

mondato
Summit Asia

PROVISIONAL CONFERENCE AGENDA

The 6th Annual Digital Finance & Commerce Executive Event
**ACCELERATING DIGITAL FINANCE & COMMERCE IN
VIETNAM AND EMERGING ASIA**
DECEMBER 4th & 5th • HANOI, VIETNAM



ABOUT MONDATO SUMMIT ASIA 2019

Accelerating Digital Finance & Commerce across Emerging Asia

Mondato Summit Asia is an executive thought leadership conference that delivers indispensable knowledge, practical solutions, stimulating engagement, and invaluable networking. Sitting at the crossroads of a diverse set of industries – from tech to financial services, telecom to retail, Mondato Summits occupy a unique space, creating a space for stakeholders to better understand and engage the multifaceted and evolving digital finance and commerce (DFC) ecosystem.

Throughout Southeast and South Asia, companies are taking advantage of extraordinary mobile and smartphone penetration, which has led to proliferation of social media and e- and m-commerce. New digital channels have provided a conduit for delivering more advanced DFC services, and entry points for un/underserved populations.

The space is fast building momentum, and though there also now some established “giants” increasingly throwing money around through joint ventures and acquisitions, it is doubtful that we are approaching anywhere near maturity for DFC. Many telcos are still well within the transition from communication services providers (CSPs) to digital services providers (DSPs), while well-financed banks experiment with new technologies such as blockchain or begin integrating with fintech.

Our host market, Vietnam, has witnessed considerable growth in the past few years, with multiple new and established, as well as foreign and local, entrants establishing a market for digital payments. Though still considered a cash-heavy economy, and lagging behind some of its neighbors, adoption of cashless payments has made impressive strides. And with recent regulation in support of further digitizing the banking sector, Vietnam has become an attractive market to many international digital ecosystem players. As the industry expands, forthcoming regulation will address other areas of the DFC ecosystem in the country, while concurrently promoting growth and mitigating risk.

Mondato Summit Asia will explore how various sectors are repositioning themselves and fintech technologies and entrants look to complement these entities. In particular, it considers how DFC is being applied more broadly beyond just basic financial services, and how this may translate into investment opportunities. The Innovation Arcade and Mondato Awards provide case studies of specific implementations of DFC value propositions.

NB: This is a provisional agenda and subject to change.

DAY 1 – WEDNESDAY, December 4th

8:30 - 9:00 [Coffee/Tea & Registration]

AN EMERGING ECOSYSTEM FOR THE “FOURTH INDUSTRIAL REVOLUTION”

9:00 - 9:30 [Keynote 1] Digitization Checkpoints along the Evolutionary Path

A wide range of entities are transitioning to being digital service providers, or at a minimum the digitization of customer engagement and distribution, though it is important to take a methodical approach to prioritize initiatives in progressing through stage gates

9:30 – 10:00 [Keynote 2] Supervision & Oversight: Optimizing the Regulatory Blueprint to Promote DFC Ecosystem Growth

A regulator discusses the evolving role of oversight in the payments industry. As the industry converges, and more players are involved, considerations of how DFC solutions may affect market stability and efficiency must be considered.

10:00 - 10:40 [Keynote Panel Discussion] Shared Vision, Different Approaches to FinTech

The session includes stakeholders from multiple sectors to share how they each perceive emerging opportunities in new spaces, as well as potential threats from tangential spaces, and how previously separate sectors might realize mutual benefits through collaborations

10:40 - 11:10

Coffee/Tea Break & Networking

DIGITAL TRANSFORMATION: FROM LEGACY TO FUTURE MODELS

11:10 – 11:35 [Presentation] Remaining Competitive in a Converging Digital Ecosystem

Telcos have been leaders in the introduction of DFC, though currently finding themselves in an increasingly crowded space, with this session exploring areas of competitive advantage and their future role in this ecosystem. Are they best positioned to provide financial access in rural areas or are there opportunities for them to compete in urban areas as well?

11:35 – 12:00 [Presentation] Expanding Addressable Market for Financial Services

New DFC providers often find their balance sheet as constraint to growth, and while equity and debt are part of the answer, longer-term solutions are likely to also significantly involved regulated deposit taking institutions, including through innovative partnerships

12:00 - 12:35 [Debate] Data Sovereignty vs. Localization: Which Brings Greater Benefits?

