### Registration Hours: 7:30am – 8pm

<table>
<thead>
<tr>
<th>Time</th>
<th>Session 1</th>
</tr>
</thead>
<tbody>
<tr>
<td>9:00am – 1:00pm</td>
<td>Part 1 - The Cognitive Revolution: How AI is Changing Everything</td>
</tr>
<tr>
<td>10:20 – 10:40am</td>
<td>Networking Break</td>
</tr>
<tr>
<td>12:00 – 1:00pm</td>
<td>Networking Lunch</td>
</tr>
<tr>
<td>1:00 – 2:00pm</td>
<td>Part 2 - Diving Deeper: Advanced Topics in AI</td>
</tr>
<tr>
<td>2:00 – 2:10pm</td>
<td>Networking Break</td>
</tr>
<tr>
<td>2:10 – 3:00pm</td>
<td>The 4th Wave: How AI Will Revolutionize Business, Commerce, Medicine &amp; Our Way of Life—But, Is It a Threat?</td>
</tr>
<tr>
<td>1:00 – 1:20pm</td>
<td>Regulation Track</td>
</tr>
<tr>
<td>1:20 – 1:40pm</td>
<td>Entrepreneurship Track</td>
</tr>
<tr>
<td>2:00 – 2:10pm</td>
<td>Inclusion Track</td>
</tr>
<tr>
<td>2:10 – 3:00pm</td>
<td>Globalization Track</td>
</tr>
</tbody>
</table>

### Presenter Information

#### Part 1 - The Cognitive Revolution: How AI is Changing Everything
- **Welcome & Opening Remarks**
  - Andrew B. Morris, Money20/20
  - Nuno Sebastiao, Feedzai
- **LIVE VIDEO CONFERENCE**
  - The Future of Intelligence, Artificial & Natural
    - Ray Kurzweil, Inventor, Author & Futurist
- **PANEL**
  - Future-Proofing Commerce: Moving Money in The Fourth Revolution
    - David Ritter, Bloomberg Intelligence (M)
    - Patrick Mang, HSBC
    - Jeff McMillan, Morgan Stanley
    - Gabriel de Montessus, Ingenico Group

#### Part 2 - Diving Deeper: Advanced Topics in AI
- **PRESENTATION**
  - Creating Opportunity: Using AI to Establish a More Inclusive Financial System
    - Thomson Nguyen, Square Capital
- **PRESENTATION**
  - AI as a Core Technology: How Rapid Adoption of AI is Transforming Business Today
    - Amir Khosrowshahi, Intel
- **PRESENTATION**
  - AI at Stripe: Learning Multi-Purpose Representations of Customers to Map Future Product Ideas
    - Pamela Vagata, Stripe
- **INTERVIEW**
  - The Woz on Empowering Humans with Tech
    - Deirdre Bosa, CNBC (M)
    - Steve Wozniak, Apple

#### Regulation Track
- Emcee: JoAnn Barefoot, Barefoot Innovation Group

#### Entrepreneurship Track
- Emcee: Jennifer Prosek, Prosek Partners

#### Inclusion Track
- Emcee: Jennifer Tescher, Center for Financial Services Innovation

#### Globalization Track
- Emcee: Pat Patel, Money20/20
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<thead>
<tr>
<th>Time</th>
<th>Session 3</th>
<th>Track Sessions</th>
</tr>
</thead>
<tbody>
<tr>
<td>2:30 – 2:50pm</td>
<td>INTERVIEW</td>
<td>Playing in the Regulatory Sandbox: Building FinTech Castles or Burying Consumer Risks?</td>
</tr>
<tr>
<td></td>
<td>JoAnn Barefoot, Barefoot Innovation Group (M)</td>
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<td>Christopher Woolard, Financial Conduct Authority</td>
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<td>PANEL</td>
<td>Working Globally, Banking Locally: How Immigrants, Expats &amp; Nomads Can Take Control of Financial Health</td>
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<td></td>
<td>Jennifer Tescher, Center for Financial Services Innovation (M)</td>
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<td>Joaquin Ayuso de Paul, Denizen Financial</td>
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<td>Dickson Chu, BBVA</td>
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<td>Misha Eispov, Nova Credit</td>
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<tr>
<td>2:50 – 3:10pm</td>
<td>Networking Break</td>
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<tr>
<td>3:10 – 3:30pm</td>
<td>PRESENTATION</td>
<td>RegTech Revolution: Who is Leading the Charge &amp; Where Do Regulators Stand?</td>
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<tr>
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<td>Michael Meyer, Middlegame Ventures</td>
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<td>Alexandra Villarreal O’Rourke, McGuireWoods</td>
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<td>PANEL</td>
<td>Inclusive Capitalism: Can Entrepreneurship Be the Catalyst for Financial Inclusion?</td>
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<tr>
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<td>Arjan Schütte, Core Innovation Capital (M)</td>
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<td>Stewart Langdon, LeapFrog Investments</td>
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<td>Shivani Siroya, Tala</td>
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<tr>
<td>3:10 – 3:30pm</td>
<td>PRESENTATION</td>
<td>Redesigning Financial Products for the Emerging Middle Class</td>
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<td>Michael Margolis, Google Ventures</td>
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<td>Sasha Orloff, LendUp</td>
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<tr>
<td>3:10 – 3:30pm</td>
<td>PRESENTATION</td>
<td>Payments as a Platform: Lessons from Asia in Scale Innovation</td>
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<td></td>
<td>James Lloyd, EY</td>
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</tbody>
</table>
AGENDA-AT-A-GLANCE
SUNDAY, OCTOBER 22 (cont.)

