14:30 Opening Ceremony

Key Note Speech
Barbara Lang, Managing Partner, InnoExc, Switzerland

Key Note Speech
Matthew Gamser, Chief Executive Officer, SME Finance Forum - IFC, USA

15:00 Panel Discussion 1
Increasing the Role of Fintechs for Financial Inclusion: Creating an Innovation Ecosystem to Explore Innovations in Financial Technology for Democratizing Access to Finance Worldwide

Financial inclusion and its role in economic development was highlighted at the G20 meetings in 2017 and again in 2018. Small and medium-sized enterprises have been shown to account for the creation of significant numbers of new jobs, but an estimated 2 billion people around the world lack access to an account for even the most basic financial transactions, such as making deposits and receiving payments. The world clearly needs an innovative way to democratize finance, and we maintain that fintech can help expand access to finance and equalise opportunities. This panel will focus on ways to create an innovation ecosystem that will democratize access to finance globally.

Moderator
Matthew Gamser, Chief Executive Officer, SME Finance Forum - IFC, USA

Mohamed Fetah Krichene, General Manager at Sfax Technopark, Tunisia
Thomas Dübendorfer, President at Swiss ICT Investor Club (SICTIC), Switzerland
Serkan Fergan, Digital Banking Group Director, TEB BNP Paribas, Turkey

15:30 Panel Discussion 2
Scaling-Up: The Challenge of Fintech Start-Ups

Fintech companies founded in the last decade offer new products and innovative ideas that
may lead to their eventually replacing banks. On paper, they seem better, faster, and more efficient. However, scaling up their initial success remains a significant challenge. Globally, there are over 2,000 fintech start-ups, but only a few have managed to expand their business. They struggle to achieve the so-called tipping point. This panel will focus on the question of how companies can gain market share thanks to fintechs and will address the issue of whether there is a formula that will help overcome the scale-up challenges fintech start-ups face.

**Moderator**

Ken Kengatharan, PhD MBA, Managing Partner, Atheneos Venture, USA

Ioana Frincu, Chief Operating Officer at Beyond Enterprizes, Chief Operating Officer at Under Development Office, Romania

Jason Fishman, SVP Digital Strategy at Digital Niche Agency, Advisor Beyond Enterprizes, USA

Muhammed Emin Ozer, General Manager of Albaraka Asset Management, Turkey

**16:00**

**Panel Discussion 3**

**Finding the Best Model for Fintech–Startup Collaboration: Matching the Strategic Vision and Business Goals of Wealth Management Firms and Banks**

In a recent global fintech survey by PwC, the asset and wealth management industry was ranked as the third most likely industry to experience the disruptive impact of start-ups. Furthermore, over half (60%) of asset and wealth managers surveyed believed that at least part of their business is at risk to fintech startups. Clearly, traditional industry players need to explore start-up collaboration as a way to stay relevant, transform offerings, and continuously connect with clients. The collaboration models currently available include the detached model, the overlapping model, and the embedded model. The key to success in fintech collaboration lies in selecting the right model and taking into account critical cultural sensitivities. This panel will focus on ways to select the best fintech–startup collaboration model that fits the strategic vision and business goals of the wealth management firms and banks.

**Moderator**

Murat Duran, Founder & President, FintechPark Angel Network, Turkey

Hugo Mendes, Chief Financial Officer for the Macauto Group, Portugal

Michael O’Connor, Chief Executive Officer, CorkBIC, Ireland

Petr Šrámek, AI Startup Incubator founder; Czechia

**16:30**

**Panel Discussion 4**

**Cashless Economies: Global Perspectives and Future Trends**

Digital payments are dominated by debit or credit cards in many European countries, but in other countries (China, for example), consumers have jumped directly from cash to mobile. More than 70% of Chinese internet users say carrying cash is no longer necessary—payments are made via Alipay or WeChat. Few non-Chinese realise how fast and advanced the development actually is in China’s new payment methods and mobile financial services. By contrast, numerous countries are waiting for their ‘uber moment’ to unlock the potential of
fintech and wealthtech for a cashless economy. For example, in Turkey, with the world’s 18th largest economy, there are only a few fintech firms. A recent mobile banking survey shows that 34% of individuals in Europe would readily go cashless if given a choice. This panel will focus on how the innovation ecosystem in local economies can come together to create a favourable environment for accelerating the adoption of mobile banking and digital payments and thus make the transition to a cashless economy. The discussants will share their views on the future of cashless economies and best practices from their respective countries.

**Moderator**
Nikhil Agarwal, Senior Advisor, Federation for Indian Chambers of Commerce & Industry (FICCI), India

Arton Celina, Chief Executive Officer, BPB Bank, Kosovo
Barbara Lang, Managing Partner, InnoExc, Switzerland
Vitaly Polekhin, President, Russian Business Angels Association, Russia

17:00 **Coffee Break & Networking**

17:30 **Plenary Session & Closing Remarks**
Go to Fuji 1 Hall