



**KEEFE, BRUYETTE & WOODS**  
*A Stifel Company*

# **Innovation in Finance**

Virtual Conference | 1<sup>st</sup> & 2<sup>nd</sup> December 2020

## **Index of Companies**

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Tuesday, December 1, 2020	
10.30 – 10.50 GMT	<b>Welcome Remarks – Innovation in Finance – The KBW FIG Lab</b> <i>Erick Davis, Head of European Equities KBW &amp; George Karamanos, Co-Director, KBW FIG LAB &amp; Co-Head of Sales, KBW</i>
11.00 – 11.50 GMT	<b>Back Office Digitalisation</b> <i>Moderator: Ben Robinson, Aperture Panelists: Temenos &amp; Vodeno</i>
12.00 – 12.50 GMT	<b>Banking as a Service</b> <i>Moderator: Andy Stimpson, Head of European Banks Research, KBW Panelists: Bankmobile, Cross River Bank &amp; Solarisbank</i>
13.00 – 13.50 GMT	<b>Emerging Payments Trends</b> <i>Moderator: Sanjay Sakhrani, Managing Director, KBW Panelists: EML Payments, Sumup &amp; Vyne</i>
14.00 – 14.50 GMT	<b>B2B Payments - Opportunities &amp; the Landscape</b> <i>Moderator: Sanjay Sakhrani, Managing Director, KBW Panelists: Edenred, Mineraltree &amp; Tipalti</i>
15.00 – 15.50 GMT	<b>Crypto 2.0 – The Next Generation</b> <i>Moderator: Ben Tompkins, Managing Director, Stifel Panelists: Bitpanda, Celsius Network, Ledger &amp; Silvergate</i>
16.00 – 16.50 GMT	<b>B2B Payments – Where Are We Headed?</b> <i>Moderator: Sanjay Sakhrani, Managing Director, KBW Panelists: Billtrust &amp; Finexio</i>
17.00 – 17.50 GMT	<b>PoS Finance</b> <i>Moderator: Sanjay Sakhrani, Managing Director, KBW Panelists: Chargeafter.com, LayBuy &amp; Zip</i>
18.00 – 18.50 GMT	<b>Digital Wealth</b> <i>Moderator: Rob Lee, Managing Director, KBW Panelists: Franklin Resources, Inc. (BEN), Investcloud, Legal &amp; General (LGEN.LN) &amp; PensionBee</i>

\*NOTE all times are listed in UK TIME Zone (GMT)

\*\* All panels will run for 50 minutes with a 10-minute break



Wednesday, December 2, 2020	
10.00 – 10.15 GMT	<b>Welcome Remarks &amp; Insurtech Update</b> <i>Will Hawkins, Director of Research - Europe, KBW</i>
10.20 – 10.50 GMT	<b>Capitalising on the Credit Cycle</b> <i>Moderator: Hugo Cruz, Director, KBW</i> <i>Lee Rochford, Group CEO &amp; Matt Hotson, Group CFO, Arrow Global</i>
11.00 – 11.50 GMT	<b>UK Fintech – What Happens Next?</b> <i>Moderator: Andrew Stimpson, Head of European Banks Research, KBW</i> <i>Philippa Martinelli, Advisor, FinTech Specialist, Department of International Trade</i>
12.00 – 12.50 GMT	<b>Bank of England</b> <i>Moderator: Ed Firth, Managing Director, KBW</i> <i>Tom Mutton, Director of FinTech</i>
13.00 – 13.50 GMT	<b>Litigation Finance</b> <i>Moderator: Gareth Hunt, KBW</i> <i>Panelists: Mischon de Reya, Omni Bridgeway &amp; TRGP Capital</i>
14.00 – 14.50 GMT	<b>SME Lending</b> <i>Moderator: Andrew Stimpson, Head of European Banks Research, KBW</i> <i>Panelists: Creditsshelf AG, Liberis &amp; Trade Ledger</i>
15.00 – 15.50 GMT	<b>Raising Funds in The Time of COVID-19</b> <i>Moderator: Ben Tompkins, Managing Director, Stifel</i> <i>Panelists: Form3, Modulr &amp; Thought Machine</i>
16.00 – 16.50 GMT	<b>Neobanks</b> <i>Moderator: Ed Firth/Freddie Sleiffer, KBW</i> <i>Panelists: Lunar &amp; Starling Bank</i>
17.00 – 17.50 GMT	<b>Neobanks</b> <i>Moderator: Hari Sivakumaran, Vice President, KBW</i> <i>Panelists: Myinvestor, SEBx &amp; Varo</i>

