



The 9th annual

# Europe Summit

The only event dedicated solely to the commercial payments industry in Europe

5-6 March 2019 | Hilton Canary Wharf, London, UK

[www.commercialpaymentsinternational.com/europe](http://www.commercialpaymentsinternational.com/europe)



# Overview

Europe: a centre of payments innovation, sweeping new rules and regulations. You'll find challenger banks, disrupting FinTechs and payments convergence on the rise, as well as GDPR, PSD2, late payments directives and new security standards. Navigate through this maze of new technologies, new rules and new business considerations with the guidance of your commercial cards and payments industry colleagues at CPI's Europe Summit, now in its 9th year.



## Key discussions

- The convergence of bank and card payments
- Commercial payments role players: Acquirers, the travel industry, and regulators
- Client needs, big and small: Large corporates and SMEs
- Tech developments: AI, security, data analytics
- Navigating the increasingly complex regulatory landscape

## Why attend?

- The only event dedicated solely to the commercial cards and payments industry in Europe
- The ever-popular FinTech Showcase, featuring up and coming technologies
- Peer learning and networking roundtable discussions
- New Think Tank breakout sessions to hear case studies and engage in topic-specific issues, including A.I./Automation; virtual card growth; tackling SME challenges; PSD2; and commercial cards and payments convergence

## Who you'll meet

- Senior level decision makers to include Financial Institutions, Commercial Card Issuers, Card Networks, Processors, Suppliers, End Users, Product Managers, Heads of Strategy & Innovation, FinTech Firms, Regulators, Analysts and Consultants
- Meet and network with top companies from banks, payment networks, acquirers, processors, technology providers and expert consultants and analysts

“The CPI Europe Summit is indispensable for any decision-maker. It provides thought-provoking presentations and panels, given by highly-qualified speakers. It is relevant for major banks and also smaller banks like ours.”

— Rainer Shauer mann, Leiter Key Account Management & Consulting, Degussa Bank



# Agenda | Day 1

Tuesday, 5 March, 2019

8:00 Check in, breakfast and networking

8:45 **Welcome and opening remarks**

Melissa Sefic, SVP & Head, **CPI**

Nicki Bisgaard, Group Head,  
**PayTech Group**

9:00 **How corporates value payments**

Commercial payments products and services should anticipate and answer the needs of their corporate customers. But do they? In what ways are financial institutions succeeding, and in what ways can they improve? In the age of rapid tech developments, regulations and changing global workforce dynamics how are corporates using payments and business process tools? And specifically, what value can the payments ecosystem deliver to help alleviate corporate pain points?

Christina Easton, MD, **elemenTEL**

9:45 **The crucial link in B2B: Acquiring**

Supplier enablement has existed as a long and ongoing challenge, and no discussion is complete without talking about the crucial role of acquirer. What is their conversation as they work with suppliers on issues like cost and overall value? What are their challenges and perspectives on the future of acceptance and the role of technology?

Geoff Barraclough, Head of Proposition,  
**EVO Payments International**

Dean M. Leavitt, Founder & CEO,  
**Boost Payment Solutions**

Maria Parpou, MD, Commercial Product,  
**Barclaycard Commercial Payments**

Eric Queathem, SVP of strategic sales,  
**Worldpay**

10:30 **Networking refreshment break**

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**dataflexnet**

11:00 **Round-robin roundtable discussions  
(Participate in two 30-minute sessions)**

Delegates will have an opportunity to exchange insights, ideas and best practices with peers in commercial payments during roundtable discussions. Moderators will lead roundtables that focus on a variety of topics. At the end of the session, roundtable leaders will summarise key learnings from their roundtables and how to address the issues in the months following the Summit.

**Working capital optimization**

Simon Thompson, Commercial Markets  
Development, **Visa**

**Supplier enablement**

Dean M. Leavitt, Founder & CEO,  
**Boost Payment Solutions**

**Open banking/APIs**

Reza Satongar, Founder & CEO, **Dataflexnet**

**Data Analytics**

Pat Bermingham, CEO, **Adflex**

**Developments in T&E**

Greg Thompson, Director of Banking  
Partner Development, **Conferma**

**Brexit**

John Casanova, Partner, **Sidley Austin**

**Working with FinTechs**

Shona Sabah, Senior Consultant, **KAE**

**Going mobile, going digital**

Brooke DiNatale, Head of European Large  
Market Commercial Products, **Mastercard**

12:00 **Roundtable roundup**

12:15 **Networking lunch**

1:30 **New payment dynamics in the travel sector**

How today's business traveler spends has shifted, as consumerism has influenced how they book, who they book with, and how they pay. Those in the travel industry – airlines in particular – have responded with their own payment initiatives and platforms. This session features perspectives on how the use of alternative and digital payment methods, the introduction of platforms, the habits of business travelers and corporates, and travel industry players are intersecting and how it will impact the future of this sector.