Registration Hours: 7:30am – 8pm

Regulation Track
Bellini, The Venetian Level 2
Emcee: JoAnn Barefoot, Barefoot Innovation Group

Entrepreneurship Track
Triton, The Venetian Level 2
Emcee: Jennifer Prosek, Prosek Partners

Inclusion Track
San Polo, The Venetian Level 3
Emcee: Arjan Schütte, Core Innovation Capital

Globalization Track
Murano, The Venetian Level 3
Emcee: Pat Patel, Money20/20

3:40 – 4:30pm
Session 5

Track Sessions

PANEL
To Be Or Not To Be: The Bank Charter Question
J.C. Boggs, King & Spalding (M)
Manny Alvarez, Affirm
Thomas J. Curry, U.S. Department of the Treasury
Benjamin Lawsky, The Lawsky Group
Richard Neiman, LendingClub

PANEL
IndiaStack: How Tech is Driving Inclusion for 1.2 Billion People in India
Amit Goel, LTP (Let’s Talk Payments) (M)
Dilip Asbe, National Payments Corporation of India
Arvind Gupta, Digital India Foundation
Harinder Takhar, Paytm
Sally Taylor-Shoff, FICO

4:40 – 5:00pm
Session 6

Track Sessions

U.S. Regulatory Initiatives for FinTech
4:40 - 5:10pm
Eugene Ludwig, Promontory, an IBM company (M)
Amy Friend, U.S. Department of the Treasury
Daniel Gorfine, U.S. Commodity Futures Trading Commission (CFTC)
Dan Quan, Consumer Financial Protection Bureau (CFPB)
Ryan VanGrack, U.S. Securities & Exchange Commission (SEC)

PANEL
Gates Foundation & Omidyar Network: Philanthropic Efforts for Global Financial Health
Christine Duhaime, Digital Finance Institute (M)
Arjuna Costa, Omidyar Network
Kosta Peric, Bill & Melinda Gates Foundation

5:20 – 6:00pm
Session 7

Track Sessions

Future of Financial Regulation Town Hall
JoAnn Barefoot, Barefoot Innovation Group (M)
Thomas J. Curry, U.S. Department of the Treasury
Amy Friend, U.S. Department of the Treasury
Daniel Gorfine, U.S. Commodity Futures Trading Commission (CFTC)
Benjamin Lawsky, The Lawsky Group
Eugene Ludwig, Promontory, an IBM company
Duane Pozza, Federal Trade Commission
Dan Quan, Consumer Financial Protection Bureau (CFPB)
Ryan VanGrack, U.S. Securities & Exchange Commission (SEC)
Christopher Woolard, U.K. Financial Conduct Authority
### Registration Hours: 7:30am – 8pm

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
<th>Location</th>
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<tbody>
<tr>
<td>5:20 – 7:30pm</td>
<td>Evening General Session</td>
<td>The Venetian Ballroom, Level 2</td>
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<td></td>
<td>Welcome &amp; Session Opening</td>
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<td></td>
<td>Tracey Davies, Money20/20</td>
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<td>Everyday with Apple Pay</td>
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<td>Jennifer Bailey, Apple</td>
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<td></td>
<td>Perspectives from Silicon Valley on the Future of Payments, Commerce &amp; Finance</td>
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<td>Leena Rao, Technology Journalist (M)</td>
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<td>Max Levchin, Affirm</td>
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<td>Keith Rabois, Khosla Ventures</td>
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<td>4th Annual Money20/20 Hackathon Awards</td>
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<td>Brian Collins, AngelHack (H)</td>
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<td>Chris Souther, Money20/20 (H)</td>
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<td>Financial Inclusion: Leveraging Tech for Social Good</td>
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<td>Michael Miebach, Mastercard</td>
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<td>Payments as a Lifeline: From Building Businesses to Rebuilding After a Hurricane</td>
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<td>Kirsten Trusko, IRC Innovation. Research. Consulting. (M)</td>
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<td>Frank Bisignano, First Data</td>
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<td>Building for Builders: Payments Infrastructure for the Digital Economy</td>
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<td>Dan Primack, Axios (M)</td>
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<td>John Collison, Stripe</td>
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<tr>
<td></td>
<td>Session Wrap-Up</td>
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<tr>
<td>7:30 – 9:00pm</td>
<td>Poolside Reception</td>
<td>The Venetian Pool, Level 3 of Guest Tower</td>
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</tbody>
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**Emcee:**
Christopher Kai, The Mathem Group

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K&L Gates, The Clearing House, Zelle

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#money2020
## Payments Track
- **Bellini, The Venetian Level 2**
- **Emcee:** Dan Van Dyke, Business Insider

## Commerce Track
- **Titian, The Venetian Level 2**
- **Emcee:** Chloé James, RFI Group

## Security Track
- **San Polo, The Venetian Level 3**
- **Emcee:** Kirsten Trusko, IRC Innovation Research Consulting

## Banking Track
- **The Forum, Level 2**
- **Emcee:** Chris Skinner, The Finanser

### 9:00 – 10:00am
**Atrium Theater**

#### Wake Up With The CEOs
- **Bob Hoey**, IBM (H)
- **Mary Thompson**, G100 Companies (M)
- **Frank Bisignano**, First Data
- **Margaret Keane**, Synchrony Financial
- **David Nelms**, Discover Financial Services

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**Registration Hours:** 7am – 7pm

**Exhibit Hall Hours:** 10am – 7pm

**Braindate at the PayPal Lounge:** 10am – 7pm

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**Startup Pitch at Money20/20 – Group 1 Presenters**

**HOST:**
- Scott Robinson, Plug and Play

**JUDGES:**
- Benjamin Britt, Route 66 Ventures
- Rebecca Lynn, Canvas Ventures
- David Weiden, Khosla Ventures
- Rick Yang, New Enterprise Associates

**Presenters:**
- David Schropfer, AnchorID
- Will Madden, bridge21
- Michele Tivey, FinTech Payments Corp
- Erik Lammerding, LateShift
- Adam Roseman, LateShift
- Kevin Gordon Barrow, Mark Labs
- Christian Ruppe, Monotto

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**CASE STUDY**
- **An Adversarial Approach to Fighting Cybercrime: Hear from the Hackers Who Know the Biggest Financial Security Flaws**

**Authors:**
- Anna Irrera, Reuters (M)
- Jay Kaplan, Synack
- Mikhail Sosonkin, Synack
- Stephen Ward, TIAA

---

**PAYMENTS**

**PRESENTATION**
- **10 Mega Trends Driving the Future of Payments**
  - Michael Abbott, Accenture

**SECURITY**

**PRESENTATION**
- **An Adversarial Approach to Fighting Cybercrime: Hear from the Hackers Who Know the Biggest Financial Security Flaws**
  - Anna Irrera, Reuters (M)
  - Jay Kaplan, Synack
  - Mikhail Sosonkin, Synack
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**PAYMENTS**