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Company / Institution	Ownership	Description	Confirmed speaker
	n/a	The internet isn't really about technology. It's about business models and routes to customers. Digitization has flipped the industrial age equation. What was scarce in the industrial age was supply; what is scarce in the digital age is demand (attention). At aperture, we help business to acquire the customers and design and scale the digital era business models to capture the full potential of their cutting-edge technology and IP.	Ben Robinson, co-founder
	ARW:LN	Arrow is a leading European investor and asset manager in the non-performing and non-core assets sector. Arrow is evolving their model by developing a discretionary Fund Management business in order to capitalise on market opportunities.	Lee Rochford, CEO and Matt Hotson, CFO
	n/a	The UK's Central Bank.	Tom Mutton, Director of FinTech
	Megalith Financial Acquisition Corp (Special Purpose Acquisition Corp – NYSE: MFAC)	Established in 2015, BankMobile is a division of Customers Bank and among the largest and fastest-growing mobile-first banking platforms in the U.S., offering checking and savings accounts, personal loans and credit cards. BankMobile, named the "Most Innovative Bank" by LendIt Fintech in 2019, provides an alternative banking experience to the traditional model. It is focused on technology, innovation, easy-to-use products and education with the mission of being "customer-obsessed" and creating "customers for life." BankMobile employs a disruptive, multi-partner distribution model, known as "Banking-as-a-Service" (Baas), that enables the company to acquire customers at higher volumes and substantially lower expense than traditional banks. Its efficient operating model enables it to provide low-cost banking services to low/middle-income Americans who have been left behind by the high-fee model of "traditional" banks.	Luvleen Sidhu, Co-Founder & CEO
	Billtrust has announced merger with a SPAC called South Mountain Merger Corp to go public. Per the S-4, the private ownership post the business combination will include Bain Capital Ventures, Riverwood Capital, and w Capital Partners.	Billtrust digitally transforms accounts receivable and B2B payments processes. Our SaaS platform achieves this by enabling automated order capture, credit decisioning and monitoring, invoice delivery, payments and remittance capture, cash application and collections. In addition to the platform, we have a dedicated team helping companies achieve their objectives. Billtrust's eSolutions customer success team has helped thousands of companies move from paper invoice presentment to electronic, and now from paper check to electronic payments. Our solutions are deeply integrated into the banking and AP ecosystems with Billtrust's Business Payments Network (BPN) which allows suppliers to fully automate invoices into AP portals, and receive digital payments and remittance data without human intervention to apply the cash.	Flint Lane, Founder and CEO
	Private investors including: Valar Ventures (Peter Thiel) Speedinvest and UNIQA Ventures	Bitpanda is a leading European neobroker on a mission to democratize the complex world of investing. Founded in 2014 by Eric Demuth, Paul Klanschek and Christian Trummer, the company is a firm believer in transparency and making it as easy as possible for everyone to start investing. Bitpanda removes complicated financial barriers by harnessing the innovative power of digitised assets and blockchain technology. With low fees, 24/7 trading and real-time settlement, Bitpanda empowers users to shape their financial futures - on their own terms.	Lukas Enzersdorfer-Konrad, COO



