Floor Plan

Confronting Today’s Paradoxes
Monday, January 15, 2018

08:00 – 18:00
Bilateral Meetings

The Annual Meeting has been an excellent venue to network with peers, colleagues and clients. We recognize this need and have exclusive times during the conference dedicated for bilateral and small group meetings. We request attendees to conduct meetings strictly during these times, or before/after the general session programming each day.

15:00 – 19:30
Conference Registration
Harvest Suite

18:00 – 19:30
Opening Reception and Networking Event
Wellington Ballroom

Kick off the 2018 Global Annual Meeting – Europe with a bang at the first networking opportunity of the conference! Enjoy a glass of wine and connect with your colleagues and clients during the opening reception.

Sponsored by

BNP PARIBAS
The bank for a changing world

Tuesday, January 16, 2018

Wi-Fi is available during the conference
Sponsored by

Kapital Bank

Sli.do, an interactive Q&A and audience polling system, is available during the entire conference.
Sli.do Sponsored by

BARCLAYS
Q&A and Audience Polling Sponsored by

BNY MELLON

7:30 - 19:00
Conference Registration
Grand Ballroom Foyer

08:45 – 09:00
Welcome
Grand Ballroom 2-3

Kimberly Burdette
Chairman of the Board, BAFT
SVP and Manager, International Financial Institutions
PNC Bank NA

Tod Burwell
President and CEO
BAFT

Eszter Wijkman
Conference Co-Chair
Senior Advisor, Financial Institutions Coverage
SEB

09:00 – 09:15
BAFT Global Update
Grand Ballroom 2-3

Tod Burwell
President and CEO
BAFT

09:15 – 09:45
Opening Address
Grand Ballroom 2-3

Keynote Speaker
Tracy Clarke
CEO, Europe and Americas
Standard Chartered Bank
09:45 – 11:00
Banking in the Future
Grand Ballroom 2-3

During this session, you will have the chance to hear which technologies will change the future of banks, understand how they will change the business models of banks, and gain insight into the views of our clients on the frictions they face today and expect to see in future banking services.

Moderator:
Bart Timmermans
Conference Co-Chair
Head of Global Transactional Banking
Santander UK

Panelists:
Rob Churcher
FinTech Strategy Lead
PricewaterhouseCoopers LLP

Peter J. Hazou
Director, Industry Solutions
Financial Services Industry Team
Microsoft

Michael Spiteri
Chief Digital Officer
Santander UK

Matt Wedgewood
Treasurer
BT Global Services

11:00 – 11:30
Networking Coffee/Tea Break
Grand Ballroom Foyer
Sponsored by BBVA

11:30 – 13:00
Open for Banking
Grand Ballroom 2-3

Regulation and innovation are combining, driving change in the payments landscape. Banks, FinTech and Infrastructure providers are collaborating on a hitherto unseen scale, developing solutions to improve the customer experience and provide greater choice of products and services. Open Banking and PSD2 are live examples of heightened collaboration. Open data protocols supporting Open Banking and PSD2 will help providers create personalized services for customers based upon their unique data profile and needs. This session will introduce the topic, explore the challenges and opportunities, and share lessons learned by participants in the UK and the EU.

Moderator
Martin Fiddaman
Head of Financial Institutions
NatWest

Panelists
John Dunkerley
Head of Financial Institution Relationships
Intuit

Dave Nicholson
Co-Founder VP Strategic Partnerships
Yoyo Wallet

Kirstine Nilsson
Head of Strategic Engagements and Relationships
Group Payments and Cash Management
Swedbank Group

Paul Rohan
Management Consultant
Rohan Consulting
13:00 – 14:00
Networking Lunch
Grand Ballroom 1
Sponsored by Santander

14:00 – 15:15
The Changing Face of Trade & Supply Chain: What’s Really Working and What More Needs to Be Done?
Grand Ballroom 2-3

Are reports of the death of traditional trade true? Or have they been greatly exaggerated? A panel of real trade users, buyers and sellers look at the changing shape of trade and supply chains to discuss what the true story is today. It will also look at what things might look like in the future, and what we need to do to survive and thrive in the digital world of trade and supply chain.

Moderator
Michael Hogan
General Manager, Transaction Banking, EMEA
MUFG

Panelists
Stefano Favale
Head of Global Transaction Banking
Intesa Sanpaolo

Fabio Manca
Managing Director and Head
DHL Inventory Finance Services GmbH

Jamie Whiteway
European Sales Director
Taulia

15:15 – 16:30
RegTech: Unlocking the Potential of Technology for Compliance and Better Business
Grand Ballroom 2-3

Hear from three different RegTech companies about how they are adding value to banks, from KYC/AML and sanctions screening to AML and risk solutions for cryptocurrency and AI application for intraday liquidity. Join the debate on how the industry can best move towards integrated automation and streamlined process to manage regulatory compliance. Plus hear use cases and best practices that have developed across these areas.

Moderator
Ruth Wandhöfer
GTS Head, Regulatory and Market Strategy
Citi

Panalists
Parth Desai
CEO and Founder
Pelican

Madhuban Kumar
CEO
Metafused

Pawel Kuskowski
CEO and Co-Founder
Coinfirm

16:30 – 16:45
Networking Coffee/Tea Break
Grand Ballroom Foyer
Sponsored by SWIFT
Program

16:45 – 18:30
Special Breakout Sessions
Grand Ballroom

16:45 – 17:35
Grand Ballroom 1

In this session, we will look at Brexit and its potential impact to the banking sector, with a particular focus on trade finance and international transaction banking.

