INNOVATION DAY 2017

OCTOBER 6TH 2017
Venue: Industriens Hus / Confederation of Danish Industry
We are well underway in the technology-fused transformation of the financial services industry.

While change is happening, the future becomes uncertain and hard to predict. This calls for leaders who have an experiential understanding of what it takes to sense, respond and learn on the fly. The transformation is therefore not only about technology, but just as much about people.

Copenhagen FinTech is at its core an experimental organization that is building an open innovation ecosystem. We want to lead, engage, pivot, develop, make decisions, act and innovate continuously. For the benefit of society in general, creating growth, develop talent and help build the companies of tomorrow. We engage with startups, corporates, universities, regulators, technology companies, advisors and all others with an interest of creating a strong Danish financial services industry that is competitive in the global arena.

This year, we have tried to encompass all the major industry trends in the five sessions. It is both bold and ambitious, and we hope that in doing so, we can live up to the goal of providing you with crucial insights into the future of fintech.

Welcome to the Copenhagen Fintech Innovation Day 2017.
PROGRAM

08.00  Arrival, breakfast & showcase

08.35  Welcome to Copenhagen FinTech Innovation Day 2017
        Keynote Speakers:
        Bjarne Winge, CEO, The Employment and Integration Administration for the
        City of Copenhagen
        Adam Lebech, Director, ICT policy, The Confederation of Danish Industry
        Thomas Krogh Jensen, CEO, Copenhagen FinTech
        Brian Mikkelsen, Minister for Industry, Business and Financial Affairs

09.10  SESSION 1: Future of Banking

10.00  Break

10.20  SESSION 2: Corporate Startup Collaboration

11.15  Copenhagen FinTech Innovation Award 2017
        powered by Signicat: Award ceremony

11.30  Lunch & showcase

12.30  SESSION 3: Future of Regulations & PSD2

13.10  SESSION 4: Sustainability in finance

14.00  Break

14.20  Copenhagen FinTech Impact Startup Award 2017
        powered by Danske Bank: 3 pitches

14.40  SESSION 5: Asian Fintech Movements

15.05  ROUND UP: Impact Startup Award 2017 ceremony

15.15  Drinks, snacks & network
SESSION 1: FUTURE OF BANKING
The fintech ecosystem is constantly changing and it is changing at an increasing speed. What is the future of banking? Who will rule? Traditional banks, BigTech or FinTech? How will Open Banking and PSD2 affect the current environment? Are we moving from a product vs. product industry towards an ecosystem vs. ecosystem industry? How can we - in Denmark and the Nordics - increase our influence on a global scale, and what is our value proposition? These are some of the questions we will seek to shed light upon in session 1.

Keynote Speaker: Ewan MacLeod (Nordea)
Panelists: Ewan MacLeod (Nordea), Lasse Meholm (DNB), Varun Mittal (EY), Simon Haldrup (MobileLife), Thomas Bering (Google)

SESSION 2: CORPORATE STARTUP COLLABORATION
Innovation is the key to success in the financial sector of tomorrow. To achieve high levels of innovation two very different worlds need to come together: fintech startups and the finance corporates.

On one hand fintech startups have the entrepreneurial drive and the passion to change the world with new technology. But they lack reputation, access to clients and the resources to deal with complex regulation. Financial corporates have resources, knowledge and distribution channels, but their history and corporate DNA makes it hard for them to cope with radical innovations.

On the face of it the solution is easy: Startups and Corporates need to collaborate to make new fintech innovations fly. But in reality, is it really that straightforward? How do we cope with reality and make the needed collaboration happen?

1st keynote Speaker: Nektarios Liolios (Startupbootcamp)
2nd keynote Speaker: Dea Markova (Innovate Finance)
Panelists: Nektarios Liolios (Startupbootcamp), Ole Madsen (Spar Nord), Klavs Hjort (Danske Bank), Mark Højgaard (Coinify), Morten Dahlgaard (AAU)
SESSION 3: FUTURE OF REGULATIONS & PSD2

The Danish FSA launched their FT Lab initiative which includes, among other things, a regulatory sandbox. Denmark isn’t the only country having a discussion in terms of this though. So, what do we really mean when talking about -sandboxes? How are they useful and how can we optimize them? The FSA’s need to find a balance between maintaining stability and making space for fintech innovations. Another important issue is whether the FSA’s are thinking globally or nationally in terms of sandboxes.

We will look into how far the different regulatory bodies in the Nordics should and could go to support fintech innovations and explore how other regulatory bodies work with sandboxes.