Francesco Cerlienco, Product Head, Citi  
Commercial Cards, EMEA, **Citi**

Christophe Kato, Head of Payment  
Services, **International Air Transport  
Association**

Zach Ornelas, VP, Global Network Sales,  
**UATP**

Mario Zorn, Head of Product Development  
& Innovation, **AirPlus International**

2:15 **Changeover break**



## 2:30 Think Tank breakout sessions

Sessions will be dedicated to the following topics, beginning with a 20-minute presentation followed by a moderator-led discussion with delegates. Delegates are encouraged to provide their thoughts and expertise on the topic, and pose questions to the room.

## 3:30 Networking refreshment break

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## 4:00 Navigating the increasingly complex landscape of European regulations

The past few years have sent many of Europe's institutions planning for GDPR, PSD2, late payments directives, money laundering rules and potential commercial card interchange fee regulation, all with the UK on the brink of Brexit. In particular, many are contemplating the business models to support the growth of commercial payments and compensate for the potential losses from lower interchange income. This session will focus on the specific provisions that those in commercial payments should be most focused on.

**John Casanova, Partner, Sidley Austin**

**Max Savoie, Senior Associate, Sidley Austin**

## 4:45 Heading for the Brexit

Danielle Haralambous will discuss the key themes that the EIU expects to dominate the outlook for the UK in 2019. Political deadlock in the UK has opened up a range of possibilities for the outlook for Brexit, and she will outline how the government will navigate these options, what the EU's position is likely to be in forthcoming negotiations over the future UK-EU relationship. She will also discuss the implications for policy and economic growth, and how the UK economy is likely to perform relative to its peers.

**Danielle Haralambous, Europe & UK Analyst, Economist Intelligence Unit**

## 5:15 Networking reception

### Virtual card growth

Virtual card growth is on the steady incline, especially in the travel sector, and it remains a shining example of how innovation in the commercial card sector can provide clients value through payments. But there remains barriers to acceptance and growth as virtual card solutions need to differentiate their offerings. Address how virtual cards can provide value across multiple business segments and examples of how it's proving its value.

**Nick Reid, Commercial Manager, Conferma**

### Commercial card and payments convergence

Request-for-payments, faster and real-time payments, virtual cards and traditional commercial cards. Will newer technologies disintermediate cards, or is there an opportunity to create a convergence strategy, where value through an integrated approach utilizes the attributes of each payment type? What is the opportunity from a strategic perspective to bring these together for treasurers, procurement, and platforms?

**Andrew Auden, Director, Senior Treasury Product Manager, B2B & Payables, Bank of America Merrill Lynch**

### Tackling SME challenges

Challenger banks' and mobile-first banks' recent success in new account openings, especially among small business owners have revealed how FinTechs are rapidly scaling to answer the specific needs of this appealing market segment. While it's long been acknowledged the SME segment provides banks a potential growth opportunity, many have yet to seize on it. How are SME needs different from their large market corporates? What are the pain points that need to be addressed, and how what are the levers that banks can use to solve their problems?

**Henry Pooley, Chief Commercial Officer, Fraedom**

### How B2B card programs can benefit from creative pricing constructs

Historically, the cost of commercial card acceptance has been dictated entirely by rigid, fixed interchange rates established by the card networks. New technology and processes have enabled card issuers and their corporate customers to revisit pricing models that better serve today's commercial trading partners. This session will explore some of the new ways in which buyers and suppliers are working together with the FinTech community to "right size" the economics associated with the use and acceptance of commercial card products

**Dean M. Leavitt, Founder & CEO, Boost Payment Solutions**

### AI and automation

Within the industry, AI is being applied to expense management, invoicing, fraud detection and in an environment of payments convergence, could help determine the best payment method to use. How can banks help their clients harness the power of AI, especially in terms of providing valuable and actionable data analytics and rapidly and accurately automating administrative processes? What is the further potential of AI and automation technologies that have yet to be explored?

