



The 10th annual

Europe Summit

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

16-17 March 2020 | Hilton Amsterdam, Netherlands

www.commercialpaymentsinternational.com/europe

Overview



Innovation in commercial cards and payments is accelerating at pace that's almost too fast to keep up with. That's a statement that would have been impossible to make just five years ago. Fintechs are leading the way with mobile, digital, niche solutions. Through partnerships with them, or because of competitive pressures, banks are also making significant headway in their own offerings, aimed at providing real solutions to help corporate clients operate efficiently, optimise working capital, and gain access to better data.



Keeping up with new developments in B2B payment technologies, finding ways to innovate in mature segments like T&E, all the while keeping up with, or staying ahead of the myriad of European and UK regulations in the pipeline is a massive challenge. That's why Commercial Payments International gathers provides you with this unique opportunity to reconnect with your peers, meet newcomers, interview new and promising solution providers, and get ahead of regulation.



Why attend?

- The only event dedicated solely to the commercial cards and B2B payments industry in Europe. Every session is relevant to you
- Connect with hundreds of seasoned commercial payments professionals from those in the entire payments ecosystem — from networks, to issuers, acquirers, and tech providers
- Immerse yourself in a content-rich programme. The summit provides a comprehensive commercial cards and payments programme designed to provide perspectives on B2B technology developments, regulatory changes, and first-hand experiences through exclusive case studies, presentations and interactive roundtable discussions
- The annual Fintech Showcase and networking opportunities saves you from the hours of various vendor meetings throughout the year. Meet the industry's most promising fintech solutions, reconnect with your peers, and learn from seasoned practitioners who are solving the industry's most vexing problems



Themes for 2020

- The corporate client perspective: how do they see commercial cards fitting into their overall payment approach?
- Opportunities in specific industry verticals abound — or so the industry has been saying for years. But how have solutions been developed for healthcare, construction, insurance? How can the industry fulfill these specialist needs?
- Fraud: What have the largest hacks in the T&E industry taught us? How can the industry can get ahead of it before regulators start making the rules?
- Next gen engagement – what do new users expect and are you prepared to deliver the holy grail of invisible payments?
- All things data: data is a key value proposition in cards, but how are the challenges of data integration and visibility being addressed?
- The growing ecosystem of business service fintechs, from supply chain finance to mobile travel and expense management – who and what you need to know about them and their growing influence

Advisory board



The European Advisory Board was established in 2014 to focus on the industry issues most relevant to the European region. Since then it has provided invaluable guidance to CPI, especially in development of the European Summit program.

In 2015 a working group to examine the supplier enablement challenge was established and continues to seek solutions to help overcome this challenge.



Allister Mitchell
Silicon Valley Bank



Andreas Hagenbring
AirPlus International



Brian Tomkins
HSBC Global Payment &
Cash Management Group



Brooke DiNatale
Mastercard



Chris Holmes
KAE Consulting



David Harrison
Paysavi



David Voss
Bank of America



Dean M. Leavitt
Boost Payment Solutions



Helen Jones
Visa



Jacco Kort
ING Commercial Cards



Marc Pettican
Barclaycard



Nicki Bisgaard
PayTech Group



Simon Barker
Conferma Pay



Simon Gilson-Fox
American Express



Steve Robson
Citi

“The 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 Shauermann, Degussa Bank



12:00 Registration and networking lunch

1:15 **Welcome**

Melissa Sefic, SVP & Head of **Commercial Payments International**

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

1:30 **Global payments trendsetting**

When it comes to payments innovation, Europe is often the global pacesetter. London has established itself as its primary fintech hub, but increasingly locations on the continent are emerging as major centres of innovation, among them Amsterdam. But it's not just fintech emergence that's driving payments innovation. The global appetite for all things digital, mobile device ubiquity, changing risk factors, increasing regulatory oversight, global cyberthreats and continuing corporate demands are also influencing the way financial institutions are delivering payment solutions to their clients. This presentation addresses the trends and influences in European B2B payment technologies, and what it will take for banks to stay competitive in an ever-evolving market landscape.

