

28 & 29 **JANUARY 2020**

Paris FinTech Forum

by **Altéir**

PROGRAM & MAPS

DRAFT AS OF 19/01/2020

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WARNING: *This draft agenda is valid as of the 19/01/2020.
Changes may happen at anytime, please check the online agenda
on www.parisfintechforum.com/Lagenda for the last updates*

	AM	PM
STAGE 1	General Session Chaired by: Laurent Nizri & Elliott Gotkine	General Session Chaired by: Laurent Nizri & Elliott Gotkine
STAGE 2	Alternative Finance Chaired by: Andrew Dix	30 Pitches & Showcases by Fintech CEOs Chaired by: Ghela Boskovich & Brett King
STAGE 3	Regulation for the future Chaired by: Alessandro Hatami	Disrupted Bank Chaired by: Pascal Bouvier
STAGE 4	Wealth & Investments at Digital Age Chaired by: April Rudin	Coopetition & Globalization Chaired by: Susanne Chishti
STAGE 5	Open banking pioneers In Partnership with: Deposit Solution	Innovation & tech. in finance: a French ambition In Partnership with: Finance Innovation
STAGE 6	Payments embedded into new digital lifestyle experiences In Partnership with: dejamobile	Building trust in the future with... Data, IA and new collaborative models! In Partnership with: Mastercard
STAGE 7	30 Pitches & Showcases by Fintech CEOs Chaired by: G. Boskovich & Xavier Gomez	In private with a Fintech CEO 12 "ask me anything sessions" with Fintech CEOs

	AM	PM	
	General Session Chaired by: Laurent Nizri & Elliott Gotkine	General Session Chaired by: Laurent Nizri & Elliott Gotkine	STAGE 1
	Payment summit Chaired by: David Parker	Payment summit Chaired by: David Parker	STAGE 2
	Disrupted Bank Chaired by: Pascal Bouvier	Blockchain & Digital Assets Chaired by: Oliver Bussmann	STAGE 3
	Insurtech Chaired by: Florian Grailllot	ID & Trust Chaired by: Dave Birch Women in Finance Chaired by: B. Stewart & M. Mghendi-Fisher	STAGE 4
	Shaping tomorrow's payments In Partnership with: Visa	Shaping tomorrow's payments In Partnership with: Visa	STAGE 5
	Corporates, FinTechs: are you truly ready to cooperate? In Partnership with: Capgemini	Customer experience: technology or people challenge? In Partnership with: Majorel	STAGE 6
	Money, money, money Chaired by: Mike Sigal	Canadian Fintech Pitches In Partnership with: Finance Montréal & Toronto Finance Intl.	STAGE 7

3 EXHIBITION HALLS
50+ partner stands
5 Innovation & networking lounges
70+ Fintech booths

Networking Breakfast (7:30 - 8:45)
Champagne lunch (12:40 - 14:20)
All day long coffee, tea & juice
3 EXHIBITION HALLS

The Gala Dinner
19:30 to 23:30

Paris Fintech Night
from 19:30 to late night

STAGE 1

GENERAL SESSION

CHAired BY

L. Nizri,
CEO, Paris Fintech Forum (FR)

08:45 Opening Keynote

L. Nizri, CEO, Paris Fintech Forum (FR)

09:00 Fin&Tech: Days of future past

L. Nizri, CEO, Paris Fintech Forum (FR) • **B. King**, Executive Chairman, Moven (US) • **D. Birch**, Director, 15Mb (UK)

09:30 The BtoC rising models around the globe.

moderated by E. Gotkine (IL)

J. Samuelian, CEO, Alan (FR) • **S. Bialick**, CEO, Curve (UK) • **L. Iturriaga**, CEO, Fintonic (ES) • **B. Krieg**, CEO, STASH (US)

10:15 Working with a bank, let's speak the truth: the fintech Point of View.

moderated by L. Nizri, CEO, Paris Fintech Forum (FR)

K. Petralia, President, Kabbage (US) • **P. Gellis**, CEO, Kantox (UK)

10:40 Fueling the Fintech growth.

moderated by E. Gotkine (IL)

N. Rathi, CEO, London Stock Exchange (UK) • **P. Collombel**, Founding Partner, Partech (FR) • **J. de Geer**, Co-founder, iZettle (SE) • **J. Doran**, General Partner, TCV (UK) • **R. Gilbert**, Partner, Propel Venture Partners (US)

11:35 What is the future for financial services?

moderated by B. King, Executive Chairman, Moven (US)

C. Torres Vila, Chairman, BBVA (ES) • **M. Miebach**, CPO, Mastercard (US) • **M. Haahr**, Executive Director, Sustainable Digital Finance Alliance (CH)

12:15 Regulation & innovation in a digital world.

moderated by N. Beytout, President, L'Opinion (FR)

F. Villeroy de Galhau, Governor, Banque de France (FR) • **S. Maijoor**, Chairman, ESMA (FR)

LUNCH

STAGE 2

ALTERNATIVE FINANCE

CHAired BY

A. Dix,
CEO, Crowded Media Group (US)

09:30 From startup to future unicorn in the lending industry.

moderated by A. Dix, CEO, Crowded Media Group (US)

O. Goy, CEO, October (FR) • **R. Johnen**, CEO, auxmoney (DE) • **A. Stocker**, CEO, MarketFinance (UK)

10:10 Sme finance : is there something new?

moderated by T. Torris, Journalist, Crowdand Insider (US)

J. Woloszczak, CEO, Spotcap (DE) • **F. Breton**, CEO, MiiMOSA (FR) • **C. Grätz**, CEO, Kapilendo (DE) • **R. Wagner**, CEO, Cashplus (UK)

10:50 The rise of trade finance.

moderated by A. Dix, CEO, Crowded Media Group (US)

F. Travella, CEO, Novicap (ES) • **N. Holzner**, CEO, Modifi (DE) • **C. Bru**, CEO, Taulia (US) • **C. Teissier**, CEO, Finexkap (FR)

11:30 Interview W. Verstraete, Chair.

