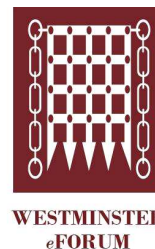


**Westminster eForum Keynote Seminar**  
**Digital payments: adoption, innovation and policy priorities**  
Timing: Morning, Tuesday, 5<sup>th</sup> December 2017  
Venue: Hallam Conference Centre, 44 Hallam Street, London W1W 6JJ



Agenda subject to change

- 8.30 - 9.00 Registration and coffee
- 9.00 - 9.05 **Chair's opening remarks**  
**Chris Hill**, Partner, Commercial Technology and Lead, Fintech, Kemp Little
- 9.05 - 9.15 **Analysing current trends in digital payments: adoption, innovation and market dynamics**  
**Dr Windsor Holden**, Head of Forecasting & Consultancy, Juniper Research
- 9.15 - 10.10 **Responding to consumer and business demands: inclusion, security and effectiveness**  
*As the value of digital transactions in the UK continues to grow, how is the profile of the way people spend in the UK changing - particularly amongst digital payments services online or in person? With evidence that the decline in cash is bottoming out, what are the possible approaches to continuing to grow the digital payments market and what might help ensure that vulnerable groups like the elderly are included? What can be learnt from sectors that utilise digital payments most effectively, such as retail and hospitality, in terms of ease of transaction, consumer trust and security? For smaller businesses what is the latest thinking on how the costs and complexity of implementing digital services should be mitigated through new business models, partnerships, improvements in technology and marketing? How can higher levels of consumer trust in digital payment services be fostered amongst organisations and individuals following recent high profile cyber-attacks, and an unwillingness from some demographics to engage with emerging payments technologies?*  
**Richard Koch**, Head of Cards, UK Finance  
**John Howells**, Chief Executive Officer, LINK Scheme  
**Nick Dryden**, Chief Executive Officer, Sthaler  
**Tony Craddock**, Director General, Emerging Payments Association  
Questions and comments from the floor with **Dr Windsor Holden**, Head of Forecasting & Consultancy, Juniper Research
- 10.10 - 10.20 **Case study: implementing new technologies for individuals and businesses**  
**Jonathan Vaux**, Executive Director, Innovation and Partnerships, Visa
- 10.20 - 10.45 **Case study: in-app and mobile payments - customer experience and usability**  
**Ryan Farley**, Chief Executive Officer, Judopay  
Questions and comments from the floor with **Jonathan Vaux**, Executive Director, Innovation and Partnerships, Visa
- 10.45 - 10.50 **Chair's closing remarks**  
**Chris Hill**, Partner, Commercial Technology and Lead, Fintech, Kemp Little
- 10.50 - 11.15 Coffee
- 11.15 - 11.20 **Chair's opening remarks**  
**Drew Hendry MP**, Vice Chair, All-Party Parliamentary Group for Digital Economy
- 11.20 - 11.45 **The new regulatory landscape for payments - implementing Open Banking and the Payment Services Directive (PSD2)**  
**Graeme McLean**, Head of Banking, Lending & Distribution, Financial Conduct Authority  
Questions and comments from the floor
- 11.45 - 11.55 **'Legal and policy priorities: avoiding the perils of divergence'**  
**Chris Hill**, Partner, Commercial Technology and Lead, Fintech, Kemp Little
- 11.55 - 12.55 **Bringing innovation to the market: driving adoption, using data and the competitive landscape**  
*How effectively are players in the UK digital payments sector realising the benefits of innovation for customers and what are the implications for competition and further consolidation as new services and entrants continue to emerge; what can be learnt from the largest scale rollouts and services? What relationship will traditional banks have with the digital space moving forward, and how successful have initial efforts to partner with, incubate or acquire start-ups been in ensuring that the pipeline for innovation remains strong? What are the most promising innovations in the use of blockchain technology, where is demand coming from, what will be the most important drivers for increased adoption, and what does the industry need to do to realise the potential? What has been the impact for the consumer data sector of increased adoption of digital payments technology, and what are the implications for the developing data protection framework?*  
**Craig Tillotson**, Chief Executive, Faster Payments Scheme and Executive Chairman, Paym  
**Michael Chambers**, Chief Executive Officer, Bacs Payment Schemes  
**Raja Ray**, Director, Products and Solutions, Verifone  
**Francesco Canessa**, Blockchain App Developer, Applied Blockchain  
Questions and comments from the floor with **Chris Hill**, Partner, Commercial Technology and Lead, Fintech, Kemp Little
- 12.55 - 13.00 **Chair's and Westminster eForum closing remarks**  
**Drew Hendry MP**, Vice Chair, All-Party Parliamentary Group for Digital Economy  
**Emily Darling**, Associate Forum Lead, Westminster eForum