Eric Tak, Global Head, **ING Payment Centre**

2:00 **Corporate perspectives: how new payment solutions solve problems for business**

New payment technologies available to corporate clients are numerous, and with so many solutions available, evaluating their potential value and benefits to the business can be challenging. By what criteria can financial leaders measure the effectiveness of new payment solutions? How do traditional commercial card solutions compare with the latest digital offerings? What problems are new payment solutions solving beyond existing solutions and systems? How can providers and corporates better collaborate to achieve solutions for liquidity challenges, including working capital? In this session, we hear the voice of the corporate customers on the strategic value of payment solutions and the questions you need to ask to get the right solution for your business.

Lorena Perez Sandroni, Treasurer EMEAR, **EPSON Europe**

Vince Eavis, MD, **PayTech Consulting**

2:30 **Networking refreshment break**

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3:15 **A European regulatory review**

This session will begin with a presentation outlining the key regulations in the pipeline that industry players should be aware of, as well as the impacts of those that have been in place. These include developments in interchange fee review; PSD2 (SCA and Open Banking); GDPR, and other data related initiatives; and late payments. A panel discussion will follow to discuss the industry-wide impacts.

Monica Monaco, Founder & MD, **Trust EU Affairs**



3:45 Peer to peer learning: roundtable discussions

Here's your opportunity to engage with your fellow delegates and tap into their knowledge. Delegates are invited to sit down in small discussion groups, but before breaking out, the entire audience will be invited to answer questions relevant to each of the topics and submitted via mobile device. The comments and answers provided will serve as the basis for roundtable discussions during this breakout session. Topics include:

- Straight through processing: expanding commercial card acceptance at the enterprise level

Dean M. Leavitt, CEO, [Boost Payment Solutions](#)

- Supply chain finance and cards

Andrew Auden, Commercial Payments SME Director, [Bank of America](#)

- Virtual card: identity management and banking

Reza Satongar, CEO, [Dataflexnet](#)

- Integrated payables

Greg Thompson, Director Financial Partner Development, [Conferma](#)

- Small business solutions

Emma Streatfield, Head of SME, [Visa](#)

- Virtual cards and mobile payments

Carmela Mesquita, B2B Partnerships, [Mastercard](#)

- Regulatory action committee

Andreas Hagenbring, CFO, [Airplus](#)

- Challengers: the rise of the new breed of challenger banks and industry options

Matyas Fekete, Consultant, [KAE Consulting](#)

4:45 Roundtable roundup

Moderators will share with the audience the top two takeaways from the roundtable discussions.

5:00 Networking reception

6:00 Adjourn to day 2



8:00 Breakfast and networking

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9:00 Recap of day 1

Nicki Bisgaard, Group Head, [PayTech Group](#)

9:10 **Integrating cards into the next generation procurement ecosystem**

Data integration is a key value proposition in B2B card payments, but corporates can only optimise it if it's integrated into its ERP systems, making it an automated process, saving time and money and helping to make valuable procurement decisions. This session begins with a presentation on a collaboration between a card issuer and ERP and procurement providers to demonstrate how a seamless system can help those in the ecosystem be invaluable partners to the business.

10:00 **Understanding the expanding universe of B2B payments**

Faster/real-time payments, ACH with data, and B2B payments fintechs are challenging commercial card-based payments, with the list poised to grow. How do these payment types measure up to one another, and where is the growth opportunity for each? What are the unique value propositions of them, and how are they perceived by the end user? Within the context of the broader payments universe, what are the factors that will make one "win" over the other, and is it really a matter of winners and losers?

Deborah Suttle, VP Account Management, [Mastercard](#)

Tracy Kellaher, Alliances Director, [Tradeshift](#)

Jørgen Christian Juul, CEO, [Cardlay](#)

10:45 **Networking refreshment break**

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11:15 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. Attendees can choose from the following sessions:

Identifying opportunities within industry verticals

Specific industry verticals present unique opportunities for the industry to identify new payment flows — from healthcare to construction to insurance. Each have their own unique problems and inefficiencies to be addressed, with specific procurement and financing needs. This session will share specific examples of how commercial card offerings have helped fill in service gaps for companies within verticals, offering a clearer view of how the industry can better focus on the client.