**PANEL**
- **Payments & the On-Demand Economy**
  - Benjamin Black, Akkadian Ventures (M)
  - Mike Dinsdale, DoorDash
  - Taso Du Val, Toptal
  - Jason Gardner, Marqeta
  - Brent Warrington, Hyperwallet

**SECURITY**

**PRESENTATION**
- **Catch Them If You Can: Perspectives on a World without Passwords**
  - Frank Abagnale, Abagnale & Associates
  - Oni Eisen, Trusona

---

**COMMERCE**

**PRESENTATION**
- **Reinventing Credit: Delivering Honest Financial Products**
  - Max Levchin, Affirm

**BANKING**

**PRESENTATION**
- **Contextual Commerce: Pay Where You Are**
  - Deirdre Bosa, CNBC
  - Vikram Bhaskaran, Pinterest
  - Patrick Gauthier, Amazon
  - Mark Lavelle, Magento
  - Maya Mikhailov, GPShopper, a Synchrony Financial company

**PRESENTATION**
- **Invisible Money: Why Money20/20 Will Be About Data by 2030**
  - Chris Skinner, The Finanser

**BANKING**

**PRESENTATION**
- **Blockbuster Banking: When is the Netflix Moment?**
  - Nigel Morris, QED Investors (M)
  - André Cherry, Aspiration
  - Mike Laven, Currencycloud
  - Josh Reich, Simple
  - Colin Walsh, Varo Money

---

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**MONDAY, OCTOBER 23**

**8:30 – 10:20am**

**Session 1**

**PAYMENTS**

**PANEL**
- **Payments & the On-Demand Economy**
  - Benjamin Black, Akkadian Ventures (M)
  - Mike Dinsdale, DoorDash
  - Taso Du Val, Toptal
  - Jason Gardner, Marqeta
  - Brent Warrington, Hyperwallet

**SECURITY**

**PRESENTATION**
- **Catch Them If You Can: Perspectives on a World without Passwords**
  - Frank Abagnale, Abagnale & Associates
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**PAYMENTS**

**COMMERCE**

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  - Mike Laven, Currencycloud
  - Josh Reich, Simple
  - Colin Walsh, Varo Money

---

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**8:30 – 10:20am**

**Session 2**

**PAYMENTS**

**PANEL**
- **Payments & the On-Demand Economy**
  - Benjamin Black, Akkadian Ventures (M)
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  - Taso Du Val, Toptal
  - Jason Gardner, Marqeta
  - Brent Warrington, Hyperwallet

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- **Catch Them If You Can: Perspectives on a World without Passwords**
  - Frank Abagnale, Abagnale & Associates
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**PAYMENTS**

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  - Nigel Morris, QED Investors (M)
  - André Cherry, Aspiration
  - Mike Laven, Currencycloud
  - Josh Reich, Simple
  - Colin Walsh, Varo Money

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**9:00 – 9:50am**

**Track Sessions**

**PAYMENTS**

**PANEL**
- **Payments & the On-Demand Economy**
  - Benjamin Black, Akkadian Ventures (M)
  - Mike Dinsdale, DoorDash
  - Taso Du Val, Toptal
  - Jason Gardner, Marqeta
  - Brent Warrington, Hyperwallet

**SECURITY**

**PRESENTATION**
- **Catch Them If You Can: Perspectives on a World without Passwords**
  - Frank Abagnale, Abagnale & Associates
  - Oni Eisen, Trusona

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**9:00 – 10:00am**

**Atrium Theater**

#### Wake Up With The CEOs
- **Bob Hoey**, IBM (H)
- **Mary Thompson**, G100 Companies (M)
- **Frank Bisignano**, First Data
- **Margaret Keane**, Synchrony Financial
- **David Nelms**, Discover Financial Services

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**Attend Money20/20 2017**

**Monday, October 23 – Wednesday, October 25, 2017**

**Las Vegas Convention Center**

**Register Now**

**info@money2020.com**
### 10:00 – 10:20am

**Track Sessions**

**Session 3**

**PANEL**

**Shifting the Payments Paradigm:** Mastercard & Vocalink on Partnering for Success

- Anna Irirea, FinTech Correspondent, Reuters (M)
- Michael Miebach, Mastercard
- David Yates, Mastercard

**PRESENTATION**

**Google & FIDO Alliance: Seamless Biometric Authentication for Mobile Commerce**

- Christiaan Brand, Google
- Brett McDowell, FIDO Alliance

**CASE STUDY**

**Doubling Down on CX: How Brick-and-Mortar Retailers Are Winning With Digital Commerce**

- Tim Tynan, Bank of America Merchant Services (M)
- Mark Williams, Best Buy

**PRESENTATION**

**The Four Undeniable Trends Shaping Banking’s Future**

- Jeff Yabuki, Fiserv

### 10:20 – 10:40am

**Networking Break**

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### 10:30 – 11:10am

**Atrium Theater**

**VIDEO SCREENING**

**The Money20/20 Payments Race! – Video Highlights, Part 1**

- Ali Paterson, Fintech Finance (H)

### 10:40 – 11:30am

**Track Sessions**

**Session 4**

**PANEL**

**Mobile Payments: Why This (Not So) Overnight Payments Sensation Is Finally Gaining Steam**

- Scott Harkey, Levvel (M)
- Karla Allen, Walmart
- Tom Poole, Capital One
- Spencer Spinnell, Google
- Erik Vlugt, Cubic Transportation Systems

**PANEL**

**Biometric FinTech in the Real World**

- Peter O’Neill, FindBiometrics (M)
- Rob Douglas, BioConnect
- David Pollington, GSMA
- Toby Rush, EyeVerify
- Conor White, Daon

**PANEL**

**Bank-as-a-Service: New Open Business Models for Banking**

- Pascal Bouvier, Santander InnoVentures (M)
- Naveed Anwar, Capital One
- Giles Gade, Cross River Bank
- Reetika Grewal, Silicon Valley Bank
- Teppo Paavola, BBVA

**PRESENTATION**

**Google & FIDO Alliance: Seamless Biometric Authentication for Mobile Commerce**

- Christiaan Brand, Google
- Brett McDowell, FIDO Alliance

**PRESENTATION**

**The Four Undeniable Trends Shaping Banking’s Future**

- Jeff Yabuki, Fiserv

**PRESENTATION**

**Wendy’s & Dunkin’: Payments Innovation in the Quick-Service Restaurant Industry**

- Marianne Berry, Auriemma Consulting Group (M)
- Denis Bouchard, The Wendy’s Company
- Mike Braatz, ACI Worldwide
- Ben Kaplan, Blackhawk Network
- Sherrill Kaplan, Dunkin’ Brands

**PRESENTATION**

**Pitch Perfect: The 7 Things FinTech Founders Should Know Before Coming In My Office**

- Matt Harris, Bain Capital Ventures

**PRESENTATION**

**FinTech Trends: Kleiner Perkins on the State of Funding for FinTech Startups**

- Noah Knauf, Kleiner Perkins Caufield & Byers

- Murano, The Venetian Level 3
## AGENDA-AT-A-GLANCE
### MONDAY, OCTOBER 23 (cont.)

