
Motor Finance 2019

The 5th Motor Finance: Europe Conference and Awards brings together the best-of-breed players in the vehicle financing landscape from across Europe. The conference brings together industry leaders to address key issues faced which will be delivered in a variety of formats including presentations and panel discussions. This follows with the Awards Gala dinner in the evening which will showcase and celebrate leading initiatives from the last 12 months.

08:00	Coffee & Registration
Session One: Motor Finance 2019 - Past, Present and Future	
09:00	Chair's Welcome Peter Cottle, Auto Finance Consultant
09:10	Keynote: Market insight, challenges and new trends of today's motor finance business <ul style="list-style-type: none"> • Evaluating key trends in the motor finance industry including the used car market, digital footprint and new leasing models • Building a roadmap for future success: planning ahead to keep up with the ongoing changes in the industry • Understanding the next revolution – analysing consumer behaviour and trends to ensure you keep a competitive edge • Finance trends across the globe: how international consumer' behaviour will impact future financing models Bernhard Cziesla, Director, Toyota Kreditbank
09:30	Digitalisation - Pragmatic Response <ul style="list-style-type: none"> • Pragmatic response: Conversations with our clients on practical applications of AI and customer experience (CX) • Managing the transition to digital and opportunities in the sharing economy Brendan Gleeson, Group CEO, White Clarke Group
09:50	Auto finance meets digital and flexible mobility <ul style="list-style-type: none"> • Mobility trends in the global auto sector: understanding the intersection with traditional auto finance to plan financing models for consumers • Implementing new digital technologies into your CRM for a whole new customer experience • Meeting the expectations of millennials and preparing for generation Z • Partnering with global players to become a hypergrowth company Georg Bauer, Chairman & Co-Founder, FAIR
10:10	The mobility revolution – how the world of motor finance is changing <ul style="list-style-type: none"> • The role of digitalization in the customer journey • Shifting of consumer preference from lean financing to full mobility offering and what this means for future business and strategy; • Understanding how the mobility ecosystem is thriving with the rapid shift from ownership to usage based model impacting the auto finance model

	<ul style="list-style-type: none"> Rethinking the traditional value chain to keep up with consumer demands including car sharing <p>Giacomo Carelli, CEO & General Manager, FCA Bank</p>
10:30	<p>Challenges for Captives: having the right building blocks to build successful relationships with consumers</p> <ul style="list-style-type: none"> How are fintech companies/tech disruptors changing relationship dealers, customers and the value chain within the automotive industry? Analysing the implications of on-going regulations along with changing consumer behaviour and what this means to OEMs Understanding how the demands for flexible mobility affects traditional asset finance models Disruptive technologies – how will block chain change the consumer process for online leasing? <p>Christian Fitz, Senior Manager, Financial Services Audit, KPMG</p>
10:50	<p>PANEL DISCUSSION: From disruption to adoption – how new technologies are leading the way in motor finance</p> <ul style="list-style-type: none"> Exploring convergences in the industry and the opportunities these offer From finance provider to mobility service provider: business and technological challenges Connected services: OEMs will need to leverage their Financial Service company's know how to meet customer's expectations Customer centricity: Using technology to augment the consumer experience <p>Michael Karlstetter, Business Consultant, Sofico Bernhard Czesla, Director, Toyota Kreditbank Georg Bauer, Chairman & Co-Founder, FAIR Giacomo Carelli, CEO & General Manager, FCA Bank Brendan Gleeson, Group CEO, White Clarke Group Christian Fitz, Senior Manager, Financial Services Audit, KPMG</p>
11:10	Morning Coffee Break
Session Two: Adapting to New Consumer Trends	
11:40 – 12:40	<p>NETSOL Workshop The Future of Captives – Challenges & Opportunities</p> <p>Murad Baig, Chief Innovation Officer, NetSol Technologies Georg Bauer, Chairman & Co-Founder, FAIR</p>
11:40	<p>The emergence of new 'Motor Finance Lender to Consumer' models</p> <ul style="list-style-type: none"> Consumer trends and behaviour The rationale behind these new ventures Existing models The future <p>James Tew, CEO, iVendi</p>
12:00	<p>Consumer trends: The rise of the used car market and importance of real-time data</p> <ul style="list-style-type: none"> UK Market update and the importance of using realtime data to understand the market Adapting business goals to acknowledge consumer lead pricing strategy Using retail driven pricing to improve stock reval accuracy and LTV How vehicle pricing and forecasting will evolve over the next two years and understanding the opportunity to increase lending and maximise ROI