Duncan Kennett, Head, New Payment Flows, Visa

B2B payments are messy: how payments between commercial trading partners can be streamlined on a global basis

In the world of card payments, commercial cards used for invoice-based payments among trading partners have historically been the most difficult to facilitate. While the consumer card payment experience has become consistent, simple, and ubiquitous for all stakeholders, commercial card payments have proven to be anything but. Add to the mix the costs and complexities associated with cross border payments and multiple regulatory bodies, and it's clear to see why the growth of commercial card products on a global basis has been largely disappointing – until now. This session will explore how new B2B payment technologies can eliminate the economic and “ergonomic” friction associated with commercial card transaction on an international basis.

Dean M. Leavitt, Boost Payment Solutions

12:15 Networking lunch

1:15 Consumerisation in commercial cards

A consumer's interaction with payments is increasingly seamless, invisible and increasingly mobile. This means that corporates – consumers themselves – have rising expectations for ease of use in their interaction with commercial cards. This could be the corporate traveler, those managing card travel programmes, as well as those in procurement who want the same types of digital interfaces they encounter when making purchases in their personal lives. How can the industry meet these expectations, and what exciting opportunities does this open up for the industry?

Nick Reid, Head of B2B Development, Conferma Pay

David Voss, Head of Commercial Card, MEA, Bank of America

2:00 Halting heists: lessons learned from travel industry frauds and breaches

Open banking, data sharing, and connected devices has enabled tech collaboration not envisioned previously, but it has also left organisations increasingly vulnerable. Travel companies, with troves of payment and personal security data, and important partners within the commercial card ecosystem, have been targeted by fraudsters and hackers. What are the ways in which breaches in the travel sector impact your organisations, and what anti-fraud lessons can we learn for wider industry? In addition to the big, high-profile heists, what are the day-to-day frauds that we all need to be vigilant of?

Martina King, CEO, Featurespace



3:45 Networking refreshment break

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3:15 Fintech Showcase

Five back-to-back quickfire presentations from commercial payments fintechs demonstrate how they are collaborating with financial institutions, solving problems for customers, and simplifying client processes. Followed by a panel discussion and Q&A with the audience.

Alan Gibson, Head of Business Development UK & Ireland, **EedenBull**

Oded Zehavi, CEO & Co-founder, **MESH Payments**

Hristo Borisov, Co-founder & CEO, **Payhawk**

Jan van Vonno, Research Director, **Tink**

4:15 Payments interrupted: a look at the emerging competitive trends in the commercial payments space and what to expect in 2020

The competitive landscape for commercial payments in Europe is continuing to evolve, at an increasingly fast pace. This session will review some of the key trends that hit the headlines in 2019 and call out if and how these trends may develop in 2020 and what other emerging trends the industry should be aware of as we enter a new decade. This session will also include a focus on the emerging trends seen in the FinTech space as they relate to commercial payments.

Chris Holmes, SVP, **KAE Consulting**

5:00 Conference concludes

"It's an intimate environment and this lends itself to decision-makers. People come here to do business."

— Dean M. Leavitt, Boost Payment Solutions



Venue

Hilton Amsterdam

Apollolaan 138, 1077 BG,
Amsterdam, Netherlands



Perfectly positioned in an elegant corner of the city, tucked away from the hustle and bustle, Hilton Amsterdam offers the perfect base for exploring the vibrant and characterful city. This iconic hotel, steeped in history and refinement, sits in the luxurious residential area of Amsterdam, a ten minute walk from attractions like Rijksmuseum and Vondelpark.

Accommodation

We advise that you arrange your accommodation as soon as possible.

IMPORTANT:

If you receive an unsolicited call from a booking agent claiming to be affiliated with CPI, it may be phishing or scam related.

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Bank issuers

£995

€1,154

Network / solution providers / all others

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€1,734

Please include 21% VAT (NL) to the prices above, which must be paid irrespective of the delegate's country of residence.

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

— Seth Goodman, Citi Commercial Cards

"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, American Express



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