



EUROPE SUMMIT 2021

EUROPE'S PREMIER COMMERCIAL PAYMENTS EVENT

VIRTUAL EVENT | 23-24 MARCH

AGENDA

www.commercialpaymentsinternational.com/europe



Global Partners



VISA

Industry Partners



FIS

cardlay®

Supporting Sponsors

adflex Digital Payments



DAY 1

All times in GMT (Greenwich Mean Time). Sessions will be in English.

1:45pm - 2:00pm

Welcome

Paul Nicholson, Head of Content, CPI

David Harrison, PaySavi

2:00pm - 2:45pm

European B2B payment trends and forecasts 2021

Whilst Europe works through the economic headwinds created by the current pandemic, the payments industry is also evolving and adapting to the new business environment. The growth in B2B transactions is set to continue its upward trajectory in 2021 driven by e-commerce and the 'work-from-home' phenomena actuated by the ongoing pandemic. Whilst travel is not expected to recover to pre-pandemic levels until 2023, spend is pivoting from traditional T&E accounts to B2B markets. Market analysts predict an increase in global virtual card transactions to a potential high of \$5 trillion in 2025, with one in four transactions in B2B markets. Expansion in the B2B payments markets will also be driven by the proliferation of digital technologies and including digital expense management systems, AR automation, virtual card workflow integration, and an increase in working capital solutions from commercial card issuers. In this session the panel will assess the B2B trends for 2021 and what predictions will manifest in specific European markets.

Moderated by: Frank B. Martien, Managing Partner, Windward Strategy

Mads Krumhardt Enggren, CEO, SEB Kort Bank

Brooke DiNatale - Head of Large Market Commercial Products, Europe, Commercial Europe, Mastercard

Erwan le Grand, European Head of Commercialisation & Account Management, HSBC

2:45pm - 3:00pm

Virtual networking break

Attendees are invited to take a break, schedule meetings with peers, visit sponsor booths, check out the library for industry resources and much more.

3:00pm - 3:45pm

Cross border initiatives in Europe: EPI and beyond

SEPA paved the way for cross border payments in the EU and Europe and has opened the region to new initiatives in cross border payment services. Most recently the development of the European Payments Initiative (EPI) backed by the ECB, the European Commission and 20 commercial banks in Europe, to create a pan European payments network, is set to deliver a new dynamic in the market and challenge established players.

In parallel, card network initiatives such as Mastercard Track, Visa Direct and bank network SWIFT ISO2022, offer fast and secure cross border B2B payments across Europe. In this panel, issuers discuss the evolution of cross border payments, the challenges in implementing new protocols in banks around Europe, and the benefits to customers.

Moderated by: David Harrison, Founder, PaySavi

Eric Tak, Global Head Payments Centre, ING

Waleran Guinard, Head of Consumer Cards, BNP Paribas

3:45pm - 4:00pm

Virtual networking break

Attendees are invited to take a break, schedule meetings with peers, visit sponsor booths, check out the library for industry resources and much more.

4:00pm - 4:45pm

EU payments regulation: SEPA, RTP and interchange

Europe has led the way in payments regulation with SEPA, PSD2, faster payments and opening banking and SCA. With so much regulation, some bankers have commented that banks are 'too big to fail, but too small to comply', in Europe. Whilst banks have increased their compliance teams, there are increased costs to productise around regulatory initiatives. The next regulatory developments with request-to-pay (RTP), and the new review of EU retail payments strategy, will further open up the payments ecosystem in Europe. And with interchange fees regulation (IFR) under stakeholder review, issuing banks face increasing market scrutiny. In this panel, regulators and bankers discuss the impacts of regulation on new payment products and services in Europe in 2021.

Moderated by: Patrick W. Diemer, Senior Advisor, Arthur D. Little

Javier Santamaria, Chair, EPC

Monica Monaco, Founder & MD, Trust EU Affairs

4:45pm - 5:00pm

Virtual networking break

Attendees are invited to take a break, schedule meetings with peers, visit sponsor booths, check out the library for industry resources and much more.

5:00pm - 5:45pm

Next gen AP/AR digitisation

Digitisation has accelerated throughout 2020 as companies adopt and realise the benefits of payments process automation. The integration of accounts payables and receivables into a single straight through payment agnostic platform linked to ERPs via APIs is now at the centre of many technology providers' product solutions for businesses large and small. Yet the implementation of automation is challenging and requires a strong business case with measurable ROI. With so many technologies and systems available how do companies evaluate their solutions and embark on digitisation journeys? In this session we discuss the challenge and solutions to AP/AR automation and how companies have managed projects, including card workflow solutions, successfully.

Moderated by: Grégoire Toussaint, Director, Edgar, Dunn & Company

Linda Weston, Head of Core Product & Interim Head of Product, Barclaycard

David Trecker, Senior Vice President, Global B2B Payments, Mastercard

Duncan Kennett, Head of B2B Product Solutions, Visa Europe

Patrick Bermingham, CEO, Adflex

6:00pm

Adjourn to day 2

CONTINUED



DAY 2

All times in GMT (Greenwich Mean Time). Sessions will be in English.

