

## AGENDA

<p>8:00 AM – 8:50 AM</p>	<p><i>Networking breakfast</i> <b>MEET THE INNOVATORS</b> Through this breakfast session sponsored by Fintech Growth Syndicate, the leading corporate innovation advisory firm with deep expertise in the fintech ecosystem, be among the first to hear pitches from several upstart companies transforming digital banking and payments.</p>
<p>9:00 AM – 9:10 AM</p>	<p><i>Opening address by Jennifer Tramontana – Executive Director, CPPO</i> <b>EVOLUTION OF THE PREPAID BRAND: FROM UNDERBANKED TO CHALLENGER BANK</b> Across Canada and globally, prepaid platforms are being used as a foundation for innovation, enabling firms to bring new and innovative solutions to market, most notably providing fintechs and challenger banks a foundation to quickly launch and scale. As demand for knitting together traditional and non-traditional capabilities continues to accelerate, the future is bright for this high growth C\$4.3B industry.</p>
<p>9:10 AM – 9:40 AM</p>	<p><i>Keynote speech by Jason Gardner – Founder and CEO, Marqeta</i> <b>REDEFINING FINANCE AND BANKING</b> Marqeta, the first global modern card issuing platform, has been transformative in helping the most recognized fintech companies introduce powerful and compelling offerings to market that redefine our expectation of what a traditional card can do. Gardner takes a deep dive into how new technology has redefined the modern payment experience through industry defining applications of the Marqeta platform that have pushed the boundaries of what a card can do and how the global digitization of payments is disrupting industries of all stripes.</p>
<p>9:45 AM – 10:30 AM</p>	<p><b>BALANCING PAYMENTS INNOVATION AND SECURITY: MANAGING THE TENSION</b> It's no secret that Canada is at a cross-roads with respect to adopting paytech innovation while balancing safety and security. Is the tension right or is the pendulum swinging too far in one direction? In this exclusive and candid discussion, Canada's payment system regulators, policymakers, operators and the Canadian paytech industry face off with their best arguments for how to modernize Canada's payment system. Let the debate begin! <b>MODERATOR:</b> Anne Butler – Chief Legal Officer and Vice President of Policy and Research, Payments Canada <b>SPEAKERS:</b> Senator Colin Deacon – Senate of Canada Doug Kreviazuk – Executive Director, Paytechs of Canada Ron Morrow – Advisor to the Governor, Bank of Canada Jennifer Sloan – VP, Senior Business Leader, Public Policy in Canada, Mastercard</p>

<p>10:30 AM – 11:00 AM</p>	<p><b>NETWORKING BREAK</b> <i>Join your peers in our networking lounge and meeting space</i></p>
<p>11:00 AM – 11:40 AM</p>	<p><b>CANADA'S CHALLENGER BANKS: ADOPTION AND BEYOND</b> What is the latest outlook for Canada's challenger banks and how do they stack up against each other? Hear directly from the senior leadership at Canada's leading challenger banks as they answer pre-selected questions about regulatory challenges, their latest innovations and how they plan to monetize their platforms in 2020.  <b>MODERATOR:</b> Michelle Beyo – Founder, FinAvator  <b>SPEAKERS:</b> Michael Fox – Vice President, KOHO          Shane Parkhill – Head of Canadian Operations, Revolut          Miro Pavletic – Co-Founder and CEO, STACK          Hanna Zaidi – Senior Manager of Regulatory Operations, Wealthsimple</p>
<p>11:45 AM – 12:15 PM</p>	<p><b>THE FUTURE OF PLATFORM PAYMENTS</b> As embedded and invisible payments become the norm, the modern payment experience is rapidly transforming. Nowhere is this clearer than through the explosion of platforms that allow for seamless payment operations for on-demand services. Whether through an online gaming transaction or a gig economy delivery service, platforms can be used to reduce fraud, remove major customer friction and accelerate business growth.  <b>MODERATOR:</b> Karen Budahazy – VP Digital Enablement and Issuing, Peoples Group and CPPO Board Chair  <b>SPEAKERS:</b> Justin Ferrabee – CEO, Paramount Commerce          Jason Gardner – Founder and CEO, Marqeta          Jose Gutierrez – Director, Digital Payments &amp; Labs, Mastercard</p>
<p>12:15 PM – 1:30 PM</p>	<p><b>LUNCH BREAK</b></p>
<p>1:30 PM – 2:00 PM</p>	<p><b>BANKING IN THE BACK OFFICE: HOW B2B PAYMENTS ARE TAKING ADVANTAGE OF API AND BAAS</b>          Fintechs have made tremendous strides in offering consumer solutions with engaging interfaces and slick applications, but financial technology is relevant to any business that deals with money in some part of its operations. This session explores how fintech has penetrated digital B2B payment solutions with user-friendly APIs and banking as a service applications (BaaS) by drawing on a Payment Source and Intuit case study.  <b>SPEAKERS:</b> Paul Birkness – Chief Product Officer, Berkeley Payment Solutions          Robert Hyde – President, Payment Source          Casey McGuane – Executive Vice President, Ubiquity</p>

<p>2:05 PM – 2:45 PM</p>	<p><b>THE EVOLUTION OF PAYMENTS AND CUSTOMER ENGAGEMENT IN THE DIGITAL ERA</b> The ways in which financial service providers serve, and communicate with, their customers have evolved in line with consumer adoption of digital technologies. This session explores how financial institutions can leverage innovation in the next wave of the digital era to enhance customer engagement and the customer experience.</p> <p><b>MODERATOR:</b> Sue Britton – CEO and Founder, FinTech Growth Syndicate</p> <p><b>SPEAKERS:</b> Sukhmani Dev – VP, Digital Solutions, Mastercard Patrick Diab – VP, Product &amp; Client Solutions, Moneris Mathew Mehrotra – Head of Digital Product Management, BMO Financial Group Simona Salter – VP, Strategy for Cards, Payments &amp; Banking, RBC</p>
<p>2:50 PM – 3:45 PM</p>	<p><i>Workshop led by Shannon Austin – Partner, FinTech Venture Studio</i></p> <p><b>REBRANDING PREPAID TECHNOLOGY FOR 2020 AND BEYOND</b> The modern prepaid industry is a tech platform fueling API-based on-demand payments and banking as a service (BaaS) and is core to the digital banking transformation worldwide—so why is it misunderstood? It’s time for an industry “rebrand” through an interactive workshop hosted by Fintech Venture Studio to bury the idea that prepaid is a niche play and to embrace the potential of this powerful technology platform.</p>
<p>3:45 PM – 4:15 PM</p>	<p><b>NETWORKING BREAK</b> <i>Join your peers in our networking lounge and meeting space</i></p>
<p>4:15 PM – 4:40 PM</p>	<p><b>PREPAID REGULATIONS</b> Get the latest updates on Canada’s regulatory framework for prepaid. Hear from CPPO legal advisor about the most important developments in the space.</p> <p><b>PRESENTER:</b> Jaqueline Shinfield – Partner, Blakes</p>
<p>4:45 PM – 5:15 PM</p>	<p><b>CANADIAN PREPAID TECH HEAT MAP</b> What’s happening with payments innovation across Canada and how do we stack up versus the world? FinTech Growth Syndicate performed a deep dive into the innovative offerings under development today and will present areas where Canada can lead tomorrow.</p> <p><b>PRESENTER:</b> Sue Britton – CEO and Founder, FinTech Growth Syndicate</p>
<p>5:15 PM – 7:30 PM</p>	<p><b>RECEPTION</b></p>