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<th>Registration Hours:</th>
<th>Exhibit Hall Hours:</th>
<th>Braintree at the PayPal Lounge:</th>
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<tbody>
<tr>
<td>7am – 7pm</td>
<td>10am – 7pm</td>
<td>10am – 7pm</td>
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</table>

### Payments Track
- **Bellini, The Venetian Level 2**
  - Emcee: Dan Van Dyke, Business Insider

### Commerce Track
- **Titian, The Venetian Level 2**
  - Emcee: Chloé James, RFi Group

### Security Track
- **San Polo, The Venetian Level 3**
  - Emcee: Kirsten Trusko, IRC Innovation, Research, Consulting.

### Banking Track
- **The Forum, Level 2**
  - Emcee: Chris Skinner, The Finanser

### Track Sessions
#### 11:40 – 12:00pm
**Session 5**

**PANEL**
- Just Say It to Pay It: Turning Up the Volume on Voice Payments
  - Dan Van Dyke, Business Insider (M)
  - Brian Roemmele, Multiplex
  - Rami Thabet, RBC

**INTERVIEW**
  - John Mannes, TechCrunch (M)
  - Nuno Sebastiao, Feedzai

**PRESENTATION**
- Disrupt or Be Disrupted? Banks’ Critical Choice & How Leumi Embraced Change with PEPPER
  - Rakefet Russak-Aminoach, Leumi Group

**PRESENTATION**
- Retail Strikes Back: The Force of Data-Driven Payments Experiences
  - Sheryl McKenzie, Alliance Data
  - Bruce Parker, Modo

**INTERVIEW**
- A Founder’s Story: Building the Next-Generation Mortgage Lender
  - Charles Moldow, Foundation Capital (M)
  - Matt Humphrey, LendingHome

### Lunch
- **12:00 – 1:00pm**
  - **Lunch With The Innovators**
    - John Heggestuen, Business Insider (M)
    - Sheri Rhodes, Western Union
    - Tyler Spalding, Raise
    - Susanne Steidl, Wirecard
    - Rick Striano, Deutsche Bank

*Lunch is served in the Exhibit Hall, but the insights from tech leaders are served here.

### Startup Pitch at Money20/20 – Group 2 Presenters
- **HOSTS:**
  - Matt Hatch, EY
  - Sean Viergutz, EY
- **JUDGES:**
  - David Blumberg, Blumberg Capital
  - Aaron Harris, Y Combinator
  - Woody Marshall, TCV
  - Angela Strange, Andreessen Horowitz
- **PRESENTERS:**
  - Uday Akkaraju, Bond.ai
  - Elnor Roemen, CreditStacks
  - Heather Holmes, Genivity
  - Tanya Van Court, Goalsetter
  - Matthew Van Buskirk, Hummingbird
  - Joe Robinson, Hummingbird
  - Stephane Lintner, Jiko
  - Rocky Motwani, Jiko
  - Jaxon Klein, Keyo
  - Matthew Spoke, Nuco
  - Ken Kruszka, SnapCheck
  - Travis Holoway, SoLo Funds
  - Dave Hanley, Tomorrow
  - Gareth Genner, Trust Stamp
  - Andrew Gowasack, Trust Stamp

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## INTERVIEW

**Zelle of the Ball: Have the Banks Launched the Next Big Thing in P2P Payments?**

Bob Hedges, A.T. Kearney (M)
Lou Anne Alexander, Early Warning

## PANEL

**Batten Down the Hatches! Preparing for a Perfect Storm for Card Not Present Fraud**

Brad Wiskirchen, Kount (M)
Sean Desruisseaux, Intuit
Mike Gramz, YapStone
David Johnston, Dunkin’ Brands

## PRESENTATION

**Making Mobile Pay in Retail: Building Loyalty & Engagement with Mobile-First Consumers**

Sang Ahn, Samsung Electronics
David Jones, Blackhawk Network

**New Research on the Financial Habits of Millennials: Not What You Expect**

Greg McBride, Bankrate.com
Matt Schulz, CreditCards.com

## PANEL

**Payments for a Real-Time Economy: Are We Ready for the Ride on New Payment Rails?**

Sean Rodriguez, Federal Reserve System (M)
Steve Ledford, The Clearing House
Esther Pigg, FIS
Eran Vitkon, Finastra
Christopher Ward, PNC Bank

**Stakeholder Perspectives on Tokenization & the Future of Digital Payments**

Randy Vanderhoof, U.S. Payments Forum (M)
Dave Fortney, The Clearing House
Mark Nielsen, Visa
Bryan Perry, Nordstrom
Giles Sutherland, Carta Worldwide

## PANEL

**Omni-Channel Payments: Powering the Next Generation In-Store Experience**

Jason Kuperberg, Bank of America Merrill Lynch (M)
Mary Kay Bowman, Square
Gerardo Capitel, Google
Kim Goodman, Worldpay
Kamran Zaki, Adyen

**Next Gen Banking for Mobile-First Consumers**

Jim Van Dyke, Futurion (M)
Chris Britt, Chime
Aaron Frank, Final
Bryce Galen, Zero
Lindsay Holden, Long Game
Valentin Staff, N26
Maximilian Tayenthal, N26

## TRACK SESSIONS

1:00 – 1:30pm

### PAYMENTS

**WeChat Pay Comes to America: How This Mobile Payments Giant is Delivering Great Payment Experiences to Chinese Customers Worldwide**

