

DEMOCRATIZATION OF FINANCE  
6 - 8 JUNE  
EDINBURGH

**mobey** forum Member Meeting

# Edinburgh

6 – 8 June, 2017

DEMOCRATIZATION OF FINANCE

Hosted by **ij:i** inside  
secure  
DRIVING TRUST

## AGENDA

Mobey Forum's Workgroups provide a platform for strategic discussion and collaboration on a particular area of interest for members.

The members of workgroups meet on bi-weekly conference calls and at face-to-face meetings at the workgroup days before Mobey member meetings. More info at [www.mobeyforum.org/what-we-do/workgroups/](http://www.mobeyforum.org/what-we-do/workgroups/)

## Tuesday 6 June WORKGROUP MEETINGS

### 9-12 VIRTUAL CURRENCIES

Co-Chairs:

Hans Henrik Hoffmeyer, Nets Group

Peter Stephens, UBS

### 9-12 STRONG CUSTOMER AUTHENTICATION IN M-COMMERCE

Co-Chair:

Ron van Wezel, Aite Group

Roney Castro, UL

## LUNCH 12-13

### 13-16 OPEN BANKING

Co-Chairs:

Oscar Sala, Strands

Jordi Guaus, CaixaBank

### 13-16 BANK DISRUPTION

Co-Chairs:

Zaf Kazmi, Erste Bank Group

George Charalambous, HSBC

Facilitator:

Samee Zafar, Edgar, Dunn & Company

### 16-19 BOARD OF DIRECTORS MEETING

Chair: Jordi Guaus

Vice-Chair: Bent Bentsen

# AGENDA DAY 1

Wed 7 June

Moderator of the Day:  
Maikki Frisk, **Mobey Forum**

8:30 – 9:30 am

## Badges and Coffee

Welcome note: Maikki Frisk,  
Executive Director, **Mobey Forum**

Keynote: **Inside Secure**

Customer Experience  
Mark Curtis, CCO at **Fjord - Accenture Interactive**

Ease of Use in Added Security  
Tom Lysemose Hansen, CTO, **Promon**

Panel: **CEX in Security**  
Douglas Kinloch, VP Software Protection, **Inside Secure**  
Tom Lysemose Hansen, CTO, **Promon**  
Mark Curtis, CCO, **Fjord - Accenture Interactive**  
Vanita Pandey, Product Management & Payments Executive, **ThreatMetrix**

1.  
**Customer Experience  
in Security**  
by Neal Michie

11:30 – 12:00



## Networking Coffee

2.  
**Blockchain and  
Virtuality**

5th AML including Virtual Currencies  
Hans Henrik Hoffmeyer, Senior Vice President, **Nets Group**  
Michael Grønager, CEO, **Chainalysis**

13:00– 14:00



## Networking Lunch

3.  
**Risk Mitigation**  
by Ron van Wezel

Risk Mitigation Workgroup findings  
Marijke de Soete, Managing Director, **Security4Biz**  
Ron van Wezel, Senior Analyst, **Aite Group**  
Philippe Roy, IT Security Specialist, **Danske Bank**

An Insight into Hacking  
Chris Fischer, **BFK**

Best practices of Risk Management  
Vanita Pandey, Product Management & Payments Executive, **ThreatMetrix**

15:30 – 16:00



## Networking Coffee

# AGENDA DAY 1

Wed 7 June

Partnerships and Banking

Caj Sjöman, Head of Mobile Bank, **Ferratum Group**

Partnering – Benefits and Risks

Tomi Mölsä, Business Consultant, **Tieto**

Open Innovation – Startlab, Workbenches and the Fintech Community

Dave Tighe, Head of Innovation, **Bank of Ireland**

Start-up Ecosystem

Claus Richter, SVP, Head of CM Customer Solutions, **Nordea**

Greetings from Board

Jordi Gaus, Chair of the BoD, **Mobey Forum**

## 4. Ecosystem of Finance

by Maikk Frisk,  
Mobey Forum

18:00

Networking Cocktails

## AGENDA DAY 2

Thu 8 June

Moderator of the Day: Douglas Kinloch, Inside Secure

8:30 – 9:30



Coffee

**5.  
Democratization of  
Payments**  
by Douglas Kinloch

New entrants in the payments field  
Andy Ramsden, Product Marketing Director, **Trustonic**

Building a mobile bank, shared experiences from the journey  
Ian Wilson, CRO, **Monzo**

Building winning consumer services  
Matias Pietilä, Head of Design, **Qvik**

Future of Money  
Kaisu Christie, Digital Partner, Nordics, **Cognizant**

10:30 – 11:00



Networking Coffee

**6.  
Future of payments  
&  
Panel session**  
by Alisdair Gunn

Payment trends  
Daniel Steingruber, Innovation Manager, **e-foresight**

Introduction to Digital Wallet Workgroup findings  
Özge Celik, Business Development SVP, **BKM**

Martin Koderisch, Manager, **Edgar, Dunn & Company**

Panel session: Starting Fintech Innovation  
Alisdair Gunn, Director, **Framewire**

13:00 – 14:00



Networking Lunch

13:00 – 14:00



## Networking Lunch

PSD2 in Practice,  
Michael Salmony, Executive Adviser, **equensWorldline SE**

PSD2 Strong Customer Authentication: Practical Implementation  
Markku Mehtälä, Founder & CEO, **Meontrust**

Secured PSD2 API's  
David Stewart, CEO, **Critical Blue**

Biometrics & Identity Workgroup Findings  
Romana Sachova, Co-Chair, **CaixaBank**  
Roney Castro, Co-Chair, **UL**  
Dave Benini, Co-Chair, **Aware**

Welcome to **Mobey Day Toronto** by Carta Worldwide

**7.**  
**Regulations and**  
**Guidelines**  
by Kasper Sylvest,  
Danske Bank

**Wrap-up - Thank You**