

**4 October**

**Gathering of forum's participants**

Time	Event
08:00 – 24:00	Arrival, meeting at the airport, hotel accommodation, registration.
13:00 – 18:00	Excursion program: sports and entertainment events.
<b>18:00 – 24:00</b>	<b>Welcome drink (for all participants of Forum)</b>

**YOUTH DAY FINTECH PROGRAM\***  
**(for students and learners of the EC "Sirius")**

Time	Event
9:00 - 10:00	Registration of participants, welcome coffee.
10:00 – 10:10	<b>Opening of the Youth Day Fintech.</b> <ul style="list-style-type: none"> <li>Anton Arnautov, General Director of autonomous non-commercial organization "Fintech Lab"</li> <li>Alisa Melnikova, Director of the Department of Financial Technologies, Projects and Organization of Processes, Bank of Russia</li> </ul>
10:10-10:40	<b>Greetings from sponsors:</b> <ul style="list-style-type: none"> <li>Konstantin Markelov, Vice President, Director of Business Technologies, JSC "Tinkoff Bank"</li> <li>Vasily Vysokov, Chairman of the Board of Directors, PJSC Commercial Bank "Center-invest"</li> </ul>
10:40 11:00	<b>Organizational meeting, draw for teams, allotment of teams.</b> <ul style="list-style-type: none"> <li>Anton Arnautov, General Director of autonomous non-commercial organization "Fintech Lab"</li> </ul> Coffee break.
11:00 - 13:00	Team work on solving cases
11:00 – 11:30	<b>Demonstration lecture "Development of Fintekh in Russia: Trends and Plans"</b> <ul style="list-style-type: none"> <li>Alisa Melnikova, Director of the Department of Financial Technologies, Projects and Organization of Processes, Bank of Russia</li> </ul>
11:30-12:00	<b>Demonstration lecture «Ecosystem of FinTech, and what's in Russia?"</b> <ul style="list-style-type: none"> <li>Anton Arnautov, General Director of autonomous non-commercial organization "Fintech Lab"</li> </ul>
12:00-12:30	<b>Demonstration lecture "Three Secrets of a Successful Fintekh (out of 20)"</b> <ul style="list-style-type: none"> <li>Georgy Chesakov, Vice President for Development of New Customer Engagement Channels, JSC "Tinkoff Bank"</li> </ul>
12:30-13:00	<b>Demonstration lecture "How will Blockchain change the usual business processes?"</b> <ul style="list-style-type: none"> <li>Mikhail Loginov, Head of the Expertise Center for the Financial Industry, SAP</li> </ul>
13:00 - 13:45	Lunch
13:45 - 16:00	Solving cases

13:45-16:00	<b>Master-class “Design-thinking”.</b> Group of coaches SAP
16:00 16:40	<p>Demonstration lecture  <b>AUGMENTED: Life in The Smart Lane.</b>  Brett King, Moven.  <i>(In English with translation)</i></p> <p>Are we ready to adapt? In all probability we simply do not have a choice. The approaching "Augmented Era" promises to break the existing foundations, unprecedented changes in people's behavior and way of life. In the next 20 years, we are waiting for more changes than in the last 250 years. Following on from the Industrial or Machine Age, the Space Age and the Digital Age, the Augmented Age will be based on four key disruptive themes - Artificial Intelligence, Experience Design, Smart Infrastructure and HealthTech.</p> <p>In this eye-opening keynote, proven futurist Brett King provides:</p> <ul style="list-style-type: none"> <li>• Valuable insights into what lies ahead for all of us as companies, consumers, financial institutions, marketers, product developers, employers and individuals</li> <li>• A future vision of how these huge shifts in technology might impact your business and industry as both a disruptive force and area of significant opportunity</li> </ul>
16:45 17:00	<p><b>Greetings for participants of FinTech Battle.</b></p> <ul style="list-style-type: none"> <li>• Elvira Nabiullina, Chairman of the Bank of Russia</li> <li>• Olga Skorobogatova, Vice-chairman of the Bank of Russia</li> </ul>
17:00 - 20:00	<b>FinTech Battle</b> (defense of solutions of cases by teams in the battle format)
20:00 – 20:45	Work of the jury of FinTech Battle. Coffee break.
20:45 21:00	Summarizing the results of the FinTech Battle, announcement of Youth program for 5-7.10
21:15 - 24:00	Dinner, evening entertainment program. (for participants of the Youth Day Fintech)

# 5 October

## Program of the Forum\*

Time	Event
5 October 8:30 – 9:30	Registration of participants, welcoming coffee, exhibition, communication.
5 October 9:45 – 10:00	<b>Grand opening of the Forum.</b> Elvira Nabiullina, Chairman of the Bank of Russia
5 October 10:00 – 10:30	<b>Bank 4.0 – Banking Everywhere, but not at a bank.</b> Brett King, Moven. <i>(In English with translation)</i> Banks are in trouble. It's not just the likes of HSBC, Deutsche and Citibank who have shrunk their branch and office footprint to a fraction of their previous glory. Every bank in the modern world that is dependent on branch revenue is in virtual survival mode, hoping for a miraculous reversal of emerging customer behavior. In countries like China, Kenya and 20 other countries in Africa alone, mobile payments far exceed those made using traditional bank accounts and artefacts. The most efficient credit risk models aren't owned by banks anymore. The best investment advice is coming from algorithms and robo-advisors that can adapt your portfolio in real-time as markets shift. Assets, identities, and transactions are being transmitted on blockchains, tangles and hashes that make old payment networks look obsolete and unsafe. Banking has been blown apart. The banking system of tomorrow is being built from first principles today – in the same way Elon Musk built SpaceX and Steve Jobs designed the iPhone. Just ask yourself, if we were building the banking system today, from scratch with all the technology and knowledge we have, would you end up with Bank branches that require a signature on a piece of paper before issuing you a passbook or a checkbook? No way. Bank 4.0 is about the banking system that we're building today and why most banks won't survive to see that day.
5 October 10.30 – 11.45	Plenary discussion №1. <b>New economy in uniform digital space</b> <ul style="list-style-type: none"> <li>• Financial sector as a driver of development of innovative economics.</li> <li>• To win competitive struggle in uniform digital financial space: factors of success in 21 century.</li> <li>• Convergence of financial sector and telecom: the problems and perspectives.</li> <li>• What financial services and services with application of new technologies will be the most demanded for consumers?</li> <li>• The key technological trends transforming the financial market: regulator vision.</li> </ul> <b>Moderator:</b>

