

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.

Confirmed speakers:

Giacomo Carelli, CEO & General Manager, **FCA Bank**
Bernhard Cziesla, Director, **Toyota Kreditbank**
Spencer Halil, Director, **BMW Financial Services**
Michael Maier, Founding Board member, Group COO & CTO, **Fidor Group**
Rupert Pontin, Director of Valuations, **Cazana**
Heidi Bauer, Founder and CEO, **fromcash2car**
Peter Cottle, Auto Finance Consultant
Banken der Automobilwirtschaft (BDA)
Phil Makinson, Co-Founder & Chief Commercial Officer, **HiyaCar**
Georg Bauer, Chairman & Co-Founder, **FAIR**
Andrew Denton, CEO, **Alfa**
Paul de Gerlache, Senior Business Expert, Project Director, **Codix**
Brendan Gleeson, Group CEO, **White Clarke Group**
Luigi-Enrico Tomasini, CEO & COO, **Namirial**
Jörg-M. Lenz, Director Marketing & Communication, **Namirial**
Bruce Curry, Collections and Recovery Business Lead, EMEA, **FICO**

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	<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>KPMG</p>
09:50	<p>Auto finance meets digital and flexible mobility</p> <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 <p>Georg Bauer, Chairman & Co-Founder, FAIR</p>
10:10	<p>The mobility revolution – how the world of motor finance is changing</p> <ul style="list-style-type: none"> • Understanding how the mobility ecosystem is thriving with the rapid shift to purchasing on mobile devices and how this is changing the auto finance model • Shifting of consumer preference to mobile technologies and what this means for future business and strategy • Rethinking the traditional value chain to keep up with consumer demands including car sharing and the move to connected cars • Gaining a better understanding of technological challenges including usage-based models and how various systems would work in harmony <p>Giacomo Carelli, CEO & General Manager, FCA Bank</p>
10:30	<p>Getting it right! Ensuring the right technology is in place for the new digitised auto finance market</p> <ul style="list-style-type: none"> • The Digital Operating Model: an overview of the next operating model for digital transformation in online purchasing • Understanding how digital transformation changes the relationship with customers • Exploring existing processes for online interaction and building this into future business remodelling • Building strong communication between lenders and software businesses to ensure best online systems are in place <p>Brendan Gleeson, Group CEO, White Clarke Group</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 new waves of technologies including artificial intelligence to gain a better understanding of consumer behaviour to design future financing models • Outlining the implications and opportunities with disruptive technologies for the motor finance industry • Keeping it real – how does big data, artificial intelligence and block chain change the future landscape of the motor finance industry?

	<ul style="list-style-type: none"> Maximising customer centricity through the use of real-time interaction technologies <p>Sofico</p>
11:10	Morning Coffee Break
Session Two: Adapting to New Consumer Trends	
11:40	<p>Let's dream big! Clearly and quickly connecting with consumers online</p> <ul style="list-style-type: none"> Leveraging current CRM technologies to meet demands and maintaining brand loyalty Digitalising the online purchasing process to improve efficiency, reduce costs and keep ongoing contact with consumer Ensuring accurate and timely response to GDPR demands to deliver efficiently to the customer Tried and tested: understanding what consumers want through on-going communication and interaction <p>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 <p>Rupert Pontin, Director of Valuations, Cazana</p>
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 apply 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 5-10 years

	<ul style="list-style-type: none"> How new technologies will impact the lessee's journey and leasing contracts' lifecycle How lessor's users will be impacted by modern technology? Human vs machine? <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>Rupert Pontin, Director of Valuations, Cazana Luigi-Enrico Tomasini, CEO & COO & Jörg-M. Lenz, Director Marketing & Communication, Namirial Heidi Bauer, Founder and CEO, fromcash2car Paul de Gerlache, Senior Business Expert, Project Director, Codix</p>
13:40	Networking Lunch

SESSION THREE		
	Navigating your way in a customer oriented society	Technology and future trends
14:40	<p>Creating a new landscape with open banking and how we can revolutionise the customer experience</p> <ul style="list-style-type: none"> Understanding how open banking opens new doors for customer purchasing and the breadth of potential it has on the industry Enhancing the customer experience level with a more personalised service How can we use consumer financial data to deliver a consistent, secure and stable service to customers? Adopting block chain technology to aid with data storage and improve financial data security <p>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

SESSION FOUR		
16:30	CLOSING PANEL: The future of the motor finance industry Andrew Denton, CEO, Alfa	Ensuring competitive advantage Bruce Curry, Collections and Recovery Business Lead, EMEA, FICO
17:15	Chair's Closing Remarks	
17:30	Post-conference drinks reception	
19:00	Awards welcome drinks and canape reception	
20:00	Awards ceremony and gala-dinner	
	<p>consumer expectations in the digital age</p> <ul style="list-style-type: none"> • Adopting the latest technological trends and moving towards a self-serve model • Protecting consumers' data with added security systems • Maintaining long-term loyalty through open banking to provide personalised service to customers • The invisible bank: what the bank of the future looks like and how to keep up with market changes <p>Spencer Halil, Director, BMW Financial Services</p>	<p>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 companies to provide the best customer experience to customers <p>Michael Maier, Founding Board member, Group COO & CTO, Fidor Group</p>
15:20	<p>Survival kit: how a business survives, evolves and prospers in such a dynamic and unpredictable world</p> <ul style="list-style-type: none"> • Understanding the challenges of a volatility, uncertainty, complexity and ambiguity (VUCA) environment and ensuring you stay afloat • Making your products more transparent and customer friendly to ensure loyalty and retention • How you need to evolve to survive the new wave of fintech solutions • Evaluating the impact of fast changing consumer behaviour and ensuring you meet customer demands 	<p>Connecting the dots: vehicle finance & leasing models for the new wave of cars</p> <ul style="list-style-type: none"> • Implementing your business strategy to keep up with the growth of leasing of connected cars • Allowing flexibility in your processes to allow new mobility technologies to be added to leasing • Data protection: ensuring consumer protection whilst tapping into their data to increase accuracy of vehicle finance • Managing consumer behaviour and delivering personalised services on demand
15:40	<p>Keeping the consumer safe: Understanding GDPR and the impact on the motor industry</p> <ul style="list-style-type: none"> • Dealing with customer demands while adhering to guidelines to ensure consumer protection • Protection by design – ensuring privacy as part of your framework/architecture 	<p>Car as a Service – Financing the car of the future</p> <ul style="list-style-type: none"> • Keeping up-to-date with consumers through real-time connected vehicle data to offer unique services • Highlighting the advantages of data sharing with customers to ease online purchasing

	<ul style="list-style-type: none"> • Using GDPR to your advantage – understanding how current guidelines can improve the consumer experience • Combining GDPR and AI – creating a vision for the future 	<ul style="list-style-type: none"> • Retaining focus on the customer to offer point-to-point end-user connectivity • Offering finance on personal technology devices to work in harmony with the vehicle <p>Phil Makinson, Co-Founder & Chief Commercial Officer, HiyaCar</p>
16:00	Afternoon Coffee Break	