Keynote Speaker: Thomas Brenøe (Danish FSA)
Panelists: Thomas Brenøe (Danish FSA), Stig Johansson (Swedish FSA), Hanna Heiskanen (Finnish FSA), Ken Villum Klausen (Lunar Way), Hans Christian Bjørne (The Factory)

SESSION 4: SUSTAINABILITY IN FINANCE

Emerging fintech solutions promise to redefine everyday banking. It is argued that fintech solutions can provide banking services to two billion “unbanked” adults and contribute to the eradication of extreme poverty by 2030. But can fintech also save the planet? There are now a growing number of sustainable applications within fintech: tokenization of renewable energy on blockchain, sustainable pensions, sustainability provenance, and disaster forecasting and relief coordination. At this session, we will discuss the opportunities for fintech solutions within sustainability and how fintech solutions can provide a solution for environmental problems and become a significant contributor to making a better and more sustainable world.

1st keynote Speaker: Kirsten Brosbøl (The Danish Parliament)
2nd keynote Speaker: Cecilia Repinski (Stockholm Green Digital Finance)
Panelists: Kirsten Brosbøl (The Danish Parliament), Cecilia Repinski (Stockholm Green Digital Finance), Deanna MacDonald (BLOC), Lars Christian Ohnemus (CBS)

SESSION 5: ASIAN FINTECH MOVEMENTS

Asia received a total of US$14.8bn in fintech investments last year. When it comes to the adopting the newest, digital methods for managing their personal finances, Chinese and Indian consumers are way ahead of the rest of the world, and Singapore continues to position itself as a clear leader in the Asian region. In this session we will look into why Asia such a hot topic. The ambition and possibilities in Singapore are significant. But how is it worthwhile looking into the Asian market as a European startup? We will get into the biggest market opportunities in Singapore and Asia, including market maturity, bank collaboration, regulatory environment and much more. Asia is a very large continent, which is why you cannot simply generalize in terms of how to enter an Asian market.

Keynote Speaker: Varun Mittal (EY)
MODERATOR: CHRISTOPHER SIER
Chair FCA IDWG, Fintech Envoy for the Northern Powerhouse, Visiting Professor at University of Leeds & Professor of Practice at Newcastle University Business School

Dr. Christopher Sier is Chair of the recently constituted UK Financial Conduct Authority panel investigating costs, fees and transparency in institutional investment, and is Fintech Envoy for the North for the UK Treasury. He is MD of FiNexus, a knowledge-transfer and research organization that builds and operates innovation ecosystems (FiNexus Labs) across Europe and advises stakeholders, including the UK Government, on innovation and fintech. He is currently building a market utility for the pensions industry to capture and check cost data. He is a Visiting Professor at the University of Leeds and Professor of Practice at Newcastle University Business School.

BJARNE WINGE
CEO, The Employment and Integration Administration for the City of Copenhagen

Bjarne Winge is CEO of The Employment and Integration Administration for the City of Copenhagen and has been since 2016. The City of Copenhagen is one of the founding partners behind Copenhagen FinTech and Bjarne represents the municipality in the board of Copenhagen FinTech. Before becoming CEO of The Employment and Integration Administration, Bjarne was director of the Finance Administration in the City of Copenhagen since 2001.

THOMAS KROGH JENSEN
CEO, Copenhagen FinTech

Thomas Krogh Jensen shares the vision of creating a Danish growth adventure within fintech. As CEO of Copenhagen FinTech he wants to position Copenhagen as one of the leading FinTech Hubs in the global financial services industry by supporting and catalyzing the next era of technology-led corporate and start-up innovators.

ADAM LEBECH
Director, ICT policy, The Confederation of Danish Industry

Adam Lebech is director of the industry association for IT, Telecoms, Electronics, and Communications companies within the Confederation of Danish Industries. Previously Adam worked as head of division in several Danish ministries, where he has been responsible for IT and Telecom Strategy, International Coordination, Public Modernization etc.
BRIAN MIKKELSEN
Minister for Industry, Business and Financial Affairs

Brian Mikkelsen is Denmark’s Minister for Industry, Business and Financial Affairs, and a member of the Conservative People’s Party of Denmark. Mikkelsen has previously served as a Member of Parliament, as Minister for Culture from 2001–2008, as Minister of Justice from 2008–2010 and as Minister for Economic and Business Affairs from 2010–2011.

EWAN MACLEOD
Chief Digital Officer, Nordea Bank

Ewan MacLeod is a seasoned corporate entrepreneur with a proven track record. After finishing University, Ewan went on to bring his entrepreneurial experience to enterprises such as Nationwide Building Society, the Royal Bank of Scotland, Reed Exhibitions and First Data. He has deep experience delivering transformational change projects and programmes within large enterprises, particularly digital channels.