Euler Hermes (FR) *by A. Dix, CEO, Crowded Media Group (US)*

11:40 Real estate lending: the hidden gold mine.

moderated by T. Torris, Journalist, Crowdand Insider (US)

C. Faes, CEO, LendInvest (UK) • **B. Johnson**, CEO, PeerStreet (US)

12:00 Consumer lending across the world.

moderated by P. Renton, Chairman, LendIt Fintech (US)

T. El sherif, CEO, Zinobe (CO) • **B. Parthasarathy**, CEO, MoneyTap (IN) • **N. Goulimis**, COO, Nova Credit (US) • **M. Cassau**, CEO, Grover (DE)

LUNCH

STAGE 3

REGULATION FOR THE FUTURE

CHAired BY

A. Hatami,
Managing Partner,
Pacemakers.io (UK)

09:30 Interview R. Ophèle, CEO AMF (FR)

by A. Hatami, Managing Partner, Pacemakers.io (UK)

09:50 What would we need to change in european regulation to foster innovation & growth in financial services?

moderated by A. Hatami, Managing Partner, Pacemakers.io (UK)

J. Burkovic, CEO, Bridge powered by Bankin' (FR) • **D. Paredes**, CEO, Suade (UK) • **Y. Assia**, CEO, eToro (IL) • **W. Mijs**, CEO, European Banking Federation (BE)

10:30 Regulation as a competitive asset.

moderated by J. Schenker, Editor-in-Chief, The Innovator (FR)

V. Šapoka, Minister of Finance, Government of Lithuania (LT) • **J. Cuschieri**, CEO, Malta Financial Services Authority (MT) • **H. Seegolam**, CEO, Financial Services Commission (MU)

11:10 From the US to Europe, differences & similarities in regulation for fintechs.

moderated by A. Hatami, Managing Partner, Pacemakers.io (UK)

J. Barefoot, CEO, Alliance for Innovative Regulation (US) • **O. Skorobogatova**, First Deputy Governor, Bank of Russia (RU) • **C. Marx**, Director General, Commission de Surveillance du Secteur Financier (LU) • **D. Reiling**, CEO, Sunrise Banks (US) • **P. Byrne**, CEO, Currencyfair (IE)

12:00 The toolbox to face regulation complexity.

moderated by P. Pinschmidt, General Partner, MiddleGame Ventures (US)

B. Richmond, CEO, Cube (UK) • **C. Soviany**, CEO, Features Analytics (BE) • **A. Bodczek**, CEO, IDnow (DE) • **P. Aereens**, CEO, Neterium (BE)

LUNCH

AGENDA

January 28, 2020
Morning

STAGE 4

WEALTH & INVESTMENTS AT DIGITAL AGE

CHAired BY Rudin
CEO, The Rudin Group (US)

09:40 Interview R. Dumora, CEO, BNP Paribas Cardif (FR) by A. Rudin, CEO, The Rudin Group (US)

09:50 Digitalizing the Wealth Management industry, moderated by A. Rudin, CEO, The Rudin Group (US)
C. Bartz, CEO, Elinvar (DE) • R. Jones, CEO, FFYN (FR) • L. Asshoff, CEO, Nucoro (UK) • C. Lamaud, Founder, Anaxago (FR) •

10:30 From Markets to Marketplaces, moderated by P. Pinschmidt, General Partner, MiddleGame Ventures (US)
D. Sterrett, CEO, LEX (US) • F. Meyerowitz, CEO, Akoni (UK) • A. Kadareja, CEO, Cardo AI (UK)

11:00 Market info: what's the news? moderated by A. Rudin, CEO, The Rudin Group (US)
C. Gillot, CEO, Tetrao (LU) • S. Fiaux, CEO, SFJ Technologies (US) • S. Leemhuis, CEO, Owlin (NL) • K. Kapoor, CEO, Morningstar (US)

11:40 A.I. in wealth & investments, moderated by A. Rudin, CEO, The Rudin Group (US)
G. Massucci, CEO, Wavenure (IT) • F. Rachidy, CEO, ABAKA (UK) • S. Forte, CEO, SESAMm (FR) • C. Durodié, Chairman, Cognitive Finance (UK)

12:20 Savings on everyday life, moderated by L. Jakobiak, Co-Founder, Zena Media (UK)
T. Arends, CEO, Peaks (NL) • S. Koslinska, CEO, Limitless (UK)

LUNCH

STAGE 5

OPEN BANKING PIONEERS

IN PARTNERSHIP WITH  DEPOSIT SOLUTIONS

09:15 How far can Open Banking go?
T. Sievers, CEO & Founder, Deposit Solutions (DE)

09:45 The role of Purpose in the digital banking revolution
R. Knox, CEO, Tandem Bank (UK)

10:25 From fragmentation to disintermediation – 5 theses on the future of banks
Dr. Andreas Dombret, Boardmember, Deutsche Bundesbank (DE/US)

11:05 OPEN BANKING – THE END OF BANK AGE?
PA. Dusoulier, CEO, iBanFirst

11:45 Fintech & Banks: the keys to a successful partnership thanks to Open Banking
M. Ki Woo, CEO, Ditto Services
A. Le Portz, CDO, Oddo BHF
J. Creuzé, MD, Blackfin Capital Partners
C. Armange, Director, Finance Innovation
F. Cazes, Director France, Deposit Solutions

LUNCH

STAGE 6

PAYMENTS EMBEDDED INTO NEW DIGITAL LIFESTYLE EXPERIENCES

IN PARTNERSHIP WITH 

Moderator: Tony Craddock, Director from the Emerging Payment Association

09:40 Introduction and Welcome notes

9:50 Session 1: How Digital Payments are transforming Loyalty and Gifting experiences

More and more innovative digital services are being developed in non-financial sectors such as Gift Cards and Loyalty. To differentiate themselves and add value to their services, some players are integrating digital payments based on prepaid cards.

Hear the insights from:

D. Byrne, Group Development Director at GVS Group, One4all • B. Goß, CEO at Stocard • A. Reddish, Chief Commercial Officer at Tribe Payments • L. Burke, Chief Growth Officer at Dejamobile.

11:10 Session 2: Digital Payments as part of the new Digital Retail Bank experience

Retail Banks have been challenged by digitally focused new entrants and new regulations such as PSD2/Open banking. Let's have a look across Europe at how payment services have increased customer engagement and offered competitive digital experiences.

Hear the insights from:

S. Edda Ragnarsdóttir, Product Manager Cards - Arion Banki • X. Vasilin, Innovation Manager at Crédit-Agricole Payment Services • R. Egilsson, Head of Issuing Processing - Valitor • A. Saif, CTO at Dejamobile

12:15 Wrap-up and ending notes by Houssein Assadi CEO of dejamobile

LUNCH

STAGE 7

PITCHES & SHOWCASES

CHAired BY X. Gomez, Founder, Invyo (FR)
G. Boskovich, FemTechGlobal (UK)

09:15 - 12:40

30+ pitches & showcases by Fintech CEOs:

Akoni
Aktivolabs
Cardo AI
Claider
Cledara
Crassula
Digitel
hiveonline
Libeo
Lili
Linus
Meshpayments
Miimosa
Mylionx
Nemuru
Neonomics
Neterium
Openpayd
Owlin
Paypaplane
Profitus
Ready2order
RNWL
Switch
Talkbank
Tetrao
Utocat
Wavenure
Xaals
Yapily

LUNCH

STAGE 1

GENERAL SESSION

CHAired BY

L. Nizri,
CEO, Paris Fintech Forum (FR)

14:30 **Is technology the future of financial services?**

J. Sidhu, Chairman, BankMobile (US) • **A. Jenkins**, Executive Chairman, 10x Future Technologies Group (UK)

14:55 **Cooperation in Finance industry at digital age.**
moderated by L. Nizri, CEO, Paris Fintech Forum (FR)

H. Ersek, CEO, Western Union (US) • **A. Cairns**, Executive Vice Chairman, Mastercard (US) • **W. Mijs**, CEO, European Banking Federation (BE)

