2019
BAFT EUROPE
Bank to Bank Forum

THRIVING THROUGH CHANGE

January 14 - 16, 2019
London, United Kingdom
Select bilateral meeting and seating areas have been designated throughout the conference meeting floor.

Special thanks to

BNY MELLON

AFFILIATE MEETINGS

**Monday, January 14**

*2nd Level, Crystal Palace Suite*

- **10:00 – 12:00**
  Global Trade Industry Council (GTIC) Meeting

- **13:00 – 16:00**
  Board of Directors’ Meeting

- **16:00 – 16:30**
  Future Leaders Meet and Greet

- **17:00 – 18:00**
  Innovation Council Meeting

**Wednesday, January 16**

*2nd Level, Crystal Palace Suite*

- **07:15 – 08:15**
  New Member/Non Member Breakfast (invitation only)

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BARCLAYS

- **15:00 – 16:30**
  Europe Council Meeting
Monday, January 14

15:00 – 19:30
Conference Registration
Grand Ballroom Registration Area

15:00 – 18:30
Bilateral Meetings
We’ve carved out special times throughout the conference for you to network with prospects, clients and colleagues. *We kindly request you schedule bilateral meetings only during these times to make the most of your conference experience.*

18:30 – 20:00
Opening Reception
Wellington Ballroom
Kick off the 2019 BAFT Europe Bank to Bank Forum 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.

Tuesday, January 15

Wi-Fi is available during the conference.

Q&A and audience polling

Sponsored by

BNP PARIBAS

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

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09:00 – 09:30
Keynote Address
Grand Ballroom 2-3

Speaker

Anders la Cour
Co-Founder and CEO
Banking Circle

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Infused/spa water is available during the conference

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SWIFT

07:30 – 19:00
Conference Registration
Ballroom Registration Area

08:30 – 09:00
Welcome
Grand Ball Room 2-3

Speakers

Kimberly Burdette
Chair, BAFT
Senior Vice President and Manager
International Financial Institutions
PNC Bank NA

Stephen Everett
Conference Co-Chair
Managing Director, GTB Product
Global Transaction Banking
Lloyds Bank

Michael Hogan
Conference Co-Chair
Managing Director, Transaction Banking EMEA
MUFG

Tod Burwell
President and CEO
BAFT
09:35 – 10:25
Trade Finance: At a Crossroad Again? Looking to the Future
Grand Ballroom 2-3
This session will provide up-to-date information on trade flows around the world and will discuss the impact of major macro-economic and political trends (including the burgeoning tariff wars, Brexit challenges and IMF pronouncements) on trade and trade finance within Europe and the rest of the world in 2019.

Moderator
Sir Roger Gifford
UK Senior Banker
SEB

Panelists
Marc Auboin
Counselor, Research and Statistics Division
World Trade Organization

Derek Halpenny
Europe Head of Global Markets Research
MUFG

Rebecca Harding
Independent Economist and CEO
Coriolis Technologies

10:25 – 10:45
Networking Coffee/Tea Break
Grand Ballroom Foyer
Sponsored by
BBVA

10:45 – 11:30
PSD2, Instant Payments, GDPR: Will Banks Continue to Thrive with All These Changes?
Grand Ballroom 2-3
Banks have gone through numerous and heavy changes in the recent years but have they really brought value to consumers? Did banks successfully run all these projects in parallel? Is there a business case for each of them? Challenging questions our panelists will try to answer today.

Moderator
Esther Galiana
Head, Financial Institutions
BBVA

Panelists
Matt King
Vice President
Funding and Liquidity Management
Barclays
12:20 – 12:35 Payment Talk
Moving Money: Using Blockchain and Digital Assets for Cross-Border Payments
Grand Ballroom 2-3
What are the opportunities available for financial institutions to utilize blockchain and digital assets to make the movement of money across borders far more cost-effective, fast and transparent? Find out during this thought provoking session!

Speaker
Marcus Treacher
Senior Vice President, Customer Success
Ripple

12:35 – 13:30
Networking Lunch
Grand Ballroom Foyer / Ballroom 1
Sponsored by

Santander
Corporate & Investment Banking

13:30 – 14:15
Time for a Breakthrough in Digitizing Trade?
Grand Ballroom 2-3
Trade is known to be very paper based. Solutions to digitize have existed for a while now. Old and new technologies combined seem to accelerate the pace of automation and digitization. Blockchain initiatives are starting to converge. Is Trade finally on the verge of being digitized? Several specialists in different fields will share their views with us.

Moderator
Alain Verschueren
Head of Innovation and Digital Ledger Technology
Trade Finance Competence Centre
BNP Paribas

Panelists
Alisa DiCaprio
Head of Global Trade Strategy
R3

David Sutter
Chief Strategy Officer
TradeIX

Michael Vrontamitis
Head of Trade, Europe and Americas
Standard Chartered Bank

14:20 – 14:35 Trade Talk
Transforming into a Fintech Firm
Grand Ballroom 2-3
Hear a first-hand experience on how a legacy software vendor was able to transform into one of the leading Fintech companies in this rapidly changing industry.

