

2016 Initial Conference Programme

TRUSTECH 2016 - CONFERENCE PROGRAMME

	TUESDAY 29 NOVEMBER						WEDNESDAY 30 NOVEMBER						THURSDAY 1st DECEMBER							
08.30 to 09.00	Breakfast						Breakfast						Breakfast							
09.00 am-10:00am	Keynote Stage						Keynote Stage						Keynote Stage							
	EUROSMART : Datas & Trends						Keynote : Osama Bedier - Poynt Founder & CEO						Guest Speaker : What does the digital Future hold (TBC)							
	Keynote : JB Straubel - CO and Co-founder @ TESLA						Keynote: Peter Jackson, Head of Innovation at Bank Santander						Keynote Adrian Ludwig, Director of Engineering, GOOGLE							
	Keynote panel with JB Straubel + Co-programme Partner - IOT (TBC)						Keynote panel : Retail / Merchants + Co - programme partner (TBC)						Keynote E gov Panel + Main stage panellist (TBC)							
	Biometrics for Authentication	Commerce & Payments	Securing The IOT	Data Mgt & privacy	MAIN STAGE	Show Floor 10:00-5:00	Cross-Border Disruption / Regulatory Changes	Future of Blockchain	Transport & Mobility/E-M Banking	FINTECH STAGE	MAIN STAGE	Show Floor 10:00-5:00	Mobile Payments & Wallets	E-ID & E-Governme nt	Instant Payment / Financial Inclusion => Fintech Disruption	Cyber Risks, Security & Fraud	MAIN STAGE	Show Floor 10:00-17:00		
10.00	Break					Show Floor - Exhibits	Break					Show Floor - Exhibits	Break					Show Floor - Exhibits		
10:30am	Addresses, Interviews, Formal Debates, Panels, Strategy Roundtables& Quickfire Q&A	Addresses, Interviews, Formal Debates, Panels, Strategy Roundtables& Quickfire Q&A	Addresses, Interviews, Formal Debates, Panels, Strategy Roundtables& Quickfire Q&A	Addresses, Interviews, Formal Debates, Panels, Strategy Roundtables& Quickfire Q&A	Pitching sessions : Start-ups, innovations, product launches		Addresses, Interviews, Formal Debates, Panels, Strategy Roundtables& Quickfire Q&A	Addresses, Interviews, Formal Debates, Panels, Strategy Roundtables& Quickfire Q&A	Addresses, Interviews, Formal Debates, Panels, Strategy Roundtables& Quickfire Q&A	FINTECH STAGE	Pitching sessions : Start-ups, innovations, product launches		Addresses, Interviews, Formal Debates, Panels, Strategy Roundtables& Quickfire Q&A	Addresses, Interviews, Formal Debates, Panels, Strategy Roundtables& Quickfire Q&A	Addresses, Interviews, Formal Debates, Panels, Strategy Roundtables& Quickfire Q&A	Addresses, Interviews, Formal Debates, Panels, Strategy Roundtables& Quickfire Q&A	Pitching sessions : Start-ups, innovations, product launches			
11.00am																				
11:30am																				
12.00am																				
12:30pm	Networking Lunch inc Speaker-Led & Themed Lunch Tables & View The Day's Graphic Illustrations					Show Floor - Exhibits	Networking Lunch inc Speaker-Led & Themed Lunch Tables & View The Day's Graphic Illustrations					Show Floor - Exhibits	Networking Lunch inc Speaker-Led & Themed Lunch Tables & View The Day's Graphic Illustrations					Show Floor - Exhibits		
14.00	as per the morning	as per the morning	as per the morning	as per the morning	Pitching sessions : FINTECH		as per the morning	as per the morning	as per the morning	FINTECH STAGE	Pitching sessions		as per the morning	as per the morning	as per the morning	as per the morning	Pitching sessions			
14.30																				
15.00	Break							Break						Break						
15.30																				
16.00	as per the morning	as per the morning	as per the morning	as per the morning	Pitching sessions : FINTECH	Show Floor - Exhibits	as per the morning	as per the morning	as per the morning	FINTECH STAGE	Pitching sessions	Show Floor - Exhibits	End							
16.30																				
17.00	Break						Break													
17.30 - 18.30	Closing Keynote - keynote stage						Closing Keynote - keynote stage													
	Guest Speaker : Caspar Berry - Risks & Decision Making						Keynote: Interview of Ron Kalifa - Vice Chairman and Executive Director, Worldpay													
19.00 - 20.00	Social Event : TRUSTECH VIP Reception on the famous Majestic Beach						Social Event : TRUSTECH Film festival (complete with the obligatory popcorn)													

