



# #NEXT DIFI 2016

Digital Finance, FinTech & Banking  
Innovation Forum Sofia 2016

30 September 2016  
Sopharma Business Towers



**b2b Media**

# #NEXT DIFI 2016

• This forum has been produced to meet the needs of senior banking and finance professionals, including:

- ✓ Central Bank Officers
- ✓ Heads/Directors of Banking Supervision
- ✓ Financial regulators
- ✓ Chief Executive Officers
- ✓ Chief Financial Officers
- ✓ Chief Investment Officers
- ✓ Chief Operating Officers
- ✓ Investment Committee Members
- ✓ Heads of Investment / Asset Allocation
- ✓ Head of Funds / Portfolio Management
- ✓ Heads/Directors of Retail Banking
- ✓ Heads/Directors of Consumer Banking
- ✓ Heads/Directors of / Business Banking / SME Banking
- ✓ Heads/Directors of Digital Banking
- ✓ Heads/Directors of Mobile Banking
- ✓ Heads of Innovation

# #NEXT DIFI 2016



## • About

- ✓ #NEXT DIFI 2016 is a one-day conference covering the convergence of technology and financial services rapidly changing how the world borrows, buys, and invests.
- ✓ The Financial Innovation Forum, bringing together industry leaders, policy makers, regulators and experts to explore the disruptive forces that are shaping the financial sector into the future and discuss where opportunities lie.
- ✓ Through presentations, panel sessions and on-stage interviews, senior executives from local and international banks will join leaders from other organisations to give their views on what banks must do to stay ahead of the game.



# #NEXT DIFI 2016

## • Agenda:

9:30 – 10:00 Officials key notes/Официални гости

1. **Ева Паунова**, евродепутат ЕНП/Eva Raunova, MEP, Group of the European People's Party (Christian Democrats);

2. **Георги Янакиев**, съветник икономическо управление и европейски семестър, Представителство на ЕК в България/ Georgi Yanakiev, Economic Policy Analyst European Semester Officer, EC Representation in Bulgaria

3. **Надя Маринова**, гл. редактор на b2b Media / Nadya Marinova, Editor in Chief of b2b Media

представя Адам Керъл – специалист по финансов мениджмънт / Adam Carroll finance management specialist





# #NEXT DIFI 2016

## • Agenda:

10:00 – 11:00 [Digital transformation of financial sector]

Модератор: Надя Маринова, гл. редактор на b2b Media / Nadya Marinova, Editor in Chief of b2b Media

**Дискусия с участието на:**

1. Филип Генов, първи вицепрезидент и старши мениджър „Специални проекти“ на Уникредит Булбанк/ Vice President and Special Projects Senior Manager at UniCredit Bulbank
2. Илияна Войнова, дирекция „Дигитални услуги“, направление Маркетинг в СИБанк/ Iliana Voynova, Head of Digital Services Dept, Directorate Marketing, CIBank

**11:00 – 11:30 Coffee break and Networking**



# #NEXT DIFI 2016

## • Agenda:

*11:30 – 12:30 |Alternative models in financial sector|  
Presentations + Q&A Session*

*Модератор: Надя Маринова, гл. редактор на b2b Media / Nadya Marinova, Editor in Chief of b2b Media*

*1. Crowdfunding models as part of the sharing economy:*

*Ивайло Иванов, оперативен директор на Iuvo Group Bulgaria/  
Ivaylo Ivanov, Operations Director of Iuvo Group Bulgaria*

*2. Let Viber be your thing:*

*Момчил Еленков, Global Telecom Partnerships Manager, Viber /  
Momchil Elenkov, Global Telecom Partnerships Manager, Viber*

*3. Урок: „Как да ограбим банка“ от Уилям Блек /  
Lesson: How to rob a bank by William Black*



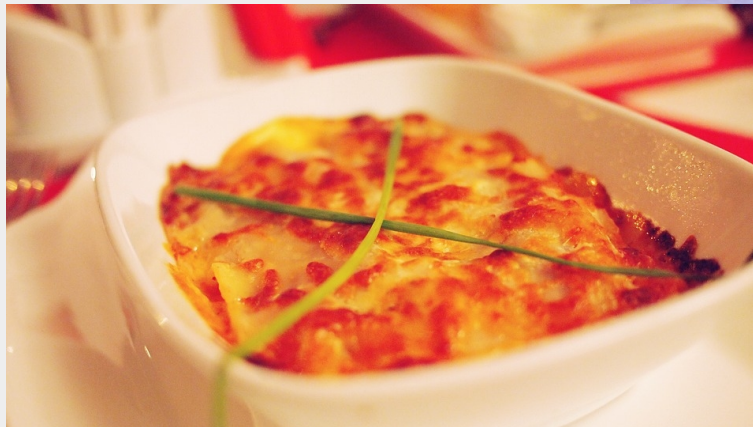
# #NEXT DIFI 2016

- Agenda:

*12:30 – 12:45 |Томбола / Raffle|*

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*12:45 – 13:30 |Lunch/Обяд| – с талони*