Speaker
Lyron Wahrmann
Head of Digitization
Surecomp

14:35 – 15:20
KYC & FCC: The End or the Beginning of Trade Finance?
Grand Ballroom 2-3
Due to the fight against financial crime and increase of financial sanctions in the geopolitical field, regulators for several years have been scrutinizing the international trade finance activities as provided by banks. Consequentially, banks internally have de-risking discussions, acknowledging the FI KYC challenges and taking into account the challenges of the Financial Crime Compliance (FCC) risk exposure they face. Today, we see more and more initiatives starting in the industry to improve the efficiency of both preventative and detective measurements. In this panel, we will comment on some of those initiatives and how they
might impact today’s business. How do regulators look at these developments? To what level can banks rely on third parties to provide these services? What are the do’s and don’ts? We will also consider if it is possible to achieve some level of harmonization within the regulation in the different geographies.

**Moderator**

Bart Timmermans  
Head of Global Transactional Banking UK  
Santander UK

**Panelists**

Jonathan Benson  
Senior Associate  
Allen & Overy

Bart Claeys  
Head of KYC Compliance Services  
SWIFT

Ziad Ghosn  
Head of Group FI and Transaction Banking  
Bankmed

**15:20 – 16:05**

**Transaction Banking: The Place To Be?**

*Grand Ballroom 2-3*

During this panel, three members of our BAFT Future Leaders Council will discuss their paths within transaction banking and share insights on how they see their careers developing as members of the new generation of bankers. Is transaction banking an attractive place to work? What motivates millennials when making choices around their careers and which company to work for? How do we ensure the next generation of talented bankers can thrive in the new world of transaction banking? What do we need to do differently as an industry to attract and retain the best talent?

**Moderator**

Chris Jameson  
Head of Financial Institutions Sales – EMEA  
Bank of America Merrill Lynch

**Panelists**

Mónica Couret  
Data Portfolio Manager for CIB Business  
BBVA

Adam Hanke  
Director, Head of Northern Europe Fls  
NatWest

Charlotte Kissmeyer  
Associate, Leveraged Finance (Investment Banking)  
SEB

**16:05 – 17:00**

**Concurrent Sessions**

For those looking for additional educational programming, we’ve planned special sessions just for you!

- **Concurrent Session A: Basel III**
  
  *Grand Ballroom 2-3*
  
  We take a look at the impact of the Basel III reforms (Dec 2017) on trade finance. What are the changes, including changes in the treatment of trade finance?

  **Speaker**

  Martin Sommer  
  Principal, Financial Services  
  Oliver Wyman

- **Concurrent Session B: Cross-Border Payments: A Customer-Driven Opportunity**

  *Grand Ballroom 1*

  This session will examine the twin-pronged opportunity inherent in expanding payment services—improving customer satisfaction and growing revenues.

  **Speakers**

  Gregory Vincent  
  Head of FX Payments (EMEA)  
  INTL FCStone
Ron Karpovich
Global Head of eCommerce Solutions
J.P. Morgan

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INTL FCStone

16:05 – 18:00
Bilateral Meetings
We’ve carved out special times throughout the conference for you to network with prospects, clients and colleagues. **We kindly request you schedule bilateral meetings only during these times to make the most of your conference experience.**

17:00 – 18:30
Trade Innovation Showcase
*Grand Ballroom Foyer*
We’ve gathered four trade consortia currently engaged in different innovative trade finance platforms. Marco Polo, Trade Information Network, Voltron, and We.trade will demonstrate their platforms in 30 minute cycles for an up-close look at how their solutions work. You are invited to attend as many demonstrations as you are able to, moving from one station to the next.

**Featuring**

**Marco Polo**
The Marco Polo Network is the fastest growing trade and working capital finance network leveraging blockchain technology. It is enabled by the TradeIX developed platform focusing on trade and working capital finance applications and modules and powered by Corda from R3.

**Trade Information Network**
A trusted trade information registry, Trade Information Network allows banks to extend financing to corporates much deeper into the supply chain.

**Voltron**
Innovations that improve outputs are more likely to be widely adopted than those which reduce costs (Wolitzky, 2018). This is particularly obvious in Global Trade where previous digitization efforts which purely focused on cost reduction have only seen localized adoption. Step aside for Voltron – an open industry utility for Documentary Trade founded by eight of the largest brands in Trade Finance. Voltron heralds a resurgence of Letters of Credit and it is a great showcase for a new and different type of business model.

**We.trade**
We.trade is an award-winning blockchain trade platform enabling companies to trade simply, seamlessly and trustfully. This new service makes it possible for banks to offer their clients a way to help their clients engage in the estimated €3 trillion intra-EU trade using blockchain technology.

18:00 – 20:00
Evening Networking Event
*Wellington Ballroom*
Join us for another opportunity to network and mingle with your colleagues, clients, and prospects at this evening networking event. A variety of hot and cold hors d’oeuvres will be served together with wine and assorted drinks. We’ve left the rest of the evening open for you to enjoy.