LASSE MEHOLM
IT Business Partner – Digitization, DNB Wealth Management & DNB Liv – ITOP/DAB

Lasse Meholm has been working with IT Strategy, Risk Management and Financial Portfolios when he worked for PwC. He started two successful software companies and sold them after 10 years of developing and growth. Lasse currently holds a position in DNB as a business partner for digitalization with a focus on wealth management and digital transformation.

VARUN MITTAL
Group Head of Partnerships & Marketing, helloPay. ASEAN FinTech Lead, EY. Partner, Singapore Fintech Association

Varun Mittal holds an MBA Degree from National University of Singapore. He has received recognition from Google, Oracle, GE and Hewlett Packard for his contribution towards open source software and research projects. He loves to work with startups and is advisor to ventures in the domains of fintech, fashion and lifestyle.

SIMON HALDRUP
Executive Vice President, Danske Bank – MobileLife

Since joining Danske Bank in 2005, Simon Haldrup has had several leading positions in IT, Finance and Risk. In 2014, he established the innovation hub MobileLife, set up to challenge status quo in banking. In MobileLife’s three-year long journey, Simon has grown the team from 1 to 150 members, and together they have managed to bring four new products to market that re-engineer standard operating models and offerings, as well as they have played a key role for the bank in establishing more innovative and agile ways of working.
THOMAS BERING
Head of Performance, Google Nordics

Thomas Bering works as an internal and external consultant on digital marketing implementation and strategy for large Nordic advertisers. Thomas works to make companies understand that marketing is more than telling people about your business. It’s also about business. It’s about understanding how to measure and value correctly without reneging on creative ideas.

NEKTARIOΣ LIOLIOS
Co-Founder & CEO of Startupbootcamp FinTech, Co-Founder of Rainmaking Innovation

Nektarios Liolios has over eleven years’ experience in the banking and financial sector. While working for SWIFT’s Innotribe he facilitated interactions between startups and financial institutions. Nektarios continues this today, leading Startupbootcamp FinTech & InsurTech.

DEA MARKOVA
Head of Programs, Innovate Finance

Dea Markova is Head of Programs for Innovate Finance, the independent membership association that represents UK’s global FinTech community. Dea leads on strategic ecosystem programs including Innovate Finance’s Industry Sandbox Consultation and member sandboxes, Startup Scaling Program and adoption of emerging technologies in FinTech. Dea’s background is in banking, insurance and capital markets regulation. Prior to Innovate Finance, Dea was part of the Deloitte Centre for Regulatory Strategy and Morningstar Investment Management. Outside financial services, Dea has experience in financial journalism and political speech writing. She is a London Startup Weekend organizer and an international debate coach.

OLE MADSEN
Senior Vice President, Spar Nord – Communication & Business Development

Ole Madsen spent his entire career in banking and joined Spar Nord in 2005. Some of his areas of responsibility include Strategy Development and M&A, Business Development & Digital Innovation, Corporate Communication and Corporate Governance. Besides being SVP at Spar Nord, he works on various strategic projects in the banking sector in fora such as Copenhagen FinTech, Bolighed.dk, the Danish Bankers Association etc.
KLAVS HJORT
Senior Vice President, Danske Bank – Business Innovation

Klavs Hjort helps Business Banking in Danske Bank across the Nordics to develop innovative solutions that create value to Danske Bank’s customers. In doing so he pays special attention to the small growth companies that is important for the Nordic economy and is eager to help them being able to scale with speed.

MARK HØJGAARD
CEO & Co-Founder, Coinify

Mark Højgaard is an innovative corporate entrepreneur with abilities to build and create profitable businesses and projects within the payments technology space. He has more than 16 years of experience holding managerial positions at global companies in the online, mobile and card payments industries. Besides his current CEO position, Mark is a business partner and co-founder of several innovative payments companies such as Bancore and Huuray. Mark’s advisory, mentorship and community involvements include: Forbes Finance Council, Nordic Tech Advocate, Ascension, Mintebi, Accelerace and Danish tech startups #cphftw.

MORTEN DAHLGAARD
Acting director of innovation, Aalborg University (AAU)

Morten Dahlgaard is acting Director of Innovation at Aalborg University and a board member at Venture Cup. He is responsible for building Aalborg University’s incubator program, including physical space, mentoring and relations to the surrounding eco-system. He has great experience and knowledge within developing the framework for university-based startups and a great understanding of how to implement corporates within this field, bringing value to everyone in the eco-system.

