:10pm - Investors Debate: Where Is The Smart VC Money Investing In FinTech?</p> <p>3:40pm - Finovate Finale! The Accelerators Showcase.</p> | <p>3:10pm - Investors Debate: Where Is The Smart VC Money Investing In FinTech?</p> <p>3:40pm - Finovate Finale! The Accelerators Showcase.</p> |

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|--------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| 4:00PM | 4:10pm - Chairman's Closing Remarks | 4:10pm - Chairman's Closing Remarks | 4:10pm - Chairman's Closing Remarks | 4:10pm - Chairman's Closing Remarks |