	<p>Elvira Nabiullina, Chairman of the Bank of Russia</p> <p><b>Invited speakers:</b></p> <ul style="list-style-type: none"> <li>• Susan Athey, professor of economics, Stanford University, Member of the Board of Directors, Ripple</li> <li>• Olga Dergunova, Vice-president - Chairman of the Board, VTB BANK (Public JSC)</li> <li>• Mikhail Oseyevsky, President - Chairman of the Board, Public JSC "Rostelecom"</li> <li>• Oleg Tinkov, Chairman of the Board of Directors, JSC "Tinkoff Bank"</li> <li>• Ram Sewak Sharma, Chairman, Telecom Regulatory Authority of India</li> </ul>
5 October 11:45 – 12:00	<b>Awards Ceremony of Youth day</b>
5 October 12:00 – 12:30	Coffee break
5 October 12:30 – 14:00	<p>Plenary discussion №2. <b>Top of Fin Tech as viewed by foreign and national visionaries</b></p> <ul style="list-style-type: none"> <li>• Key technological trends in the financial market.</li> <li>• How much will the digital transformation for financial branch cost?</li> <li>• What is necessary for creation of bank of new generation?</li> <li>• Fin Tech development forecasts: vision and reality. What forecasts for 2016-2017 were not realized and why?</li> </ul> <p><b>Moderator:</b> Andrey Sharonov, Rector, Moscow School of Management "Skolkovo"</p> <p><b>Invited speakers:</b></p> <ul style="list-style-type: none"> <li>• David Birch, Director of Innovation, Consult Hyperion</li> <li>• Osama Bedier, CEO and founder, Poynt</li> <li>• Alexey Marey, Vice-chairman of the Board, JSC "Alfa Bank"</li> <li>• Karl Tlais, Senior Director for Innovation and Strategic Partnerships, Visa</li> <li>• Hugh Harper, Head of Practice Strategy, Clients, Operations, EMEA, Ernst &amp; Young</li> <li>• Oliver Hughes, Chairman of the Board JSC "Tinkoff Bank"</li> </ul>
	Round-tables.
5 October 14.00-15.00	<p>Round-table №1.</p> <p><b>How the Internet of commerce things (Internet of Commerce Things, IoCT) will change the world?</b></p> <ul style="list-style-type: none"> <li>• The future of digital commerce in era of the Internet of commerce things.</li> </ul>

	<ul style="list-style-type: none"> <li>• How mobile commerce has changed consumer behavior (results of the research by Visa).</li> <li>• The connected economics – how payment decisions create cross-branch platforms (examples of branch developments and trends).</li> <li>• Safety in the world of total network-connection.</li> </ul> <p><b>Moderator:</b> Musheg Arakelyan, Senior Director for Strategic Projects of Visa in Russia</p> <p><b>Invited speakers:</b></p> <ul style="list-style-type: none"> <li>• Elena Bocharova, Head of Department of development of e-commerce products, Alfa-Bank</li> <li>• Galiyev Damir, Head of the Innovative Development Project Office, public JSC "AK BARS" BANK</li> <li>• Kirill Gorynya, General Director, CardsMobile</li> <li>• Pavel Ershov, Chief Operating Officer, Microsoft Russia</li> <li>• Boris Kim, General Director, FinTech Association</li> <li>• Andrey Makarov, Director of the Department of Financial Technologies, public JSC "MTS"</li> <li>• Ekaterina Frolovicheva, Managing Director of the Center of Technological Innovation, public JSC "Sberbank"</li> </ul>
5 October 14.00-15.00	<p>Round-table №2.</p> <p><b>How will statistics save the business in the era of the digital economy?</b></p> <ul style="list-style-type: none"> <li>• Official statistical reporting: the burden or source of new opportunities.</li> <li>• Changing the approaches to collection and formation of reporting based on growing digitalization. SaaS solutions (EDI &amp; API format identity).</li> <li>• Covenants: a source of inspiration and reduction of interest rate. A new format of business interaction, fundraising.</li> <li>• Challenges of the XXI century in reporting, world trends, increasing the competitiveness of domestic potential borrowers and exporters.</li> </ul> <p><b>Moderator:</b> Alexey Lokhmaev, Head of the Project Office "E-Reporting" PJSC "Rostelecom"</p> <p><b>Invited speakers:</b></p> <ul style="list-style-type: none"> <li>• Dmitry Ermolaev, General Director of Aronikl Ltd., Architect of the Blockchain.</li> <li>• Stanislav Kublitsky, Head of a Direction, PJSC "Rostelecom"</li> <li>• Dmitry Semin, President, Semin Group</li> <li>• Maria Sigova, Rector, International Banking Institute</li> <li>• Konstantin Mikhailenko, Chairman of the Board of Directors, Seldon</li> </ul>
5 October 14.00-15.00	<p>Round table №3</p> <p><b>Digital transformation: how do technologies determine internal processes?</b></p>