THOMAS BRENØE
Deputy Director General, The Danish Financial Supervisory Authority (FSA)

Thomas Brenøe was appointed deputy director general for the Danish FSA (Finanstilsynet). He previously worked as head of section for the Danish FSA and chief legal officer at BankInvest and as a lawyer at Bech-Bruun. He also holds an MBA from Cambridge University.

STIG JOHANSSON
Market Conduct Supervisor, Finansinspektionen – The Swedish Financial Supervisory Authority (FSA)

Stig Johansson is head of fintech for the Swedish FSA. He has a focus on fintech services, and consumer protection. Furthermore, Stig is the project manager for industry mapping of fintech based on assignment from the Swedish Government to FI.
HANNA HEISKANEN
Senior Digital Specialist, Finanssivalvonta – The Finnish Financial Supervisory Authority (FSA)

One of the strategic objectives of the Fin-FSA is to foster an innovation-friendly climate in the financial sector. Hanna Heiskanen’s job is to find and create means to achieve this objective. She is leading Fin-FSA’s projects in fintech and digitalization. She is also the coordinator of Fin-FSA’s Innovation helpdesk. She holds master’s degrees in law and in engineering sciences. Before joining the Fin-FSA, she worked 13 years in the telecom sector with innovations, emerging technologies and public policy.

KEN VILLUM KLAUSEN
Founder & CEO, Lunar Way

Ken Villum Klausen is the founder and CEO of Lunar Way. Lunar Way is digital banking for the millennial generation. Ken believes in banking that is easy, personal and driven by mobile technology. He thinks that banking should be about having a digital extension of the lives we live individually in order to manage our finances in an open, friendly and collaborative way.

HANS CHRISTIAN BJØRNE
Partner & Program Director, TheFactory Accelerator (NO)

Hans Christian Bjørne is a Nordic entrepreneur and angel investor with a passion for helping startups, and facilitating corporate-startup collaboration and innovation. A true connector and catalyst for collaboration in the Norwegian and Nordic startup landscape. Currently Partner & Program Director at TheFactory’s accelerator programs FintechFactory and InsurtechFactory in Oslo, Norway.

KIRSTEN BROSBØL
Member of the Danish Parliament, The Social Democratic Party

As a member of the Danish Parliament Kirsten Brosbøl gained an in-depth knowledge in the field of environment and sustainability, climate, energy, education and research, development and foreign policy and gender equality. The UN Global Goals has been one of her favorite agendas. Her trademark is to create change for a sustainable future as she sees sustainability as an opportunity that neither business nor society cannot afford to miss out on.

CECILIA REPINSKI
Executive Director, Stockholm Green Digital Finance

Cecilia Repinski has worked with sustainable finance for the past 12 years. As of June 2017, Cecilia is the Executive Director of a brand-new Stockholm based center on Green Digital Finance based at the Stockholm Fintech Hub. Cecilia also sits on the SweSIF Board and is part of the Swedish Government Inquiry on Green Bonds. She is the founder of Gaia Values Foundation that works to demonstrate the value of nature to financial institutions.
DEANNA MACDONALD
Co-founder & CEO, BLOC

Deanna MacDonald is an entrepreneur, civic technologist and technology communicator. With over a decade of industry experience in developing and applying technology and mobilizing industries towards change, she has worked with smart energy grids, medical technology, biotechnology, artificial intelligence and blockchain. As an advocate of open-source technology and governance, Deanna was an early adapter of blockchain technology and regularly holds educational talks and developer workshops.

LARS CHRISTIAN OHNEMUS
Nordic Director, CBS Center Corporate Governance

Lars Christian Ohnemus is a seasoned executive with experience from both the academic world and international board work/executive positions. Lars has a wide and profound network among Danish, Nordic and Central European business executives which is of essence when building up contacts for potential research areas and research funding channels for INT/CCG. Lars has nearly for a decade been directly or indirectly involved in teaching activities at CBS and Baltic Management Institute (BMI) and has a Ph.D. which was successfully defended at INT in March 2010.
Besides Kirsten Brosbøl (The Danish Parliament), Varun Mittal (EY), and Lars Christian Ohnemus (CBS), we are delighted to have these two gentlemen in the judging panel:

**NICOLAI ZARGANIS**

Director, UFM – Research & Innovation Policy

Nicolai Zarganis has a combined political, commercial and technological profile after having worked for the last 18 years with policy as well as business development. Specifically, he has acquired knowledge and management experience within the fields of energy, climate change policy and innovation. In the last 8 years Nicolai has focused on innovation with special attention to commercialization of renewable energy technologies. He has worked nationally as well as internationally with policy development as well as project funding for new innovative projects.