	Rupert Pontin , Director of Valuations, Cazana
12:20	<p>Best practices in digitizing last mile in omnichannel car financing</p> <ul style="list-style-type: none"> • Integrating dealers into overall digital customer onboarding and contracting • Cutting down time-to-finance from days to minutes using e-signature & e-seal • Improving conversion rates and achieving higher customer satisfaction ratings • Achieving full compliance in multi-national roll-outs including AMLD, GDPR and eIDAS <p>Luigi-Enrico Tomasini, CEO & COO & Jörg-M. Lenz, Director Marketing & Communication, Namirial</p>
12:40	<p>Digitalising the online process – progressing your journey through to a fully digitalized business strategy</p> <ul style="list-style-type: none"> • Using digitalisation to optimise customer engagement and taking it from a prospect to finance signature through a more transparent product • Understanding the benefits of innovative digital solutions and how this enhances the consumer journey • Identifying the opportunities in full digitalisation and how this can add value, adhere to regulations and boost brand impact • Leveraging existing systems and guaranteeing a seamless integration with all systems to ensure smooth processes <p>Heidi Bauer, Founder and CEO, fromcash2car</p>
13:00	<p>New technologies applied to leasing software solutions</p> <ul style="list-style-type: none"> • iMX the complete automated solution for commercial and consumer finance • How a modern leasing software will look like in the next years • How new technologies will impact the leasing contracts' lifecycle • How will clients and lessors be impacted by modern technology <p>Paul de Gerlache, Senior Business Expert, Project Director, Codix</p>
13:20	<p>Panel Discussion: Preparing for the future – is artificial intelligence taking over?</p> <p>The Think Tank session gives delegates the opportunity to discuss current practices and compile creative ideas for the use of innovative technologies. Facilitated by an industry expert, this is an exciting opportunity to discover cutting-edge practices and build your personal network.</p> <ul style="list-style-type: none"> • AI and consumer interaction – understanding consumers' behavior through AI technologies • Using current practices and creative ideas to achieve digital transformation of your online customer facing systems • Forecasting for the future: understanding how AI augments the online process to predict future customer behaviours • Demonstrating the advantages AI brings to your business and aligning it with future investments <p>Andrew Flegg, Head of Solution Architecture, Alfa Rupert Pontin, Director of Valuations, Cazana Heidi Bauer, Founder and CEO, fromcash2car Paul de Gerlache, Senior Business Expert, Project Director, Codix Luigi-Enrico Tomasini, CEO & COO & Jörg-M. Lenz, Director Marketing & Communication, Namirial</p>
13:40	Networking Lunch