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	Private investors including: Alpha Sigma Capital and BnkToTheFuture	Celsius, the primary “Non-Bank Financial Company” (NBFC) of the growing digital asset ecosystem, was founded in 2018 with the mission to put unparalleled economic freedom in the hands of the people. The operating model is simple; up to 80% of revenue earned from user assets is returned back to the users in the form of weekly compounding rewards	S. Daniel Leon, President & COO
	Private investors including: MUFG Innovation, Plug & Play, Propel Ventures, Synchrony Financial/Ventures, Visa	ChargeAfter is a global, market-leading Point of Sale Consumer Financing gateway that connects merchants and lenders to offer consumers with approved and personalized consumer financing offers from multiple lenders while approving 85% of applications.	Meidad Sharon, Founder & CEO
	Public (FRA: CSQ)	creditshelf is the leading credit platform for digital SME finance in Germany. Founded in 2014 and headquartered in Frankfurt am Main, the company arranges bank-independent, flexible financing solutions via a constantly growing network. creditshelf combines complementary needs: While SME entrepreneurs can easily access attractive financing alternatives, institutional investors can invest directly in German SMEs and partners can support their clients as innovative providers of new credit solutions. The core of creditshelf’s business model are a unique, data-driven risk analysis and unbureaucratic, fast and digital processes. Thereby, creditshelf covers the entire value chain: its platform is used to select suitable credit projects, analyze the creditworthiness of potential borrowers, and provide credit scoring as well as risk-adequate pricing. For these services creditshelf receives fees from both borrowers and investors. creditshelf has been listed in the Prime Standard Segment of the Frankfurt Stock Exchange since 2018. The experts in the creditshelf team offer many years of experience in SME financing and are trusted partners and visionaries for the entrepreneurship of tomorrow.	Fabian Brüggemann, CFO
	Private Investors including: Shefa, CreditEase, KKR, LionTree, Andreessen Horowitz, Battery Ventures, Ribbit Capital, Exigent	Cross River is a fast-growing financial services organization that merges the forward-thinking offerings of a technology company with the established expertise of a bank. Since its founding in 2008, Cross River has developed strategic partnerships with leading technology companies, marketplace lenders and payment providers, while maintaining a strong focus on regulatory compliance and consumer protection. Cross River provides a highly secure, API-based banking platform and comprehensive suite of products encompassing lending, payments, risk management and Banking-as-a-Service (BaaS) offerings to deliver responsible financial solutions that empower businesses and consumers anytime, anywhere. Cross River is a New Jersey state-chartered FDIC insured bank. For more information, please visit Cross River’s website at <a href="http://www.crossriver.com">www.crossriver.com</a> or on Twitter @crossriverbank.	Hillel Olivestone, Chief of Staff
 Department for International Trade	n/a	The Department for International Trade is a United Kingdom government department responsible for striking and extending trade agreements between the United Kingdom and non EU states, as well as for encouraging foreign investment and export trade.	Philippa Martinelli, Advisor, FinTech Specialist



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	Public (PAR: EDEN)	Edenred is a leading services and payments platform and the everyday companion for people at work, connecting 50 million employees and 2 million partner merchants in 46 countries via more than 850,000 corporate clients. Edenred offers specific-purpose payment solutions for food (meal vouchers), fleet and mobility (fuel cards, commuter vouchers), incentives (gift vouchers, employee engagement platforms) and corporate payments (virtual cards). Edenred operates in the B2B payments market in the US via its subsidiary Corporate Spending Innovations (CSI). Edenred's 10,000 employees are committed to making the world of work a connected ecosystem that is safer, more efficient and more user-friendly every day. In 2019, thanks to its global technology assets, the Group managed €31 billion in business volume, primarily carried out via mobile applications, online platforms and cards.	David Disque, Corporate Spending Innovations President
 <small>Money in Motion</small>	Public (ASX: EML)	At EML we develop tailored payment solutions for brands and their customers to make lives simpler. Through next-generation technology, our portfolio of payment solutions offers innovative options for disbursement payouts, gifts, incentives and rewards. We're proud to power many of the world's top brands and process over \$18 billion in GDV each year across 28 countries in Australia, EMEA and North America. Our payment solutions in 25 currencies are safe and secure, easy and flexible, providing customers with their money in real-time. We know payments are complex, that's why we've made the process simple, smart and straightforward, for everyone.	Nikki Evans, European CEO/COO
	private investors include Medalist Partners, Alpine Meridian, Florida Funders, Stormbreaker, James Heistand, Loeb.NYC, Coelius Capital, and Mobile Financial Partners.	Finexio simplifies accounts payable (AP) payments by eliminating all friction in supplier payments, leveraging proprietary analytics and automation to drive maximum supplier electronic payments acceptance. The Finexio intelligent B2B payment network identifies, delivers, and supports multiple payment methods, generating financial benefit for AP departments while offering complete transparency and control. Finexio provides the only AP Payments as a Service API in the United States that has become the leading integration method for AP and Procurement Software suites seeking to offer B2B payments and supply chain finance within their own software platforms.	Ernest Rolfson, CEO
 <small>FINANCIAL CLOUD</small>	Private investors including: 83North, Lloyds Banking Group, Nationwide Building Society, BCR Funds, Draper Esprit, Barclays	Form3 are leaders in cloud-native payment technology. We help European banks and regulated Fintechs leverage the power of the cloud to accelerate their digital transformation agenda and ensure operating resilience while benefiting from rapid scaling, improved business agility and a lower cost base. Our solution is a Payments-as-a-Service platform which enables licensed financial institutions to access the universe of global payment schemes through a single interface, cloud native, API solution. The entire end to end payment initiation, clearing and settlement is provided as a fully managed service 24/7/365. No hardware, no software, no maintenance, no downtime. We insulate our customers from the complexities of payment processing, allowing them to focus their resources on delighting their customers.	Michael Mueller, CEO
	Public (NYSE:BEN)	Franklin Resources, Inc. is a global investment management organization with subsidiaries operating as Franklin Templeton and serving clients in over 165 countries. Franklin Templeton's mission is to help clients achieve better outcomes through investment management expertise, wealth management and technology solutions. Through its specialist investment managers, the company brings extensive capabilities in equity, fixed income, alternatives and custom multi-asset solutions. With offices in over 30 countries and 1,300 investment professionals, the California-based company has more than 70 years of investment experience	Harshendu Bindal, CFA Managing Director, Head of Digital Strategy and Wealth Management Franklin Templeton
	Private investors including: JP Morgan, FTV Capital, Altos Ventures, Kern Whelan Capital, Polar Capital	Headquartered in Los Angeles with a global presence, InvestCloud develops first-class, financial digital solutions, pre-integrated into the cloud. By empowering investors and managers with a single version of the integrated truth through its unique digital platform, InvestCloud creates beautifully designed client experiences and intuitive operations solutions using an ever-expanding library of digital modular apps. The result? Powerful products for individual investors and institutions alike, assembled on-demand to meet clients' specific needs.	Yaela Shamberg, Co-Founder and Chief Product Officer
	Public (ASX: LBY)	Laybuy is on a mission to provide consumers with a convenient, transparent and trusted way to pay by bringing traditional concepts of deferred payment – known as 'layby' in New Zealand and 'layaway' in the UK and US – into the 21st Century. With a solution that is referred to as 'buy now pay later', Laybuy enables consumers to make a purchase today, receive the product immediately but pay for it over a six week period, entirely interest free. Laybuy is available online as a payment option within a retailer's website or in-stores through the Laybuy digital Mastercard card. Since launching in New Zealand in 2016, Laybuy has expanded rapidly through Australia and the UK. As the popularity of 'buy now pay later' as a payment option continues to grow, Laybuy will be launching in more key global markets in the future.	Gary Rohloff, Co-Founder & Managing Director



