08:30-09:20 Coffee & Registration

09:20-09:30 Chairperson and Visa's Welcome Address

Douglas Blakey, Group Editor, Consumer Finance Titles, Timetric

Bertrand Sava, Regional Managing Director, Southern Europe, Visa





# **SESSION ONE | Expanding the Prepaid Footprint**

# 09:30-09:50 New Scenarios for Prepaid in Italy and Europe

- Key opportunities for prepaid in Italy and Europe
- Focus on customer's needs: delivering the right propositions
- Emerging trends and innovations in prepaid

Andrea Zamboni, Senior Marketing Manager - Product & Market Development - VISA Southern Europe, Visa

# 09:50-10:00 Key Changes to the 4th EU Anti-Money Laundering Directive in Q4

- The Commission's proposal amending the 4th AMLD: measures undertaken as result of increased terrorist attacks
- Aims: preventing the movement of funds and tracing terrorist funding
- Lowering thresholds for identification and widening customer verification requirements
- Third countries equivalence issue
- Consequences for payment services providers



Peter Møller Jensen, Director, EU and Government Relations/Regulatory Affairs, Visa Europe

## 10:00-10:20 Cyber Security and the Road to Biometrics: Building Trust in the Digital Economy

- Safran's Identity & Security response to sharpened demand for KYC following the implementation of anti-terrorist measures in the US
- Biometric identification and authentication to help curb identity theft on cards transactions
- Establishing trust across digital exchanges in the digital economy

Philippe Le Pape, VP Presales and Partnerships, Safran Identity & Security



# 10:20–10:40 Exploring the Impact of Regulation: Fintech, Standards, Customer Ownership

- How have the latest regulatory measures impacted the prepaid market?
- "Regulatory Brexit": impact on cards money and processing
- EU versus UK pro's and con's
- How will fintech advances such as biometrics affect the future of prepaid?
- How has customer ownership contributed to the prepaid industry?

Ugo Bechis, e-payment & SEPA Advisor, UB Adv

# 10:40-11:00 Speaker Discussion and Audience Q&A

# 11:00-11:20 Networking Coffee Break

# **SESSION TWO | Growing Market Segments in the Prepaid Industry**

### Chairperson

Anna Milne, Editor, Electronic Payments International



#### 11:20-11:40 **Launching Live Load**

- Removing the need to prepay using real time
- 'Wallet in a card'
- Unlocking new opportunities with Live Load

David Monty, Chief Technology Officer, Tuxedo Money Solutions



#### 11:40-12:00 bPay's Journey to Establish a Market for Prepaid Wearables

- Definition of a wearable: the changing consumer view
- Becoming an ingredient: challenges and lessons learnt
- Flexibility and scalability for partnerships
- Turning learnings into future roadmaps

Neil Bowen, VP Product, Digital Consumer Payments, Barclaycard Monica Carlesso, VP Digital Product, Digital Consumer Payments, Barclaycard



#### 12:00-12:20 **Prepaid in the Retail Channel**

- Creating cards that offer dynamic, recurring spending devices to customers
- Merchant & customer overviews
- Retailer card case study

Gaetano Giannetto, CEO, Epipoli



#### 12:20-12:40 The Evolutionary Use of Fintech in Payments

- New wave developments in fintech apps and their penetration of the payment market
- Blockchain and its potential use in payments
- Big data analytics: optimizing the marketing of prepaid and credit cards
- Innovation: traditional banks partnering with startups to upgrade their market offering

Bernardo Nicoletti, Director, Europe and Middle East, Transigma Partners



#### 12:40-13:00 Speaker Discussion and Audience Q&A

Speaker Joining:

Johan Vaatstra, CEO, Smart Concepts



#### 13:00-14:00 Lunch

# **SESSION THREE | Exploring the Latest Innovations in Prepaid**

# Chairperson

Douglas Blakey, Group Editor, Consumer Finance Titles, Timetric



#### 14:00-14:20

## The New opportunities for Prepaid in Loyalty and Welfare programs

- Consumer's perception of digital rewards in loyalty programs: insights from a multi-country research
- The new welfare laws in Italy: opportunities for prepaid products
- The growing role of digital in payments

Andrea Verri, Co-founder & CEO, Amilon



#### 14:20-14:40

# **Constantly evolving prepaid innovations**

- The Italian market contest
- New digital payment solutions
- Postepay, from payment product to payment ecosystem

Walter Pinci, Head of Payment Services – BancoPosta, Poste Italiane



### 14:40-15:00

# **Engage: A New Banking Solution for Credit Unions' Under-Banked**

- Usurping the traditional banking sector: a bank, debit card issuer and a payment
- Transforming credit unions: a new force in retail and corporate banking processor
- An advanced banking, administration and back office accounting platform
- Expanding the membership offering: a comprehensive suite of accounts and services

Peter Cox FCIM, Executive Chairman, Contis Group Financial Services Ltd Contis Group

### 15:00-15:20

# Southern Europe Case Study – An outside Perspective

- Adopting new services to attract consumers
- Prepaid innovations in the market
- How can the Italian market learn and benefit from this?

Nicolò Romani, Head of Innovation Lab, SIA



## 15:20-15:40 Speaker Discussion and Audience Q&A

15:40-16:00 Networking Coffee Break

# SESSION FOUR | A Bright Future - Prepaid in Europe: 2017 and Beyond

### Chairperson

Scott Frisby, Manager, First Annapolis Consulting, Inc.



## 16:00-16:20

## How will the future of prepaid be?

- Payment needs are changing, is prepaid the platform that best serve this evolution?
- The new and exciting roles of Prepaid
- The future of Prepaid in Europe and in US

Tony Chang, Vice President, Head of U.S. Prepaid Product, Visa Greg Sheppard, Head of Prepaid, Visa Europe



### 16:20-16:40

# **Speaker Discussion and Audience Q&A**

# 16:40-17:10 Thinking Outside the Box: Which Future for Prepaid?

#### Chairperson

Douglas Blakey, Group Editor, Consumer Finance Titles, Timetric



Hear speakers discuss a plan of action gained from the day's presentations. Panelists will consist of experts who presented on the conference during the day to discuss key take-away points from the hottest issues at hand and debate with the audience.

## Discussion points will include:

- Key market trends identified from today's talks
- Best practices to meet customer demands
- Prepaid 2020 what will the market look like?
- Planning the next steps for your strategy and looking towards the future
- Comparing prepaid in Europe to the rest of the world

#### Speakers include:

Neil Bowen, VP Product, Digital Consumer Payments, Barclaycard

Monica Carlesso, VP Digital Product, Digital Consumer Payments, Barclaycard

Scott Frisby, Manager, First Annapolis Consulting, Inc.

Philippe Le Pape, VP Presales and Partnerships, Safran Identity & Security

Bernardo Nicoletti, Director, Europe and Middle East, Transigma Partners

Nicolo Romani, Head of Innovation Lab, SIA

Andrea Verri, Co-founder & CEO, Amilon











Bertrand Sava, Regional Managing Director, Southern Europe, Visa



17:20 Close of conference

17:30 Prepaid Summit Europe 2016 – Awards Ceremony Drinks Reception

19:30 Prepaid Summit Europe 2016 – Gala Dinner and Awards Ceremony