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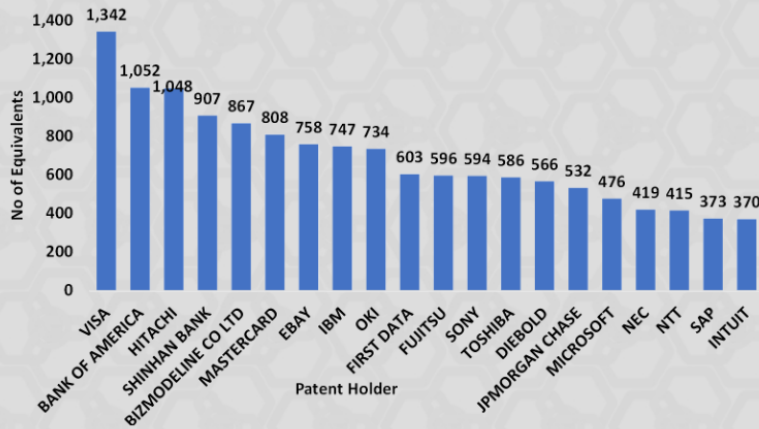


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## FinTech patents – Top holders



Patent Holders	No of Equivalents	% Share of FinTech Equivalents
VISA	1,342	1.60
BANK OF AMERICA	1,052	1.25
HITACHI	1,048	1.25
SHINHAN BANK	907	1.08
BIZMODELINE CO LTD	867	1.03
MASTERCARD	808	0.96
EBAY	758	0.90
IBM	747	0.89
OKI	734	0.87
FIRST DATA	603	0.72
FUJITSU	596	0.71
SONY	594	0.71
TOSHIBA	586	0.70
DIEBOLD	566	0.67
JPMORGAN CHASE	532	0.63
MICROSOFT	476	0.57
NEC	419	0.50
NTT	415	0.49
SAP	373	0.44
INTUIT	370	0.44

### Key finding:

- The FinTech patent holdings are spread out over several players. There are no players that hold an overwhelming majority of the patents.

The above results\* are based on 145,589 relevant patent documents for FinTech comprising of 79,798 equivalents\*\*.

\* Results are based on non-expired patents filed in the last 20 years.

\*\* An EQUIVALENT refers to a set of patent filings with the same priority documents, representing a single invention.

[https://www.relecura.com/reports/FinTech\\_an\\_IP\\_perspective.pdf](https://www.relecura.com/reports/FinTech_an_IP_perspective.pdf)



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A graphic featuring a dark blue background with a glowing globe of the Earth. Overlaid on the globe is a complex network of white and blue lines and nodes, representing a blockchain or digital network. The nodes are small, bright blue circles, and the lines are thin, glowing white and blue arcs that crisscross the globe. The overall aesthetic is futuristic and technological.

**BLOCKCHAIN  
TECHNOLOGY**



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**Banco  
Santander**

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## • KEY TOPICS:

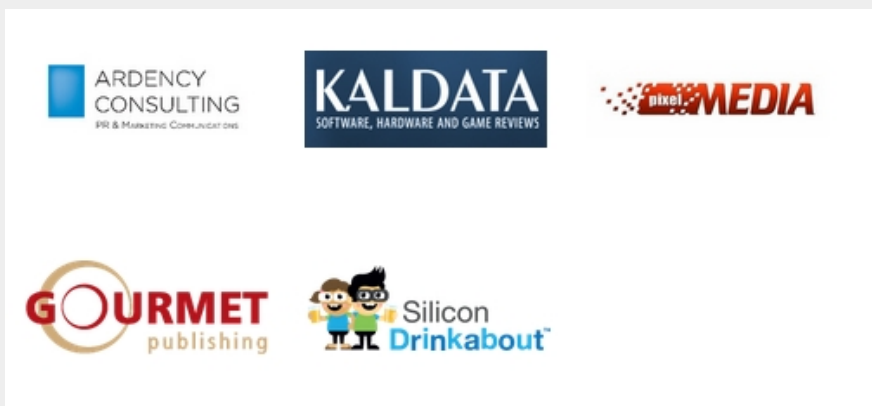
Topics will include the power of original thinking, change management, digital banking, social media, bank accelerator programmes and innovation labs, emerging global banking threats, cyber security and new product and service development.

- ✓ The competition, disruptors and alternative modes in financial sector.
- ✓ Rethinking business models, how to stay relevant to a new generation of clients. Are we ready to embrace change and adapt?
- ✓ Satisfying the requirements of regulators, shareholders and investors.
- ✓ How are banks and other traditional players navigating this transformed landscape?
- ✓ What are key challenges and opportunities that the new digital age brings?
- ✓ What will the digital future of banking look like?
- ✓ Mobile payments as the gateway to financial inclusion and economic growth.
- ✓ What are the possible macroeconomic and regulatory scenarios and how are they likely to impact financial services in Europe and specifically in Bulgaria?



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## 10:00 – 11:00 Digital transformation of financial sector

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