

PROGRAMME PREVIEW

Marina Bay Sands
Singapore
asia.money2020.com



24-26 MARCH 2020
Money ASIA
20/20

WHY ATTEND

Fixing something that's broken is tricky. Changing something that works is even more complicated. Banking, payments and retail in Asia are all growing, yet people and companies across the money ecosystem are actively trying to shift their businesses – driven by new consumer expectations, technology, regulation and competition. This change is more complex because different starting points and diverse goals make it harder to identify which approach fits each organization's situation. There is no single solution.

We've spoken to more than 100 senior leaders delivering this change across Asia, identifying their challenges as well as where they see opportunities and strategies to win in their markets. The result: a program to help you navigate the uncharted waters we're in. Discover the lessons and insights that can refine your game plans and learn from those already well on their way – ensuring your business will be a winner in this dynamic money landscape.

SEE YOU IN SINGAPORE.



OUR SPEAKERS

/ BANKS



ARMAND HORTONO
Director
Bank Central Asia



GERRY DY
Digital Head
Security Bank



DR. DENNIS KHOO
Managing Director
TMRW by UOB



SHAMEEK BHARGHAVA
Country Head
YOLO

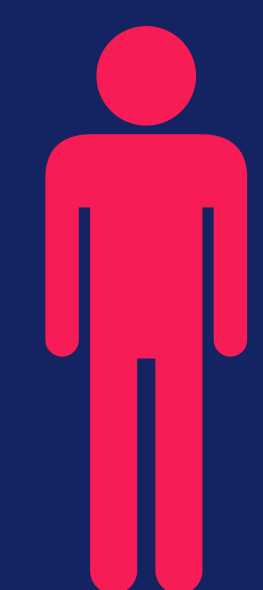


ANUBRATA BISWAS
MD & CEO
Airtel Payments Bank

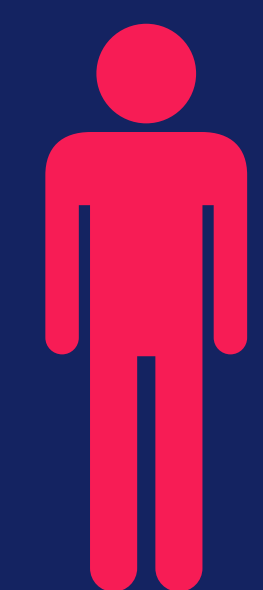
/ FINTECH



CHARISHMA CHOTALIA
General Manager, India
Branch International



GRADY LAKSMONO
Co-Founder & CTO
Moka



TOMAS POKORNY
Founder & CEO
Pi Pay



JASON THOMPSON
CEO
OVO



JASMINE NG
CEO
Razer Fintech



OUR SPEAKERS

/ INVESTORS



SAEMIN ANH
Managing Partner
Rakuten Ventures



SHWETA BHATIA
Partner
Eight Roads



KHANH TRAN
Partner
VinaCapital Ventures



MANCY SUN
Co-Head & Managing Director
Goldman Sachs



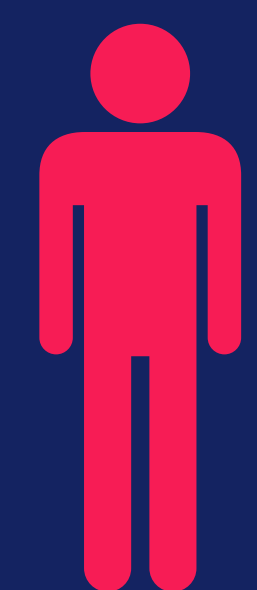
YINGLAN TAN
CEO & Founding
Managing Partner
Insignia Ventures



ANJU PATWARDHAN
Managing Partner
CreditEase Fintech VC Fund



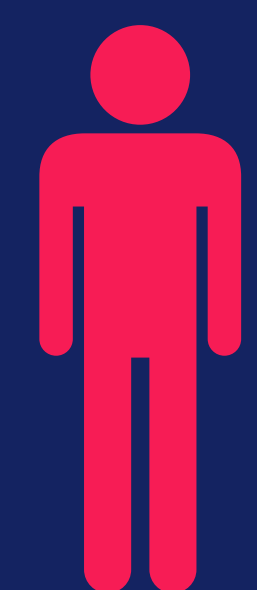
SOPNENDU MOHANTY
Chief FinTech Officer
Monetary Authority of Singapore



