## Westminster eForum Keynote Seminar:

## Digital payments 2016: technological innovation, adoption and regulatory challenges

Timing: Morning, Tuesday, 13th December 2016

Venue: Glaziers Hall, 9 Montague Close, London SE1 9DD

Agenda subject to change

8.30 - 9.00	Registration and coffee
9.00 - 9.15	Opening doors for innovation: investment, new

Opening doors for innovation: investment, new entrants and regulatory priorities

Tony Craddock, Director General, Emerging Payments Association

9.15 - 9.25 Mobile payments case study: in-app innovation, enhancing consumer experience and fraud prevention

Dennis Jones, Founder and Chief Executive Officer, Judopay

9.25 - 10.30 Next steps for innovation: demand, inclusion and collaboration

Where is demand being seen most for payments services and why have certain services in sectors such as hospitality and travel been most popular - and how does success relate to factors such as technology, speed, customer service and security? As payments increasingly use new platforms, how can it be ensured that all citizens - including the elderly and economically disadvantaged - do not lose access to vital services? How have consumers reacted to developments like blockchain, and how can developers stimulate demand for their services? What can be done to encourage productive relationships between established players, SMEs and challenger organisations throughout the sector and what real world examples highlight how this can improve services and increase revenue?

Craig Tillotson, Chief Executive, Faster Payments Scheme and Executive Chairman, Paym

Chris Dunne, Payment Services Director, VocaLink

Enrique Velasco-Castillo, Senior Analyst, Analysys Mason

Questions and comments from the floor with **Tony Craddock**, Director General, Emerging Payments Association and **Dennis Jones**, Founder and Chief Executive Officer, Judopay

10.30 - 10.35 Chair's closing remarks

Tony Craddock, Director General, Emerging Payments Association

10.35 - 11.05 Coffee

11.05 - 11.10 Chair's opening remarks

Lord Razzall, Liberal Democrat Spokesman on Manufacturing

11.10 - 11.50 <u>Improvements for consumers and businesses: boosting adoption and effectiveness</u>

What further steps should the payments industry take - including tailoring services, and improving mobile offerings and device technology - as customers come to expect faster, more convenient payment methods? As organisations transition to a more converged payments landscape across different platforms what is the potential for businesses to improve services and derive most value from service enhancement and increased efficiency? What can be learnt from key rollouts and services such as Apple Pay, contactless and online banking?

Scott Abrahams, Senior Vice President, Acceptance and Emerging Payments, MasterCard Ian Ogilvie, Chief Executive Officer, Ogilvie Advisory and Non Executive Director, Zenith Bank (UK) Questions and comments from the floor

11.50 - 12.05 Payment Services Directive II and open banking

Graeme McLean, Head of Banking, Lending and Distribution, FCA

12.05 - 12.55 Assessing the challenges for the payments industry: trust, competition and the impact of Brexit

Latest thinking on the impact of Brexit for the payments sector, including the development of the regulatory framework, international market dynamics and the outlook for businesses and consumers. What is the current state of trust and satisfaction with the payments sector amongst corporate and individual customers - particularly related to cyber security - and what should be the priorities for improvement? How can the challenges facing SMEs integrating new systems - particularly cost of adoption and service fees - be mitigated, for example through mobile options, micro-payments and subscriptions? 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? Going forward, which success factors are going to be most significant for the UK's competitive position internationally? Policy and the regulatory environment? Innovation? Skills?

Andrea Dunlop, Chief Executive Officer, Card Solutions and Acquiring, Paysafe

Paul Anning, Partner, Osborne Clarke

Shadi Razak, Director of Cyber Security & Compliance, CyNation

Questions and comments from the floor

12.55 - 13.00 Chair's and Westminster eForum closing remarks

Lord Razzall, Liberal Democrat Spokesman on Manufacturing

Daniel Patefield, Forum Lead, Westminster eForum