**GERT SYLVEST**

Co-Founder & CTO, Tradeshift

Gert Sylvest is VP Platform & Technology and co-founder at Tradeshift, drawing upon years of technical experience to ensure the platform itself is right at the cutting edge of what’s possible in the areas that will be most important to users in the near and long term. Having spent time in consulting roles at Accenture and Avanade, Gert met his co-founders while leading the technical implementation of the EasyTrade project for the Danish National IT and Telecom Agency. His technical philosophy revolves around the democratic principles that drive the internet itself – free, easy, open.
SHOWCASING

**Metoa** – Helps people make a difference while their savings grow on a digital investment platform.

**Calcabis** – Danish reg-tech company, which focuses on process optimization and documentation within KYC, AML, and Risk Management.

**LETreguler ApS** – A more simple, faster and user-friendly way to read the financial rules.

**Sseguku Microfinance** – A micro-finance startup that provides micro loans to small entrepreneurs in Africa, primarily Uganda.

**goBundle** – The future Peer-to-Peer insurance platform with which they intend to fight moral hazard with the aid of modern solidarity.

**Yourpay** – Scandinavia’s only comprehensive supplier of optimized cross-device payment solutions.

**Monopay ApS** – Online payment system: From webshop basket to completed order in only 3 seconds.

**KACHING** – Kaching is an easy to use mobile platform, which is designed to make retailers more efficient and profitable.

**Finansa ApS** – Data-intelligent optimization tool for private and businesses.

**Cygnetise** – Authorised signatory management on the blockchain.

**Scandin-Africa Group ApS** – Facilitating business relations between Scandinavian based companies and their counterparts in West and Central Africa.

**Rainmaking Innovation** – A collective of serial entrepreneurs. Bringing startups and corporates together to build and scale new business. Daniel Espeland, the Hackathon Lead, will be present.

**NORD.investments A/S** – Helps investors by providing automated and algorithm-based portfolio and wealth management advice.

**FarPay ApS** – Integrates directly with your accounting system, and makes it easy for your customers to pay invoices with all available payment solutions.

**Omnium Improvement ApS** – Experienced professionals dedicated to making sure to get the most value from your investments in IT and Digitalization.
Erhvervsstyrelsens “Fintech Open Data Challenge” – A challenge seeking fintech solutions using some of the many open public data, which are freely available on platforms as Open Data DK and Virk Data. The winner at each category wins DKK 100.000! The categories are: FinTech, InsurTech, and Banking.

Lendino – A marketplace for loans where private and professional investors can borrow directly to creditworthy companies.

Subaio – Formerly Subhub: gives you an overview of your subscriptions. Monitor your subscriptions, save money, get happier.

Danske Bank – Consulting as well as financial banking and mortgage products for both private and business.

Signicat – A Digital Identity Service Provider (DISP) providing electronic identity and electronic signature solutions in Europe. They deliver online trust based services to the public and private sector globally.
AWARDS & NOMINEES

Copenhagen FinTech every year hands out awards celebrate the innovative initiatives within the overall Danish fintech ecosystem. This year we will hand out two awards: one for the best innovative initiative and another for the best impact startup within the 17 UN Global Goals. So, who will conquer the awards of this year?

COPENHAGEN FINTECH INNOVATION AWARD 2017

The independent highly qualified judging panel is looking for the most innovative action within the overall Danish fintech ecosystem. This can be a new fintech solution, product or service within existing fintech companies – but it can also be new partnerships, platforms or creative actions taken by individual organization or different organizations in collaborations.

The Copenhagen FinTech Innovation Award 2017 is published in collaborations with Signicat. Signicat is a Digital Identity Service Provider (DISP) and is dedicated to innovate in the areas of electronic identity and signatures, and to offer customers solutions that enable them to offer their products and services in new and innovative ways.

COPENHAGEN FINTECH IMPACT STARTUP AWARD 2017

At Copenhagen FinTech we believe that new innovative fintech solutions can become a significant contribution to creating a better and more sustainable world. This year we therefor want to honor a fintech startup which product & mission with the best possibilities to change the world according to the 17 UN global goals from 2015.

The Copenhagen FinTech Impact Startup Award 2017 is published in collaborations with Danske Bank. A Nordic universal bank with strong local roots and bridges to the rest of the world. For more than 145 years, they have helped people and businesses in the Nordics realize their ambitions. Danske Bank have been working to reduce their negative impact on the environment for many years.
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