	<ul style="list-style-type: none"> <li>• Is transformation a changing the current internal processes or creating new ones?</li> <li>• Difficulties in rebuilding of the operating model with the advent of innovations</li> <li>• New business models in the digital era</li> </ul> <p><b>Moderator:</b> Pavel Ershov, Chief Operating Officer of Microsoft in Russia</p> <p><b>Invited speakers:</b></p> <ul style="list-style-type: none"> <li>• Maxim Belousov, Deputy Chairman of the Management Board, PJSC "Bank Uralsib"</li> <li>• Vyacheslav Blagirev, Director for digital, PJSC "Rostelecom"</li> <li>• Ashot Oganessian, Deputy Head of the Department for Coordination and Business Analysis - Vice-President, Bank VTB (PJSC)</li> <li>• Andrey Popov, Head of Information Technologies Directorate, Member of the Board of Raiffeisenbank (JSC)</li> <li>• Arseniy Tarasov, Head of the direction "Digital Transformation of Business", Microsoft Russia</li> <li>• Algirdas Shakmanas, Vice-president, head of the block "Digital Business", JSC "Promsvyazbank"</li> </ul>
5 October 14:00 – 15:30	Lunch
	<b>Break-out sessions</b>
5 October 15:30-17:00	<p>Break-out discussion №1</p> <p><b>National infrastructure of digital financial ecosystem</b></p> <ul style="list-style-type: none"> <li>• Basic elements of infrastructure of digital financial ecosystem and its influence on business.</li> <li>• National infrastructure of digital financial ecosystem as a driver of competition's development on the financial market.</li> <li>• Role of remote identification in digital financial ecosystem.</li> <li>• Perspectives of development of uniform biometric system. Presentation of the prototype of the remote identification solution.</li> <li>• What are the priorities for the financial market in the development of public services?</li> </ul> <p><b>Moderator:</b> Olga Skorobogatova, Vice-chairman of the Bank of Russia</p> <p><b>Invited speakers:</b></p> <ul style="list-style-type: none"> <li>• Andrey Emelin, Chairman, Non-commercial partnership "National council of financial market"</li> <li>• Anton Govor, Managing Director for Strategy, PJSC "Moscow Exchange"</li> </ul>

	<ul style="list-style-type: none"> <li>• Alexey Kozyrev, Deputy Minister of Communications and Mass Media of the Russian Federation</li> <li>• Alexey Marey, Member of the Board of Directors, Chief Executive Officer, Member of the Management Board, Vice-chairman of the Board, JSC "Alfa-Bank"</li> <li>• Mikhail Oseyevsky, President - Chairman of the Board, Public JSC "Rostelecom"</li> <li>• Oliver Hughes, Chairman of the Board JSC "Tinkoff Bank"</li> <li>• Ram Sewak Sharma, Chairman, Telecom Regulatory Authority of India</li> </ul>
5 October 15:30-17:00	<p>Break-out discussion №2.</p> <p><b>Cybersecurity and digitalization: choice of balance</b></p> <ul style="list-style-type: none"> <li>• The strategy of the Bank of Russia on ensuring cyberstability of the organizations of the credit and financial sphere. Methodology and practice of realization.</li> <li>• Risks of outsourcing of information security and methods of their processing. Recommendations in the field of standardization of Bank of Russia.</li> <li>• Staffing of informational security. Model of Implementation.</li> </ul> <p><b>Moderator:</b> Artem Sychev, Deputy Head of the Main Directorate of Security and Information Protection, Bank of Russia</p> <p><b>Invited speakers:</b></p> <ul style="list-style-type: none"> <li>• Stanislav Bartashevich, Director of the Product Office "Information Security", Public JSC "Rostelecom"</li> <li>• Dmitry Konovalov, Head of Anti-fraud Branch, SAS Russia/ CIS</li> <li>• Ilya Kochetkov, Head of the Main Department of the Microfinance Market and the Financial Accessibility Methodology, Bank of Russia</li> <li>• Alexey Leonov, Head of Information Security Directorate, Group of companies "Centre of financial technologies", Russia</li> <li>• Igor Lyapunov, General Director, LLC "Solar Security", Russia</li> <li>• Gary Meshell, Global Sales and Business Development Leader, IBM</li> <li>• Ilya Sachkov, General Director, GROUP-IB</li> </ul>
5 October 15:30-17:00	<p>Break-out discussion №3</p> <p><b>Banks in Digital: scenarios and experience of transformation</b></p> <ul style="list-style-type: none"> <li>• Transformation into Digital: Can banks survive without it?</li> <li>• Transformation into Digital: Are transformation models different for different credit institutions, and what determines the choice of a specific scenario?</li> <li>• Experience of transition to Digital in Russia: what lessons did the "pioneers" of transformation take for themselves?</li> <li>• International experience of transition to Digital: are lessons applicable to Russia?</li> </ul>