Speakers
Tamara Cizeika
Counsel
Allen & Overy, LLP

Catherine Lang-Anderson
Counsel
Allen & Overy, LLP

17:35 – 18:25
Breakout Session B: Using AI & NLP to Achieve the Next Level of Efficiency in Payments Processing and Financial Crime Compliance
Grand Ballroom 2-3
Session sponsored by

Pelican

This session will look at real-life use cases of using AI in back office operations and compliance, including the deployment of natural language processing and machine learning techniques to streamline and improve efficiency — increasing the payments STP rate, and lowering the false positive rate across sanctions screening and financial crime compliance.

Tristan Blampied
Head of Products
Pelican

Rajiv Desai
SVP Head of US Operations and Sales
Pelican

16:30 – 19:00
Bilateral Meetings

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19:00 – 22:00
Networking Dinner
Grand Ballroom 1
**Wednesday, January 17, 2018**

Wi-Fi is available during the conference  
*Sponsored by*

[Image: Kapital Bank]

Sli.do, an interactive Q&A and audience polling system, is available during the entire conference.  
*Sli.do Sponsored by*

[Image: BARCLAYS]

Q&A and Audience Polling Sponsored by

[Image: BNY MELLON]

**08:00 – 12:00**  
Conference Registration  
*Grand Ballroom Foyer*

**08:45 – 09:00**  
Welcome  
*Grand Ballroom 2-3*

Tod Burwell  
President and CEO  
BAFT

**09:00 – 09:45**  
Europe — At a Turning Point?  
*Grand Ballroom 2-3*

It’s tempting to think there are so many changes in the European air at the moment that everything is up for question. New regulatory pressures and MiFID are changing the way banks operate, and Brexit has given everyone time to pause for thought. How do we organize ourselves going forward? Where do the opportunities lie? This session brings together both European and non-European perspectives, together with regulatory oversight and an expert’s view on where Brexit may be taking us.

**Moderator**  
Sir Roger Gifford  
Senior Banker I  
SEB

**Panelists**  
Sir Mark Boleat  
Senior Associate Fellow  
Centre for European Reform

Karin Dohm  
Global Head of Government and Regulatory Affairs  
Deutsche Bank AG

Paul Orchart  
Managing Director, Europe  
Commonwealth Bank of Australia

Philip Wood  
Special Global Counsel  
Allen & Overy, LLP

**09:45 – 10:45**  
People vs. Robots  
*Grand Ballroom 2-3*

How do we attract, develop and retain talent in a digital world?

**Moderator**  
Nadine Lagarmitte  
Managing Director, Global Head of Financial Institutions  
Global Liquidity and Cash Management  
HSBC Bank

**Panelists**  
Sam Fuller  
Founder and Director  
The Wellbeing Project

Luke Ingrouille  
Graduate Analyst  
HSBC Bank

James Rust  
Partner, Head of New Propositions  
Leathwaite
10:45 – 11:15
Networking Coffee/Tea Break
Grand Ballroom Foyer
Sponsored by
SOCIETE GENERALE

11:15 – 12:15
A NEW Operating System for the Planet
Grand Ballroom 2-3

Do you really understand what this new operating system means to you and your business? The system is emerging because big-data technologies — AI, machine learning, robotics, cognitive and quantitative computing, and distributed ledger technologies — are interlocking and improving each other, inside and outside the Cloud. They are driving efficiencies, improving service to the customers, and reducing human intervention. This session will be explore this fast-moving development, from the specific and commercial to the moral and ethical standpoints.

Moderator
Jeremy Wilson
Vice Chairman, Corporate Banking
Barclays

Panelists
Carmen Artigas Brugal
Co-Founder and CEO
Synergic Partners
Glenn Brouwer
Director, Watson Financial Services Solutions and Long Term Business Development
IBM
Nick Cook
Head of RegTech and Advanced Analytics
The Financial Conduct Authority (FCA)
Professor Philip Treleaven
Director
UK Centre for Financial Computing and Analytics

12:15 – 13:30
An Open Dialogue with Transaction Banking Leaders
Grand Ballroom 2-3

An open dialogue with transaction banking leaders on global trends, competition, innovation, new services, and the challenges and opportunities these bring.

Moderator
Alessio Botta
Partner
Digital McKinsey

Panelists
John Gibbons
Head of Global Transaction Banking
Deutsche Bank
Ebru Pakcan
Head of Global Payments and Receivables
Citi
Edward Thurman
Managing Director, Head of Global Transaction Banking
Lloyds Banking Group
13:30 – 13:45
Closing Remarks
Grand Ballroom 2-3

Bart Timmermans
Conference Co-Chair
Head of Global Transactional Banking
Santander UK

Eszter Wijkman
Conference Co-Chair
Senior Advisor, Financial Institutions Coverage
SEB

Tod Burwell
President and CEO
BAFT

13:45 – 15:30
Networking Lunch with Global Finance Award Ceremony
Grand Ballroom 1

Join your colleagues, providers and clients for another networking opportunity over a delicious lunch buffet spread, and celebrate with the awardees as the annual Global Finance Best Trade Finance and Supply Chain Bank awards are presented.