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	Public (LGEN.LN)	Legal and General is a world recognised investment management and insurance company, with over £1trillion of assets under management and market leading status in a number of key markets across the UK and USA. Guided by its principle of “inclusive capitalism” L&G seeks to make a transformative difference to customers, communities, industries and shareholders by putting patient capital in touch with real need.	Nick Frankland, Managing Director, FinTech
	Private investors including; FTV Capital, Blenheim Chalcot	Liberis is changing the world of business finance for good. As a leading fintech, they have provided nearly £500 million in funding to over 16,000 SMEs since 2007. Through their innovative platform Liberis enables partners to provide flexible and fair finance to their own customers. The company is supported by the UK government-owned British Business Bank.	Rob Straathof, CEO
	Private investors including: Greyhound Capital, Socci Capital, Chr. Augustinus Fabriker, PreSeed Ventures, Seed Capital, Angels	Lunar is a Nordic focused digital bank with an all-on-one app for you to make the most of your money and business. Lunar is on a mission to change banking and is currently building a Nordic bank from scratch after obtaining a banking license in August 2019.  Lunar has 200,000 users in the Nordics, offices in Aarhus, Copenhagen, Stockholm and Oslo and +190 employees.  Product video: <a href="https://drive.google.com/file/d/1nLylNDIcecNesSBloLGXWvblotjGYr7/view?usp=sharing">https://drive.google.com/file/d/1nLylNDIcecNesSBloLGXWvblotjGYr7/view?usp=sharing</a> Corporate Video: <a href="https://drive.google.com/file/d/1aDPjcg_ZmfwYQvd5f0gTdDD_OigYjyU/view?usp=sharing">https://drive.google.com/file/d/1aDPjcg_ZmfwYQvd5f0gTdDD_OigYjyU/view?usp=sharing</a>	Ken Villum Klausen, Founder & CEO
	Private investors including: F-Prime Capital, Great Hill Partners, First Data, Eight Roads, .406 Ventures	MineralTree provides modern, secure, easy-to-use, end-to-end Accounts Payable (AP) Automation solutions that reduce costs by more than 75%, increase visibility and control, mitigate fraud and risk, while improving cash flow. More than 2,000 mid-market and mid-enterprise companies, as well as more than 25 financial institutions rely on MineralTree to digitize and optimize the entire AP Automation and Payment process, preserving control over the complete invoice-to-payment workflow, improving vendor relationships, maximizing ROI, and transforming the finance function from a cost center to a profit center.	Chris Sands, CFO