	<ul style="list-style-type: none"> <li>• What changes in the business infrastructure will occur in connection with the construction of Digital in banks?</li> </ul> <p><b>Moderator:</b> Elman Mekhtiev, Executive Vice-President of the Association of Russian Banks (ARB), member of the Expert Council for the Protection of Consumer Rights, Bank of Russia.</p> <p><b>Invited speakers:</b></p> <ul style="list-style-type: none"> <li>• Ivan Berov, Director for Programs of Strategic Innovation, PJSC "Rostelecom"</li> <li>• Ilya Velder, Managing Director of the Directorate for Strategic Development and Corporate Communications, public JSC "AK BARS" BANK</li> <li>• Alexander Emeshev, Vice President of new product development, JSC "Tinkoff Bank"</li> <li>• Dmitriy Krasnyukov, Deputy General Director, SAP CIS</li> <li>• Alexander Pogudin, Member of the Board of Directors, Group of companies "Centre of financial technologies", Russia</li> <li>• Nadiya Cherkasova, Board member, public JSC "VTB 24"</li> </ul>
5 October 15:30-16:30	<p>Round-table №4.</p> <p><b>Transformation of the activity of professional participants of the securities market under the influence of new technologies</b></p> <ul style="list-style-type: none"> <li>• Regulatory and supervisory challenges for the Bank of Russia and professional participants with the introduction of new technologies.</li> <li>• Main trends in the development of remote services in the stock market.</li> <li>• Transformations in business models of securities market participants.</li> <li>• Influence and mutual penetration of technologies with related financial industries (money transfers, FastPayments system, Open API).</li> <li>• Changes in the infrastructure of the stock market under the influence of technology.</li> <li>• New approaches to marketing of digital products.</li> </ul> <p><b>Moderator:</b> Alexey Timofeev, President, National Association of Securities Market Participants (NAUFOR)</p> <p><b>Invited speakers:</b></p> <ul style="list-style-type: none"> <li>• Ivan Basov, chief analyst, FinTech Association</li> <li>• Roman Goryunov, President, Non-commercial partnership of financial market development</li> </ul>



	<ul style="list-style-type: none"> <li>• Vladislav Kochetkov, President - Chairman of the Board, JSC "Finam Holdings"</li> <li>• Irina Odinaeva, Managing Director of Services Practice for the Financial Market, Accenture</li> <li>• Andrey Shemetov, Vice-President, Head of Global Markets Department, JSC "Sberbank CIB"</li> <li>• Olga Shishlyannikova, Deputy Director of the Securities and Commodity Market Department, Bank of Russia</li> <li>• Oleg Yankelev, Chairman of the Board of Directors, FinEx Capital management</li> </ul>
5 October 15:30-17:00	<b>Pitch-sessions of FinTech startups</b>
5 October 17:00 – 17:30	Coffee break
	<b>Break-out sessions and round-tables</b>
5 October 17:30-19:00	<p>Break-out discussion №4</p> <p><b>Регулирование Финтех: как государство может содействовать внедрению передовых финансовых технологий?</b></p> <p><b>Legal regulation of FinTech: how can the state facilitate the introduction of advanced financial technologies?</b></p> <ul style="list-style-type: none"> <li>• What prevents Russia from becoming the center of attraction for the FinTech start-ups (like London or Singapore)?</li> <li>• What is the optimal role of the state in innovative regulation?</li> <li>• Where are the main barriers: at the level of legislation, regulation or business practice?</li> <li>• Will foreign countries help us? What foreign experience can be implemented "tomorrow"?</li> <li>• "Regulatory Sandbox": from the concept of "one window" to the experimental platform for adjustment of regulation.</li> </ul> <p><b>Moderator:</b> Alisa Melnikova, Director of the Department of Financial Technologies, Projects and Organization of Processes, Bank of Russia</p> <p><b>Invited speakers:</b></p> <ul style="list-style-type: none"> <li>• Anatoly Aksakov, Chairman of the State Duma Committee on Economic Policy, Innovative Development and Entrepreneurship</li> <li>• Anton Arnautov, General Director of autonomous non-commercial organization "Fintech Lab"</li> <li>• Svetlana Belous, Head of Risk Management Practice, SAS Russia/CIS</li> <li>• Aleksey Guznov, Director of the Legal Department, Bank of Russia</li> <li>• Bernhard Lang, Member of the Board of Directors, MSG Group</li> <li>• Mikhail Popov, founder of TalkBank.</li> <li>• Alexey Simanovsky, Adviser to the Chairman, Bank of Russia</li> </ul>

<p>5 October 17:30-19:00</p>	<p>Break-out discussion №5</p> <p><b>Cards and FinTech: perspectives of payment cards in the era of digitalization</b></p> <ul style="list-style-type: none"> <li>•Transformation of the payment landscape</li> <li>•Why cash will always be used</li> <li>•Mobile payments / transfers are a new global trend.</li> <li>•Cards or wallets - which are more promising?</li> <li>• Nonpayment functional of payment cards.</li> <li>•Transformation of payment carriers: from plastic to the phone.</li> <li>•Bank cards as the last mile in innovative payment chain.</li> <li>•The speed of innovation: potential and opportunities of the Russian market.</li> </ul> <p><b>Moderator:</b> Alla Bakina, Director of the Department of National Payment System, Bank of Russia</p> <p><b>Invited speakers:</b></p> <ul style="list-style-type: none"> <li>• Osama Bedier, CEO and founder, Poynt</li> <li>• Bogdan Zadorozhny, Director for development of Alipay in Russia and the CIS</li> <li>• Oleg Krylov, President, Association RNKO "R-INIKAS"</li> <li>• Alexey Malinovskiy, Head of the company Mastercard in Russia, Kazakhstan, Belarus and Armenia.</li> <li>• Ekaterina Petelina, General director of Visa in Russia</li> <li>• Sergey Radchenkov, Member of the Board, Commercial Director - Director of the Department of Product and Business Development, JSK «NSPK»</li> </ul>
<p>5 October 17:30-19:00</p>	<p>Break-out discussion №6</p> <p><b>Telecom and Banks: is it convergence?</b></p> <ul style="list-style-type: none"> <li>• Why do telecom-operators provide financial services, and banks create virtual operators?</li> <li>• How the development of the Crypto-currency may influence on telecom-operators (there is no need for banks)?</li> <li>• Bank system as an analog of backbone of network and FinTech as the "solutions of last mile". Is it time for megaregulator to adopt experience of the regulator in the sphere of telecommunications.</li> </ul> <p><b>Moderator:</b> Andrey Makarov, Director of the Department of Financial Technologies, public JSC"MTS"</p> <p><b>Invited speakers:</b></p> <ul style="list-style-type: none"> <li>• Alexander Ayvazov, Vice President for Business Development, public JSK "Rostelecom"</li> </ul>