Eagle Yi, WeChat Pay

**Lost in Transaction: Balancing Security & Convenience for Next Generation Payments**

Aditya Khurjekar, LTP (Let’s Talk Payments) (M)
Danny Chazonoff, Paysafe
Joel Leonoff, Paysafe

## DEMO

**Update from W3C's Web Payments Working Group on Streamlining Online Checkout**

Ian Jacobs, World Wide Web Consortium (W3C) (M)
James Anderson, Mastercard
Zach Koch, Google
Michel Weksler, Airbnb

**Payments in the Middle: Why the Checking Account is No Longer the Core Banking Product**

Tony DeSanctis, Cornerstone Advisors
Ron Shevlin, Cornerstone Advisors

## TRACK SESSIONS

1:30 – 2:00pm

### PAYMENTS

**Payments for a Real-Time Economy: Are We Ready for the Ride on New Payment Rails?**

Sean Rodriguez, Federal Reserve System (M)
Steve Ledford, The Clearing House
Esther Pigg, FIS
Eran Vitkon, Finastra
Christopher Ward, PNC Bank

**Stakeholder Perspectives on Tokenization & the Future of Digital Payments**

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Lindsay Holden, Long Game
Valentin Staff, N26
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## PRESENTATION

**New Research on the Financial Habits of Millennials: Not What You Expect**

Greg McBride, Bankrate.com
Matt Schulz, CreditCards.com

## TRACK SESSIONS

2:00 – 2:30pm

### PAYMENTS

**WeChat Pay Comes to America: How This Mobile Payments Giant is Delivering Great Payment Experiences to Chinese Customers Worldwide**

Eagle Yi, WeChat Pay

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**Payments in the Middle: Why the Checking Account is No Longer the Core Banking Product**

Tony DeSanctis, Cornerstone Advisors
Ron Shevlin, Cornerstone Advisors

## TRACK SESSIONS

2:30 – 3:00pm

### VIDEO SCREENING


Ali Paterson, Fintech Finance (H)
<table>
<thead>
<tr>
<th>Time</th>
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<tr>
<td>2:50 – 3:10pm</td>
<td>Networking Break</td>
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<td>Afternoon General Session</td>
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<td>Tracey Davies, Money2020</td>
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<td>Mission-Driven FinTech: Partnering for Purpose</td>
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<td>Big Tech Meets FinTech: How AI &amp; Blockchain Could Eliminate Risk &amp; Reward Trade-Offs</td>
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<td>Bridget van Kralingen, IBM</td>
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<td>The Fourth Revolution in Human-Computer Interface: Building a Better Virtual Assistant to Help Us Do More with Connected Devices</td>
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<td>Jordan McKee, 451 Research (M)</td>
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<td>Dr. Injong Rhee, Samsung Electronics</td>
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<td>Why Payments Matter: Key Trends in Payments &amp; Commerce</td>
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<td>Session Wrap-Up</td>
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<td>4:30 – 5:30pm</td>
<td>PANEL The Shakers &amp; Stirrers</td>
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<td>Sam Maule, 11 F5 (M)</td>
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<td>Sabrina Lamb, World of Money</td>
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<td>Tom Noyes, Commerce Signals</td>
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<td>5:30 – 7:00pm</td>
<td>Networking Reception</td>
<td>Exhibit Hall, Level 2</td>
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<td>9:00 – 12:00am</td>
<td>Industry Night</td>
<td>OMNIA Las Vegas</td>
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AGENDA-AT-A-GLANCE
TUESDAY, OCTOBER 24

Registration Hours: 7am – 7pm
Exhibit Hall Hours: 10am – 7pm
Braintree at the PayPal Lounge: 10am – 7pm

Payments Track
Bellini, The Venetian Level 2
Emcee: Kim Gerhardt, Edgar Dunn & Company

Blockchain Track
Titian, The Venetian Level 2
Emcee: Perianne Boring, Chamber of Digital Commerce

Lending Track
San Polo, The Venetian Level 3
Emcee: Brock Blake, Lendio

CX Track
The Forum, Level 2
Emcee: Deidre H. Campbell, Edelman

7:00 – 9:00am Breakfast

8:30 – 9:50am Morning General Session
The Venetian Ballroom, Level 2

Session Opening

Humanizing Banking: How Customers Feel About Money & Serving Them Better With Digital
Philippe Dintrans, Cognizant
Andreas Juni, Red Associates

Great Techspecations: How Innovation is Changing the Nature of Service
Denise Pickett, American Express

Intuit’s Next Big Consumer Innovation: Why the Credit Score Isn’t Enough
Varun Krishna, Intuit
Dan Wernikoff, Intuit

A Conversation About Conversational Commerce
Deirdre Bosa, CNBC (M)
Stan Chudnovsky, Facebook

Session Wrap-Up

9:00 – 10:00am Atrium Theater

PANEL Wake Up With The CEOs
Bob Hoey, IBM (H)
Mary Thompson, G100 Companies (M)
Anil Arora, Envestnet® | Yodlee®
David Kimball, Prosper Marketplace
Shivani Siroya, Tala

9:50 – 10:10am Networking Break

10:10 – 10:30am Track Sessions

PAYMENTS
Finding Opportunity in Today’s Newest Tech Trends
Jim McCarthy, Visa

LENDING
Online Small Business Lending: The Second Decade
Noah Breslow, OnDeck

BLOCKCHAIN
Separating Signal From Noise: Making Sense of the Blockchain Landscape
Adam Ludwin, Chain

CX
You and AI: Fear Not the Bot
Malcolm Frank, Cognizant
AGENDA-AT-A-GLANCE
TUESDAY, OCTOBER 24 (cont.)