**Prashant Kumar, Chief Business Officer, SpendLabs**

8:00 Breakfast and networking

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9:00 Recap of Day 1

9:10 **Where do we go from here?  
A conversation about the future  
of commercial cards**

Those that continue to operate within the commercial card space need to take all manner of market dynamics into consideration. The incumbent financial institutions that currently dominate the industry are witnessing the rise of FinTechs like challenger banks and feeling pressure from potential interchange fee regulation. How is a major card issuer like SEB steering through these changes? How can such institutions position themselves to best operate and thrive in the era of PSD2 and open banking? And how are client expectations being met, given these dynamics? Cardly's Jørgen Christian Juul will sit down with SEB Card CEO Mads Krumhardt Enggren for a conversation.

**Jørgen Christian Juul, CEO & Founder,  
Cardly**

**Mads Krumhardt Enggren, CEO,  
SEB Card Bank AB**

9:45 **FinTech Showcase**

Five back-to-back quickfire presentations from commercial payments FinTechs demonstrate how they are collaborating with financial intuitions, solving problems for customers, and simplifying client processes.

**Michael Cliffe, Chief Technology Officer,  
Dataflexnet**

**Steffane Aquarone, CEO, Paygora**

**Simon Lyons, Chief Commercial Officer,  
Slide**

**Marten Nelson, Co-Founder & CMO, Token**

**Neil Smith, Regional Head of Issuer Sales  
& Partnership UK / EMEA / APAC, Verifi**

10:30 **FinTech Showcase audience Q&A**

10:45 Networking refreshment break

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11:15 **New business payment use cases**

Organizations within the payments ecosystem have the capability to solve a number of business challenges by challenging conventional thinking. For example, through its clearing and settlement and treasury services, Visa possesses one of the world's biggest account to account payment processors, and by introducing distributed ledger technologies, it's further innovating around cross border payments. Hear how the latest digital technologies are addressing corporate payment needs globally.

**Duncan Kennett, Head of B2B,  
Visa Business Solutions**

11:45 **The impact of the gig economy**

Gig workers are on the rise in Europe. These temporary and freelance workers who often earn via digital platforms like Uber, or considered non-permanent employees often characterized as individual suppliers are influencing how corporates pay out these workers, manage expenses, and reconciling transactions. New categories of digital tech have arisen to meet these needs. Find out what these are, and how you can better anticipate the specific needs of clients as they evolve in the gig economy.

**Anna Porra, Commercial Strategy  
Director for Commercial Card,  
Barclaycard Commercial Payments**

12:15 **What to watch out for in the FinTech sector**

This presentation is a focus on the future of FinTech, looking at developments that are likely to happen in the next 5 to 10 years based on a trend analysis, with a particular emphasis on the impact of the commercial payments sector. The session will also examine various categories of FinTechs, what the investment landscape is like, and the winners and losers in an increasingly competitive playing field.

**Chris Holmes, SVP, KAE Consulting**

1:00 Networking lunch

2:00 Conference concludes



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## Global partners



“CPI is a great place to network. I always meet lots of contacts here that I leverage throughout the year.”

— Seth Goodman, Director & North America Product Management Head, Citi Commercial Cards

## Industry partners



“I would recommend the summit because it’s a chance to hear what’s happening in our industry, to share best practices and to learn.”

— Brendan Walsh, EVP, American Express Global Commercial Payments, American Express

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# Key information

Please quote this code when booking:

WEB

## Prices

Register and pay by **31 January 2019** to qualify for the early registration discount. If payment is not received by this date, you will be charged the full registration fee.

### Issuers / banks

Early registration	£695.00
Full registration	£995.00

### Network/solution providers / all others

Early registration	£995.00
Full registration	£1,495.00

Please include UK 20% VAT to the prices above, which must be paid irrespective of the delegate's country of residence.

## How to register

Register online at

[www.commercialpaymentsinternational.com/europe](http://www.commercialpaymentsinternational.com/europe)

Please quote the booking code above.

For further enquiries, please call: +44 (0)20 7576 8555  
or email: [cpi@eurofinance.com](mailto:cpi@eurofinance.com)

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## The venue

### Hilton London Canary Wharf

Marsh Wall South Quay Square, Isle of Dogs, London E14 9SH, UK



Hilton London Canary Wharf is located in the Docklands area of London, and is just five minutes' walk from Canary Wharf tube station and two DLR stations. The car park has 25 secure, covered parking spaces with alternative options available nearby.

## Accommodation

A special room rate of £299 including breakfast will be available until 3 February 2019, or until the group block is sold out.

When booking your accommodation, please state that you are attending the CPI Europe Summit.

Telephone bookings: +44 (0)20 7576 8555

Email bookings: [registrations@eurofinance.com](mailto:registrations@eurofinance.com)

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