	<ul style="list-style-type: none"> <li>• Ruslan Gurdjiyan, General director, LLC “Sberbank-Telecom”</li> <li>• Alexander Sokolov, Member of the Board, BANK VTB24 (PJSC)</li> <li>• Ilya Filatov, Chairman of the Board, Member of the Board of Directors, public JSK «MTS Bank»</li> <li>• Georgy Chesakov, Vice President for the development of new channels for customer acquisition, JSC “Tinkoff Bank”</li> <li>• Illarion Yalovenko, Director of the Financial Services Department, "T2 RTK Holding" (Tele2)</li> </ul>
5 October 17:30-18:30	<p>Round-table№5</p> <p><b>New technologies in external audit</b></p> <ul style="list-style-type: none"> <li>• Application of Data Analytics technologies in modern audit. Advantages of use and complexity of implementation (Representative of the large Auditing Company);</li> <li>• Specifics of application of Data Analytics technologies under the conditions of high-automated bank business (CIO of large bank));</li> <li>• Experience of implementation and using of the new ERP-systems including Data Analytics modules (Representative of the real sector companies);</li> <li>• Review of existing solutions in the field of Data Analytics (Representative of analytical agency);</li> </ul> <p><b>Moderator:</b> Elena Kuritsyna, Director of the Department of Corporate Relations, Bank of Russia</p> <p><b>Invited speakers:</b></p> <ul style="list-style-type: none"> <li>• Maria Vozhegova, General Director, Representative Office of Gartner in Russia</li> <li>• Rinat Gimranov, Head of IT Department, OJSC Surgutneftegaz.</li> <li>• Yury Zheimo, Director of Internal Audit, PJSC "Megafon"</li> <li>• Vladislav Pogulyaev, General Director, JSC “BDO Unicon”</li> <li>• Ilya Trofimov, Executive Director, Head of Information Technology Audit Department, Internal Audit Department, PJSC Sberbank</li> </ul>
5 October 17:30-19:00	<b>Pitch-sessions of FinTech startups</b>
5 October 20:00 – 23:00	<b>Solemn reception (invitation only)</b>

## 6 October

### Program of the Forum\*

Time	Event
6 October 8:00 – 9:00	Registration of participants, welcoming coffee, exhibition, communication.
6 October 9:00 – 10:15	<p>Plenary discussion № 3.</p> <p><b>Ecosystems. Transformation of the business models of the financial market under the influence of technologies.</b></p> <ul style="list-style-type: none"> <li>• Supermarkets vs Bots: who will be chosen by clients and is there a possibility of coexistence?</li> <li>• Banks in the ecosystem: food factories or platforms and supermarkets?</li> <li>• Are preconditions ready for the emergence of ecosystems on the part of both technology and financial market participants?</li> <li>• Competition: large ones will become even larger or there is a chance to avoid monopolization?</li> <li>• Are we ready for the bots and how deeply can they be trusted?</li> </ul> <p><b>Moderator:</b> Sergey Shevtsov, First Deputy Chairman of the Bank of Russia</p> <p><b>Invited speakers:</b></p> <ul style="list-style-type: none"> <li>• Alexander Afanasyev, Chairman of the Board, PJSC "Moscow Exchange"</li> <li>• Vadim Kulik, First Deputy Chairman of the Board, Otkritie Holding</li> <li>• Sergey Solonin, General Director, FinTech Association</li> <li>• Sorin Talamba, partner, Oliver Wyman</li> </ul>
6 October 10:15 – 10:30	<b>Awarding of the winners of FinTech Startups Competition.</b>
6 October 10:30 – 11:00	Coffee break
6 October 11:00 – 12:30	<p>Plenary discussion № 4.</p> <p><b>Artificial Intelligence (AI): what changes are waiting for us?</b></p> <ul style="list-style-type: none"> <li>• The level of maturity of AI: development over the last 10 years and what to expect in 10 years?</li> <li>• Perspective directions of AI application in the financial sector</li> <li>• New business-models and new risks.</li> <li>• Influence of AI on labor market: is it a new industrial revolution?</li> <li>• Legislative aspects of AI application: the western experience and perspectives in Russia</li> </ul>