15:40 **Payments: from old stories to breakthrough innovations.**
moderated by A. Hatami, Managing Partner, Pacemakers.io (UK)

O. Bedier, CEO, Poynt (US) • **S. Solonin**, Chair, Qiwi (RU) • **M. Massaro**, CEO, Flywire (US) • **S. Vaghjiani**, CEO, Tribe Payments (UK)

16:20 **How fintech will face the next big short?**
moderated by E. Gotkine (IL)

D. Kimball, CEO, Prosper Marketplace (US) • **T. Georgadze**, CEO, Raisin (DE) • **T. Levene**, CEO, Augmentum Fintech (UK)

16:50 **Blockchain & digital assets: the state of the union.**
moderated by O. Bussmann, CEO, Bussmann Advisory (CH)

Y. Assia, CEO, eToro (IL) • **R. Folz**, CEO, solarisBank (DE) • **E. Rossiello**, CEO, AZA Finance (UK) • **E. Kaili**, Member of the European Parliament, European Parliament (GR) • **M. Kassing**, CEO, Upvest (DE)

17:40 **Interview Nik Storonsky, CEO, Revolut (UK)**
by L. Nizri, CEO, Paris Fintech Forum (FR)

STAGE 2

PITCHES & SHOWCASES

CHAired BY

B. King, Executive Chair, Moven (US)
G. Boskovitch, FemTechGlobal (UK)

14:30 - 18:30

30+ pitches & showcases by Fintech CEOs:

Abaka

Alpaca

Bigpayme

Bofin

Creditkudos

Elinvar

Epsor

FFYN

Grover

LEX

Lovys

MishiPay

Mobeewave

Mygini

Neat

Nova Credit

Novicap

Open

Paybase

Paytweak

Peaks

Penta

Rtgs

SESAMm

Spotcap

Tribe Payments

Twisto

Upvest

Valocityglobal

Viacash

STAGE 3

DISRUPTED BANK

CHAired BY

P. Bouvier,
Managing Partner,
MiddleGame Ventures (LU)

14:30 **Interview B. Corbeau, deputy CEO Crédit Agricole (FR)**
by P. Bouvier, Managing Partner, MiddleGame Ventures (LU)

14:45 **Neo bank reloaded,**
moderated by J. Bates, Deputy CEO, 11:FS (UK)
N. Koppel, CEO, Monese (UK) • **D. Brondel**, CEO, Xaaly (FR) • **M. Smida**, CEO, Twisto (CZ) • **M. Wenthin**, CEO, Penta (DE)

15:35 **Can technology really change banks future?**
moderated by P. Bouvier, Managing Partner, MiddleGame Ventures (LU)
S. Paris, CEO, Finastra (UK) • **B. Leurs**, Chief Digital Transformation Officer, Rabobank (NL) • **R. Knox**, CEO, Tandem (UK) • **A. Achuthan**, CEO, Open Financial Technologies (IN)

16:20 **Open banking in Europe -> where do we stand?**
moderated by J. Bates, Deputy CEO, 11:FS (UK)
I. Gulamhuseinwala, Trustee, Open Banking Implementation Entity (UK) • **L. Fratini Passi**, CEO, CBI (IT) • **J. Burkovic**, CEO, Bridge powered by Bankin' (FR) • **C. Andvig**, CEO, Neonomics (NO)

17:00 **The SME battle is open,**
moderated by P. Bouvier, Managing Partner, MiddleGame Ventures (LU)
O. Prill, CEO, Tide (UK) • **A. Prot**, CEO, Qonto (FR) • **R. Ardant**, CEO, Spendesk (FR) • **A. Blair**, CEO, Receipt Bank (UK) • **S. Strack**, CEO, Kontist (DE)

DRAFT

AGENDA

January 28, 2020

Afternoon

STAGE 4

COOPETITION & GLOBALIZATION

CHAired BY

S. Chishti,
CEO, Fintech Circle (UK)**14:30** The corporate appetite for Fintechs:*already the end or just the beginning?* moderated by
*S. Chishti, CEO, FINTECH Circle (UK)***J. Arp**, Managing Partner, Holt Accelerator (CA) •
E. Petrova, Managing Director, GenerationS Accelerator (RU) •
A. Cahill, Managing Director European Region, Visa (FR) •
P. Vacheron, CEO, Natixis Payments (FR)**15:20** Bank & Fintech cooperation: They did it,
what is their feedback?*moderated by S. Chishti, CEO,
FINTECH Circle (UK)***A. Grigoriu**, CEO, Active Asset Allocation (FR) •
L. Bazine, CEO, FriendlyScore (UK) • **O. Berthier**, CEO,
Moneythor (SG) • **E. Maslaveckas**, CEO, Bud (UK)**16:00** Going international: myths & realities,*moderated by L. Jakobiak, Co-Founder, Zena Media (UK)***S. Atwine**, CEO, Eversend (FR) • **J. Dewar**, CEO, Global
Processing Services (UK) • **S. Seifert**, CEO, Viacash (DE) •
G. Ludviksson, CEO, Meniga (UK)**16:40** The ups & downs of developing a fintech,*moderated by S. Hospital, CEO, OneRagtime (FR)***C. Lepitre**, CEO, IZNES (FR) • **A. Sanchez-Navalpotro**,
CEO, Inbonis (ES) • **D. Dubinina**, CEO, Crassula (LV) •
Y. Kayan, CEO, Coinplus (LU)**17:20** European fintechs: what do we need to scale?*moderated by S. Chishti, CEO, FINTECH Circle (UK)***A. Clot**, President, France FinTech (FR) • **M. Pennanen**,
Co-founder, Accelerator Frankfurt (DE) • **T. Krogh
Jensen**, CEO, Copenhagen Fintech (DK) • **A. Serviant**,
CEO, Founders Factory (FR)

STAGE 5

INNOVATION AND TECHNOLOGY
IN FINANCE: A FRENCH AMBITIONIN
PARTNERSHIP
WITH**14:20** Introduction**14:30** Roundtable: Synergies between tech
giants, fintechs and bankers/insurers**I. Bocris**, Deputy General Manager-Head of Partnerships,
Corporate and Digital Transformation/Innovation, Société
Générale • **C. Charrier**, Deputy General Manager Retail
Banking and Insurance, La Banque Postale •
S. Hadinger, Head of Technology, Amazon Web Services •
E. Lasaygues, Member of the Executive Committee as
Partnership Development Director, CNP Assurances •
E. Saudeau, member of the Group Management Board,
responsible for digital & customer relations, AG2R La
Mondiale**15:15** Roundtable : Financial services and
AI – Key Strengths in the financing of R&D projects
in Paris Region and in Europe : great opportunities
for structuring projects moderated by L. Grotto, CEO,
Choose Paris Region**R. Attias**, CTO, ORT • **J. Durieux**, CEO, FINANCE
INNOVATION • **G. Inzirillo**, Director, Fintech, Plug
and Play Ventures • **Y. Lostanlen**, Managing Director
EMEA, ELEMENT AI • **S. Masliah**, General Manager,
Kyriba Southern Europe • **B. Roques**, General Partner,
Truffle Capital**16:30** Roundtable : Discover the Award Winner
and the Top 8 French Fintechs from the « FINTECH OF
THE YEAR 2019 » contest**Introduction and discussion:** **B. Roques**, General
Partner, Truffle Capital • **R. Megglé**, Head of CB
Innovation Lab, Cartes Bancaires**Discussion with some of the most promising French
Fintechs :** About Goods, Dejamobile, Eloa, inCube, Libéo,
Limonetik, reciTAL, Tacotax