**Wednesday, January 16**

Wi-Fi is available during the conference

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Kapital Bank
PROGRAM

Slido, an interactive Q&A and audience polling system, is available during the conference
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Q&A and audience polling
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Infused/spa water is available during the conference
Sponsored by
Broadridge

08:00 – 12:00
Conference Registration
Grand Ballroom Registration Area

09:00 – 09:40
Welcome
Grand Ballroom 2-3

Speakers
Stephen Everett
Conference Co-Chair
Managing Director, GTB Product
Global Transaction Banking
Lloyds Bank

Michael Hogan
Conference Co-Chair
Managing Director, Transaction Banking EMEA
MUFG

Tod Burwell
President and CEO
BAFT

09:40 – 10:35
Investment in Cybersecurity, A No Brainer
Grand Ballroom 2-3
Get an insight into the invisible side of the internet and its danger zones. During this interactive session, we will not talk about cybersecurity but instead, show you what it is! We’ll dive into the hacker’s state of mind, their motivations and capabilities, accompanied with live demos. We’ll even journey into the dark web, those parts of cyberspace hidden to many of us. You will understand how the hackers think, what it is they do, and what we can do about it in our work and private life.

Speaker
Tal Mozes
Partner, Cyber Security
EY

10:40 – 10:55 RegTech Talk
Why Good Technology Matters: Regulators, Trade Penalties and the New Expectations for TBML Screening
Grand Ballroom 2-3
There is a consistent theme running through the OFAC Penalties and Enforcement Notices relating to trade based fines and this concerns the number of notices that are raised due to poor, insufficient or inadequate screening software. This backdrop has led to regulators issuing clear guidelines outlining the quality of screening technology required by banks and financial institutions in order to ensure that due diligence on trade related sanctions is being performed with the best technology available. In this context, there is a push to provide smarter, adaptable and more intelligent software that can become the standard throughout the industry. The question within trade finance is whether this standard exists today and if so how adaptable is it to the world of trade compliance?

Speaker
Byron McKinney
Trade Finance Product Manager
Pelican

10:55 – 11:15
Networking Coffee/Tea Break
Grand Ballroom Foyer
Sponsored by
SOCIETE GENERALE
11:15 – 12:00
Hard Talk: Putting the Customer First
Grand Ballroom 2-3
In a world of constant change, hear directly from corporate clients as to what they really need from their banking partners and whether they are getting it (or not!!)

Speakers
Stephen Everett
Conference Co-Chair
Managing Director, GTB Product
Global Transaction Banking
Lloyds Bank

Carl Hasty
Deputy CEO
Smart Currency Business

12:00 – 13:00
Thriving Through Change – A View From The Top
Grand Ballroom 2-3
An open dialogue and discussion with transaction banking leaders on global trends, innovation, new services, challenges, opportunities and other topics.

Moderator
Karin Walchshöfer
Managing Director and Head, EMEA, Global FIG
BMO Capital Markets

Panelists
Faiz Ahmad
Head of Global Transaction Services
Bank of America Merrill Lynch

Pascal Augé
Head of Global Transactions and Payment Services
Société Générale

Lisa Robins
Global Head of Transaction Banking
Standard Chartered Bank

13:00 – 13:15
Closing Remarks
Grand Ballroom 2-3

Stephen Everett
Conference Co-Chair
Managing Director, GTB Product
Global Transaction Banking
Lloyds Bank

Michael Hogan
Conference Co-Chair
Managing Director, Transaction Banking EMEA
MUFG

Tod Burwell
President and CEO
BAFT

13:15 – 15:00
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.

Awards presented by

Go to www.slido.com and enter the event code: #BARCLAYS
FUTURE LEADERS PROGRAM

CLASS OF 2019

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 issues 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 2019!

NAME
Arezu Abedinzadeh
Abdul Aleem
Rami AlHuari
Media Almorad
Sylvie Bartelmaos
Michael Beispel
Josephine Bergman
Michael Boede
Jennifer Couch
Ryan Dalrymple
Matthew Giannotti
Anthony Guide
Guus Huijgen
Kerry Jordan
Annina Keller
René Klose
Luke Kneeshaw
Ryan Knoll
Donald Monson
Katherine Mueller
Rodrique Nakindavyi
Mohammad Osman
Sureen Pannagas
Abhijit Patil

INSTITUTION
SEB
ITFC
Arab Bank
Bank of Montreal
Banque Libano-Francaise
Standard Chartered Bank
Swedbank AB
MUFG
PrimeRevenue, Inc.
US Bank NA
NatWest
PNC Bank NA
Deutsche Bank AG
CIBC FirstCaribbean
Credit Suisse
Commerzbank
Columbia Bank
BNY Mellon
Deloitte, LLP
INTL FCStone
Danske Bank
J.P. Morgan
Société Générale
State Bank of India

NAME
Silvio Pestalozzi
Joshua Quigley
Chanpreet Sawhney
Saurabh Sharma
Gert Sonck
George Stergianopoulos
Anton Suphal
Anthony Williams

INSTITUTION
UBS Switzerland AG
Bank of America Merrill Lynch
Wells Fargo Bank
Abu Dhabi Commercial Bank
ING Bank NV
HSBC Bank
RBC Investor & Treasury Services
Scotiabank