Monday, January 15
4th Level

10:00 – 12:00
GTIC
Serpentine Suite

13:00 – 16:00
Board of Directors
Serpentine Suite

15:00 – 16:00
Innovation
Wellington Ball Room

Wednesday, January 17
2nd Level

07:15 – 08:15
New Member/Non Member Breakfast
(invitation only)
Crystal Palace Suite
Sponsored by
BARCLAYS

15:00 – 16:30
Europe Council
Crystal Palace Suite

Follow us on Twitter @BAFT_Global and share your event related tweets using #baft
Confronting Today’s Paradoxes

Future Leaders Program

CLASS OF 2018

BAFT recognizes and supports the need to invest in the next generation of banking leadership. While individual institutions invest in leadership development for high potential employees, the mission of the BAFT Future Leaders Program is to engage future leaders in solving common industry changes. The program objectives include:

1. Recognize rising talent in the transaction banking industry.
2. Forming guidance on industry issue from the perspective of future leaders.
3. Building a network of young leaders that will lead the next generation.
4. Providing future leaders exposure to current transaction banking industry leaders.
5. Creating a pipeline of talent that will contribute to industry issues through BAFT.

We are pleased to introduce our Future Leaders Class of 2018!

<table>
<thead>
<tr>
<th>NAME</th>
<th>INSTITUTION</th>
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<tr>
<td>Ozgur Akdeniz</td>
<td>ANZ Bank</td>
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<td>Aoun Al Aoun</td>
<td>Arab Bank PLC</td>
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<td>Melissa Gomes</td>
<td>Bank of America Merrill Lynch</td>
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<td>Steve Darnell</td>
<td>BMO Capital Markets</td>
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<td>Elie Medlege</td>
<td>Banque Libano Francaise</td>
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<td>Kit Lin</td>
<td>Barclays</td>
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<td>Mónica Couret</td>
<td>BBVA</td>
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<td>Karen Sabioni Oliveira</td>
<td>BNP Paribas</td>
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<td>Renny Narvaez</td>
<td>BNY Mellon</td>
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<td>Karen Veslemøy Hveem</td>
<td>Danske Bank</td>
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<td>Kerim Yebari</td>
<td>Deutsche Bank AG</td>
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<td>Dario J. Sanchez</td>
<td>Fulton Financial Corporation</td>
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<td>Beatrice E. Lee</td>
<td>HSBC Bank</td>
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<td>William M. Santoro</td>
<td>IBM</td>
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<td>Adriaan Bellaart</td>
<td>ING Bank N.V.</td>
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<td>Poppy Biswal</td>
<td>KeyBank NA</td>
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<td>Adam Hanke</td>
<td>Natwest</td>
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<td>Hiram Shah</td>
<td>Pelican</td>
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<td>Kristin Francis</td>
<td>PNC Bank NA</td>
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<td>Pani Oritis</td>
<td>Santander UK</td>
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<td>Andrew Smart</td>
<td>Scotiabank</td>
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<td>Charlotte Kissmeyer</td>
<td>Skandaniviska Enskilda Banken</td>
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<td>Cristina Thome Certucha</td>
<td>Société Générale</td>
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<td>Nimesh Avantha</td>
<td>Standard Chartered Bank</td>
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<td>Janna Webskowski</td>
<td>US Bank NA</td>
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<td>Joëlle Schmidt</td>
<td>Zürcher Kantonalbank</td>
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MENTORS

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<tr>
<td>Daniel Bendersky</td>
<td>Finastra</td>
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<td>Stephanie Palmer</td>
<td>HSBC Bank</td>
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<td>Ryan Zagone</td>
<td>Ripple</td>
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<td>Natalie Nobre</td>
<td>Scotiabank</td>
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SPONSORS

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<td>Stephanie Wolf</td>
<td>Bank of America Merrill Lynch</td>
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<td>Suresh Subramanian</td>
<td>BNP Paribas</td>
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<td>Michael Hogan</td>
<td>MUFG</td>
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<td>Craig Weeks</td>
<td>US Bank NA</td>
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**Speakers**

**Carme Artigas Brugal**  
Co-Founder and CEO  
Syneric Partners

Ms. Artigas Brugal is founder and chief executive officer of Syneric Partners, a strategic and technological consulting firm specialized in big data and data science, founded in 2006 and acquired in November 2015 by the Telefonica Group, where she still runs as chief executive officer at a global level, serving companies of all industries across more than 15 geographies. She is a member of the innovation board of CEOE and member of the industry affiliate partners at Columbia University NYC Data Science Institute. She is a demanded conference speaker on big data and digital transformation in several international forums, such as Strata Data Conference (London, New York and Singapore) and collaborates in various Master programs on new technologies, big data, Artificial Intelligence and innovation. She has been recently appointed by Insight Success as the only Spanish woman among the 30 most influential women in business, Top 15 Women in Data by O’Reilly media and also she has been selected by Stanford University as Spain Ambassador of Women in Data Science Program and Global Sponsor of the Program "Women in Leadership" organized by Telefonica Corporate University

**Sir Mark Boleat**  
Senior Associate Fellow  
Centre for European Reform

Sir Mark Boleat is Senior Associate Fellow at the Centre for European Reform. He is also Chairman of Link Scheme Holdings Ltd, which runs the UK’s ATM network and the Housing and Finance Institute. He completed a five-year term as political head of the City of London Corporation in May 2017 and in that role he was also Deputy Chairman of TheCityUK and the International Regulatory Strategy Group. He has previously held a wide variety of senior positions in the public, private and third sectors, including heading three national trade associations in the finance industry.

**Alessio Botta**  
Partner  
Digital McKinsey

Mr. Alessio Botta is a Partner in the McKinsey Milan Digital location. As Global Leader of McKinsey’s GTB Service line, he is serving leading organizations — both private and state-owned — in multiple countries on topics ranging from strategic planning to large-scale innovation programs and growth strategies for tech-enabled businesses. Holding a PhD on Computational Intelligence from IMT Lucca Institute for Advanced Studies, along his GTB activities Mr. Botta leads McKinsey Analytics in the Mediterranean Office.

