

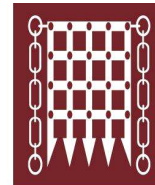
Westminster eForum Keynote Seminar

Digital payments: adoption, innovation and policy priorities

Timing: Morning, Tuesday, 5th December 2017

Venue: Central London

Draft agenda subject to change



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- 8.30 - 9.00 Registration and coffee
- 9.00 - 9.05 **Chair's opening remarks**
Senior Parliamentarian
- 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?
Helen Doyle, Director of Research and Customer Policy, Payments UK
John Howells, Chief Executive Officer, LINK Scheme
Senior representative, security
Senior representative, consumer voice
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 Europe
- 10.20 - 10.45 **Case study: in-app and mobile payments - customer experience and usability**
Speaker confirmed from **Judopay**
Questions and comments from the floor with **Jonathan Vaux**, Executive Director, Innovation and Partnerships, Visa Europe
- 10.45 - 10.50 **Chair's closing remarks**
Senior Parliamentarian
- 10.50 - 11.15 Coffee
- 11.15 - 11.20 **Chair's opening remarks**
Senior Parliamentarian
- 11.20 - 12.20 **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
Senior representative, high value transactions
Senior representative, blockchain
Questions and comments from the floor with speaker confirmed from **Judopay**
- 12.20 - 12.55 **Regulatory and legal priorities for the sector: into a new Parliament and post-Brexit**
How should the payments sector be approaching advocacy on policy as the UK negotiates its exit from the EU, and in a new Parliament, such as, opportunities and dangers of regulatory divergence from Europe, new trading relationships, access to skills and wider regulation? How will regulation like GDPR and PSDII be affected by Brexit, and what might the long-term impact be on the UK's regulatory priorities?
Chris Hill, Partner, Commercial Technology and Lead, Fintech, Kemp Little
Senior representative, regulation/policy
Questions and comments from the floor
- 12.55 - 13.00 **Chair's and Westminster eForum closing remarks**
Senior Parliamentarian
Daniel Patefield, Forum Lead, Westminster eForum