MENTORS
Oz Akdeniz
Melissa Gomes
Janna Webskowski
Katie Wilson

INSTITUTION
ANZ Bank
Bank of America Merrill Lynch
US Bank NA
J.P. Morgan

SPONSORS
Juliette Lascaux
Suresh Subramanian
Jeremy Wilson
Stephanie Wolf

INSTITUTION
SEB
BNP Paribas
Barclays
Bank of America Merrill Lynch
Faiz Ahmad  
Head of Global Transaction Services  
Bank of America Merrill Lynch  
Mr. Faiz Ahmad is a Managing Director and head of Global Transaction Services (GTS) at Bank of America Merrill Lynch, a role he assumed in October 2017. The GTS business that he leads is responsible for delivering the full range of global transaction banking, mobile and digital FinTech solutions - across payments, receivables, liquidity and investment management, trade and supply chain finance. The GTS organization delivers solutions to the bank’s corporate, commercial and business banking clients as well as financial institutions, non-bank financial institutions and public sector entities.

Marc Auboin  
Counsellor, Research and Statistics Division  
World Trade Organization  
Mr. Marc Auboin is a Counsellor in the Economic Research and Statistics Division of the WTO. Previously he held several positions at the International Monetary Fund (IMF), was Deputy-Secretary General of the Monetary Committee of the European Union, worked for the French Treasury. Mr. Auboin holds a PhD in Economics from Sciences-Po Paris, and was a research fellow at the LSE and Yale University. He now lectures at the World Trade Institute in Switzerland, and used to lecture at the Universities of Paris-Sorbonne, Sciences-Po Paris, Louvain-la-Neuve, and Oxford. He published pieces of research on trade and finance issues in IMF and WTO research publications, and various other academic and professional publications, such as voxeu.org and GTR.

Pascal Augé  
Head of Global Transaction and Payment Services  
Société Générale  
Mr. Pascal Augé began his career at Société Générale Group in 1986. In 1997 he became deputy head for Western Europe. In 1998, he took over as head of Corporate Banking in London, and was then country head for Germany in 2001 and then for Italy in 2005. In 2007, he was appointed Director of Human Resources and a member of the Executive Committee at Société Générale Corporate & Investment Banking, and in 2009 he became Head of Western Europe for SG CIB. In 2012, he was appointed Deputy Head of Global Transaction Banking and a member of the Group’s General Management Committee on 1 January 2013. He became Head of Global Transaction and Payment Services in March 2013.

Jonathan Benson  
Senior Associate  
Allen & Overy  
Mr. Jonathan Benson is an experienced sanctions and AML practitioner who regularly advises financial institutions and global corporates on sanctions and AML related matters. His advice includes advising on sanctions and AML issues in the context of M&A transactions, financings, leasings and general business activities. He also advises in other regulatory areas including anti-bribery and corruption and trade related matters. Before joining Allen & Overy LLP, Mr. Benson was a senior lawyer advising the UK Government on sanctions, trade, international law, regulatory and public law matters. His work included advising the UK’s Export Control Joint Unit and acting as the Department for International Trade’s lead lawyer on the Sanctions and Anti-Money Laundering Act 2018.

Kimberly Burdette  
Chair, BAFT  
Senior Vice President 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 US 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 the chairperson of the board of directors for BAFT.

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 J.P. Morgan 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.

Bart Claeys  
Head of KYC Compliance Services  
SWIFT  
Mr. Bart Claeys is currently head of SWIFT’s KYC & Reference data utilities, a position he has held since March 2018. In this role, he is responsible for the overall utility strategy and marketing activities
related to SWIFT’s reference data portfolio (SWIFTRef) and The KYC Registry. Prior to that, Mr. Claeys led the initiative to develop and drive global adoption of the registry, which helps correspondent banks increase the efficiency and effectiveness of Know Your Customer activities. More than 5,000 banks in 200 countries and territories now use The KYC Registry. Building on the success of both portfolios, Mr. Claeys’ ambition is now to further evolve these portfolios and provide more value-add services to the SWIFT community, as part of a wider reference data marketplace.

Mónica Couret  
Data Portfolio Manager for CIB Business  
BBVA  
Ms. Mónica Couret is a Data Portfolio Manager for CIB business at BBVA in Madrid, promoting the Data Strategy across the organization and transforming the Bank into a data-driven organization. Previously she held Sales Management functions in Global Transactions Banking, being in charge of the Commercial Cards global solution. She also has experience in a large number of areas within the GTB business, including Trade Finance, Business Development and Transactional Banking.

Alisa DiCaprio  
Head of Global Trade Strategy  
R3  
Ms. Alisa DiCaprio is the Head of Global Trade Strategy at R3 in New York City. She joined from Asian Development Bank where she was a senior economist working on digital trade, trade finance and innovation. She has also worked in both the public and private sectors on export promotion, trade negotiations, and labor issues.