**Glenn Brouwer**  
Director, Watson Financial Services Solutions and Long Term Business Development  
IBM

Mr. Glenn Brouwer is Director, Watson Financial Services Solutions at IBM, based out of Amsterdam, The Netherlands. He is responsible for revenue, profit and loss and go-to-market of Watson FS Solutions, which includes client insights and cognitive experience, risk and compliance, payments and counter fraud and sales performance management. Mr. Brouwer has deep expertise in cognitive strategy and transformation, and actively worked with clients — adopt Artificial Intelligence (AI), define their transformation and growth strategy using AI, and identify sources of competitive advantage by leveraging AI that drive sustainable business value.

**Kimberly Burdette**  
Chairman of the Board, BAFT  
SVP and Manager, International Financial Institutions  
PNC Bank NA

Ms. Kimberly Burdette is a senior vice president in Capital Markets for PNC Bank, a member of the PNC Financial Services Group. She is the manager of its International Financial Institutions business. She has responsibility for the relationship, credit and compliance management of international banks with which PNC engages. PNC provides a wide range of trade, treasury management, balance sheet management and capital markets solutions and services to international financial institutions operating in the U.S. and abroad. Ms. Burdette has worked for PNC Bank and its predecessor, Pittsburgh National Bank, for more than 31 years. Ms. Burdette is currently executive vice president of PNC’s edge act subsidiary, PNC Bank International. She also serves as chair for the BAFT Board of Directors.

**Tod Burwell**  
President and CEO  
BAFT

Mr. Tod Burwell is the president and chief executive officer of BAFT. Prior to being promoted to CEO, he served as the senior vice president of Trade Products with oversight of all trade-related initiatives including the Global Trade Industry Council, Trade Committees, and other strategic initiatives of the organization. Mr. Burwell has over 25 years of trade, supply chain and cash management experience as a banking practitioner, as well as serving as a consultant to global corporations and suppliers of strategically integrated trade solutions. Prior to joining BAFT, Mr. Burwell was a managing director at JPMorgan Chase and held senior global management roles responsible for trade operations, launching the logistics business and managing global product sales for trade finance and logistics management.
**Tamara Cizeika**  
Counsel  
Allen & Overy, LLP

Ms. Tamara Cizeika specialises in general regulatory issues in the financial services industry, advising firms on UK and EU regulatory requirements and drafting and negotiating UK and international agreements. She is an active contributor to industry issues, publishing an independent report in 2011 for a UK industry body on retail product issues, and being the main author of a 2013 white paper for the UK Investment Association on outsourcing and the “too big to fail” issue. Ms. Cizeika sits on a number of UK industry working groups, including groups on MiFID II, Brexit, research/dealing commission, best execution and social media. She began her career at a regulator, working for the general counsel of the financial services regulator in Australia.

**Tracy Clarke**  
CEO, Europe and Americas  
Standard Chartered Bank

Ms. Tracy Clarke joined Standard Chartered Bank in 1985 and has worked in both the UK and Hong Kong. Between 1985 and 2002, Ms. Clarke held roles in Branch Banking Operations, Client Coverage and Group functions, before becoming Head of the Group Chief Executive’s Office and Group Head of Corporate Affairs. She became the Group Head of Human Resources in March 2006. Her portfolio expanded in January 2010 to include Communications and overseeing the development of the Corporate Affairs strategy for the Bank. She was appointed as a director of the Bank in January 2013, with additional responsibilities for Legal and Compliance from April 2013 and Brand and Marketing from April 2014. During her time as director, Legal and Compliance, Ms. Clarke played an instrumental role in driving the bank’s compliance and conduct agenda and the Financial Crime Risk Mitigation Programme. In October 2015, she was appointed CEO Europe and Americas.

**Rob Churcher**  
FinTech Strategy Lead  
PricewaterhouseCoopers LLP

Mr. Robert Churcher is the FinTech Strategy lead for PwC Consulting in the UK. He works with financial services companies to develop their innovation strategies in the context of a rapidly evolving industry, and with FinTech start-ups to identify opportunities to help solve strategic challenges in financial services. He launched PwC’s FinTech business with the lead partner in 2015 and now sits on the FinTech leadership team. Mr. Churcher also has significant experience in carve-outs and post-merger integration in banking and capital markets businesses. He is a thought leadership author, keynote speaker and media commentator for the firm, having produced and contributed to a wide range of papers on FinTech, InsurTech, the future of the financial services industry and the changing nature of the capital markets industry. Prior to joining PwC, he was the Managing & Finance Director of an alpine sports and events start-up.

**Nick Cook**  
Head of RegTech and Advanced Analytics  
The Financial Conduct Authority (FCA)

Mr. Nick Cook leads the FCA’s RegTech activities, including the FCA’s TechSprint events — the first events of their kind convened by a financial regulator. He is responsible for implementing the FCA’s Data Strategy, and reforming the way the FCA collects, governs and uses data to inform its decision-making. He is accountable for a range of data and analytics technology and change projects, and leads the FCA’s procurement of market data. Mr. Cook is the FCA’s representative on the European Securities and Markets Authority’s (ESMA) Financial Innovation Standing Committee and is an advisor to the RegTech for Regulators Accelerator Programme. He joined the Financial Services Authority (the FCA’s predecessor) in 2009, initially in its Enforcement and Market Oversight Division. Prior to joining the regulator, Mr. Cook qualified as a chartered accountant at KPMG Forensic.