VENKATESH SAHA
APAC Head
Transferwise



DANU WICAKSANA
CEO
LinkAja



SRINIVAS CHAMARTHY
Director of Engineering
Flipkart



WHAT'S NEW

- **CEO UNPLUGGED** Debuting this year, this programme is designed to bring CEOs from across the industry together for bespoke, curated content – specifically designed to spark debate, knowledge sharing and strategic thinking. These closed-door sessions offer exclusive insights with the aim of empowering partnerships and bringing practical information back to your board. [Apply here.](#)
- **SHOW ME THE MONEY** A series of sessions throughout the programme highlighting the shifting margins in payments, banking and retail. Don't miss this chance to lift the cover on what actually drives the crazy valuations of new payments, banking and retail startups.
- **SECRET SPEAKER** This moment of serendipity on the programme features someone from outside the industry with an incredible and inspiring story to tell. Who will it be?
- **SUPERAPP KINDERGARTEN** Oh, you read the CB Insights deck about Ant Financial. Congrats. Do you know the next generation of local superapps growing up in Asia? Come see the giants of the future before they take over.
- **REGULATORS' ROUNDTABLE** This extended off-the-record session connects regulators from around the region and beyond with select leading peers to privately discuss challenges, trends and strategies to build consensus and foster risk-adjusted innovation.



CHALLENGER BANK MODELS

We've identified four key stories that are hot topics driving innovation within Asia. We've built the agenda to take you on a journey through these, covering challenges and opportunities within to help you build your knowledge over the course of three days.

DAY 1

RISE FROM THE SOUTH: AUSSIES' DISRUPTION IN APAC DIGITAL BANKING

Australian challengers are in the mix for digital bank licenses. The competition is on. Will they be able to build working relationships on data sharing with the big four? Can they uproot generations-old retail banking relationships? What are Aussies doing differently in the APAC neighborhood?

CAN HONG KONG VIRTUAL BANKS WIN RUTHLESS CONSUMER BATTLES?

Acquiring consumers is no easy job for any new bank anywhere, and there is no doubt Hong Kong's virtual banks are in a fierce struggle to acquire them. How are their consumer-facing JVs precisely targeting the market – or does this have the potential to turn into a money-burning battle? What have they achieved since their MVP launched (and how)? What's their strategy to win the market moving forward?



CHALLENGER BANK MODELS

DAY 2

TELCOS: WILL SUBSCRIPTIONS TRANSLATE INTO BANK ACCOUNTS?

Enjoying cheap (or even free) mobile data is one thing, downloading your telcos' financial service app is a whole other story. For the telcos themselves, a massive consumer pool doesn't necessarily guarantee rapidly increasing bank/wallet accounts. What will it take to smoothly transition these customers to banking offerings?

Lifestyle meets banking-style? From payments-as-value-add to payments-as-business-model.

Today, our daily survival is supported by lifestyle apps. There is no doubt they know us better than we know ourselves, and are taking control of our daily routine. From in-app payment to independent payment service, how easily would we let them control our daily wallet too? Who's making strides in this direction, and how are they going about it?

DAY 3

GAME DEVELOPER OR BANK DEVELOPER? YOU'RE BOTH!

Dear banks, have you hired a gaming developer lately? You should. Millennials open gaming and messaging apps several times a day but barely look at their bank app. How does a bank reverse that CX situation and stay on a millennial's home screen?

STICK OR TWIST: BUILDING A DIGITAL BANK OR DIGITIZING THE BANK?

Banks once set the standard for financial technology. Not today. To catch up, should they build a digital bank from scratch or digitize their legacy infrastructure?

COMPARING SUPERAPP MODELS

DAY 1

SHOW ME THE MONEY: WHAT PART OF THE SUPERAPP MAKES MONEY?

Part of our 'Show me the Money' series, this session will outline the profit drivers in superapp models, whether they're based on messaging, lifestyle, mobility or financial services. What does this reveal about the superapps' vulnerabilities as well as areas where they will need partners?

DISCOUNTED LOYALTY: BURN RATES AND SUSTAINABILITY

How much of the transaction growth in superapps is driven by short-term promotions and other incentives? Are the unit-cost economics of superapp business models sustainable? How likely are they to pull back if investors get cold feet?

PARTNERING TO AVOID BEING SWALLOWED UP BY A LARGER PLATFORM

Most exits in Asia are coming through acquisitions, so is partnership the only way for successful single strategy platforms to avoid getting devoured by a larger superapp platform? What does a successful relationship look like for both parties?



COMPARING SUPERAPP MODELS

DAY 2

MANY HANDS MAKE LIGHT WORK: WHAT ARE THE BENEFITS OF A NETWORK?