	<p><b>Moderator:</b> Alexander Afanasyev, Chairman of the Board, PJSC "Moscow Exchange"</p> <p><b>Invited speakers:</b></p> <ul style="list-style-type: none"> <li>• Susan Athey, professor of economics, Stanford University, Member of the Board of Directors, Ripple</li> <li>• Alexander Vedyakhin, Vice-Chairman of the Board of PJSC "Sberbank", Managing Director of the "Risks" Block, PJSC "Sberbank", Member of the Board of Directors, Denizbank</li> <li>• Alexey Minin, Executive Director of the Institute for Applied Data Analysis, Deloitte</li> <li>• Ivan Oseledets, docent, Skolkovo Institute of Science and Technology</li> <li>• Natalia Parmenova, Executive Director, SAP CIS</li> <li>• Lee Schneider, Advisor, Debevoise &amp; Plimpton LLP</li> </ul>
6 October 12:30 – 14:00	Lunch
	<b>Round-tables</b>
6 October 12:30 – 13:30	<p>Round-table №6 <b>"Star wars" or alternative view on payments</b></p> <ul style="list-style-type: none"> <li>• What services and technologies will win in the battle for the client in the conditions of high competition?</li> <li>• Are new payment services a threat to traditional PS?</li> <li>• Alternative acquiring infrastructure – does it have a future in Russia?</li> </ul> <p><b>Moderator:</b> Sergey Radchenkov, Member of the Board, Commercial Director - Director of the Department of Product and Business Development, JSK «NSPK»</p> <p><b>Invited speakers:</b></p> <ul style="list-style-type: none"> <li>• Maya Glotova, Director, Processing Center "KartStandart"</li> <li>• Bogdan Zadorozhny, Director for development of Alipay in Russia and the CIS</li> <li>• Sergey Teymurazyan, Deputy Chairman of the Board of the non-commercial organization "Russian Financial Society" (LLC)</li> <li>• Je Sul Lee, Senior Business Manager, Samsung Pay</li> <li>• Vladimir Malyugin, "LLC NCO PayPal RU"</li> <li>• Alla Savchenko, Product Director, Yandex.Money</li> <li>• Algirdas Shakmanas, Vice-president, head of the block "Digital Business", JSC "Promsvyazbank"</li> </ul>
6 October 12:30 – 13:30	<p>Round-table №7</p> <p><b>Development of the ecosystem of supporting FinTech start-ups</b></p> <ul style="list-style-type: none"> <li>• The growth points of the Russian Fintech. The startup development strategy is b2b or b2c.</li> <li>• Large FI and FinTech startups: real interaction cases and integration problems.</li> <li>• Innovation: inhouse or in cooperation with external players.</li> </ul>

	<ul style="list-style-type: none"> <li>Barriers to the development of fintech start-ups in Russia</li> </ul> <p><b>Moderator:</b> <b>Anton Arnautov</b>, General Director of autonomous non-commercial organization “Fintech Lab”</p> <p><b>Invited speakers:</b></p> <ul style="list-style-type: none"> <li>Maxim Avdeev, Project Manager, “Open-Banking”, QIWI</li> <li>Mikhail Antonov, Deputy General Director - Director for Innovation Infrastructure Development, Member of the Management Board, Russian Venture Company</li> <li>Vyacheslav Blagirev, digital-director, public JSK “Rostelecom”</li> <li>Svetlana Efimova, Executive Director, Oz Forensics</li> <li>Kirill Gorynya, General Director, CardsMobile</li> <li>Pavel Nikonov, Investment Manager, The Internet Initiatives Development Fund (IIDF)</li> <li>Pavel Novikov, Head of Cloud, FinTech and EdTech, Skolkovo Fund</li> <li>Nikolay Silin, adviser to the director of the Department of Financial Technologies, Projects and Organization of Processes, Bank of Russia.</li> <li>Andrey Tarusov, Executive Director, Mastercard</li> <li>Ilya Erman, Head of incubator, National Research University – Higher School of Economics</li> </ul>
	<p><b>Break-out sessions and round-tables</b></p>
6 October 14:00 – 15:30	<p>Break-out discussion №7. <b>Digital currencies and their regulation</b></p> <ul style="list-style-type: none"> <li>Approaches of the international regulators to digital currencies</li> <li>Scenarios of development and regulation of digital currencies in Russia for the next 5 years</li> <li>National (state) digital currencies: to whom and why are they needed?</li> <li>More than Bitcoin: the development of technology behind digital currencies. Trends, new opportunities and dangers</li> <li>ICO: Innovation or attraction of investments without obligations? What will be with the ICO market after the hype?</li> </ul> <p><b>Moderator:</b> Olga Skorobogatova, First Deputy Governor of the Central Bank of Russian Federation.</p> <p><b>Invited speakers:</b></p> <ul style="list-style-type: none"> <li>Eddie Astanin, Chairman of the Board, National Settlement Depository (NSD)</li> <li>Dmitry Ereemeev, President, Group of companies “FIX”</li> <li>Andrey Lugovoy, Deputy Chairman of the Committee of the State Duma of the Russian Federation on Security and Anti-Corruption</li> </ul>