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<b>Mishcon de Reya</b>		Based in London and Singapore, Mishcon de Reya services an international community of clients. The work we undertake is cross-border, multi-jurisdictional and complex. We fiercely guard our clients' interests, recognising the significant nexus between business affairs and personal affairs and the ways in which this affects our clients. It is for these reasons we say 'It's business. But it's personal'.	Kevin Gold, Executive Chairperson
	Private investors including: Highland Europe, Frog Capital, Blenheim Chalcot, Brightbridge Ventures	Modulr is the Payments as a Service API platform for digital businesses that need a faster, easier and more reliable way to move money. Businesses can automate payment flows, embed payments into their platforms and build entirely new payment products and services themselves. All managed in real-time, 24/7 from one API. The Modulr platform powers the payments infrastructure of Revolut, Sage and Iwoca among others.	Myles Stephenson, Chief Executive, Modulr
	Private investors including: AXA, Informática El Corte Inglés	MyInvestor is the fastest growing fintech in the Spanish Market. We make finance easy and transparent, with no hidden commissions nor compulsory products. We democratize investments with low costs and no minimums. An unbeatable product portfolio including the best mortgages conditions in the market, and free of charge credit cards. Moreover, we offer financial education to guide our clients in their investment decisions. In the near future, artificial intelligence will upgrade our project to an upper league.	Gabriela Orille, Co CEO
	Public (OBL.AU)	Omni Bridgeway is the global leader in financing and managing legal risks, with expertise in civil and common law legal and recovery systems, and operations spanning Asia, Australia, Canada, Europe, the Middle East, the UK and the US. Omni Bridgeway offers dispute finance from case inception through to post-judgment enforcement and recovery. Since 1986 it has an established record of financing disputes and enforcement proceedings around the world.	Andrew Saker, Managing Director & CEO
	Private. Minority stake acquired by State Street Global Advisers (Dec-17)	PensionBee is the UK's leading online pension provider, enabling customers to interact with their savings through its unique combination of smart technology and dedicated customer service. Since it was founded in 2014 by Romi Savova, PensionBee has been a challenger in an industry ripe for disruption. It has grown rapidly by helping consumers to solve the challenges they face when it comes to locating, combining and managing their pension savings. PensionBee uses its proprietary technology and Open APIs to allow customers to manage their pension, view their live balance, make contributions and withdrawals online and with the help of a smart calculator to plan their saving. It now counts over 100,000 active customers aged 18-80 and over £1 billion in assets under administration.	Romi Savova, CEO
	SEBA.SS	SEB is a leading Nordic financial services group with a strong belief that entrepreneurial minds and innovative companies are key in creating a better world. SEB takes a long term perspective and supports its customers in good times and bad. In Sweden and the Baltic countries, SEB offers financial advice and a wide range of financial services. In Denmark, Finland, Norway, Germany and the United Kingdom, the bank's operations have a strong focus on corporate and investment banking based on a full-service offering to corporate and institutional clients. The international nature of SEB's business is reflected in its presence in some 20 countries worldwide. On June 30, 2020, the Group's total assets amounted to SEK 3,218 billion while its assets under management totalled SEK 1,909 billion. The Group has around 15,000 employees. Read more about SEB at <a href="https://www.sebgroup.com">https://www.sebgroup.com</a> .	Christoffer Malmer, Head of SEBx