STAGE 6

BUILDING TRUST IN THE FUTURE WITH ...
DATA, IA AND NEW COLLABORATIVE MODELS!IN
PARTNERSHIP
WITH

#1 BUILDING TRUST IN THE FUTURE WITH ... DATA

14:30 Keynote: The ethical use of data:**V. Bouveret**, @Mastercard**14:40** ROUND TABLE: HOW TO RESTORE CONSUMER
CONFIDENCE WHEN IT COMES TO DATA COLLECTION AND USES?**T. Dautieu**, @CNIL, **V. Barnaud**, @Truata, **C. Puel**,
@BNPParibas, **M. Pekkip**, @Cresus**15:15** STARTUPS PITCHES: Seema K. Johnson,@Nuggets, **N. Reffe**, @GeoWallet

#2 BUILDING TRUST IN THE FUTURE WITH ... AI

15:30 KEYNOTE: THE CASE STUDIES OF AI FOR GOOD**D. Gromier**, @Startup Inside, @AlforFinsance,
AlforHealth, AlforGood, DARE LVMH**15:40** ROUND TABLE: HOW CAN WE USE AI TO BETTER
ADDRESS CONSUMER NEEDS AND EXPECTATIONS?**A. Harmand**, @Mastercard, **M. McAlpine**, @Fujitsu,
A. Mathieu, @C3.ai**16:15** STARTUPS PITCHES**A. Hebri**, @Avanseco, **B. Collot**, @Trustpair#3 BUILDING TRUST IN THE FUTURE WITH ...
NEW COLLABORATIVE MODELS**16:30** A FOCUS ON THE BEST COLLABORATIVE MODELS
BETWEEN CORPORATE GROUPS & STARTUPS**F. Poulain**, @LeSWAVE, **I. O'Sullivan**, @StartPath
@Mastercard**16:50** HOW TO BUILD A SUCCESSFUL PARTNERSHIP
MODEL! GET THE PERSPECTIVES OF MASTERCARD AND DIVIDO**T. Colakoglu**, @Mastercard, **C. Holloman**, @Divido**17:10** CASE STUDY: JENJI'S INNOVATIVE REAL TIME
EXPENSES MATCHING FOR THE SNCF**P. Queinnec**, @Jenji, @SNCF**17:30** CONCLUSION: KEYNOTE FROM MICHAEL MIEBACH**18:00** COCKTAIL IN THE MASTERCARD LOUNGE

STAGE 7

IN PRIVATE WITH A FINTECH CEO

CHAired BY

F. Hass
Chairman, Bits & Pretzels (DE)**14:20 - 18:00**

12 Ask me anything sessions with Fintech CEOs

STAGE 1

GENERAL SESSION

CHAired BY

L. Nizri,
CEO, Paris Fintech Forum (FR)

08:45 #PFF20 Day 2 – Opening remarks

L. Nizri, CEO, Paris Fintech Forum (FR)

09:00 Wake up with Fin&Tech leaders: is fintech only a buzz word?

moderated by D. Birch, Director, 15Mb (UK)
J. Schoendorf, Partner Emeritus, Accel (US) •
C. Chiche, CEO, Lydia (FR) • **M. Kent**, Chairman, Azimo (UK)

09:45 US/Europe: cross eyes on fintech launch & scale,

moderated by S. McLaughlin, CEO, Financial Technology Partners (US)
E. Shaw, Managing Partner, Flourish Ventures (US) •
M. Oppenheimer, CEO, Remitly (US) • **T. Sievers**, CEO, Deposit Solutions (DE) • **N. Koppel**, CEO, Monese (UK) •
T. Stafford, CEO, DST Global (HK)

10:35 Banking, regulation and security in an open world,

moderated by L. Nizri, CEO, Paris Fintech Forum (FR)
F. Oudea, CEO, Société Générale (FR) • **A. Boden**, CEO, Starling Bank (UK) • **J. Campa**, Chairman, European Banking Authority (FR)

11:15 Interview: Challenges & opportunities to foster innovation in leading retail banking groups

by L. Nizri, CEO, Paris Fintech Forum (FR)
M. Bérard, Head of Retail Banking France, BNP Paribas (FR)

11:30 Building European Champions in the finance industry,

moderated by J. Schenker, The Innovator (FR)
E. Lombard, Managing Director, Caisse des Dépôts (FR) •
W. Mijs, CEO, European Banking Federation (BE) •
K. Hommels, CEO, Lakestar Advisors (CH) •
G. Andrews, Co-founder, Zopa (UK)

12:15 Fintech pitches Award Ceremony,

L. Nizri, CEO, Paris Fintech Forum (FR) •
C. O., State secretary for Digital Affairs, French Government (FR)

LUNCH

STAGE 2

PAYMENT SUMMIT

CHAired BY

D. Parker,
CEO, Polymath Consulting (UK)

09:30 Interview M. Miebach, CPO, Mastercard (US)

by D. Parker, CEO, Polymath Consulting (UK)

09:50 Payments what will our business be in 10 years?

moderated by D. Parker, CEO, Polymath Consulting (UK)
S. Black, CEO, PPRO (UK) • **R. Kalifa**, Chairman, Network International (AE) • **N. Huss**, CEO, Ingenico Group (FR)

10:25 Beyond Payments to the customer ecosystem,

moderated by M. Mual, CEO, The Paypers (NL)
L. Le Moal, CEO, PayU (NL) • **T. Otsuka**, CEO, Rakuten Europe (LU) • **G. Grapinet**, Chairman, Worldline (FR)

11:00 Interview: Catch me if you can (Fraudless)

by D. Parker, CEO, Polymath Consulting (UK)

M. Reitblat, CEO, Forter (US)

11:10 The neverending challenges of moving money around the world,

moderated by L. Jakobiak, Co-Founder, Zena Media (UK)
P. Nanu, CEO, Nium (SG) • **M. Kent**, Chairman, Azimo (UK) • **M. Oppenheimer**, CEO, Remitly (US)

11:40 Wallets: The consumer value,

moderated by D. Parker, CEO, Polymath Consulting (UK)
I. Glazachev, CEO, Yandex.Money (RU) • **M. Rolph**, CEO, Yoyo Wallet (UK) • **C. Chiche**, CEO, Lydia (FR) •
S. Bialick, CEO, Curve (UK)

