



Hosted by: **EVRY**

## AGENDA

# Cashless Society:

Rethinking Payments, Gaining Efficiency  
and Preventing Fraud

**STOCKHOLM 18–19 September 2019**



**Venue: EVRY Office, Ekensbergsvägen 113, 171 79 Solna**



Day 1, Wednesday 18 September 2019



### EXPERT GROUP MEETINGS

**11:00 – 12:45**

**OPEN BANKING**  
 Chaired by:  
 Jordi Gaus, CaixaBank  
 Ron van Wezel, Aite Group

**LUNCH**  **12:45–13:30**

**INTERNET OF THINGS**  
 Chaired by:  
 Ville Sointu, Nordea

**13:30 – 15:15**

**13:30 – 15:15**

**DIGITAL IDENTITY**  
 Chaired by:  
 Jukka Yliuntinen, Giesecke-Devrient  
 Mobile Security  
 Jenny Ahlqvist, SpareBank 1

### Wednesday 18 September: MEMBER MEETING KICK OFF

15:30



**Registration opens**

16:00 Welcome by **Elina Mattila**, Executive Director, **Mobey Forum**

*Keynote from the Host: Cash is not King – Trust is King*, **Silje Arnesen**, VP, Head of Digital Banking Channels, **EVERY**

*Digital Future*, **Silvija Seres**, CEO, **LØRN.TECH**

*Swedish Digital Transformation Towards a Cashless Society*, **Henrik Bergman**, Director / Financial Infrastructure, **Swedish Bankers' Association**

*What We Learn From the 'Dark' Side – The Perspective On Fraud From Talking To Fraudsters*, **Martin Gill**, Criminologist

Panel Discussion: *Why Are the Nordics Ahead In Becoming Cashless?*  
 Moderator: **Martin Koderisch**, Principal, **Edgar, Dunn & Company**

- **Ingrid Lindström**, Head of Group Daily Banking, **Swedbank**
- **Robert Pehrson**, Head of Business Development, **SEB**
- **Nina Wenning**, CEO, **Bankomat**
- **Peter Andersson**, Head of Banking & Payment in the Nordics, **Thales Group**

**OPENING KEYNOTES**



01

18:40 - 21:00



**Networking Dinner (Pontus in the Park Restaurant, Solna)**



8:30 Registration opens

9:00 Opening remarks

*Moving Towards Cashless Society: Implications at Individual and Society Levels*, **Kari Kempainen**, Senior Adviser / Payment Systems Department, **Bank of Finland**

*The Future of Branches*, Fireside chat with **Stephan Erne**, Chief Digital Officer, **Handelsbanken** and **Jordi Gaus**, Head of Digital Marketing, **CaixaBank**

*How Digital Money Services Are Evolving Customer Expectations*, **Hanna Johansson**, Community Manager, **Revolut**

*The State of Digital Evolution and Trust Around the World*, **Ravi Shankar Chaturvedi**, Associate Director of Research & Doctoral Research Fellow @ IBGC, **Tufts Fletcher School**

THE CASHLESS SOCIETY

01

10:45 - 11:15 Networking Coffee

*The Dangers of a Cashless Society*, **Björn Eriksson**, Former Interpol President

*Payment Fraud a Threat To Society – How To Spot It And Stop It*, **Linus Fugl**, Head of Transaction Services, CSD, **DanskeBank**

*Exposing Individuals In a Cashless Society*, **Laura Perry**, Software Developer at Fraud Prevention, **EVRY**

*Mobile Apps – The New Bullseye For Criminals*, **Neal Michie**, Product Manager, **Verimatrix**

PREVENTING FRAUD IN A DIGITAL WORLD

02

12:55 – 13:55 Networking Lunch

*It is Time for Smart Money*, **Jonas Hedman**, Professor at Department of Digitalization, **Copenhagen Business School**

Panel Discussion: *Rethinking Payments*  
Moderator: **Monika Liikamaa**, Co-Founder, CCO and Chair, **Enfuce Financial Services**

- **Petra Bunschoten**, Head of Mobile Payments, **ING**
- **Antti Hyytinen**, Development Manager, **OP Financial Services**
- **Joseph Hajj**, Chief Strategy Officer, **Swish**

*De-Throning Cash With Contactless*, **Alberto José Moreo Campo**, Mobile Payments Product Manager at Lab ePayments, **CaixaBank**

*How DLT Is Used To Rethink Cross Border Payments*, **Marjan Delatinne**, Global Head of Banking, **Ripple**

*How Has Swish Accelerated The Move To Cashlessness In Sweden*, **Gunilla Garpås**, Product Portfolio Manager / Swish, **Nordea**

GAINING EFFICIENCY AND RETHINKING PAYMENTS

03

16:15 Closing Words