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 Silvergate	NYSE:SI	<p>As the leading provider of innovative financial infrastructure solutions to the digital currency industry, Silvergate is committed to decreasing banking friction, mitigating counterparty risk and maximizing capital efficiency for its customers. As of September 30, 2020, Silvergate had total assets of \$2.6 billion, total deposits of \$2.2 billion, and total stockholders' equity of \$283 million.</p>	Alan Lane, President & CEO
 Solarisbank	<p>Private investors including: Global Brain, HV Holtzbrinck Ventures, Samsung Catalyst Fund, Storm Ventures, Vulcan Capital, ABN Amro Ventures, BBVA, Lakestar, Visa Ventures, Arvato, SBI Holdings, Unicredit, Finleap, others</p>	<p>Solarisbank is Europe's leading Banking-as-a-Service platform. As a technology company with a full German banking license, Solarisbank enables other companies to offer their own financial services. The Berlin-based company employs more than 300 employees from over 50 nationalities and generated net revenues of 15.5 million Euro in 2019. To date, Solarisbank has raised more than EUR 160 million from a bluechip shareholder base.</p>	Layla Qassim, Head of Strategy and Shareholder Relations
 Starling Bank	<p>Private investors including: JTC, Merian Chrysalis Investment, Merian Global Investors, Angels</p>	<p>Starling is a digital bank built for the millions of people who live their lives on their mobile phones. Its banking app provides personal, joint, euro and business accounts for individuals and small business owners. At the heart of Starling's strategy is the smart use of modern technology. It was founded in 2014 by industry-leading banker Anne Boden, who recognised how technology could transform the way people manage their money and serve customers in a way that traditional banks hadn't. It has raised £363 million in backing and has been voted Best British Bank three years running. It has opened more than 1.8m accounts, including more than 250,000 SME accounts, and expects to break even by December 2020.</p>	Declan Ferguson Chief Strategy Officer
 sumup®	<p>Private investors including: Vis Capital, RTP Global, Seventure Partners, VI Partners, Life.SREDA VC, Raffay, American Express, BBVA Ventures, Groupon, Rancilio Cube, Propel Ventures, HV Holtzbrinck Ventures, Angels, others</p>	<p>SumUp is a leading mobile point-of-sale company in Europe, focusing on empowering the long tail of small and medium merchants with an affordable and easy-to-use, intuitive payment solution. We started out in 2012 and built our payment service from scratch to shake up the industry and wake up the entrepreneur within anyone. We developed a unique device that with the smartphone that's in your pocket, allows small merchants to accept card payments anywhere. Beyond our original hardware, mobile and web apps, we have continued to develop a suite of Application Programming Interfaces (APIs) and Software Development Kits (SDKs) for integrating SumUp payment services into other apps and services.</p> <p>Launched in August 2012, our company enjoys impressive global reach and has since expanded into 33 countries, including all markets in the European Union, U.K., the U.S., Chile and Brazil. We continue to grow and are backed by Bain Capital, BBVA, Goldman Sachs, Holtzbrinck Ventures, HPS Investment Partners, TPG Sixth Street and other renowned global investors. Today, SumUp serves over 2.5 million small businesses who were previously neglected by larger, incumbent payment companies.</p>	Alexian Lien, Head of Corporate Development
 TEMENOS THE BANKING SOFTWARE COMPANY	Public (SWX: TEMN)	<p>Temenos AG is the world's leader in banking software. Over 3,000 banks across the globe, including 41 of the top 50 banks, rely on Temenos to process both the daily transactions and client interactions of more than 500 million banking customers. Temenos offers cloud-native, cloud-agnostic and AI-driven front office, core banking, payments and fund administration software enabling banks to deliver frictionless, omnichannel customer experiences and gain operational excellence.</p> <p>Temenos software is proven to enable its top-performing clients to achieve cost-income ratios of 26.8% half the industry average and returns on equity of 29%, three times the industry average. These clients also invest 51% of their IT budget on growth and innovation versus maintenance, which is double the industry average, proving the banks' IT investment is adding tangible value to their business. For more information, please visit <a href="http://www.temenos.com">www.temenos.com</a></p>	Kanika Hope, Global Strategic Business Development Director at Temenos