12:20 Pay as a platform,

moderated by D. Parker, CEO, Polymath Consulting (UK)
A. Shtilman, CEO, Rapyd (UK) • **C. Mayenobe**, Deputy CEO, Natixis Payments (FR)

LUNCH

STAGE 3

DISRUPTED BANK

CHAired BY

P. Bouvier,
Managing Partner,
MiddleGame Ventures (LU)

09:30 From bank to digital bank

moderated by B. King, Executive Chairman, Moven (US)
S. Tiemore, Chairman, Vista Bank (US) • **A. Holzman**, CEO, Ma French Bank (FR) • **K. Van Gennip**, CEO, ING France (NL)

10:10 It's an API world,

moderated by P. Bouvier, Managing Partner, MiddleGame Ventures (LU)
Y. Yokokawa, CEO, Alpaca (US) • **T. Clyde**, CEO, Token (UK) • **D. Barbasura**, CEO, Salt Edge (UK) •
C. Coeurdeuil, CEO, Budget Insight (FR)

10:50 Bank in the cloud,

moderated by P. Bouvier, Managing Partner, MiddleGame Ventures (LU)
P. Taylor, CEO, Thought Machine (UK) • **E. Danilkis**, CEO, Mambu (DE) • **M. Chuard**, CEO, Temenos (CH)

11:25 Wait a minute, what's really banking as a platform?

moderated by P. Bouvier, Managing Partner, MiddleGame Ventures (LU)
R. Folz, CEO, solarisBank (DE) • **D. Rippingale**, CEO, Bankingblocks (NL) • **A. la Cour**, CEO, Banking Circle (LU) •
E. Lassus, CEO, Trezor (FR)

12:10 New business models,

moderated by P. Bouvier, Managing Partner, MiddleGame Ventures (LU)
G. Mandelzisz, CEO, Capitolis (US) • **N. Ogden**, CEO, RTGS (UK) • **R. Cortright**, CEO, DriveWealth (US)

LUNCH

AGENDA

January 29, 2020
Morning

DRAFT

STAGE 4

INSURTECH

CHAired BY **F. Graillot**, Partner, astorya.vc (France)

09:30 **The digitalization of the Insurance industry**, moderated by *F. Graillot, Partner, astorya.vc (FR)*
J. Richier, CEO, Allianz France (FR) • **M. Bloom**, CTO, Aegon (NL)

09:55 **From insurance to insurtech**, moderated by *F. Graillot, Partner, astorya.vc (FR)*
C. Swierszcz, CEO, Bacca (PL) • **O. Jaillon**, CEO, La Parisienne Assurances (FR) • **R. von Hein**, CEO, simplesurance (DE)

10:25 **Market status & opportunities for InsurTech-as-a-Service**, moderated by *F. Graillot, Partner, astorya.vc (FR)*
L. Graeff, CEO, bsurance (AT) • **I. Weber**, CEO, Digital Insurance Group (NL) • **J. Klausen**, CEO, Penni.io (DK) • **B. Singh Rangar**, CEO, PremFina (UK) •

11:05 **Is there a competitive edge of being a full-stack InsurTech player?** moderated by *A. Paterson, Editor-in-chief, Fintech Finance (UK)*
C. Macht, Chairman, Element insurance (DE) • **R. Vullierme**, CEO, Luko (FR) • **S. Saar**, CEO, Zego (UK)

11:35 **How technology could help revamp the customer experience in Insurance?** moderated by *F. Graillot, Partner, astorya.vc (FR)*
J. Pernía, CEO, Bdeo (ES) • **C. Bourguignat**, CEO, Zelros • **A. De Coster**, CEO, WeGroup (BE)

12:05 **Adoption rate of disrupting innovations in key insurance verticals**, moderated by *F. Graillot, Partner, astorya.vc (FR)*
P. Moulin, CEO, DriveQuant (FR) • **S. Obling**, CEO, Finabro (AT) • **R. Kakon**, CEO, Moment (FR) • **T. Touffut**, CEO, Descartes Underwriting (FR) •

LUNCH

STAGE 5

SHAPING TOMORROW'S PAYMENTS

IN PARTNERSHIP WITH 

09:30 - 12:40 **Open door: Enhance the digital payment experience**

Discover how your Fintech could contribute to enhance the digital payment experience

Come with your ideas and discover how Visa can help your project! Tell us the problem you want to solve, and meet with Visa experts. This is a great occasion to tell us how your Fintech could contribute to enhance the digital payment experience.

You'll also have the chance to hear from our teams:

- Fintech teams; on how we support Fintech projects,
- Venture & Partnerships; on the key assets to leverage investors' attention,
- Innovation Center; on how to build the tomorrow's payments.

If you have an idea to help shape tomorrow's payments, we want to hear from you and help make it grow!

LUNCH

STAGE 6

CORPORATES, FINTECHS: ARE YOU TRULY READY TO COLLABORATE?

IN PARTNERSHIP WITH 

09:30 **Shaping the banking landscape through applied innovation**

La Fabrique by CA: Lessons learned after the first year of Credit Agricole's startup studio

Azqore and Connective: When the digital transformation partner of wealth managers chooses ScaleUps to create a digital onboarding experience

Insights from the World Retail Banking Report: Where are banks falling behind customer expectations and how to recover through effective collaboration?

10:45 **Open X readiness index**

The index evaluates the readiness level of more than 80 banks to collaborate at scale with startups. How are European players positioned on the global map of effective collaboration? Featuring **Bpifrance**.

11:15 **Blockchain and emerging models of business ecosystems**

- A presentation of the Blue Catalyst KYC project
- Discussion with LiquidShare

11:35 **Towards the insurance of the future**

COVEA: Concrete use cases of collaboration with startups.

Deep dive on France and Germany InsurTech ecosystems: An analysis on the impact of InsurTechs, business models, position on the insurance value chain, key differentiators.

Insights from the World Insurance Report: Risk landscape is evolving. What are the success pillars to respond to customers concerns and how InsurTechs can contribute?

LUNCH

STAGE 7

MONEY, MONEY, MONEY

CHAired BY **M. Sigal**, Co-Founder, upside partners (US)

09:30 **Raising funds in Fintech industry: we did it, let's talk about it**, moderated by *M. Sigal, Co-Founder, Upside Partners (US)*
D. Guermonprez, Chairman, Lemon Way (FR) • **P. Byrne**, CEO, Currencyfair (IE) • **O. Purdue**, founder and Former CEO, Loot (UK)

10:05 **the Fintech industry: bubble or not bubble?**, moderated by *A. Hatami, Managing Partner, Pacemakers.io (UK)*
D. Butler, Managing Director, Thomvest Ventures (US) • **B. Legrand**, CEO, ING Ventures (NL) • **J. Creuzé**, Managing Director, BlackFin Capital Partners (FR)

10:40 **From zero to seed**, moderated by *M. Sigal, Co-Founder, Upside Partners (US)*
C. Nagel, Co-Founder, Earlybird Venture Capital (DE) • **R. Sohoni**, Managing Partner, Seedcamp (UK) • **S. Klestil**, Partner, Speedinvest (AT)