	<ul style="list-style-type: none"> <li>• Joerg Molt, Founder of Satoshi School</li> <li>• Alexey Panferov, Member of the Supervisory Board, PJSC "Sovcombank"</li> <li>• Yana Pureskina, Director of the Financial Policy Department, Ministry of Finance of the Russian Federation</li> <li>• Mamoru Fujimoto, Executive Director, SBI Holdings, Inc.</li> </ul>
	<p>Break-out discussion №8.</p> <p><b>InsurTech: What is the stumbling block of the digital revolution in insurance?</b></p> <ul style="list-style-type: none"> <li>• Robotization and artificial intellect in insurance services: what can we actually delegate to robots?</li> <li>• IoT in insurance: how soon will a telematic car appear?</li> <li>• Distributed registries (blockchain): possibilities of application for registration of insurance policies (cases).</li> <li>• Predictive analytics as a basis for creation of "flexible" insurance products, including payment on a fact.</li> <li>• InsurTech startups: why there are so few startups?</li> </ul> <p><b>Moderator:</b> Vladimir Chistyukhin, Deputy Chairman of the Bank of Russia</p> <p><b>Invited speakers:</b></p> <ul style="list-style-type: none"> <li>• Linar Garifullin, General Director, JSC "Ak Bars Insurance"</li> <li>• Maxim Danilov, Vice-President, All-Russian Insurance Association</li> <li>• Igor Juk, Director of the Insurance Market Department, Bank of Russia</li> <li>• Bernhard Lang, Member of the Board of Directors, MSG Group</li> <li>• Hannes Shariputra Chopra, General Director, insurance company "Sberbank insurance"</li> <li>• Artem Yamanov, Member of the Board of Directors, JSC "Tinkoff Bank"</li> </ul>
	<p>Break-out discussion №9.</p> <p><b>Problems and perspectives of the market of financial data: Big Data, Smart Data, big personal information.</b></p> <ul style="list-style-type: none"> <li>• Key trends and scenarios of application of Big Data and Smart Data.</li> <li>• Management of big data: how do not let the "lake of data" turn into "a backwater"?</li> <li>• Big corporate data: own cluster or cloud.</li> <li>• Relevance of the current approaches to safety on the background of big data.</li> <li>• Protection of big user data.</li> </ul> <p><b>Moderator:</b></p>

	<p>Kirill Kornilyev, General Director of IBM in Russia and CIS</p> <p><b>Invited speakers:</b></p> <ul style="list-style-type: none"> <li>• Sergey Zolotarev, Director of the Department of Universal Data Platforms, IBS</li> <li>• Ralf Lietzke, General Director, Giesecke &amp; Devrient LOMO</li> <li>• Ron Raffensperger, Technical director of solutions for data centers, Huawei Technologies</li> <li>• Denis Reimer, Vice-president, Group of companies "Lanit"</li> <li>• Algirdas Shakmanas, Vice-president, head of the block "Digital Business", JSC "Promsvyazbank"</li> </ul>
	<p>Break-out discussion №10.</p> <p><b>Social aspects of financial availability. Availability of financial services to disabled people and people with limited mobility in view of new technologies.</b></p> <ul style="list-style-type: none"> <li>• The formation of an inclusive digital environment that facilitates the removal of barriers for specified category of population, and also the necessity to exclude the emergence of new barriers for people with disabilities, elderly or low-mobile populations in the development and implementation of modern financial technologies.</li> <li>• Financing through crowd-hosting platforms of enterprises whose products are directed to non-commercial purposes and / or employees of enterprises - people with disabilities.</li> <li>• Special regulatory conditions for social crowd-hosting platforms.</li> <li>• Advantages of mobile applications as a tool for ensuring the availability of financial services.</li> </ul> <p><b>Moderator:</b></p> <p>Mikhail Mamuta, Head of the Service for the Protection of Consumer Rights and Ensuring the Availability of Financial Services, Bank of Russia</p> <p><b>Invited speakers:</b></p> <ul style="list-style-type: none"> <li>• Maxim Larionov, Head of the Department of Social Programs and Projects of the All-Russian Society of the Deaf, Member of the Expert Council under the Government of the Russian Federation.</li> <li>• Tatyana Mayorova, Economic Adviser, Service for Protection of Consumer Rights and Ensuring the Availability of Financial Services, Bank of Russia</li> <li>• Mikhail Novikov, Project manager, Regional public organization of invalids "Perspective"</li> <li>• Anatoly Popko, Head of the Department of Socio-Cultural Programs and Projects, the head of the project "People IN", cultural center "Integration"</li> <li>• Mikhail Terentyev, Deputy of the State Duma of the Russian Federation</li> <li>• Leo Frumson, Founder and General Director, Actiwise</li> <li>• Alexey Chesnokov, head of the legal department of the</li> </ul>



	crowdfunding platform, Planeta.ru
	<p>Round-table №8.</p> <p><b>FinTech in the university. Competences of future specialists.</b></p> <ul style="list-style-type: none"> <li>• What specialists are needed for Fintech?</li> <li>• New professions and requirements for them.</li> <li>• Do we need professional standards for Fintech specialists?</li> </ul> <p>Competence requirements.</p> <ul style="list-style-type: none"> <li>• Experience in implementing of educational programs on the order and with the participation of financial and banking companies. Results, limitations, challenges. (Sberbank-RANEPA, Sberbank-HSE, Tinkoff Bank-MIPT).</li> </ul> <p><b>Moderator:</b> Sergey Myasoedov, professor, RANEPA, director of Institute Of Business Studies RANEPA, president of Russian Association of Business Education</p> <p><b>Invited speakers:</b></p> <ul style="list-style-type: none"> <li>• Anton Arnautov, General Director of autonomous non-commercial organization "Fintech Lab"</li> <li>• Igor Baranov, vice-rector of the Corporate University of Sberbank for educational and methodological work and applied research.</li> <li>• Yuri Bogdanov, Director for Innovation, Public Joint-stock company commercial Bank "Center-invest"</li> <li>• Ruslan Vestervoskiy, Deputy Chairman of the Bank of Russia</li> <li>• Konstantin Goldstein, Visionary of Blockchain, Microsoft</li> <li>• Alexander Didenko, Adviser to the Administration of the Financial University under the Government of the Russian Federation, Director of the Business Incubator</li> <li>• Andrey Korshunov, FinTech RANEPA</li> <li>• Konstantin Markelov, Vice President, Director of Business Technologies, JSC "Tinkoff Bank"</li> <li>• Minin Aleksey, Director of the Institute for Applied Data Analysis, Deloitte</li> <li>• Maria Sigova, Director of the Institute of Financial Cyber Technologies (ITMO, FinTech), University of ITMO</li> </ul>
6 October 15:30 – 16:00	Coffee break
6 October 16:00 – 17:30	<b>Break-out discussion and round-tables</b>
	<p>Break-out discussion №11.</p> <p><b>The distributed registers for business and the state.</b></p> <ul style="list-style-type: none"> <li>• The main events in the sphere of blockchain in 2017.</li> <li>• Masterchain platform in the context of blockchain-systems in</li> </ul>