Registration Hours: 7am – 7pm
Exhibit Hall Hours: 10am – 7pm
Braintree at the PayPal Lounge: 10am – 7pm

Demos, Case Studies & Announcements

**PAYMENTS**

**DEMO**
Bank of America Merchant Services Unveils a Glimpse at the Convenience Store of the Future: A Virtual Reality Demo
10:10 - 10:20am
Michael Roberts, Bank of America Merchant Services

**DEMO**
Plum: Managing Your Money, Effortlessly
10:40 - 10:50am
Victor Trokoudes, Plum

**CASE STUDY**
10:20 - 10:30am
Raj Deol, Synchrony Financial
Darrel Esch, PayPal

**CASE STUDY**
NACHA & Faster Payments: Catch the Next Wave of Same Day ACH with Debit
10:50 - 11:00am
Jan Estep, NACHA–The Electronic Payments Association

**Video Screening**
The Money20/20 Payments Race! – Video Highlights, Part 2
Ali Paterson, Fintech Finance (H)

**Panel**
Private & Consortium Blockchains: Collaborating to Make Blockchain Real for Enterprise
Marc Hochstein, CoinDesk (M)
Amber Baldet, JPMorgan Chase
Marley Gray, Microsoft
David Huseby, Hyperledger
Todd McDonald, R3

**Panel**
Chatbots & Virtual Assistants: Building An Interactive Digital Experience
Tiffani Montez, Aite Group (M)
Ken Dodelin, Capital One
Michelle Moore, Bank of America
Craig Ramsay, HSBC
Edwin van Bommel, IPSoft

**PANEL**
Social Payments & Shared Finances
Tanaya Macheel, Tearsheet (M)
David Barrett, Expensify
Kahina Van Dyke, Facebook
Michael Vaughan, Venmo
Eagle Yi, WeChat Pay

**Debate**
AI in Lending: Will the Robots Take Over?
Frank Rotman, QED Investors (M)
Rory Eakin, CircleUp
Al Goldstein, Avant
Gian Gonzaga, Earnest
Douglas Merrill, ZestFinance

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Gian Gonzaga, Earnest
Douglas Merrill, ZestFinance

Emcee:
Dan Simon, Vested

**Demos, Case Studies & Announcements**

**DEMO**
Fidor Bank Announces Banking-as-a-Marketplace with Finance Bay
11:10 - 11:20am
Matthias Kröner, Fidor Bank

**Case Study**
UL Launches New Web-Based Host Test Tool (wHTT)
11:40 - 11:50am
Henrique Di Lorenzo Pires, UL Transaction Security

**Case Study**
Merchant Acquiring 3.0: AEVI Changes the Game with B2B Apps & Smart POS Devices
11:50 - 12:00pm
Mike Camerling, AEVI

**Panel**
Social Payments & Shared Finances
Tanaya Macheel, Tearsheet (M)
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Dan Simon, Vested
## TUESDAY, OCTOBER 24 (cont.)

### Registration Hours:
7am – 7pm

### Exhibit Hall Hours:
10am – 7pm

### Braintree at the PayPal Lounge:
10am – 7pm

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### 11:40 – 12:00pm

#### Session 3

**INTERVIEW**

**How Mobile Will Enable Commerce in New Contexts**

James Wester, IDC (M)  
Bill Ready, PayPal (H)

**INTERVIEW**

**Don’t Call It A Comeback: A Conversation with Scott Sanborn on the State of Marketplace Lending**

Nathaniel Popper, The New York Times (M)  
Scott Sanborn, LendingClub (H)

### 12:00 – 1:00pm

**Lunch**

*Lunch is served in the Exhibit Hall, but the insights from tech leaders are served here.*

**Panel**

**Lunch With The Innovators**

John Heggestuen, Business Insider (M)  
Eve Aretakis, ACI Worldwide (H)  
Jason Bettinger, Cisco (H)  
Nans Sivaram, Infosys (M)

### 1:30 – 2:20pm

**Afternoon General Session**

**Session Opening**

**The Facts: How Gender Diversity Drives Financial Innovation**

Julie Sweet, North America, Accenture

**Emotional E-Commerce: How Frictionless Payments Shape Customer Loyalty**

Chloé James, Sky News Australia (M)  
Sebastian Siemiatkowski, Klarna  
Thorsten Wülfel, adidas Group

**Bringing Liquidity to the ICO Market: tØ’s Wall Street Licensed Crypto Token Exchange**

Patrick Byrne, tØ

**Startup Pitch at Money20/20 Finals**

**JUDGES:**

Matt Harris, Bain Capital Ventures  
Suzette Massie, EY  
Scott Robinson, Plug and Play  
Dana Stalder, Matrix Partners

### 2:20 – 2:40pm

**Networking Break**

### 2:30 – 3:10pm

**Panel**

**The Money20/20 Payments Race! – Video Highlights, Part 2 (Encore)**

Ali Paterson, Fintech Finance (H)
Registrations Hours: 7am – 7pm
Exhibit Hall Hours: 10am – 7pm
Braintree at the PayPal Lounge: 10am – 7pm

**Payments Track**
Bellini, The Venetian Level 2
Emcee: Kim Gerhardt, Edgar Dunn & Company

**Blockchain Track**
Titian, The Venetian Level 2
Emcee: Perianne Boring, Chamber of Digital Commerce

**Lending Track**
San Polo, The Venetian Level 3
Emcee: Brock Blake, Lendio

**CX Track**
The Forum, Level 2
Emcee: Deidre H. Campbell, Edelman

### 2:40 – 3:00pm Track Sessions

#### Session 4

**PRESENTATION**
Payments Innovation: Where Does Compliance Fit On Your Product Roadmap?
Jacqueline Molnar, Western Union

**PRESENTATION**
Building A Better Lending Product: Why Alternative Data Is Not The Panacea
Kenneth Lin, Credit Karma

#### Demos, Case Studies & Announcements

**DEMO**
Personalizing Financial Services Marketing with Adobe Sensei
2:40 - 2:50pm
Jared Lees, Adobe

**DEMO**
Billtrust & Visa Show the Future of Accounts Receivables with Automated Payments
3:10 - 3:20pm
Flint Lane, Billtrust
Taira Hall, Visa

**ANNOUNCEMENT**
Kasisto: Conversational AI Platform Powers Smart Banking Bots
3:00 - 3:10pm
Dror Oren, Kasisto
Tracy DeMiroz, Kasisto

**ANNOUNCEMENT**
3:20 - 3:30pm
Marwan Forzley, Veem

### 3:00 – 3:10pm

**ANNOUNCEMENT**
Built-to-Last Cryptocurrencies: Prices Make Headlines, Reliability Makes History
Jeff Garzik, Bloq
Matthew Roszak, Bloq