**Parth Desai**  
CEO and Founder  
Pelican

Mr. Parth Desai is the founder and CEO of Pelican. With over 25 years of expertise in the practical application of artificial intelligence technology to payments and compliance, Mr. Desai has a thorough understanding of payments, securities, and anti-money laundering and risk management fields from both a business and technology standpoint. Under his leadership, Pelican has grown to become a global market-leading company, delivering outstanding efficiency and product innovation benefits for customers in over 55 countries, and processing more than one billion transactions worth over US$5 trillion. Prior to founding Pelican, he worked for Cognitive Systems as Research Scientist in New Haven under Roger Schank, a global pioneer of AI and Professor of Yale’s Artificial Intelligence Unit. Mr. Desai has a Master’s degree in Artificial Intelligence from Georgia Tech, a B. Tech. from IIT, Mumbai, and has participated in several senior management programs in Harvard Business School and INSEAD in France.

**Karin Dohm**  
Global Head of Government and Regulatory Affairs  
Deutsche Bank AG

Ms. Karin Dohm is Global Head, Regulatory Affairs at Deutsche Bank AG and Chairman, Supervisory Board at Deutsche Bank Europe GmbH. She is on the board of directors at Deutsche
John Dunkerley  
Head of Financial Institution Relationships  
Intuit

Mr. John Dunkerley leads Intuit’s work with Financial Institutions in the UK. Intuit’s QuickBooks Online is the world’s largest cloud accounting system for small business, with some 2.3 million customers worldwide and is at the forefront of the increasing integration between accounting and banking platforms. He has been bridging the gap between banking and accounting for over 15 years, initially leading direct bank feed pioneer BankLink in Australia, then as a co-founder of Bankstream in the UK (acquired by Intuit, September 2016). Mr. Dunkerley believes that the merging of transaction and financial data, combined with the power of machine learning, will radically transform the lives of small business operators — shifting their focus from historical information to real-time insights, predictions and the ability to understand and address future financial needs.

Stefano Favale  
Head of Global Transaction Banking  
Intesa Sanpaolo

Mr. Stefano Favale has 20 years in the banking industry combining experience in transformation projects in core business areas with growing managerial responsibilities at major banking groups (Capitalia, Unicredit, Intesa Sanpaolo) until the position of Head of Global Transaction Banking in Intesa Sanpaolo. He began his career in Accenture in 1998 as project manager in core banking business areas (Credit, CRM, Products, Pricing). He has been working in Unicredit since 2004 in the strategic planning unit contributing to set up from scratch the Commercial Banking Division leading the project to launch SME segment (Former Capitalia). In 2007 he joined the newborn Global Transaction Banking unit covering several responsibilities on business management and achieving the final position of Head of Cash Management Sales.

Martin Fiddaman  
Head of Financial Institutions  
NatWest

Mr. Martin Fiddaman is a team leader with global responsibility for TS FI Sales, covering Banks and NBFIss (Insurance, Asset Managers, Broker/Dealers, Building Societies for payments and cash management, liquidity, commercial cards and trade finance). Started at RBS in August 2010, he has 25 years in commercial and investment banking, with the last 15 years in Financial Institutions in relationship, coverage and origination roles. Previous roles include: Head of FI EMEA Coverage at ANZ, London; Head of NBFI EMEA Relationship Mangement NAB, London; Head of EMEA Bank and Broker Dealer Coverage at Bank One /First Chicago.

Sam Fuller  
Founder and Director  
The Wellbeing Project

Ms. Sam Fuller founded The Wellbeing Project in 2007. She is a highly experienced resilience and stress management consultant, a certified trainer with the Chartered Institute of Personnel and Development, accredited by the International Stress Management Association and the Royal Society of Public Health, a certified NLP practitioner and clinical nutritionist. With 10 years’ experience supporting her clients and as the Wellbeing Judge for the Employee Engagement Awards in 2016 she appreciates the challenges of any wellbeing project. It is her mission to make it as easy as possible for employers to create a culture of wellness where employees excel and businesses thrive. She works directly with leaders and teams as a resilience and wellbeing expert and facilitator. She specializes in both physical and mental resilience, neuroscience, energy management, stress management, change management and health promotion.

John Gibbons  
Head of Global Transaction Banking  
Deutsche Bank

Mr. John Gibbons is Head of Global Transaction Banking and member of the Corporate & Investment Banking executive committee. He is based in London. Under Mr Gibbon’s leadership, Deutsche Bank provides trade finance, cash management, and institutional cash and securities services to multinational corporations, large local corporates and medium sized companies as well as institutional clients. He joined Deutsche Bank in October 2016. He was previously with JPMorgan where he was Head of Europe, Middle East and Africa and the Global Executive for the Bank and Broker Dealer client segment of JPMorgan’s Treasury Services business. With more than three decades of banking experience spanning various senior positions in global financial institutions, John’s expertise covers the entire spectrum of corporate banking, capital markets business and transaction banking. Mr. Gibbons is an American citizen and has lived in Europe for the past 14 years. He has graduated from the University of Connecticut.

Sir Roger Gifford  
Senior Banker I  
SEB

Sir Roger Gifford is a senior banker at SEB in London. He read chemistry at Oxford University and began his career in the financial
sector at S.G. Warburg & Co, joining SEB in 1982. Prior to his appointment as UK Country Head (2000 – 2016) he headed the bank’s operations in Japan for six years. He has worked in and around the primary debt and equity capital markets most of his career. Sir Gifford is Vice Chairman and a past Chairman of the Association of Foreign Banks in London, President of the Bank Workers Charity and Chairman of the Advisory Board of the International Business and Diplomatic Exchange (IBDE). Sir Gifford is also Chair of the UK Government’s Green Finance Taskforce and the London Green Finance Initiative, launched in 2016 to further the contribution of the financial sector to the G20 climate agenda. He was Lord Mayor of London in 2013.