Thomas Egner  
Secretary General  
Euro Banking Association (EBA)  
Mr. Thomas Egner is Secretary General of the Euro Banking Association (EBA). He has been holding this position since 1st May 2016. Mr. Egner has been engaged in transaction banking for over 20 years, most recently at Commerzbank, where he was responsible for defining and developing clearing and settlement strategies, mainly in the sector of mass payments. He was a member of the bank’s SEPA Program Management Team and closely involved in the implementation of the Payment Services Directive (PSD) within Commerzbank. Representing his institution in the European Payments Council and the German banking community in SWIFT and ISO committees, Mr. Egner has helped to shape the European payments landscape over the last 15 years.

Stephen Everett  
Conference Co-Chair  
Managing Director, GTB Product  
Global Transaction Banking  
Lloyds Bank  
Mr. Stephen Everett is the Managing Director of Payments, Global Transaction Banking, with end to end responsibility for the Payments business including relationship & sales management, financial performance, product management & development and meeting client needs. He is accountable for the development of LBG’s Payments profile and future business strategy, whilst supporting the Group to ‘Help Britain Prosper’. Mr. Everett’s previous role in LBG was MD of Product & Propositions, GTB for which he was responsible for the product management and development in Cash Management & Payments, Trade & Supply Chain Finance and Asset & Invoice Finance areas. Prior to joining LBG in 2014, he spent 15 years with RBS performing senior leadership roles spanning global transactions services (GTS), financial markets and corporate banking and leading key strategic programmes which have transformed businesses.

Esther Galiana  
Head, Financial Institutions  
BBVA  
Ms. Esther Galiana is Head of International Financial Institutions at BBVA. As such, she is responsible for BBVA’s global transactional relationships with financial institutions across the globe. She is also actively involved with BBVA’s digital agenda. Ms. Galiana has also worked in capital markets, strategy and new business development at BBVA Wholesale Banking & Asset Management and at BBVA E-Commerce. Prior to this she worked with Santander in New York covering large Latin American corporations as Vice President of Structured Trade Finance. Earlier in her career, Ms. Galiana worked at the Federal Reserve Bank of Boston. She is Vice Chair of BAFT and former co-chair of the BAFT Europe Council. She is also a member of the BAFT Innovation Council.

Ziad Ghosn  
Head of Group FI and Transaction Banking  
Bankmed  
Mr. Ziad Ghosn joined Bankmed in 2006 and he is Head of Group FI & Transaction Banking and a member of the Bank’s Senior Management Committee. Mr. Ghosn has a banking experience of more than 22 years. He started his career in Lebanon as a Relationship Manager in Corporate Banking with Byblos Bank. He then joined Citibank in North Africa where he had Corporate Banking credit and relationship coverage responsibilities within the Global Corporate and Investment Bank (GCIB) at Citi Algeria. Mr. Ghosn then moved to Citi’s Middle East regional office in Bahrain, where he joined the FIG and GTS team, handling a portfolio of prime FI relationships in the GCC region.
Sir Roger Gifford  
**UK Senior Banker**  
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) Sir Roger 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 Roger 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). He 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.

Derek Halpenny  
**Europe Head of Global Markets Research**  
MUFG  
Mr. Derek Halpenny joined Global Currency Research at the Bank of Tokyo-Mitsubishi UFJ in May 1998 as a currency economist. In April 2008, Mr. Halpenny was promoted to European Head of Global Currency Research, now Global Markets Research. Based in London, Mr. Halpenny is responsible for developing the London global markets research platform in support of MUFG’s foreign exchange sales and trading activities world-wide. Mr. Halpenny contributes to all of MUFG’s global markets research publications produced in London: Foreign Exchange Outlook, produced monthly; FX Daily Snapshot and FX Weekly; and FX Focus, produced on an ad hoc basis. Mr. Halpenny travels extensively throughout the world meeting clients of MUFG.

Rebecca Harding  
**Independent Economist and Chief Executive Officer**  
Coriolis Technologies  
Dr. Rebecca Harding is an independent economist specialising in trade and trade finance and runs a TradeTech company, Coriolis Technologies, which provides Data as a Service to the trade finance sector. In this role she was nominated to the Women in FinTech powerlist in 2017. She is co-author of the acclaimed “The Weaponization of Trade: the Great Unbalancing of policy and economics.” She is advisor to the Council of the Society of Professional Economists and until February 2017 the Chief Economist of the British Bankers’ Association. She has held senior roles in business and academic institutions internationally. These include Founder and CEO of Delta Economics, CEO of Equant Analytics and as a Senior Fellow at London Business School.

Adam Hanke  
**Director, Head of Northern Europe FIs**  
NatWest  
Mr. Adam Hanke, as head of the Northern Europe region, has responsibility for the relationships held with NatWest by banks in the Nordics, Germany, Austria, Switzerland, Baltics, and the Netherlands, leading coverage of the transaction banking business in these geographies. He is responsible for deepening existing client relationships as well as identifying and developing new business across the cash management and trade finance product suite. With 10 years’ experience in commercial and investment banking, and a proven track record in relationship management and sales, Mr. Hanke has worked across a number of geographies and market sectors.