### 3:10 – 4:00pm

**SESSION 5**

#### Track Sessions

**PAYMENTS**
Reimagining Cross-Border Payments: Simpler, Faster, Cheaper & More Accessible
Jon Steitz, McKinsey & Company (M)
Ismai Ahmed, WorldRemit
John Kunze, PayPal
Jed McCaleb, Stellar Development Foundation
Hank Uberoi, Earthport

**LENDING**
Reinventing Consumer Lending: More Access, New Models & Overcoming Big Challenges
Kenneth Lin, Credit Karma (M)
Joanne Bradford, SoFi
Dave Girouard, Upstart
Frederic Nze, Oakam
Ken Rees, Elevate

**BLOCKCHAIN**
The Rise of Initial Coin Offerings: Sustainable Game-Changer or Risky Proposition?
David Bailey, BTC Media (M)
Ted Livingston, Kik
Dan Morehead, Pantera Capital
Rengo Shen, Fenbushi Capital
Erik Syvetsky, AngelList

**CX**
Virtual Reality, Frictionless Payments & Monetization of Immersive Content
Cleveland Brown, Payscout (M)
Avin Arumugam, Visa
Stephanie Llamas, SuperData
Trevor Pollard, Westfield
Guy Primus, The Virtual Reality Company

**CASE STUDY**
The Tezos Story: How Crypto Tokens Are Powering New Business Models
Meltem Demirors, Digital Currency Group (M)
Arthur Breitman, Tezos
Kathleen Breitman, Tezos

**PRESENTATION**
Winning Hearts, Minds & Value: A Playbook to Bring the Best of Customer Experience to Banking
Robert Schiff, McKinsey & Company
Dan Stephens, McKinsey & Company

**DEMO**
Billtrust & Visa Show the Future of Accounts Receivables with Automated Payments
3:10 - 3:20pm
Flint Lane, Billtrust
Taira Hall, Visa

**ANNOUNCEMENT**
3:20 - 3:30pm
Marwan Forzley, Veem
## Payments Track
**Bellini, The Venetian Level 2**
- Emcee: Kim Gerhardt, Edgar Dunn & Company

### 3:40 – 4:30pm
#### Demos, Case Studies & Announcements

**ANNOUNCEMENT**
**Bud:** How ‘Marketplace Banking’ Will Alter the Banking Business Model
3:40 - 3:50pm
- Jamie Campbell, Bud
- Edward Maslaveckas, Bud

**ANNOUNCEMENT**
**Flywire:** Uncovering the Complexities of Multi-Currency Invoicing
4:10 - 4:20pm
- Mike Massaro, Flywire

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### 4:10 – 5:00pm
#### Track Sessions

**PANEL**
**B2B Payments: Investment is Heating Up & Paper Checks are Under Fire!**
- Erin McCune, Glenbrook Partners (M)
- Anand Ahuja, Bank of America Merrill Lynch
- Karla Friede, Nvoicepay
- Renei Lacerte, Bill.com
- Colleen Taylor, Mastercard

**PANEL**
**One Size Does Not Fit All: Tailoring Operating Capital Solutions for Small Business**
- Phin Upham, Haymaker Capital (M)
- Rohit Arora, Biz2Credit
- Eyal Lifshitz, BlueVine
- Gina Taylor Colter, American Express
- David Yu, Funding Circle

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### 4:30 – 5:30pm
#### Atrium Theater
**The Shakers & Stirrers**
- Sam Maule, Niel F.S. (M)
- Patricia Kemp, Oak HC/FT
- Miya Knights, Planet Retail
- Brad Leimer, Explorer Advisory & Capital
- Steve McLaughlin, FT Partners

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## Blockchain Track
**Titian, The Venetian Level 2**
- Emcee: Perianne Boring, Chamber of Digital Commerce

### 4:10 – 5:00pm
#### Track Sessions

**PANEL**
**Regulating Blockchain Tech: A Global Perspective**
- Amy Davine Kim, Digital Chamber of Commerce (M)
- Kathryn Haun, Stanford University
- Jamie Smith, Global Blockchain Business Council
- Carol Van Cleef, BakerHostetler
- Ruth Wandhöfer, Citigroup

**PANEL**
**Everything Pay: Reimagining Payments & Commerce in the Internet-of-Everything**
- Robin Raskin, Living in Digital Times (M)
- Chris Ballinger, Toyota Research Institute
- Kiki Del Valle, Mastercard
- Suzan Denoncourt, Ingenico Group
- Maeve McKenna Duska, USA Technologies
- Todd Westby, Three Square Market

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## Lending Track
**San Polo, The Venetian Level 3**
- Emcee: Brock Blake, Lendio

### 4:10 – 5:00pm
#### Track Sessions

**PANEL**
**B2B Payments: Investment is Heating Up & Paper Checks are Under Fire!**
- Erin McCune, Glenbrook Partners (M)
- Anand Ahuja, Bank of America Merrill Lynch
- Karla Friede, Nvoicepay
- Renei Lacerte, Bill.com
- Colleen Taylor, Mastercard

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## CX Track
**The Forum, Level 2**
- Emcee: Deidre H. Campbell, Edelman

### 4:10 – 5:00pm
#### Track Sessions

**PANEL**
**Regulating Blockchain Tech: A Global Perspective**
- Amy Davine Kim, Digital Chamber of Commerce (M)
- Kathryn Haun, Stanford University
- Jamie Smith, Global Blockchain Business Council
- Carol Van Cleef, BakerHostetler
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## Registration Hours:
7am – 7pm

## Exhibit Hall Hours:
10am – 7pm

## Braintree at the PayPal Lounge:
10am – 7pm
### Registration Hours:

7am – 7pm

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10am – 7pm

### Braindate at the PayPal Lounge:

10am – 7pm

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## TUESDAY, OCTOBER 24 (cont.)