1:45pm - 2:00pm
Welcome to day 2

Paul Nicholson, Head of Content, CPI

2:00pm - 2:45pm
Commercial cards futures: integration and digitisation solutions

With millions of cards in circulation in Europe, the end of physical cards will come soon, as the technological tipping point sees vast consumer and business migration to smartphones, and other non-physical devices. As cards will eventually disappear, card rails will remain, where virtual card numbers will be integrated in expense management, cash management and working capital workflow solutions. So in this new world, which is upon us, how will commercial card product teams work with colleagues and clients to deliver new solutions? Is the emphasis on consultation and collaboration in solutions design rather than productisation? Will we see blurring of cards and treasury services? How will virtual commercial card providers configure their products to create the best digital experience and solutions for business clients? What will the commercial card product look like beyond 2021?

Moderated by: Grégoire Toussaint, Director, Edgar, Dunn & Company

Francesco Cerlienco, EMEA Head of Commercial Cards Product, Citi

Jørgen Christan Juul, Founder & CEO, Cardlay

Martyn Lock, Head of Cards & Money Movement | Europe, FIS

Sergio Ortega, Head of Global Commercial Cards Solutions -
Global Product Owner, BBVA

2:45pm - 3:00pm
Virtual networking break

Attendees are invited to take a break, schedule meetings with peers, visit sponsor booths, check out the library for industry resources and much more.

3:00pm - 3:45pm
SME business and working capital solutions

Working capital for business became a critical issue for many firms in 2020 as they worked through rapidly changing and challenging markets due to volatilities created by the pandemic. While government support programmes have assisted smaller firms, the need for working capital and liquidity is still manifest as we work through the ongoing crisis in many markets in Europe. Commercial card issuers have developed strategies to support firms, including payment holidays, credit extensions and other benefits. In this session we hear how the industry is working to develop working capital solutions for smaller firms and what to expect in market in 2021 and beyond.

Moderated by: David Harrison, Founder, PaySavi

David Legg, Senior Product Manager, Consumer & Commercial Cards,
Consumer Finance, Lloyds Banking Group

Pranay Ahluwalia, General Manager,
WW Business Branded Payment Products, Amazon

Philip King, Interim Small Business Commissioner,
Office of the Small Business Commissioner

3:45pm - 4:00pm
Virtual networking break

Attendees are invited to take a break, schedule meetings with peers, visit sponsor booths, check out the library for industry resources and much more.

4:00pm - 4:45pm
Payments technology innovation and partnerships

The opening up of the payments ecosystem, with open banking, real time payments and other technology driven services has given rise to an increasing number of technology solution providers in the payments industry in Europe. Analysts variously predict that fintechs will eventually dominate the market over traditional providers where they can compete on transaction costs, whilst others believe that fintech partnerships with established issuers is a more probable scenario. In this session we take stock of the new crop of payment fintechs in pockets around Europe and examine the funding environment for their continued growth and their relationships and partnerships with traditional financial institutions in Europe.

Moderated by: David Harrison, Founder, PaySavi

Dr. Bill Roberts, Head of Open Banking, Competition & Markets Authority

Clara Garcia Benedito, Global Head - Enterprise Global Solutions, BBVA

Simon Jones, Chief Customer Officer, ClearBank

Grégoire Toussaint, Director, Edgar, Dunn & Company

4:45pm - 5:00pm
Virtual networking break

Attendees are invited to take a break, schedule meetings with peers, visit sponsor booths, check out the library for industry resources and much more.

5:00 - 5:45pm
Optimising commercial card programmes through smart supplier enablement and innovative strategies

Supplier acceptance, coupled with a well thought-out migration strategy are at the core of successful commercial card programme. Challenges in card acceptance include pricing, a lack of automation, inadequate reconciliation data and other issues. At the same time, it is imperative that the card issuer organize and implement a well-thought out migration strategy in order to maximize the amount of spend that can be migrated to cards. Under what circumstances would suppliers accept cards given these challenges? How should issuers introduce card programmes to their customers? How can flexible acceptance pricing and improved reporting directly impact acceptance across suppliers previously opposed to cards? In this fireside chat session, we will explore best practices for a successful migration program by presenting invaluable perspectives and insights from industry leaders.

Dean M. Leavitt, CEO, Boost Commercial Payments

Priscilla Crawford, Vice President Supplier Enablement Consultant,
MUFG Union Bank

6:00pm
Conference concludes

REGISTRATION

In light of the global pandemic and the needs of our commercial payments community, CPI is proud to offer a complimentary ticket to bank issuers – professionals who work in treasury transaction services or bankers that issue a commercial card and B2B payments product.

Bank Issuers (professionals who work in treasury transaction services or bankers that issue a commercial card and B2B payments product, professional end users from corporations) – **complimentary**

In light of the global pandemic and the needs of our commercial payments community, CPI is proud to offer a complimentary ticket to bank issuers – professionals who work in treasury transaction services or bankers that issue a commercial card and B2B payments product.

[Register free](#)

All Others (professionals from non-bank issuers, processors, acquirers, payment networks, fin techs and solution providers in the commercial payments industry) – **\$499**

All other delegate types, including those from non-bank issuers, processors, acquirers, payment networks, fintechs and solution providers in the commercial payments industry who are currently not sponsoring or partnering the event sector can purchase content-only access for \$499 USD.

[Purchase access](#)

Sponsors, exhibitors and branding partners

Please use your unique booking code and click below to register your staff. If you do not have your booking code please email registration@cpi-events.com. Interested in sponsoring? Please contact omarakbar@eurofinance.com.

[Register your staff](#)

www.commercialpaymentsinternational.com/europe

CPI  **EUROPE SUMMIT 2021**
VIRTUAL EVENT | 23-24 MARCH

The Economist **EVENTS**