Peter Hazou
Director, Industry Solutions
Financial Services industry team
Microsoft

Mr. Peter Hazou is Director of Business Development at Microsoft in the World Wide Financial Services Industry Group. Prior to joining Microsoft, Peter was a payments industry banker for over 30 years and spent much of his career holding various roles as a business leader in the EMEA region at BNY Mellon, Unicredit, HSBC, Citigroup and Chase Manhattan Bank. He began his career as a credit officer at Manufacturers Hanover Trust.

Michael Hogan
General Manager, Transaction Banking, EMEA
MUFG

Mr. Michael Hogan has been Managing Director and Regional Head of Transaction Banking Sales – EMEA at The Bank of Tokyo-Mitsubishi UFJ, Ltd. since May 2015. Mr. Hogan leads the coverage of the transaction banking business, specifically in sales across the EMEA region. He is also responsible for deepening existing client relationships and identifying and developing new client business across a broad sector, comprising both multinational and large local corporates. He has a career in banking and finance spanning over 25 years, with a proven track record across general management, relationship management, product sales and management and marketing. He joined Bank of Tokyo-Mitsubishi from National Australia Bank Limited, where he was Head of Trade for Asia since June 2010, with responsibility for building and expanding the bank’s trade capabilities across the region. Prior to this he worked for Standard Chartered Bank for 17 years in both Cash and Trade, most recently as Managing Director, and was a member of the Business Leadership Teams for both the Group and Wholesale Bank.

Luke Ingrouille
Graduate Analyst
HSBC Bank

Mr. Luke Ingrouille is a graduate analyst on HSBC’s Global Liquidity and Cash Management Global Graduate Programme. A relative newcomer to transaction banking, he is currently based in Hong Kong with the Financial Institutions Group sales team. His previous roles included a rotation in global business management, where he contributed to the overall strategy of the business. Prior to joining HSBC, he was a lieutenant in the Singapore Armed Forces, leading a platoon of 40 soldiers.

Madhuban Kumar
CEO
Metafused

Ms. Madhuban Kumar is an entrepreneur and venture capitalist with a sprinkling of big company experience in India, U.S. and Europe. A visionary thinker, with a passion for building technology-enabled products with scale. She is the CEO of a venture-backed AI company in capital markets, Metafused, which she founded. Her previous experience includes managing treasury (GSK), venture investing (Siemens and Insight Venture Partners) building mobile and NFC products like the Barclays-Oyster card (First Data Inc) and buying IP data (Camelot, BT, etc).

Pawel Kuskowski
CEO and Co-Founder
Coinfirm

Mr. Pawel Kuskowski is an entrepreneur, recognized AML/CTF and compliance advisor; former head of global AML/CTF processes at major financial institutions such as RBS; a specialist in compliance and anti-money-laundering with extensive experience conducting global projects for international financial institutions and cooperating with supervisory authorities; the chairman of the Compliance Association of Poland.

Nadine Lagarmitte
Managing Director, Global Head of Financial Institutions
Global Liquidity and Cash Management
HSBC Bank

Ms. Nadine Lagarmitte leads and manages a group of 100-plus senior sales officers based across the world. Accountable for global annuity revenue related to the payment and cash-management flow for the five sub sectors: banks, insurances, asset managers, public sector and hedge funds. She is responsible for streamlining the hiring process and new product launches to execute focused strategy for the segments. Nadine is a member of the PCM Executive Committee. Formerly with Bank of America managing a group of 135 senior sales offices in 20 countries.
Catherine Lang-Anderson
Counsel
Allen & Overy, LLP

Ms. Catherine Lang-Anderson is counsel in the banking practice at Allen & Overy. Her experience encompasses general lending and international financing structures, trade and commodity finance, project finance, property finance and restructurings. She is a key member of our global trade, commodities and supply chain finance practice. Ms. Lang-Anderson was based in Allen & Overy’s Moscow office for three years and has advised on many trade and commodity finance in the region, including on deals in Russia, Ukraine, Belarus, Kazakhstan and Azerbaijan. She also regularly advises on African deals including landmark African trade financings. She advises UK and global industry bodies on legal and regulatory issues affecting the trade and commodity finance community and is a regular contributor to trade finance publications.

Fabio Manca
Managing Director and Head
DHL Inventory Finance Services GmbH

Mr. Fabio Manca is managing director at DHL Inventory Finance Services GmbH (IFS), based in Bonn — Germany. After experiences in banking and management consulting, Mr. Manca joined DHL in 1993, covering several finance and senior management roles in Western and Eastern Europe, Middle East and Americas. In April 2016 he left his role as CFO Global Functions and managing director of DHL Supply Chain Management GmbH to take the lead of the IFS new line of business.

Dave Nicholson
Co-Founder, VP Strategic Partnerships
Yoyo Wallet

Mr. Dave Nicholson is a co-founder and VP Strategic Partnerships at Yoyo Wallet, responsible for ensuring that Yoyo continues to innovate and scale in the digital loyalty space through building relationships with partners. Before starting Yoyo, he was co-founder and Head of Product at Zopa — the world’s first peer-to-peer lender. With a background in financial services consulting as well as his entrepreneurial experience, Mr. Nicholson is able to bring a wealth of relevant knowledge to the companies he’s started and those he works with — be they startups or more established businesses.