2016 KEYNOTE SPEAKERS



JB STRAUBEL

Co-founder & CTO, TESLA MOTORS

JB has been since 2005 the CTO of the world's most innovative company, Tesla Motors (as named by FORBES magazine, 2015). At Tesla, JB manages the technical direction and engineering design of the Tesla products including battery technology, power electronics, motors, software, firmware and controls. He also has responsibility for new technology evaluation, R&D, technical diligence review of key vendors, and building partner relationships.



OSAMA BEDIER

Founder & CEO, POYNT

Over the past decade, technology has transformed the way people shopped. It was time for commerce to catch up! Osama founded Poynt on the belief that payments should be more efficient, transparent and uncomplicated for both merchants and consumers. The Poynt Smart Terminal is moving the payments story forward to a place where every player in the ecosystem benefits.

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Throughout his career, Osama has helped shape the entire payments ecosystem. Prior to founding Poynt, Osama served as Vice President of Payments at Google, Head of Google Wallet and held various leadership roles at Paypal, eBay, Gateway Computers and AT&T Wireless.



RON KALIFA

Vice Chairman and Executive Director, **WORLDPAY**

Ron was appointed as vice chairman and executive director in 2013, having previously been chief executive officer of the organisation for over 10 years. Prior to this Ron held various executive roles within RBS and prior to that within NatWest. Ron is regarded as an expert in the card and payments industry and was recognised as “Industry Personality of the Year” at the 2011 Card & Payments Awards for his commitment and contribution to the field. While Ron has significant experience as a chief executive officer within the payments industry, he has also developed key strengths in mergers and acquisitions and strategy development. Ron is also a member of the Visa Europe board.



ADRIAN LUDWIG

Director of Engineering, Lead Engineer, Android Security, **GOOGLE**

Adrian Ludwig is the Lead Engineer for Android Security at Google. In this role, he is responsible for the security of the Android platform and Google's applications and services for Android. Prior to joining Google, Adrian held technical leadership positions at Joyent, Adobe, Macromedia, @stake, and the Department of Defense.

Adrian has a BA in Mathematics from Williams College and an MBA from the University of California, Berkeley.

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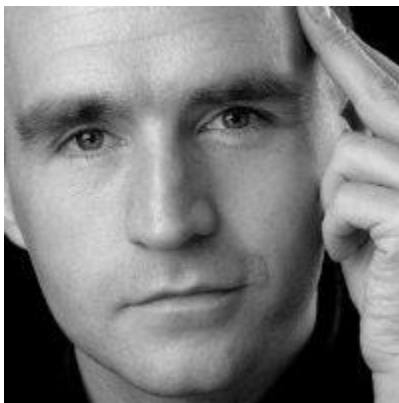


Peter Jackson

Head of Innovation, Santander Bank

Peter Jackson was CEO of the Travelex Group, where he led a major process to transform the company, focused on digital innovation and business re-engineering, and through mergers and acquisitions. Previously, he held senior positions at Lloyds and Halifax Bank of Scotland, and was a consultant at McKinsey & Company. Peter graduated in Engineering from the University of Cambridge.

Santander bank created the corporate Innovation area, to research and anticipate market trends, and design business and customer solutions from a global, disruptive and long-term perspective. The innovation area includes Openbank, the Group's online bank in Spain.



CASPAR BERRY

Risk Taking and Decision Making, Poker Player

Caspar Berry was educated at the Royal Grammar School, Newcastle upon Tyne, before reading economics and then anthropology at Cambridge University.

Caspar Berry is a motivational and keynote business speaker specialising in the subjects of risk,^[1] decision making, innovation and leadership. He has previously worked as an actor, screenwriter for film and television, sports commentator, entrepreneur and professional poker player. Berry was the presenter and poker expert on a number of TV poker shows. He was an uncredited poker adviser on the 2006 James Bond movie *Casino Royale*,^{[13][14]} along with his credited *Sky Poker* co-host Dr Tom.