	<p>Russia and in the world</p> <ul style="list-style-type: none"> <li>• Cases of the financial organizations: possibilities and perspectives of entry into market</li> <li>• Application of blockchain in the system of public administration</li> <li>• Key challenges of technology. Validation to operations and information registered in the blockchain</li> </ul> <p><b>Moderator:</b> Olga Dergunova, Vice-president - Chairman of the Board, VTB BANK (Public JSC)</p> <p><b>Invited speakers:</b></p> <ul style="list-style-type: none"> <li>• Dmitry Ereemeev, President, Group of companies "FIX"</li> <li>• Alexey Kozyrev, Deputy Minister of Communications and Mass Media of the Russian Federation</li> <li>• Clive Cooke, Managing Director, R3 CEV</li> <li>• Alisa Melnikova, Director of the Department of Financial Technologies, Projects and Organization of Processes, Bank of Russia</li> <li>• Sergey Solonin, General Director, FinTech Association</li> <li>• Fabio Chesini, Research Director, Gartner</li> </ul>
	<p>Break-out discussion №12.</p> <p><b>Open API. Deverticalisation and destruction of barriers between branches: consequences for the financial market of Russia</b></p> <ul style="list-style-type: none"> <li>• Why do we need open banking? Experience of implementing open APIs in Europe and other countries.</li> <li>• Open API drivers: public interest, regulation, request from existing large players, request from specialized banks and fintech startups.</li> <li>• Barriers and risks of the implementation of open APIs: trust, security and consumer protection, fear of loss of income and disintegration, lack of standards, tightening of compliance procedures.</li> <li>• Is Open API a game with (not) zero sums? Implications for existing players: will large universal banks turn into infrastructural data pipes or become smart pipes? Will they drown under the countless new B2C intermediary services, or become digital marketplace, skillfully integrating and using for themselves the benefit of a set of external B2C fintech-services?</li> <li>• Will specialized banks and fintech startups become full-fledged client owners or turn into "shop windows"?</li> <li>• Features of implementing the concept of open banking in Russia. Is leapfrogging possible or "we will go our own way"?</li> </ul> <p><b>Moderator:</b> Boris Kim, General Director, FinTech Association</p> <p><b>Invited speakers:</b></p> <ul style="list-style-type: none"> <li>• David Birch, Director of Innovation, Consult Hyperion</li> </ul>

	<ul style="list-style-type: none"> <li>• Vyacheslav Blagirev, digital-director, public JSK “Rostelecom”</li> <li>• Danil Gusev, Managing partner, Digital Space Ventures</li> <li>• Boris Dyakonov, Director of Service Management for Entrepreneurs "Tochka", Otkritie (Tochka.ru)</li> <li>Gavin Littlejohn, Open Banking Group («CMA9»), Chairman, Financial Data and Technology Association</li> <li>• Liisa Kanninen, Vice-President, Senior Advisor for Strategic Affairs, Nordea Bank Finland Pic</li> <li>• Ekaterina Frolovicheva, Managing Director of the Center for Technological Innovation, JSK “Sberbank”</li> </ul>
	<p>Break-out discussion №13.</p> <p><b>Finance - it is cool: total simplification, commoditization and gamification of products and services.</b></p> <ul style="list-style-type: none"> <li>• Commodification as the deprivation of financial products and services of their specific properties, because of what the competition between them becomes mainly price-related.</li> <li>• Commoditization consequences in the market of mobile communication – how have regulators and participants of the market adapted for the new reality?</li> <li>• What does commoditization mean for the bank market and how will it globally influence on bank business and its profitability?</li> <li>• Do the European banks agree with transformation of financial services to commodity and how do they react to these tendencies?</li> <li>• Is it necessary to add money in friendship? Can social networks turn into a show-window for banks?</li> </ul> <p><b>Moderator:</b> Viktor Dostov, Chairman of the Board, Association of participants of electronic money market and money transfers.</p> <p><b>Invited speakers:</b></p> <ul style="list-style-type: none"> <li>• Raoul Van Engelshove, Vice President of IBM Europe, division of financial services</li> <li>• Lora Zemlyanskaya, Head of the Research Center, Deloitte</li> <li>• Yuri Ivanov, director of e-commerce, VKontakte</li> <li>• Andrey Makarov, Director of the Department of Financial Technologies, public JSC"MTS"</li> <li>• Dmitry Pshek, Art Director, Yandex.Money</li> <li>• Vadim Rummyantsev, Head of Mail.Ru Group, Money</li> <li>• Yaroslav Shuvaev, Head of Research and Development Department, PJSC "Ak Bars" Bank</li> </ul>
6 October 17:30 – 17:45	Break
6 October	<b>Closing ceremony: adoption of a final resolution</b>

17:45 – 18:00	
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\* – The program of the forum can be changed