A superapp is tough to grow organically, so a network of complimentary services and/or brands may increase value for users faster. Is this strategy paying off for superapps across the region and how can single-service players continue to compete?

DEEP OR WIDE? IS A NETWORK FOR GEOGRAPHIC SCALE OR ADDED FEATURES?

A superapp, by definition, brings together multiple services for users. But is it more valuable to partner for geographic scale or additional services? What's the right approach for partnering with a superapp?

HOW TO BALANCE THE DEMANDS OF STRONG STRATEGIC INVESTORS

We all know growth requires support for capital, partnerships and technology – but what happens when a founder takes on multiple strong strategic investors or partners? How can they balance their own strategic goals with those of their strong investors – is loss of control inevitable?



SOCIAL SEAMLESS RETAIL

DAY 1

EMBEDDED PAYMENTS: BUILDING PAYMENTS DIRECTLY INTO SOCIAL COMMERCE

Retailers can't ignore social media as a growing direct retail channel, but are payments providers keeping up? How are we folding the payments layer into social commerce platforms?

THE CHALLENGES WHEN CUSTOMERS MOVE OFFLINE, ONLINE AND BACK AGAIN?

Consumers expect to shop on phones, computers and in stores, with a seamless customer experience. How can payments help facilitate retailers' need to follow customers across all channels?

CHANGING CONSUMER EXPECTATIONS: NEW, NOW, NEXT

As consumer behavior changes, retailers are scrambling to ensure they can attract, delight and retain a new generation of consumers. What can financial services learn from retailers about changing consumer behavior?



SOCIAL SEAMLESS RETAIL

DAY 2

CONSUMER EXPERIENCES REDESIGNED BY DATA – A CASE STUDY

Want to know how retailers are building new shopping experiences from their customers' data? Gain insights on how to reshape the buying experience to anticipate the interests and needs of consumers.

PERSONALIZATION DONE RIGHT – A CASE STUDY

Customers expect the same service and experience across channels. Can you offer that? Get to grips with how conversational commerce combines data and human personalization to deliver improved experiences and engagement across channels.

PAYMENTS AS PRODUCT – A CASE STUDY

Payments isn't just a friction to be reduced anymore, it's become a way for retailers to increase top line revenue. Don't miss the lessons, both successes and failures, direct from a retailer who is building payments as a product.



PAYMENTS WARS

DAY 1

HOW WILL BANKS HAVE TO CHANGE THEIR COMMERCIAL BANKING OFFERINGS TO MEET BUSINESS CUSTOMER EXPECTATIONS?

How long will commercial banking clients tolerate services that lag behind their retail banking experience? Consumers have learned to love instant and real-time services, and companies will follow suit. It only takes minutes to switch to a challenger bank providing instant and real-time services. And heads up, they might even charge less than the incumbents!

WHAT WILL 5G AND IOT BRING TO B2B PAYMENTS?

Admit it, we're all looking forward to 5G. The future is promising, but how exactly will 5G and IoT bring B2B payments into real-time? What are the prospects for cars making payments, VR bank branches, lot enabled warehouse payments?



PAYMENTS WARS

DAY 2

SHOW ME THE MONEY: CONSUMER PAYMENTS – PUBLIC UTILITY OR MARGIN BUSINESS?

Some say there's no money in payments. Others invest billions into it. Part of our 'Show me the Money' series, this session will explore if payments will be a commoditized service or if it can still be high-margin business in years to come.

CARD SCHEMES AS BACKGROUND RAILS OR CUSTOMER TOUCHPOINT?

Card schemes are no longer the only channel for money transaction. Should card schemes add services to justify a direct customer relationship, become the payments platform for third-parties, or will projects like UPI take over the flow completely?

DAY 3

WHAT WILL IT TAKE TO LINK ASEAN REAL-TIME PAYMENT SYSTEMS?

A unified ASEAN has been a goal for decades, but can a unified payments network lead the way? Explore what it would take to enable safe, reliable cross-border real-time payment systems in Southeast Asia.

IS CRYPTO THE KEY TO CHEAPER CROSS-BORDER?

The crypto wave has crested leaving more mature business ideas, like remittance. As one of Fintech's recent darling, crypto can't just revolutionize cross-border remittance with cheaper FX fees. What's next in this arena, and how will it affect the industry?



**SPEAKING
OPPORTUNITIES**

**PARTNERSHIP
OPPORTUNITIES**

**ATTEND
THE SHOW**