Carl Hasty  
**Deputy CEO**  
Smart Currency Business  
Mr. Carl Hasty is a co-founder of Smart Currency Business – a currency risk management firm based in Hammersmith, London. He is passionate about educating businesses about the nuances of foreign currency exposure and how best to protect their budgets, margins and profits. Over the past few years, Mr. Hasty has revolutionised the way people automate their risk management solutions, and he has pioneered Smart’s Budget, Risk, Solution approach. Mr. Hasty is not afraid to tell it how it is and is a vocal critic of the inefficient risk management services provided by some of the high street banks.

Michael Hogan  
**Conference Co-Chair**  
**Managing Director, Transaction Banking EMEA**  
MUFG  
Mr. Michael Hogan, with over 25 years of experience in banking and finance, leads the coverage of MUFG transaction banking business, specifically in sales across the EMEA region. Formerly with National Australia Bank, where he was head of trade for Asia and responsible for building and expanding NAB’s trade capabilities across the region. Before 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 team for both the group and wholesale bank.

Chris Jameson  
**Head of Financial Institutions Sales – EMEA**  
Bank of America Merrill Lynch  
Mr. Chris Jameson is head of Financial Institutions (FI) Sales for GTS EMEA. In this role, he leads the team responsible for selling the full breadth of GTS products to FI, Non-Bank Financial Institutions (NBFI) and Public Sector clients across the region, including cash management, working capital management and treasury services.
Mr. Jameson joined Bank of America Merrill Lynch in January 2011 and prior to his current role, he was most recently head of GTS Corporate Sales for Western Europe. He has also held a number of other roles in the sales team, including head of GTS Sales, CEEMEA ex-Russia.

Ron Karpovich
Global Head of eCommerce Solutions
J.P. Morgan

Mr. Ron Karpovich is an innovator in the payments space with 20 years of banking experience and a proven track record of creating valuable lines of business and revenue opportunities for both banks and merchants. With a particular focus on online and mobile technology, he is a specialist in Cross-Border Payments for corporate and institutional clients. Having rolled out electronic payment product offerings to over 50 countries worldwide, he has a wealth of specialist knowledge in both the regulatory and business requirements of most emerging markets.

Matt King
Vice President
Funding and Liquidity Management
Barclays

Mr. Matt King has worked in various Intraday Liquidity orientated roles within Financial Services over the last 8 years. Formerly an Army Officer he then began his second career with Morgan Stanley, both in London and New York, where he was a member of the Firm’s Network Management team focusing on managing Agent Bank and Market Infrastructure relationships and issue resolution, often in relation to credit and liquidity. Five years ago he then moved to Barclays where he led the IDL function globally within Treasury Operations and now holds the IDL remit within the EMEA Treasury Funding and Liquidity Team under Barclays International.

Charlotte Kissmeyer
Associate, Leveraged Finance (Investment Banking)
SEB

Ms. Charlotte Kissmeyer works as an associate within Leveraged Finance in SEB in Copenhagen. She works with structuring Leveraged Buy-Out transaction as well as other Private Equity related debt financing, including High Yield Bonds. Moreover, Ms. Kissmeyer works as client responsible for the portfolio companies, with focus on optimizing their working capital management, in close corporation with product specialists of Transaction Banking. She has previously held various sales and relationship positions within SEB’s Transaction Banking division within the Large Corporates segment, in both Stockholm and Copenhagen.

Anders la Cour
Co-Founder and CEO
Banking Circle

Mr. Anders la Cour used his experience in legal M&A and venture capital, and strong commercial acumen and entrepreneurial mind-set, to co-found Banking Circle (then, Saxo Payments) in 2013. In 2018 he was part of a $300 million management buy-out with the Swedish private equity firm EQT. Mr. la Cour was named Entrepreneur of the Year in the 2016 Emerging Payments Awards, Gamechanger of the Year in the ACQ5 2018 Global Awards and CEO of the year by business publication CEO Monthly, recognising his leadership in bringing to market the innovative Banking Circle solution to tackle the cost and time challenges of cross border payments. He was appointed to the Emerging Payments Association Advisory Board in 2016.

Jean-François Mazure
Managing Director, Head of Cash Clearing Services Bank Société Générale

Mr. Jean-François Mazure graduated from the ESCEM Tours and the University of Ottawa, joining Société Générale in 1993. He held various managerial positions in the French retail network, essentially on the SME and large corporate segments. In 2011, he was appointed Senior Banker on a portfolio of key agribusiness corporate clients, most of them belonging to the cooperative sector. In November 2015, he joined GTB division as co-Head of Cash Clearing Services, before being appointed Head of the same business line one year later.

Byron McKinney
Trade Finance Product Manager
Pelican

Mr. Byron McKinney is a seasoned manager with 15 years’ experience across the trade compliance and commodity trade sector with a successful history of leading digital transformation projects and new technology solutions. Mr. McKinney previously led the global trade compliance team at Accuity, building the business around the company’s European and North American dual-use goods application and also its real-time vessel tracking product. Prior to this Mr. McKinney spent a number of years at Thomson Reuters in the commodity trade division creating and designing digital products for the oil, gas and shipping markets in London, Geneva and Singapore.

