

# DRIVING PAYTECH INNOVATION

MAY 13, 2019 / TORONTO

## AGENDA

8:30 AM – 8:40 AM	<p><b>OPENING ADDRESS</b> Peter Read – Chairman of the Board, CPPO</p>
8:40 AM – 9:10 AM	<p><b>KEYNOTE SPEAKER</b> Jim Marous – Co-Publisher of The Financial Brand and Owner and Publisher of the Digital Banking Report</p>
9:15 AM – 9:50 AM	<p><b>PREPAID AS A CAPABILITY</b> Once thought of as a niche product to fill gaps in the payments system, prepaid has proven its value as a key foundation for innovation. The panel will discuss how prepaid rails can be used to expand the possibilities for payments in Canada.  <b>MODERATOR:</b> Jim Marous – Co-Publisher of The Financial Brand and Owner and Publisher of the Digital Banking Report  <b>SPEAKERS:</b> Alvin Chan – Innovation Lead, Payments, Digital and Innovation, Ravel by CF  Clay Wilkes – Founder and CEO, Galileo  Sam Paulos – Director, Prepaid Services, RBC</p>
9:55 AM – 10:25 AM	<p><b>EVOLVING CONSUMER PREPAID; NEW PEOPLE AND PRODUCTS</b> Kelley Knutson, President of Netspend, the leading US provider of prepaid debit products, will outline the evolution of prepaid beyond traditional offerings into a suite of competitive digital banking services for US and international consumers.</p>
10:25 AM – 10:40 AM	<p><b>NETWORKING BREAK</b></p>
10:40 AM – 11:20 AM	<p><b>DRIVING CUSTOMER DEMAND IN A SATURATED FINANCIAL SERVICES MARKET</b> This panel of disruptive fintech companies will explore new and innovative ways to get products in consumers' hands.  <b>MODERATOR:</b> Scott Harkey – Global Payments Lead, Level  <b>SPEAKERS:</b> Albert Lang – Vice President, Marketing and Strategy, Payment Source  Miro Pavletik – CEO, Stack  Mrunal Shah – Director, Strategy and Partnerships, Paytm Labs  Tom McTague – Senior Director, Global Financial Services, InComm</p>
11:25 AM – 12:05 PM	<p><b>THE PROMISE &amp; CHALLENGE OF AI-BASED DIGITAL IDENTITY SOLUTIONS</b> Experts will discuss the promise of AI-based digital identity solutions in enabling seamless customer acquisition and enhanced fraud mitigation and the challenges of implementation in the highly-regulated financial services environments.  <b>MODERATOR:</b> Scott Harkey – Global Payments Lead, Level  <b>SPEAKERS:</b> Christian Ali – Country Manager, Canada, Entersekt  Mrunal Shah – Director, Strategy and Partnerships, Paytm Labs  Robert Devries – Assistant Deputy Minister of Platforms, Ontario Digital Service (Ontario Ministry of Government and Consumer Services)  Yves-Gabriel Leboeuf – CEO, Flinks</p>
12:05 PM – 1:00 PM	<p><b>LUNCH BREAK</b></p>

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1:00 PM – 1:25 PM	<p><b>THE ECONOMIC AND SOCIAL IMPACT OF PREPAID IN CANADA</b> Peter Read, Chairman of the CPPO Board, and Will Cornelissen, Partner at Deloitte, will discuss a new study that has quantified the impact of the industry as a driver of innovation, economic development and positive social change.</p>
1:30 PM – 2:05 PM	<p><b>THE REAL-TIME RAIL: THREAT OR OPPORTUNITY FOR PREPAID?</b> This panel will discuss the current state of the real-time rail and how new entrants will change the payments landscape and customer expectations.</p> <p><b>MODERATOR:</b> Sue Britton – CEO and Founder, Fintech Growth Syndicate</p> <p><b>SPEAKERS:</b> Ben Harrison – Partner, Portag3 Ventures Peter Read – Chairman of the Board, CPPO Sue Whitney – Senior Principal, Modernization, Payments Canada</p>
2:05 PM – 2:15 PM	<p><b>NETWORKING BREAK</b></p>
2:15 PM – 2:45 PM	<p><b>DAVID VERSUS GOLIATH</b> Today's commerce world is dominated by large players but there is infinite opportunity for small and mid-sized retailers. Technology is leveling the playing field for SMBs by removing barriers to entry such as cost and complexity and allowing for creative ways to sell through rewards, loyalty programs and customer experiences that seamlessly blend in-store and digital commerce.</p> <p><b>MODERATOR:</b> Scott Harkey – Global Payments Lead, Level</p> <p><b>SPEAKERS:</b> Felipe Papaleo – General Manager, InComm Mazen Kishawi – Founder and Head, Atlantic Prepaid</p>
2:50 PM – 3:25 PM	<p><b>HOW TO COMPETE IN LOYALTY PROGRAMS</b> Do the economics of loyalty programs work with prepaid? This panel will explore how new applications are driving loyalty.</p> <p><b>MODERATOR:</b> Jennifer Tramontana – Executive Director, CPPO</p> <p><b>SPEAKERS:</b> Daniel Eberhard – Co-Founder and CEO, KOHO Jonathan Hamburg – CEO, Berkeley Mike Tasevski – Vice President, Business Development, Mastercard</p>
3:30 PM – 3:55 PM	<p><b>WHAT'S HAPPENING AT CANADA'S BANK INNOVATION INCUBATORS?</b> Hear directly from the source.</p> <p><b>MODERATOR:</b> Jim Marous – Co-publisher of The Financial Brand and owner and publisher of the Digital Banking Report</p> <p><b>SPEAKER:</b> Timothy McGaugh – Director for Solution Acceleration, RBC</p>
3:55 PM – 4:05 PM	<p><b>NETWORKING BREAK</b></p>
4:05 PM – 4:45 PM 4:50 PM – 5:30 PM	<p><b>WORKSHOP 1:</b> Merging banking and payments with securities and investing. How can this work in the Canadian market?</p> <p><b>SPEAKER:</b> Clay Wilkes – Founder and CEO, Galileo</p>
4:05 PM – 4:45 PM 4:50 PM – 5:30 PM	<p><b>WORKSHOP 2:</b> Get the latest updates on Canada's regulatory framework for prepaid, payments and fintech.</p> <p><b>SPEAKERS:</b> Jacqueline Shinfield – Partner, Blake, Cassels &amp; Graydon LLP Gabriel Ngo – Advisor, Financial Crimes Policy, Department of Finance Canada</p>
5:30 PM	<p><b>ADJOURN SYMPOSIUM</b></p>
6:00 PM – 8:00 PM	<p><b>RECEPTION AT CANOE</b></p>