SESSION THREE		
14:40 – 15:40	<p>CAP GEMINI WORKSHOP – Digital Consumer Strategy Workshop What's next for Digital Customer Experience in Automotive Finance?</p> <ul style="list-style-type: none"> • Understanding global industry maturity regarding digital customer experience • Identifying your organization's positioning • Identifying potential white spots and action areas specific to your organization • Discussing industry trends and customer expectations 	
	<p>Navigating your way in a customer oriented society</p>	<p>Technology and future trends</p>
14:40	<p>Importance of the use of real time big market data on used car vehicles for the customer journey in banking, insurance and leasing</p> <ul style="list-style-type: none"> • Data use in on boarding new customers through different sales channels – online / classic approach • Portfolio and risk management – how do a secure an realistic and compliant link between book value and current market values (retail and wholesale) • End of contract management : how to optimize cross boarder sales to optimize RV losses • Use of big data as sales and prospecting tool <p>Jurgen Claus, International Business Development Manager, Autorola</p>	<p>Keeping customers in their vehicles</p> <ul style="list-style-type: none"> • Understanding what is required today, in the collections and recovery area, of those providing auto finance - to make sure that they remain competitive in this part of the business that has often been focussed on looking after the vehicle, not the person struggling to pay the finance • Transforming how creditors undertake collections and recovery in a manner that allows them to be compliant, customer centric and highly efficient, whilst ensuring portfolio performance protection. • Understanding how leading organisations are ensuring their Collections and Recovery functions move from mitigating loss to ensuring competitive advantage <p>Bruce Curry, Collections and Recovery Business Lead, EMEA, FICO</p>
15:00	<p>Fireside Chat: The changing face of motor retailing: meeting consumer expectations in the digital age</p> <ul style="list-style-type: none"> • What the future of car ownership will look like • How motor retailers should adapt to the needs and wants of millennial drivers • How the used car market can benefit from subscription schemes 	<p>How banking as a service can help automotive companies shape new experiences for their clients</p> <ul style="list-style-type: none"> • The race to customer convenience • How Fidor created the banking ecosystem of the future • What the future of Motor companies look like leveraging banking mash up models • How can a banking as a service approach allow automotive

	<ul style="list-style-type: none"> How the process of buying a vehicle online could affect motor retailing and motor finance <p>Spencer Halil, Director, Alphera Financial Services Igor Szabados, Head of Business Development EMEA, Alfa</p>	<p>companies to provide the best customer experience to customers</p> <p>Michael Maier, Founding Board member, Group COO & CTO, Fidor Group</p>
15:20	<p>Digital Leasing - The new model for 2020+</p> <ul style="list-style-type: none"> EU market overview Consumer expectations Model of 2020 <p>Charles-Alexandre Gamba, Partner, ITDS Group</p>	<p>Trends and future of digital customers in motor finance</p> <ul style="list-style-type: none"> Enabling digital customers and their digital journey in vehicle financing landscape; How to digitalize vehicle financing through existing/new sales channels; The success story of building a digital ecosystem for sales processes; Moving towards online customer onboarding, sales, financing, and aftersales services <p>Aljoša Jerman Blažič, CEO & Owner, SETCCE</p>
15:40	<p>Reinventing customer experience in car financing - decreasing error rates to 0% and winning more deals!</p> <ul style="list-style-type: none"> Digitalisation is not about technology, it's about people and experiences Can a bank have fans? Automate what your customer needs <p>Key benefits</p> <ul style="list-style-type: none"> Fully automated customer onboarding at the point-of-sale - with 97% adoption across all countries Taking online sales to the next level with outstanding customer experience <p>Vikor Wrede, CEO, Scrive & iPeter Ahnell, Business Developer Automotive Fintech Solutions, DNB</p>	<p>Industry Opportunity for Connected Cars</p> <ul style="list-style-type: none"> We are some way away before Jetsons' style flying vehicles take off into mass production. But right now the automotive industry is witnessing a revolution of similar magnitude with the introduction of connected cars. Widespread onset of these vehicles presents new and exciting business possibilities for automotive lessors, namely allowing for usage-based pricing offerings that are better suited to modern customer habits. Getting ahead of this opportunity, however, requires a fundamental shift in business processes. In this session, Rebecca Duckworth of Quotevine showcases the steps to success <p>Rebecca Duckworth, Chief Sales Officer, Quotevine</p>
16:00	Afternoon Coffee Break	

SESSION FOUR	
16:30	FINAL PANEL: The future of the motor finance industry Oliver Mackaness , Director, Billing Finance Viktor Wrede , CEO, Scrive Rebecca Duckworth , Chief Sales Officer, Quotevine Charles-Alexandre Gamba , Partner, ITDS Group Aljoša Jerman Blažič , CEO & Owner, SETCCE Michael Maier , Founding Board member, Group COO & CTO, Fidor Group
17:15	Closing Remarks Igor Szabados , Head of Business Development EMEA, Alfa
17:30	Post-conference drinks reception
19:00	Awards welcome drinks
20:00	Awards ceremony and gala-dinner