11:15 **Let's scale: Looking for the next Unicorn**, moderated by *S. Hospital, CEO, OneRagtime (FR)*
R. Moffat, Partner, Balderton Capital (UK) • **L. Bocchio**, Partner, Accel (US)

11:50 **CVC vs VC: what's the difference for a fintech?**, moderated by *M. Sigal, Co-Founder, Upside Partners (US)*
O. Mielczarek de la Miel, Managing Partner, Rakuten Capital (JP) • **R. Foxe Blader**, Partner, Anthemis (UK) • **J. Nitlech**, Partner, Iris Capital (FR) • **D. Wypler**, Investment Director, ANZ Ventures (AU)

12:30 **We bought some Fintechs. We have some insights to share**, moderated by *M. Sigal, Co-Founder, Upside Partners (US)*
A. Naveos, Managing Director M&A, Strategic Investments, Digital, Arkea (FR)

LUNCH

STAGE 1

GENERAL SESSION

CHAired BY

L. Nizri,
CEO, Paris Fintech Forum (FR)

14:30 Interview **R. Le Moal**, CEO Arkéa (FR)
by L. Nizri, CEO, Paris Fintech Forum (FR)

14:45 **From incumbent to digital leader**,
moderated by E. Gotkine (IL)

J. Pérez-Tasso, CEO, SWIFT (BE) • **V. Verkhoshinskiy**,
CEO, Alfa-Bank (RU) • **F. Riahi**, CEO, Natixis (FR) •
S. Boujnah, Chairman, Euronext (FR)

15:30 **Fireside chat with a serial fintech
entrepreneur**, *moderated by L. Nizri, CEO, Paris
Fintech Forum (FR)*

R. Laplanche, CEO, Upgrade (US)

15:45 **All eyes on emerging markets big fintech
figures**

N. Kukreja, CEO, Paisabazaar.com (IN) • **S. Reiss**,
CEO, Geru (BR) • **L. Le Moal**, CEO, PayU (NL)

16:20 **Corporate innovation in finance industry:
let's look at the models**, *moderated by E. Gotkine (IL)*

L. Frazier, Head of the Innovation Group, Wells Fargo
(US) • **R. Niroumand**, CEO, Finleap (DE) • **M. Bloom**, CTO,
Aegon (NL) • **A. Caudoux**, Deputy CEO, BPIfrance (FR)

17:00 **Fin & Tech for good** *moderated by
A. Paterson, Editor-in-chief, Fintech Finance (UK)*

D. Reiling, CEO, Sunrise Banks (US) • **S. Blakstad**,
CEO, Hiveonline (DK) • **S. Sudha Prem**, CEO, FIA
Technology (IN) • **A. Mars**, CEO, Epic Foundation (FR)

17:40 **The closing debate: AI in financial
services, much a do about nothing?** *moderated by
D. Birch, Director, 15Mb (UK)*

B. King, Executive Chairman, Moven (US) • **C. Durodié**,
Chairman, Cognitive Finance (UK)

STAGE 2

PAYMENT SUMMIT

CHAired BY

D. Parker,
CEO, Polymath Consulting (UK)

14:30 Interview **J. Campa**, Chairman,
European Banking Authority (FR) *by D. Parker, CEO,
Polymath Consulting (UK)*

14:50 **The PSD2 inside**, *moderated by D. Parker,
CEO, Polymath Consulting (UK)*

D. Johansson, CEO, Enfuze (FI) • **F. Simoneschi**, CEO,
TrueLayer (UK) • **J. Pütz**, CEO, Luxhub (LU) • **Stefano
Vaccino**, CEO, Yapily (UK)

15:30 **Payment is all about technology**,
moderated by M. Mual, CEO, The Paypers (NL)

M. Mueller, CEO, Form3 (UK) • **C. Bourbier**, CEO,
Limonetik (FR) • **M. Stephenson**, CEO, Modulr (UK) •
B. du Hays, CEO, Mobeewave (CA) • **H. Narasimhan**,
Head of Merchants and Acquisition for Europe, Visa (FR)

16:20 **From Retail POS to Augmented Retail POS**,
moderated by D. Parker, CEO, Polymath Consulting (UK)

M. Khanwala, CEO, MishiPay (UK) • **M. Bernhart**, CEO,
ready2order (AT) • **T. Meimoun**, CEO, Paytweak (FR) •
S. Chakraborty, CEO, Sonect (CH) • **P. Monras**, CEO,
Nemuru Digital (ES)

STAGE 3

BLOCKCHAIN & DIGITAL ASSETS

CHAired BY

O. Bussmann,
CEO, Bussmann Advisory (CH)

14:30 **Financial Service Industry on the future
of digital assets**, *moderated by O. Bussmann, CEO,
Bussmann Advisory (CH)*

C. Cascarilla, CEO, Paxos (US) • **S. Leithner**, Chairman,
Clearstream Banking (LU) • **C. Berman**, CEO, Agora (UK) •
L. Falempin, CEO, Tokeny Solutions (LU) •
T. de Maintenant, CEO, LiquidShare (FR)

15:25 **The rise of decentralized finance "DeFi"**,
moderated by O. Bussmann, CEO, Bussmann Advisory (CH)

M. Froehler, CEO, Morpher (AT) • **H. Gebbing**,
Managing Director, Finoa (DE) • **U. Shtybel**, Vice
president, HighCastle (UK) • **B. Bilski**, CEO, Naga (DE) •
N. Filali, Head of Blockchain Program, Caisse des
Dépôts (FR)

16:15 **How blockchain solves data privacy and
compliance problems?** *moderated by O. Bussmann,
CEO, Bussmann Advisory (CH)*

A. Jiwan, CEO, Spring Labs (US) • **L. Joseph**,
Consultant, FSC Mauritius (MU) • **G. Medcraft**, Director,
OECD (FR) • **D. Dessertine**, Head of Fintech,
Autorité des Marchés Financiers (FR)

16:55 **Stablecoins going mainstream?** *moderated
by O. Bussmann, CEO, Bussmann Advisory (CH)*

A. Lane, CEO, Everex (SG) • **I. Sadeh Man**, Chairman,
Saga Monetary Technologies (UK) • **N. Tchouparov**, CEO,
Moneyfold (UK)

17:25 **Blockchain. Stable coins. crypto. the
point of view of a Central Bank**, *by O. Bussmann, CEO,
Bussmann Advisory (CH)*

D. Beau, First Deputy Governor, Banque de France (FR)

DRAFT

AGENDA

January 29, 2020
Afternoon

STAGE 4

ID & TRUST

CHAired BY **D. Birch**, Director, 15Mb (UK)

14:30 **Who am I (in a digital world)?** moderated by *D. Birch, Director, 15Mb (UK)*
R. Leslie, CEO, Sedicii (IE) • **C. Kolaja**, COO, Au10tix (IL) • **R. Prigge**, CEO, Jumio (US) • **K. Gunning**, CEO, Fourthline (NL)