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	Private investors including: Draper Esprit, Eurazeo, IQ Capital, Lloyds, British Patient Capital, Backed VC, Playfair Capital, Skandinaviska Enskilda Banken	Thought Machine builds core banking technology enabling banks to deploy modern, cloud-native, systems. We solve the banking industry's primary problem: reliance on outdated IT infrastructure. This cripples the industry's ability to provide its customers a service they deserve. Thought Machine's clients include Lloyds Bank, SEB, Atom Bank and Standard Chartered.	Gareth Richardson, COO
	Private investors including: Durable Capital, Greenoaks Capital, 01 Advisors, Greenspring Associates, TrueBridge Capital, Cerca Partners, Zeev Ventures, Tank Hill Ventures, Angels, others	Tipalti is the only supplier payments automation solution to streamline all phases of the AP and payment management workflow in one holistic cloud platform. Tipalti makes it painless for accounts payable departments to manage their entire supplier payments operation. The solution addresses everything from supplier onboarding and vetting, to tax and regulatory compliance, invoice processing, payments to suppliers anywhere in the world in a wide range of payment methods and currencies, supplier payment status communications, to closing the loop with payment reconciliation and reporting. Innovative companies use Tipalti to eliminate up to 80% of their supplier payment workload, helping them scale their business efficiently with global growth, while strengthening financial and compliance controls and while enhancing the partner payment experience. Companies like GoDaddy, Houzz, Amazon Twitch, and Vimeo and hundreds of others trust Tipalti to elevate their global supplier payments operation.	Chen Amit, co-founder and CEO
		TRGP Capital is the ultimate ally, with the experience and insights to not only pinpoint a valid, meritorious claim, but also identify how it can prevail. Our rigorous diligence funds litigants. Our knowledge-fueled experience counsels parties. And our deep insights and strategic analysis create the kind of value that lives—and lives on. Because when legal depth meets financial breadth to power confidence-driven capital and counsel, suddenly the perspectives and partnerships you never considered become the ones you can't win without.	Michael K. Rozen, Founder & co-Managing Partner
	Private investors including: Hambro Perks, Tech Nation, Jelix Ventures, Stone & Chalk	Trade Ledger is a cloud native Banking-as-a-Service (BaaS) provider that enables banks and alternate finance organisations to offer business finance products to SME & Mid-Market clients. Utilising an end-to-end lending orchestration engine, its digital Invoice Finance, Commercial Loans, Equipment Finance and Asset-Based Lending turnkey configurations empower lenders to originate, service and manage their business lending at scale. Trade Ledger's platform supports all secured and unsecured business lending products, instantly transforming new structured data sources from the supply chain into actionable insights and tasks. Based in the UK and Australia and with support from investors and a number of notable industry high worth individuals, Trade Ledger is currently expanding within Europe and APAC to accommodate its fast-growing client base. Visit <a href="http://www.tradelledger.io">www.tradelledger.io</a> for more information.	Martin McCann, Co-Founder & Chief Executive Officer, Trade Ledger
	Private investors including: Gallatin Point Capital, HarbourVest Partners, TPG Growth, Warburg Pincus, Angels, others	Varo is a hyper-efficient digital bank unlike any other in the US market today and the first consumer fintech to obtain a national bank charter from the OCC. Varo was founded with a specific mission to serve the 180 million hardworking everyday Americans who are overcharged and underserved by the traditional banking system. Varo uniquely leverages the best of fintech innovation and efficiency along with the product breadth and security of being a chartered national bank.	Colin Walsh, Co-Founder and CEO
	Private investors: Warburg Pincus	Founded in 2018, Vodeno is transforming the financial services industry by offering instant access to a comprehensive banking-as-a-service platform operating entirely in the cloud that addresses the challenges of increased regulation and allows customers to take advantage of the digital revolution through innovation. The Vodeno Cloud Platform provides a fast track solution for newcomers wishing to enter the financial services market, financial institutions looking to migrate from legacy technology and processes or financial and e-commerce firms wishing to broaden their portfolio of products.	Jes McPhee, Sales Engineering Director



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Company / Institution	Ownership	Description	Confirmed speaker
	Private investors including: Seedcamp, Triple Point Investment Management, Venrex Investment Management	vyne is a new payments method that enables merchants to accept payments faster, cheaper and safer than conventional payment methods. We leverage PSD2 legislated Open Banking payments to move money in real time, bypassing expensive and outdated card / other networks in both e-commerce and physical payments.	Damien Cahill, COO
	Public (ASX: Z1P)	Zip Co Limited (Z1P: ASX) is a leading player in the digital retail finance and payments industry. The company offers point-of-sale credit and digital payment services to the retail, home, health, automotive and travel industries. Zip has operations across Australia, New Zealand, South Africa, the United Kingdom and the USA. Zip also owns Pocketbook, a leading personal financial management tool. The company is focused on offering transparent, responsible and fairly priced consumer and SME products. Zip's platform is entirely digital and leverages big data in its proprietary fraud and credit-decisioning technology to deliver real-time responses. Zip is managed by a team with over 100 years' experience in retail finance and payments and is a licensed and regulated credit provider.	Anthony Drury, Managing Director UK