



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

EVRY



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; 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
Welcome from the Host, Silje Arnesen, VP, Head of Digital Banking Channels, EVRY
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

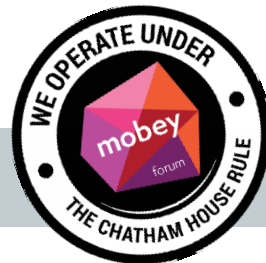
OPENING KEYNOTES

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 FinTechs 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 Hidden 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**, 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