Tal Mozes
Partner, Cyber Security
EY

Mr. Tal Mozes is a partner in the EY’s Cyber Security Centre for financial sectors, based in London, UK. Before that, Mr. Mozes was leading EY Americas Cyber Security Centre of Excellence, named Hacktics. Mr. Mozes has over eighteen years of experience in cyber security.
and information security fields, as well as experience in managing and training professional information security staff for the public and private sectors. Prior to leading Hacktics, he co-founded Hacktics Ltd in 2004 (Acquired by EY Americas); And Seeker Security (Acquired by Synopsys). Seeker was an IAST pioneer, the next generation of application security testing technology.

Lisa Robins
Global Head of Transaction Banking
Standard Chartered Bank

Ms. Lisa Robins is Global Head of Transaction Banking at Standard Chartered Bank and a member of Corporate and Institutional Banking Management Team based in Singapore. She is responsible for the bank's transaction banking activities including cash management, trade finance, and securities services. Ms. Robins’ international business career spans 38 years across Asia, Europe and the US with a subsidiary of Louis Dreyfus, J.P. Morgan and most recently, Deutsche Bank, where she was Head of Global Transaction Banking and Vice Chair of Corporate & Investment Bank for Asia Pacific. Prior to Deutsche Bank, Ms. Robins was based in Beijing overseeing J.P. Morgan's Treasury and Securities Services businesses.

Rodolphe Sahel
Managing Director, Group Treasury
Global Head of Liquidity Risk Management
Société Générale

Mr. Rodolphe Sahel is Managing Director at Société Générale, within Group Treasury, part of the Finance division. He is in charge specifically of Liquidity Risk Management globally for the Group. This role includes the ownership of liquidity risks as “First Line of Defence”, including in particular the stress testing framework. It also includes the oversight of Treasury functions across the Group when they are not part of the central treasury team, eg. for subsidiaries. Mr. Sahel has spearheaded the efforts since 2017 to upgrade the Société Générale approach of intraday liquidity risk management. He has had various roles at Société Générale. In particular was acting as the Global Chief Operating Officer for Fixed Income and Currencies activities until 2016.

Martin Sommer
Principal, Financial Services
Oliver Wyman

Mr. Martin Sommer is a Principal in Oliver Wyman’s Corporate and Institutional Banking practice. He has worked in depth with leading financial institutions, with a focus on strategy and innovation projects in Corporate and Transaction Banking and particularly within Trade and Supply Chain Finance. Mr. Sommer has a has also authored Supply Chain Finance: Riding The Waves, which discusses some of the latest developments in the Supply Chain Finance industry.

Guido Stroemer
Founding Partner
HQLAx

Mr. Guido Stroemer is a financial market veteran with over 25 years of professional work experience in a variety of trading, risk management and senior leadership positions. Prior to founding HQLAx, Mr. Stroemer was global head of repo trading at UBS. HQLAx is a financial technology innovation firm that specializes in delivering liquidity management and collateral management solutions for institutional clients in the global securities lending and repo markets.

David Sutter
Chief Strategy Officer
TradeIX

Mr. Dave Sutter is an experienced Fintech entrepreneur, expert in the area of distributed ledger technology and trade, and a veteran of the blockchain industry who helped pioneer the technology’s application in trade finance. Most recently, Mr. Sutter served as COO and co-founder of Fluent, an enterprise blockchain platform for global trade and supply chain finance. He has worked and consulted with many of the world’s leading financial institutions, technology providers, and corporations on designing and implementing distributed ledger-based solutions. Mr. Sutter has deep connections in both financial services and the blockchain industry, being one of the first people in the blockchain space to abstract away the core technology behind cryptocurrencies and begin applying the technology to mainstream financial services.

Bart Timmermans
Head of Global Transactional Banking UK
Santander UK

Mr. Bart Timmermans currently Head of Global Transactional Banking (GTB) Santander UK. Previously, he was Head of GTB in Continental Europe where within 3 years he created a fully equipped GTB team with a wide Trade and Cash management product offering for the at the time newly created 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 which he successfully realized within 4 years. Prior to joining Santander he had various leading roles in trade finance both in RBS and in ABN AMRO Bank where he became the global head commodity finance.

Ludovic Tran
Managing Director, Banking Practice Lead for France
Accenture

Mr. Ludovic Tran is a Managing Director at Accenture based in the Paris office. He is the lead of the New Banking Consulting practice covering Banking and Wealth with more than 100 consultants under
Mr. Tran has a strong industry expertise with almost 20 years of consultancy in the Financial Services. At the beginning of his career, he spent a couple of years in the startup development and incubation at the Business Launch Center of Andersen Consulting, and helped launch the first digitalization project of the French Finance Ministry with Impots.gouv.fr. Mr. Tran has invested most of his time advising banking industry leaders on their Digital Transformation and delivering critical projects for major banks such as Société Générale, Crédit Agricole, BNPP, HSBC and Santander.

