

Money **EUROPE** 20/20

STORIES

This year we're helping you to navigate our epic Money20/20 Europe agenda with the introduction of our Money20/20 Stories – the 5 breaking trends we've identified that will be appearing across the agenda. If you're thinking about how your company can deliver more meaningful innovation, you won't want to miss this.

1. A DEEP DIVE INTO GAME CHANGING INNOVATION MODELS IN FINANCIAL SERVICES

Innovation has quickly become an overused and distorted word Money20/20 Europe will cut through the hype, explore what measurements can be used to benchmark innovation, and get to the heart of sustainable and commercial step change.

A key question which has moved back up the C-Level agenda of established banks, tech companies, and payments companies is: **How can incumbents deliver meaningful game-changing innovation?**

There are three options available for incumbents, and at Money20/20 Europe we will dive deeper into each one:

1. Can organisations transform their cultures to execute true innovation internally within their organisations? (cultural transformation)
2. Perhaps tech transformation is the way forward. Partnering or acquisitions to do so?
3. Or do they need to achieve business model transformation by building something entirely new outside of the organisation?

These options are being heavily debated in boardrooms throughout Europe, with a number of high-profile banks recently announcing plans to build brand new subsidiaries. Some of the traditional banks, payments and tech companies are pursuing a few or all the options while others are sitting on the fence. Which is most effective and why? What are the dynamics at play that determine success for different types of companies? Hear from the leading companies in our industry as they share their incisive insight on the successes but also the failures and the lessons learned.

2. COMMERCIAL MODELS, VALUE CHAINS, AND M&A ACTIVITY

The adoption of advanced technologies in increasingly competitive markets, where tech and FinTech players are crossing industry verticals, is gradually squeezing the margins across the board, forcing the revision of traditional commercial models in banking. What are the commercial models of the future in payments and the broader financial services industry? Where can businesses find new revenue-generating avenues? Competitive solutions from startups and technology companies create pressure on the different segments of the financial services value chain, challenging existing monetization equations and introducing new ones.

At Money20/20 Europe, we'll be dissecting commercial models, drawing insights from the tech industry, and delving into current and future value chains to highlight where margins are being created and where it's suddenly or gradually being destroyed. That includes zoning in on the payments (retail and business) and broader financial services value chain, sharing insight on the current revenue pools, and how these will evolve over the coming years. What's in store for the four-corner model and where are the next sources of value and competitive battlegrounds?

As M&A activity within the payments, processing, and the banking industry are set to take the limelight over the next 1-2 years, we'll be looking at the implications of recent movements and how they will affect the industry. Expect to hear some game-changing announcements onsite that will have industry-wide impact over the years ahead. At Money20/20 Europe, we will deliver essential insight that will shape, enhance, or validate strategic plays and new product development.

3. INTEROPERABLE TECH TO CREATE NEW VALUE PROPOSITIONS: AI + CLOUD + BLOCKCHAIN + QUANTUM COMPUTING

AI will not change the world. AI, reinforced by cloud, blockchain, and quantum computing, – will.

The transformational impact of emerging technologies in the financial services industry and beyond is mutually reinforcing. The capabilities of AI will be intimately intertwined with and amplified by the development of cloud, blockchain, and quantum computing.

Advances in any one technology will define the context and augment the capabilities of the rest. Quantum computing can reinforce the security of data that is immutably carved into distributed ledgers, as well as allow AI to solve previously incalculable problems and enable the execution of complex smart contracts, advancing the adoption of more blockchain use cases. All the while, cloud computing will provide the processing power to enhance and expand the capabilities of AI.

How will the launch of the first commercial quantum computer in 2019 impact multi-dimensional organizations? With data being the new gold, businesses cannot drive the most value from rich and diverse data pools about their customers without holistic approach to R&D. Removing silos and driving interoperability between high-impact projects has the potential to create something transformational. How can those individual projects scale together? What would a proposition that leverages AI, ML, cloud, quantum computing, and blockchain look like?

At Money20/20 Europe, we will explore the scenarios of development at the collision of experiments with AI, ML, cloud, quantum computing, and blockchain, inspiring the holistic approach to innovation across international organizations

4. ADVENTURES IN OPEN BANKING

PSD2 and Open Banking are among the most impactful initiatives that were set to ignite next-level rivalry in Europe for the most advanced and innovative solutions. An unprecedented regulatory push to dissolve the barriers for entry and front-end competition had the industry-changing potential.

But have those initiatives really set the region alight, or have they flattered to deceive? What's missing to realize the intended vision?

As compelling, successfully executed propositions from startups and technology companies enter and scale in the banking sector, access to data becomes the key battleground in financial services and beyond. Who has access to data and how is it shared? Is the access fair or asymmetric? Who is best positioned to benefit from it? And how is technology being used to better serve customers, clients, and benefit the society in general?

At Money20/20 Europe, we'll be getting under the hood of success stories and shedding light on key success factors, commercial value, and future plays. We will frame new discussions, uncovering how other industry sectors can play a role, and explore the possibility of data being shared with third parties, whilst keeping 'consent' at the heart.

You will see the leading Eastern and Western tech giants uncovering their strategies to leverage the opportunity to expand their core business models into financial services, including how technology companies can leverage existing capabilities to address the gaps left in the market by financial institutions. The best-in-class will unveil their vision of available opportunities and potential threats as the regulatory environment pushes dominating players to let up on customer data.

5. MOVING ACROSS SWIM LANES: THE MOVEMENT OF PROGRESSIVE COMPANIES INTO FINANCIAL SERVICES AND COMMERCE

Over the past few years, a number of startups, technology, and commerce companies have been moving into new segments of financial services, driven by one or all of the following motives:

1. To feed the existing business model, while continuously delighting their customers by providing more services to the existing customer base.
2. To explore, expand, and scale new revenue generating opportunities.
3. Out of the necessity to address evolving customer needs, protect and grow market share, and future-proof their position in an increasingly competitive market.

At a time when the lines between industry verticals are increasingly blurring, the key battleground is around data – the new gold in the financial services industry and beyond. Validated by data on consumer behaviour with existing products, startups are branching out into new verticals, while tech players are exploring the opportunities in the financial services industry altogether, starting with payments and lending.

Whatever the playbook, at Money20/20, we will cut through the media hype to uncover the real value created in all scenarios. We will drill down into what's really going on in the industry and explore the next steps and the implications for those that will be impacted, as well as frame business building opportunities for you.

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