Kirstine Nilsson
Head of Strategic Engagements and Relationships
Group Payments and Cash Management
Swedbank Group

Ms. Kirstine Nilsson has more than 25 years of experience in the payments and cash management area. In her present assignment she is responsible for strategic business development and risk management for payments and deposits. She is a member of the board of EBA Clearing Company, the EPC General Assembly, the ESBG Payments Committee as well as a number of national payment market and regulatory work groups.

Paul Orchart
Managing Director, Europe
Commonwealth Bank of Australia

Mr. Paul Orchart is managing director, Europe, for the Commonwealth Bank of Australia (CBA) whom he joined in 2004. The position means that he is involved in overseeing the operations and business development of the bank for that area. He reports to a head of international business along with heads of business for the Americas (based in New York) and Asia (based in Hong Kong), who together help to coordinate strategy and product alignment. Increasingly, Mr. Orchart is also working with the bank’s fund manager, Colonial, bought in 2000 which is branded as First State internationally. In Europe the bank is involved in global markets across all asset classes, corporate banking, infrastructure and project finance, small and big ticket leasing, structured (tax based) finance, and private client services.

Paul Rohan
Management Consultant
Rohan Consulting

Mr. Paul Rohan is an Irish researcher, management consultant, executive educator, speaker and author on business strategy in financial services. He specializes in examining the potential impact of PSD2 and Open Banking on market structures in global financial services. Mr. Rohan’s advisory customer base straddles the potential “Apps” in an Open Banking Ecosystem (Fintechs, Credit Monolines, Price Comparison Sites, Challenger Banks, Non-Banks, etc.) as well as Incumbent Banks that will evolve from product businesses to platform businesses. He is also a former Head of Transaction Banking Services at Allied Irish Bank.
Confronting Today’s Paradoxes

Speakers

James Rust
Partner, Head of New Propositions
Leathwaite

Mr. James Rust is one of Leathwaite’s founding partners and is Head of New Propositions, responsible for developing new business streams for the company. His main areas of expertise are retail, insurance, digital, distribution and product. He previously started and grew Leathwaite’s Executive Interim practice and was also a Non-Executive Director to Hiring-Hub, an online recruitment marketplace. Prior to Leathwaite, Mr. Rust spent two years with Armstrong International with the remit to build a search business focused on finance and operations within investment banking and asset management. Before this, he spent five years working in recruitment, successfully building a similarly aligned team, eventually numbering 30, at Robert Walters.

Mamoru Shibata
Director
Transaction Banking Office EMEA
MUFG

Mr. Mamoru Shibata, Director of the Transaction Banking Office for EMEA based in London, is an experienced sales specialist in driving growth within MUFG’s global transaction banking business, with particular focus on promoting cash & liquidity management solutions to multinational corporate clients. Mr. Shibata joined MUFG Singapore in 2010 as a regional transaction banking sales manager for Asia and Oceania and was transferred to MUFG London in 2014. Prior to MUFG, he was in the corporate sales team at Thomson Reuters in Tokyo, covering Nikkei225 listed.

Edward Thurman
Managing Director and Head of Global Transaction Banking
Lloyds Banking Group

Mr. Ed Thurman joined Lloyds Banking Group in August 2008 as a Director in Group Corporate Development and has since spent five years as Managing Director, Financial Institutions, a client unit created at the inception of the Commercial Banking business to create deeper institutional focus on this segment, and to best harness emerging industry trends to our benefit. Mr. Thurman has recently been appointed as Managing Director, Head of Global Transaction Banking within Commercial Banking. The Global Transaction Banking business serves all client groups within Commercial and Retail Business Banking, through specialist teams across the UK and key international hubs. As well as the provision of key cash management and payments products and services, the business designs, builds and delivers propositions to support clients’ broader working capital needs including Trade and Supply Chain Finance and Asset and Invoice Finance.

Bart Timmermans
Conference Co-Chair
Head of Global Transactional Banking
Santander UK

Mr. Bart Timmermans was appointed Head of Global Transactional Banking (GTB) Santander UK in 2016. Previously, he was Head of GTB in Continental Europe with the mandate to create a fully-equipped GTB organization within the newly created SGCB region, Continental Europe (covering France, Belgium, Netherlands, Luxembourg, Germany, Austria, Switzerland and Italy). In 2009, he joined Santander as the Head of Trade, Export and Supply Chain Finance for Europe, hired to build a European trade organization including ECA Finance, Supply Chain Finance, Commodity Finance and ‘Flow’ Trade products. Santander was ranked #2 in the ECA business in Europe in 2013 (Dealogic) and the Supply Chain Financing product expanded rapidly, winning key mandates across Europe. Prior to Santander, he was with ABN AMRO Bank, where he started in the Graduate programme from 1997 - 1999. Mr Timmermans represents Santander in BAFT as a European Council Member.

Professor Philip Treleaven
Director
UK Centre for Financial Computing and Analytics

Prof. Philip Treleaven is director of the UK Centre for Financial Computing & Analytics and Professor of Computing at UCL. Twenty years ago, his research group developed much of the early fraud detection technology and built the first insider dealing detection system for the London Stock Exchange. For the past 12 years, Professor Treleaven’s research group has developed algorithmic trading systems with many of the leading investment banks and funds, and for the past four years they have worked on HFT trading risk and systemic risk with the Bank of England and FCA. Current research includes the application of Artificial Intelligence and blockchain technology to financial “Algorithmic Regulation.”