15:10 **KYB: let's dig into the specificities of enterprise id.** moderated by *D. Birch, Director, 15Mb (UK)*
L. Querton, CEO, Altares D&B (FR) • **R. Perry**, CEO, Kompany (AT) • **J. Heering**, CEO, Vadis Technologies (BE) • **N. Org**, CEO, Entify (EE)

15:50 **No risk. No gain.** moderated by *D. Birch, Director, 15Mb (UK)*
C. Delingpole, CEO, ComplyAdvantage (UK) • **S. Riedel**, CEO, Elucidate (DE) • **D. Christie**, CEO, Bleckwen (FR) • **T. Tamkivi**, CEO, Salv (EE)

WOMEN IN FINANCE

CHAired BY **B. Stewart**, Rich Thinking
M. Mghendi-Fisher, EWPN

16:30 **The difference in gender diversity situation and evolution in the different geographies.** moderated by *N. Uwaje, Global Innovation Manager, SWIFT (BE)*
A. Rudin, CEO, The Rudin Group (US) • **C. Vicelich**, CEO, Valocity Global (NZ) • **C. Calmejane**, CIO, Société Générale (FR) • **D. Johansson**, CEO, Enfuce (FI)

17:15 **The next frontier: What should be the focus for the next 10 years to make real change happen.** moderated by *B. Stewart, Author, Rich Thinking (CA)*
L. Bar David, CEO, Lili (US) • **C. Dennery**, CEO BNP Paribas Leasing Solutions (FR)

18:00 **Fight for diversity, several means, one objective**
S. Mensdorff-Pouilly, GM Europe, ACI Wolwide (NL) • **G. Boskovich**, Founder, FemTechGlobal (UK)

STAGE 5

SHAPING TOMORROW'S PAYMENTS

IN PARTNERSHIP WITH 

14:30 - 17:30 **Visa Fintech challenge: Tell us your payment experience for tomorrow**

How to partner with banks to offer the best payment experience

During the Visa Fintech challenge final, six Fintechs will pitch to Visa experts on the idea of 'partnering with banks to offer the best payment experience'. A panel of judges comprised of Visa experts will review and choose six Fintechs to come and pitch their ideas in front of everybody.

If you want to attend the final, the session will allow you to discover the latest trends in the payment industry and meet our Visa experts.

STAGE 6

CUSTOMER EXPERIENCE: TECHNOLOGY OR PEOPLE CHALLENGE

IN PARTNERSHIP WITH 

14:30 **The importance of customer experience in the ever changing world of Banking and Fintechs**

Smart choices to take when optimizing your customer journey : lessons learned from more than 20 years of experience.

14:40 **Customer experience in BFSI : technology or people challenge ?**

How can technology and people resolve the industry's challenges focusing on customer experience? Discussion with N26, NECT, Zelros and Majorel

15:10 **Brand ambassadors - The key to an outstanding customer experience**

How can customer service specialists be enabled to act as brand ambassadors? Case study with N26 | Anshuman Dwivedi, Emma Hobrough – Vendor Management

15:40 **Improving your customer journey through technological innovation**

- European Banking Platform – Major Service Solutions for Digital Banking Majorel | Kristina Klein – Senior Manager EBP
- The future of everything is linked to the future of identity – Explore the new way of identifying customers Nect | Carlo Ulbrich – CSO & Co-Founder
- Transformation in the Insurance industry through the augmented advisor Zelros | Paul Chabrol – Head of Customer Success

16:10 **Meet the Experts & Get Together**

STAGE 7

CANADIAN FINTECH PITCHES

IN PARTNERSHIP WITH  Finance Montréal & Toronto Finance Intl.

14:20 - 16:00

Introduction

Canada's fintech ecosystems by *N. Lepage, Counsellor (Trade and Investment), Embassy of Canada to France.*

Ontario's fintech ecosystem by *J. Reynolds, President & CEO, Toronto Finance International (TFI) and presentations of the fintech:*

A. Viens, Head of Operations, iComply Investor Services • **L. Baradoy**, CEO, Lightrail • **M. Humblot**, Founder & CEO, Comfiz • **L. Cooke**, Founder & CEO, Nanopay • **P. Finerty**, Chief Development Officer, Daisy Intelligence

Quebec's fintech ecosystem by *M. Cardinal, Vice Président, FinTech Development and Corporate Affairs, Finance Montreal and presentations of the fintech:*

M. Merai, CEO, Dataperformers • **M. Lavoie**, President, Flare Systems • **E. Mac Nicoll**, Co-Founder & Co-CEO, Kaira Technologies • **A. Lavoie**, President, LexRock AI (Irosoft division) • **A. Bertrand**, Co-Founder, OfficiumLIVE