### AGENDA-AT-A-GLANCE

### Registration Hours:

7am – 7pm

### Exhibit Hall Hours:

10am – 7pm

### Braindate at the PayPal Lounge:

10am – 7pm

### Payments Track

**Bellini, The Venetian Level 2**

Emcee: Kim Gerhardt, Edgar Dunn & Company

### Blockchain Track

**Titian, The Venetian Level 2**

Emcee: Perianne Boring, Chamber of Digital Commerce

### Lending Track

**San Polo, The Venetian Level 3**

Emcee: Brock Blake, Lendio

### CX Track

**The Forum, Level 2**

Emcee: Deidre H. Campbell, Edelman

### 4:40 – 5:30pm

**Demos, Case Studies & Announcements**

Emcee: Dan Simon, Vested

- **ANNOUNCEMENT**
  - FIS & in/PACT Launch ‘GoodCoin’: The Consumer Giving Platform for Banks
    4:40 - 4:50pm
    Bob Legters, FIS
    Hector Pages, in/PACT

- **ANNOUNCEMENT**
  - Deloitte Announces the Launch of the Auvenir Audit Smarter Platform
    5:10 - 5:20pm
    Peter Myers, Auvenir, a Deloitte Venture
    Chris Thatcher, Deloitte

- **ANNOUNCEMENT**
  - Bridge2 Solutions & Marqeta: Announcing Loyalty Pay, Unlocking Rewards Redemption at the POS
    4:50 - 5:00pm
    Andy Althouser, Bridge2 Solutions
    Tony Ford, Marqeta

- **ANNOUNCEMENT**
    5:20 - 5:30pm
    Max Eliscu, Viewpost
    Christophe Spoerry, Euler Hermes Digital Agency

### 5:10 – 5:30pm

**Session 7**

**PAYMENTS**

**PANEL**

Going Global with E-Commerce by Mastering the Linguistics of Local Payments

Samee Zafar, Edgar Dunn & Company (M)

Simon Black, PPRO

Greg Worch, Vantiv

**INTERVIEW**

The Amazing Growth (& Growing Pains) of Peer-to-Peer Lending in China

Annie Armstrong, KPMG (M)

Yihan Fang, Yirendai

**BLOCKCHAIN**

**PRESENTATION**

The Past, Present & Future of Bitcoin in China

Bobby Lee, BTCC

**PRESENTATION**

Follow the Money: Location Technology & the New Paradigm for Mobile Finance & Commerce

Evan Kracoff, Foursquare

Hutch Douglas, Capital One

### 5:30 – 7:00pm

**Networking Reception**

*Exhibit Hall, Level 2*
### AGENDA-AT-A-GLANCE
WEDNESDAY, OCTOBER 25

<table>
<thead>
<tr>
<th>Registration Hours: 7am – 12pm</th>
<th>Exhibit Hall Hours: 10am – 2pm</th>
<th>Braindate at the PayPal Lounge: 10am – 2pm</th>
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<td>Bellini, The Venetian Level 2</td>
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<td>San Polo, The Venetian Level 3</td>
<td>Murano, Level 3</td>
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#### 7:00 – 9:00am
**Breakfast**  
Hall D, Level 2

#### 8:30 – 10:00am
**Wednesday Workshops**

**Workshop 1:** Stump the Analysts: Instant Analysis of Breaking News from This Year’s Money20/20
- James Wester, IDC (M)
- Miya Knights, Planet Retail
- Jordan McKee, 451 Research
- Brendan Miller, Forrester
- Thad Peterson, Aite Group

**Workshop 2:** Identity is Fundamental: What You Need to Know About Identity & The Future of Money
- David Birch, Consult Hyperion (M)
- Brett McDowell, FIDO Alliance (M)
- Philip Andreae, Philip Andreae & Associates
- Andre Boysen, SecureKey
- Franklin Garrigues, TD Bank
- Douglas Hartung, Diebold Nixdorf
- Richard Lebovsky, Samsung SDS America
- Al Pascual, Javelin Strategy & Research
- Anand Pashupathy, Intel

**Workshop 3:** The Faster Money Challenge: Providers & Users Debate Solutions
- Bryan Derman, Glenbrook Partners (M)
- Beth Horowitz Steel, Glenbrook Partners (M)
- Elizabeth McQuerry, Glenbrook Partners (M)
- Lou Anne Alexander, Early Warning
- Cecilia Frew, Visa
- Tom Hunt, Association for Financial Professionals
- Josh Karon, Netflix
- Steve Ledford, The Clearing House
- Ken Myhra, BECU
- Stephanie Preblish, NACHA–The Electronic Payments Association
- Christina Treasurt, Consumers Union
- Jess Turner, Mastercard
- Michelle Ziolkowski, Wells Fargo

**Workshop 4:** Facebook’s Guide to Digital Marketing: How to Acquire FinTech Customers Online
- Brad Murphy, Facebook (M)
- Chris Sanders, Facebook (M)
- Dominic Williamson, Facebook (M)
- Kevin Burke, Square
- Dave Girouard, Upstart
- Ramneek Gupta, Citi Ventures
- James Moorhead, Metromile
- Dan Rosen, Commerce Ventures
- Kathleen Utecht, Core Innovation Capital

#### 9:00 – 10:00am
**PANEL:** Wake Up With The CEOs
- Bob Hoey, IBM (H)
- Mary Thompson, G100 Companies (M)
- Bob Carr, Beyond
- Mike Sha, SigFig
- Chad Swensen, Lantern Credit

**Sponsored by:** IBM
<table>
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<th>Time</th>
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| 10:20 – 12:00pm | **Morning General Session**  
                | Emcee:  
                | Christopher Kai,  
                | The Mathem Group  |
|              | **Session Opening**  
                | **Uber’s Next Payments Innovation: Partnering with Barclays on a Credit Card for the On-Demand Economy**  
                | Bob Hedges, A.T. Kearney (M)  
                | Curt Hess, Barclays  
                | David Richter, Uber  |
|              | **A Platform to Success: The Digital Bank of the Future**  
                | Ralph Hamers, ING Group  |
|              | **Marcus by Goldman Sachs®: Is This Wall Street Icon Transforming Consumer Finance?**  
                | Mitch Siegel, KPMG (M)  
                | Harit Talwar, Goldman Sachs  |
|              | **Can Payments Help You Live Healthier? Increasing the Utility of Wearable Devices**  
                | James Park, Fitbit  |
|              | **The Money20/20 Payments Race! – Finale & Behind the Scenes**  
                | Ali Paterson, Fintech Finance (H)  |
| 12:00 – 1:00pm | **Lunch**  
                | Meal Hall, Level 2  |