Marcus Treacher  
Senior Vice President, Customer Success  
Ripple

Mr. Marcus Treacher is Senior Vice President, Customer Success at Ripple. Mr. Treacher has over 30 years of experience in transaction banking and payments technology, including 12 years in global leadership roles at HSBC. He served as a member of the Global Board of SWIFT from 2010 to 2016. Prior to joining Ripple Mr. Treacher was HSBC’s Global Head of Payments Innovation, applying emerging fintech to solve customer challenges in digital payments, trade and supply chain. Prior to HSBC, he held leadership positions at Citigroup and Accenture. Mr. Treacher also works with industry communities, organizations and governments to help shape new payment practices.

Alain Verschueren  
Head of Innovation and Digital Ledger Technology  
Trade Finance Competence Centre  
BNP Paribas

Mr. Alain Verschueren is Head of Innovation and Digital Ledger Technology, Trade Finance Competence Centre, BNP Paribas. In this capacity he coordinates the Innovation and Blockchain initiatives in the Trade Finance area and is part of the Blockchain Lab of BNP Paribas. He holds several roles in BAFT (Bankers Association for Finance and Trade) where he chairs the Innovation Council. Previously he held Sales Management functions in Correspondent and Transactions Banking within BNP Paribas and different management positions in the Financial Institutions, SME, Retail and Corporate market at Fortis and Generale Bank.

Gregory Vincent  
Head of FX Payments (EMEA)  
INTL FCStone

Mr. Gregory Vincent started working in the cross-border payments space in early 2001 before his team was acquired by INTL FCStone in 2004. Previously, Mr. Vincent had been working for a global banking institution. Initially working on and then running the Trading desk, Mr. Vincent is now responsible for the FX Payments business in the EMEA region and is primarily responsible for the team’s relationships with many of the world’s leading banks, who rely on INTL FCStone for FX payments in up to 140 currencies. This exposure has given Mr. Vincent a rare perspective on the requirements of both the banking sector and many of the world’s largest tech companies, with regards to their cross-border payments needs.

Michael Vrontamitis  
Head of Trade, Europe and Americas  
Standard Chartered Bank

Mr. Michael Vrontamitis is responsible for Standard Chartered Bank’s trade finance business with European and American headquartered companies as well as the business across sales, product, service and implementation in Europe and the Americas. He is a member of the BAFT Global Trade Industry Council and the ICC Banking Commission Advisory Board and World Trade Board. Mr. Vrontamitis co-chairs the ICC working group on the digitisation of trade finance. He previously chaired the SWIFT Offshore CNY Best Practice Working Group – Cash & Trade Group and in 2014 he was recognised by The Asset as The Renminbi Banker of the Year in the Industry Achievement Awards of the Triple A Treasury, Trade and Risk Management Awards.

Karin Walchshöfer  
Managing Director and Head, EMEA, Global FIG  
BMO Capital Markets

Ms. Karin Walchshöfer is Managing Director and Head, EMEA for the Global FIG Group at BMO Capital Markets, and is primarily responsible for overseeing the growth and management of the bank’s relationships with financial institutions in Europe, the Middle East and Africa. She is based in London, England, 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 Banking and Card Services units. Ms. Walchshöfer was appointed to represent BMO on the European Council of the Bankers Association for Finance and Trade (BAFT) in 2008. She also is a member of the BAFT Membership Committee.

Lyron Wahrmann  
Head of Digitization  
Surecomp

Mr. Lyron Wahrmann leads Surecomp’s digitization activities worldwide. In this role, Mr. Wahrmann is leading Surecomp’s disruptive innovation efforts in close cooperation with Surecomp’s account management, sales, marketing and delivery teams. Outside of his work at Surecomp, Mr. Wahrmann lectures on the subject of FinTech at NYU and at the Interdisciplinary Center in Herzliya. Prior to joining Surecomp, he established and headed Citibank’s Technology Innovation Center in Israel. Before joining Citigroup, Mr. Wahrmann was R&D director at SuperDerivatives (Sold to NYSE:ICE).
Christian Westerhaus  
Head of Payments and Infrastructure, CIB  
Deutsche Bank AG

Mr. Christian Westerhaus has held a number of senior roles over the past 15 years in Deutsche Bank GTB Product Management including Global Head of Clearing Products, Head of Strategy and Infrastructure, Co-head of GTB Client Products and Head of Payments Product Management. Prior to 2003, Mr. Westerhaus worked for HypoVereinsbank in Munich and Bundesverband deutscher Banken in Colgone / Berlin. Mr. Westerhaus has been an active member of various global and European industry committees. At present, he is a Board member of SWIFT and a member of the ECB AMI-Pay group. He has been a Board Member of EBA Clearing Paris from 2003 to November 2018.

Douglas Ziurys  
Senior Vice President, Europe  
FImetrix

Mr. Douglas Ziurys is a Partner in the firm, serves as Senior Vice President for Europe and has been with the company since 1994. His focus is on sales, marketing and product development of market research services for international banks in the areas of competitive positioning/performance measurement, as well as managing the European financial institutions client base. His prior experience includes thirteen years of international banking, primarily in sales, marketing and product development positions in transactional banking services at JP Morgan in Frankfurt and at Philadelphia National Bank in Hamburg. He is regularly engaged as a moderator/speaker at industry and client conferences.

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Save the Date on *Upcoming 2019 BAFT Conferences and Workshops

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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
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Chairman, UAE Banking Federation

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