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2016 CONFERENCE TRACKS DESCRIPTION

Biometrics for Authentication

Ease of use and authentication in a digital environment have been a major shift the biometric landscape. Mobile and cloud access, image and voice detection for consumers, have impacted content diversification and technical levels in biometrics. Uptake rate and usage are also growing at good pace.

This conference track offers a synthetic view on various authentication area of biometrics: mobile and cloud access, identity management chains, biometric deployment for trust environments. Smart border mechanism, critical infrastructure protection, legal and forensic investigations are also in the scope.

Commerce & Payments, An Ongoing Revolution

Retail business is facing multiple upheavals : e- and m-commerce, social networks, private sales, market places, sharing economy, CtoC, digitalization of outlets, cross-channel, self check-out, mobile POS ...

Meanwhile, the payments industry is at the heart of a new deal (disruptive technologies and digital channels, new regulations, competitive pressures, new entrants and models ...), a phenomenon accentuated by the increasing convergence between off- and on-line commerce.

As such, all payment solutions have to improve the customer experience, before, during and after the purchase and to bring value-added services (ubiquitous payment; speed and recognition; digital couponing; instantaneous reward; geolocation; ...).

Securing the IoT

IOT applications and services are expanding fast in more economic domains. After healthcare, energy, utilities, smart cities and agriculture, IOT is growing in retail, banking, consumer services and home automation and will not stop there. Multifunction is also increasing as in healthcare from monitoring and diagnostics to implant management and telemedicine. In this context, securing the IOT is becoming a key challenge for many businesses and administrations.

This conference track offers important answers to this challenge: handling data in IOT, consolidating components and layers in network security management; approaching technology protocols and standards, including 5G or IPV6, for an effective use; understanding key concepts in IOT governance with a focus on security, privacy and liability. Gaining insights via case-studies in healthcare, agriculture, home automation, energy or industry.

From IoT to Connected Commerce

The Internet of Things is on the rise, with massive growth anticipated in both the number of connected devices in use and the opportunities to make money through connected solutions. Key to making these revenues a reality is enabling emerging payment capabilities to create and facilitate financial transactions— this is the connected commerce for IoT technologies:

- Block Chain & Cryptography: Transforming How Money Moves
- IoT Payments & Data Security: Protecting Confidential Data
- IoT & Commerce: increasing Customer Satisfaction and Sales

Data Management & Privacy

We are experiencing an important transition in privacy management and data protection. It has become both a transversal subject for businesses and a trust dimension within customer relationship. Today there is a significant evolution as data protection is being redesigned within the international regulation landscape, also making new structural progress in business processes from project designing to cloud servicing, widening user control options.

This programme tackles international updates on privacy, including general data protection regulation (GDPR) in Europe and setting up a “Data Privacy Shield” between Europe and the US. It offers also a broad review of methodologies: privacy impact assessment, audits..; technologies: cryptology, cloud data protection, big data analytics, mobile privacy; legal liability aspects and significant updates on market practices and expectations.

Cross-Border Disruption

Favored by the advent of e-commerce which erases borders and by the regulatory changes which tend to reduce local exceptions (notably in Europe), the payments business becomes increasingly international. Furthermore, there is a blossoming of new internet / mobile payment methods that appeal to customers.

This also affects the market for domestic and international money transfers and attracts new stakeholders (e.g. TransferWise) attempting take the place of traditional players.

Regulatory Changes Are Shaping a New Market

The succession of European directives, the decisions by competition authorities and central governments are making the payment landscape more homogeneous and more competitive. Amongst the major effects, let's mention the creation of the Payment and Electronic Money Institutions, the decline of card interchange fees, the advent of European SDD and SCT instruments, the willingness to split scheme and processing, access to bank accounts allowed to third parties and the prospect of "instant payments" ...The range of possibilities is ever growing.

The Future of Blockchain

Among the hottest "buzzwords" of the year, Blockchain undoubtedly appears well positioned. If in the past years, crypto-currencies hit the headlines for good & bad reasons, they have not established a firm position.

However, the interest of a growing number of stakeholders encouraged by the virtues of Blockchain technology, which demonstrate considerable potential in many areas, particularly in the financial sector: retail payments, money transfer, capital markets...

We can nowadays observe numerous initiatives worldwide in terms of investments, PoC, alliances or partnerships, aiming to set up new services which could revolutionize established models.