Karin Walchshöfer
Managing Director, Europe and MENA
Global Trading and Banking
BMO Capital Markets

Ms. Karin Walchshöfer is managing director, Europe and MENA, for the International Financial Institutions Group, and is primarily responsible for overseeing the growth and management of the bank’s relationships with financial institutions in Europe, the Middle East, Turkey and North Africa. She is based in London, and manages teams in London, Toronto and Abu Dhabi. Ms. Walchshöfer joined the bank in 2000. Prior to this, she worked at National Westminster Bank in London where she held various positions in their Correspondent

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Eszter Wijkman
Conference Co-Chair
Senior Advisor, Financial Institutions Coverage
SEB

Ms. Eszter Wijkman is currently senior advisor to Financial Institutions Management as well as having a direct coverage role for a selected number of Global Banks. As senior advisor she is representing FI coverage in different committees like SEB’s Global Clearing Committee and the Network Committee. Ms. Wijkman’s client coverage role includes responsibility for and coordination of overall client strategy including credit risk and profitability across all product areas and divisions within the SEB Group. Previously she held roles as Head of the Bank team in FI; Corporate Client Coverage; Shipping Finance and Head of Training SEB International. She holds a BA in business administration from the Stockholm School of Economics. Ms. Wijkman is past co-chair of the BAFT Europe Council and a BAFT board member.

Jeremy Wilson
Vice Chairman, Corporate Banking
Barclays

Mr. Jeremy Wilson is vice chairman, Corporate Banking, responsible for engagement at board or executive committee level with Barclays’ major corporate and institutional customers, for Barclays’ representation on industry initiatives, and as a representative of the financial services sector on global and regional industry bodies. Prior to assuming this role Mr. Wilson was responsible for the operational banking needs of Barclays financial institution business and, before that, of the large corporate clients at the group’s head office. He also worked in the group’s credit risk unit following 10 years overseas — in the United States, as personal assistant to the chairman of Barclays’ principal subsidiary; in Vanuatu, as manager of Barclays finance center interests there; and in Australia, as a corporate account executive. He began his career at Barclays as a graduate of Durham University on the group’s Management Development Program.

Philip Wood
Special Global Counsel
Allen & Overy, LLP

Mr. Phillip Wood, CBE, QC (hon) is one of the world’s leading experts in comparative and cross-border financial law, and is Special Global Counsel and head of Allen & Overy’s Global Law Intelligence Unit. He holds visiting appointments on the law faculties of Oxford, Cambridge, and Queen Mary University, London. Mr. Wood is also the author of 19 books.

Speakers

Ruth Wandhöfer
GTS Head, Regulatory and Market Strategy
Citi

Ms. Ruth Wandhöfer is highly regarded across the banking industry for her in-depth knowledge of the regulatory, market and competitive landscape, and in particular is acknowledged as one of the foremost authorities on SEPA (the Single Euro Payments Area). She holds a number of influential positions, including the chairmanship of the European banking industry’s Payments Regulatory Expert Group, membership of the Plenary of the European Payments Council (EPC), chairmanship of the EPC’s Information Security Support Group, membership of the EPC’s SEPA Scheme Working Group, membership of the EPC’s Executive Committee (Co-ordination Committee), membership of the EU Commission’s Payment Systems Market Expert Group as well as COGEPs, the high level Euro Payments Strategy forum of the ECB to discuss payment policy issues with the market.

Matt Wedgewood
Treasurer
BT Global Services

Mr. Matt Wedgewood joined BT as assistant treasurer in 2011 to lead standardised global banking and cash repatriation processes across the group, recently taking up a new role in the group’s Global Services division to drive further efficiencies. Prior to joining BT, Mr. Wedgewood led tax, treasury and financial reporting for Tata Global Beverages UK where we worked from 2003. Matt is ACA and AMCT qualified, having trained in tax at Deloitte & Touche before moving into corporate treasury.

Jamie Whiteway
European Sales Director
Taulia

Mr. Jamie Whiteway serves as European sales director for one of the fastest growing Fintech companies in the world — Taulia, and is based at Taulia’s European headquarters in London. Mr. Whiteway is a Chartered Accountant and has a proven track record in helping companies across Europe and APAC review, assess and optimise financial processes, working capital and cash flow. Prior to joining Taulia in early 2016, Jamie spent a number of years at HSBC and Barclays in the UK advising, structuring and implementing working capital financing tools. Prior to moving to the UK, he began his career in Australia at KPMG practicing audit, risk advisory and restructuring across APAC.
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Save the Date on *Upcoming BAFT Conferences and Workshops!

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<td>Canada Trade Finance Workshop</td>
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<td>February 15 - 16</td>
<td>Southeast Trade Finance Workshop</td>
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<td>March 7 - 8</td>
<td>MENA Bank To Bank Forum</td>
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<td>March 13</td>
<td>Financial Crime Compliance – Azerbaijan</td>
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<td>March</td>
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<td>May 6 - 9</td>
<td>North America Annual Conference</td>
<td>Orlando, Florida, USA</td>
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<tr>
<td>May 9</td>
<td>Financial Crime Compliance 2.0 - North America</td>
<td>Orlando, Florida, USA</td>
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<td>July 12 - 13</td>
<td>Global Payments Symposium</td>
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<td>September 26</td>
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<td>October 21</td>
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*Subject to change. Please check BAFT.org/events for most updated information.
Keynote Address from Senior Bank Executives in the Region

His Excellency Abdul Aziz Al Ghurair
CEO, Mashreq Group
Chairman, UAE Banking Federation

Eric Modave
Chief Operating Officer
Arab Bank

Andre Sayegh
Deputy CEO
First Abu Dhabi Bank

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