Networking period

EXHIBITION

stands list
& floormaps

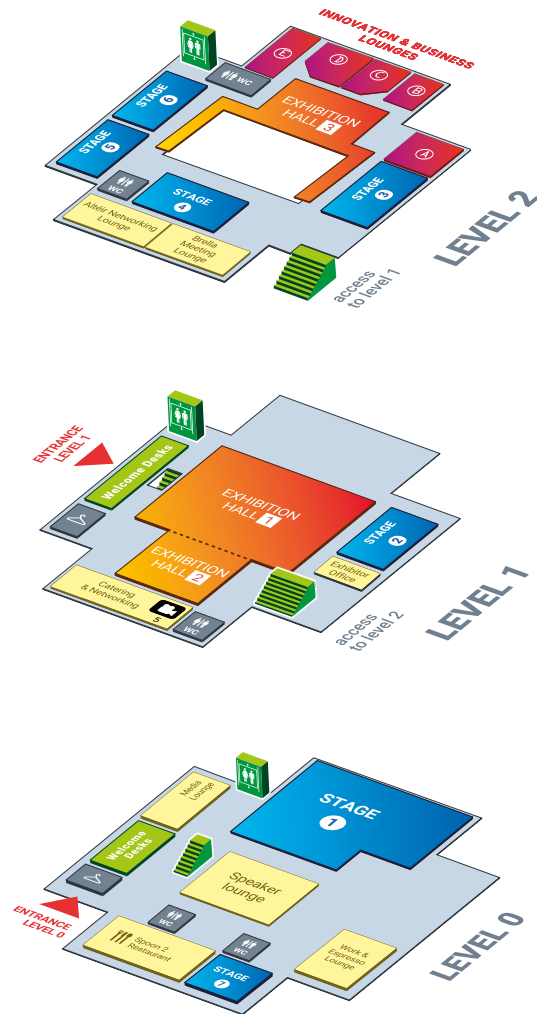
Floormaps level 0, 1 & 2

• Stands list

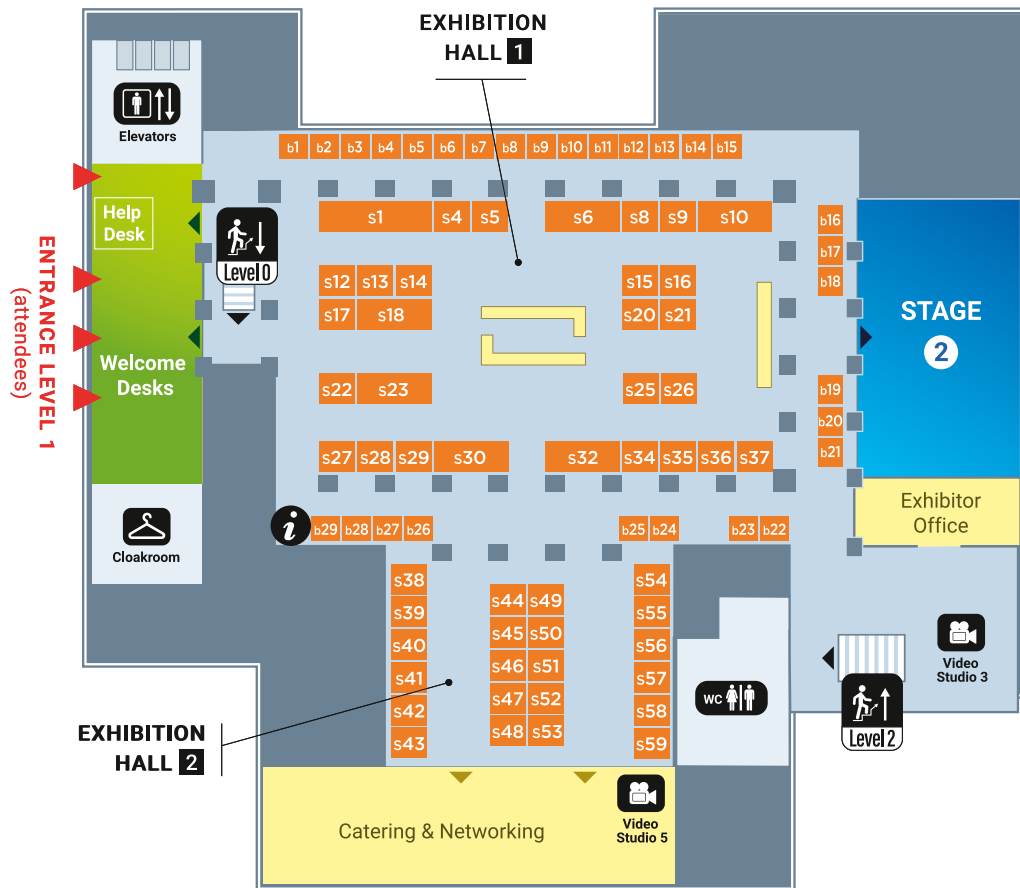
• Stand & PODs list

• Innovation & Business Lounges

(A) (B) (C) (D) (E)



DRAFT



Stands list by alphabetical order

s15	Altare-D&B	s9	FinanceMalta	s48	NDGIT
s54	Appex France	s12	Finastra	s55	Netheos
s18	Arkéa	s5	Forter	s26	Onfido
s13	AxiomSL	s45	Gambit Financial Sol.	s27	Paytweak
s21	Backbase	s57	Gemalto	s22	Plaid
s14	Banking Circle	s43	Idemia	s8	PwC
s38	Bankingblocks	s35	IDnow	s16	Salt Edge
s28	Banque de France	s58	ISoft	s36	Société Générale
s30	BNP Paribas	s49	La Banque Postale	s23	Sopra Banking Software
s50	BPI France	s52	La Parisienne Assur.	s4	Temenos
s1	Crédit Agricole	s59	LexisNexis Risk Sol.	s46	Tink
s41	Currencycloud	s10	LHOFT	s37	Treezor
s51	Docaposte	s42	Limonetik	s20	Tribe Payments
s29	DreamQuark	s32	Mambu	s40	Viacash
s44	Elcimaï Fin. Software	s17	Mangopay	s39	W-HA
s56	Famoco	s47	Meniga	s34	Western Union
s25	Feedzai	s53	MoneyNetInt	s6	Wirecard

PODs list by alphabetical order

COMPANY	28/01	29/01	COMPANY	28/01	29/01
Abaka	B19	B19	Linxo Group	B24	B24
Active Asset Allocation	B25	B25	Look&Fin		B12
Antelop Solutions	B22		Luxhub	B29	B29
Apiax	B1		Microblink	B9	B9
Ariadnext	B18	B18	Modulr Finance	B4	B4
Bambu		B7	Moneythor		B3
Bridge Powered by Bankin'	B10		PayLead	B28	B28
Budget Insight	B8	B8	Paynovate	B5	B5
ComplyAdvantage	B17	B17	Prevision.io	B16	B16
DataRobot	B20	B20	Raisin	B11	
E-Pay Space	B2		reciTAL	B12	U24*
Financial house	B26	B26	SalaryFits		B10
Hightech Data Audit	U1*	B1	TagNitecrest	B15	
HooYu	B23	B23	TagPay		B27
Horizn	B14	B14	Vadis Technologies		B21
Innsomnia Accelerator	B13	B13	Vialink	B21	
Inzmo Europe	B7		WeSave	U29*	B22
Klein Blue Partners	B3		Wishizz	U5*	B15
Know Your Customer		B2	Yapily	B27	
Lemon Way		B11	Zelros	B6	B6

*See level 2 map




PODs list by alphabetical order

COMPANY	28/01	29/01	COMPANY	28/01	29/01
4stop	U28	U28	iPaidThat		U9
Accel	U34	U34	Jumio	U23	U23
Akoni Hub	U11		Kapilendo	U6	
Aktivolabs		U4	Koosmik	U7	U7
Algoan	U22	U22	Libeo	U2	
Bitbond	U31	U31	Lovys		U5
Bitsa	U24	U24	Moonshot-Internet	U4	
Cardo AI	U12		Neat	U32	
CDLK Services	U16	U16	Neonomics		U13
Circeo	U17	U17	Neterium	U13	
Claider		U1	Nucoro	U15	U15
Cledara		U11	PaxFamilia		U33
Cosmian	U3		Qover	U20	U20
Cyclebit	U21	U21	Raise Partner	U10	
Digitael		U12	reciTAL	B12*	U2
Doocat		U29	Spotcap		U30
Earnix	U25	U25	Tetrao		U8
Entify	U9		Utocat	U26	U26
Finance Innovation	U35	U35	Valocity Global		U3
Finoa		U32	Vesta Payment Solutions	U30	
Fintech Finance	U14	U14	Wavenure	U8	
Fractal	U27	U27	Wecan Tokenize	U19	U19
France Fintech	U36	U36	WeSave	U29	B22*
Hightech Data Audit	U1	B1*	Wishizz	U5	B15*
I Know First		U6	Wizbii	U33	
Intix	U18	U18	XaalyS		U10

*See level 1 map


Innovation & Business Lounges

LOUNGE (A)




BNP PARIBAS

LOUNGE (B)




Xpollens

LOUNGE (C)




Microsoft

LOUNGE (D)



LOUNGE (E)



**Caisse des Dépôts
GROUPE**

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