Contactless Applications for Transport & Mobility

In the transport and public transport sectors, new challenges like public services dematerialization on card or mobile phone, acceptance of new media for identification and payment are opportunities that offer a better access and an improved quality of service to end-users, to diminish operating costs and increase the operating performance of legacy systems.

Technological advances and the growing use of mobile phones create a favourable environment for the boom in contactless solutions. It also provides major leverage for developing the use of door-to-door public transport and to foster mobility.

What are the impacts of new technologies on ticketing systems? Learn from international case-studies.

E/M-Banking, The Digital Banking Age

There is no longer any bank which is not mobile and digital in both developed and emerging countries. Now, in order to differentiate from traditional banking, it is mandatory to offer a unique and renewed user experience in all phases of the relationship: KYC and recruitment; transactional services; PFM; customer support ; online subscription of financial products; personalized information, settings and alerts; wide use of social networks and big data etc ...

The battle is open between conventional banks, start-ups, web giants and telecom operators to provide all generations with the bank of the 21st century.

Fintech Stage

FinTech global Investments increased 75% in 2015 to a stunning 22 billions dollars. Eco-systems like London and Singapore are leading the way, but plenty of other countries are building a solid financial services playground for startups, investors, banks and technology partners to collaborate.

FinTechStage will bring to TRUSTECH the best in class speakers around the topics of digital identity, neo-digital banks, distributed ledger technologies and B2B payments, spiced up with thought leaders around the trends likely to have the biggest impact on the new thinking about financial services.

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Mobile Payments & Wallets: War Is Declared

Unsurprisingly, Mobile Payment promises much in all countries while E-Wallets have shown their relevance in e-commerce (convenience, conversion rate, fight against fraud, mobile friendliness ...).

This has now led to a true battle of titans between the web giants (Amazon, Alibaba, Google, Facebook, Tencent ...), the international card schemes (Visa Checkout, MasterPass), the big retailers (Walmart Pay, Starbucks, FlashnPay...), the banks (Chase Pay, Paylib ...), the smartphone manufacturers (Apple, Samsung, ...), the telecom operators (Vodafone, Orange, Telefonica, MTN ...) and a myriad of start-ups...

In this permanent tumult, each stakeholder will have to gather colossal firepower, great ingenuity and value-added services to win in the long run.

E-ID & E-Governments

An increasingly digital society has driven e-government strategies using electronic identification as a central pillar. After administration efficiency and cost savings, new objectives are to strengthen digital trust, integrate appropriate economic services and improve security and immigration policy. This is in a context where international identity scheme interoperability and consistency are also pursued in various world regions.

The programme looks into many issues including lessons learnt with «digital by default» in administration policies, implementation of international identity schemes, progression with effective trust services, private-public interoperability, service personalisation with citizen cards and mobile identity; e-gov practices from social inclusion or share economy transparency to improved control in migration flow management.

Cyber Risks, Security & Fraud

Cyber-risks are ever increasing and demanding ever more resources. Customer accounts takeover, assaults on cash flows and money transfers, blocking, spying or stealing intangible assets, creating industrial control system flows are a few examples of what every organization needs to cope with increasing strategic impact threats.

This track addresses the evolution of cyber risks, intrusion detection and threat prevention, information security management, detection capabilities inside and outside the organization, identification and authentication strengthening practices, APT circumscription and forensic investigations, cyber audit practices and crisis management.

Instant Payments

In the light of increased globalization, the advent of online/mobile channels and the desire addiction for immediacy, using real time payment services becomes a necessity to meet the needs of consumers and corporates.

This opportunity is being seized by regulators, banks, CSM (Clearing and Settlement Mechanisms) and

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service providers at an ever increasing pace.

It is up to them to develop the related platforms and to build a new framework (rules, fraud prevention, service offerings, business models, coexistence with other systems ...) like "Faster Payments" in the UK or other initiatives across the globe.

Financial Inclusion

According to the World Bank, even though their number fell by 20% between 2011 and 2014, there are still 2 billion unbanked people worldwide.

In such a context, services based upon prepaid cards or mobile payments can bridge the gap towards financial inclusion: payment of salaries, money transfer, bill payment, "light" banking, government subsidies...

Banks, telecom operators and card systems have already launched their own brands and solutions of this kind in several emerging countries (Africa, Asia, LatAm) which then become innovation leaders.