As data increases in value and the digitization of economies collect more of it, the data sovereignty debate becomes more central. Privacy and other spark a debate on whether companies should be allowed host consumer data in their home countries.

12:35 - 13:35 NETWORKING LUNCH

APPLICATIONS AND INTEGRATION ACROSS TRADITIONAL INDUSTRIES

13:35 – 14:00 *[Presentation]* Increasing Activity Rates of the X-Pays

The X Pays, from Tech Giants like Alibaba, Apple, Samsung and others, are going after the banked population. Will they be able to make digital payments commonplace in a place where cash is king? What are the effects for the local financial institutions? How can these X-Pays not just drive registrations, but active usage?

14:00 – 14:25 *[Presentation]* Digitizing Microfinance: Growth Opportunities & Challenges

Traditional microfinance is often costly and cumbersome, and while digitization of the sector is taking off, but with some unintended negative consequences. How can stakeholders grow and continue to digitize the microfinance industry while not triggering debt issues?

14:25 – 15:00 *[Panel Discussion]* Emerging Tech: Balancing Risk while Fostering Innovation

With the rise of innovative technologies, like crypto-currencies and credit scoring, regulators are keen to better understand their potential unintended consequences. How can regulators ensure that risk is mitigated while still encouraging innovation in the sector?

15:00 – 15:30

Coffee/Tea Break & Networking

PATH TO ENCOURAGING INCLUSION AND DEVELOPMENT

15:30 – 15:55 *[Presentation]* Establishing Metrics in Pursuit of Impact & Scalability

As stakeholders continue to invest and implement digital financial services across the continent, it's important to improve the transparency and better understand the market reaction to these products. Developing high-level metrics to evaluate progress of these services can help to determine gaps in inclusion and optimize overall impact.

15:55 - 16:20 *[Presentation]* Leveraging Digital Finance to Achieve SDGs

Banks and governments alike are working to reform policy and launch DFC products to alleviate poverty, particularly in rural areas. What is currently being done, and what is on the horizon? How are the effects of these programs being measured?

16:20 - 17:00 *[Panel Discussion]* Digitizing Sectors to Drive Inclusion and Usage

Agriculture, health and education have all seen digital service applications. Though not all of these have been commercially viable and rely to some extent on NGOs or government funding. What other sectors hold similar promise? Is a government funded approach sustainable? And where is the greatest longer-term potential for private sector investment?

17:00 - 19:00 NETWORKING RECEPTION

DAY 2 - THURSDAY, December 5th

8:30 - 9:00 [Coffee/Tea & Networking]

TRANSLATING TRENDS INTO INVESTMENT OPPORTUNITIES

9:00 - 9:30 [Keynote 1] **Scale versus Specialization: Re-Ordering the Digital Economy**

Parallel trends of increasing consolidation by some of the emerging giants, but also an emphasis on localization and targeted competencies which requires a complementary ecosystem of providers, leading to corporate restructuring and M&A activity

9:30 - 10:00 [Keynote 2] **Regulatory Gray Zones: A Catalyst or Inhibitor of Growth?**

Many regulations have been structured for clearly licensed environments, with rules either stifling innovation and leaving significant gray areas, but regulators are also seeking progressive ways to draw investment to their markets and drive economic growth.

10:00 - 10:40 [Keynote Panel Discussion] **Lessons in DFC Entrepreneurship & Investment**

As the DFC industry expands, more entrepreneurs and investors are entering the space, creating a need to evaluate which business models and technologies will be most successful in the region

INNOVATION SNAPSHOTS

10:40 - 11:30 [Exhibition & Demos] **Innovation Arcade & Coffee/Tea Break**

Touch-and-Feel the Future: DFC Innovations from across Asia and the World

11:30 - 12:30 [Presentation] **Mondato Awards Finalists Make Their Pitches**

Innovation & Social Impact Pitches and Investor Interrogations

12:30 - 13:30 NETWORKING LUNCH

END-USER CONSIDERATIONS: LESSONS FROM RETAIL AND BEYOND

13:30 - 13:55 [Presentation] **Driving eCommerce through Data-Driven Insights**

With eCommerce on the rise across Southeast Asia, stakeholders are combining online and offline datasets to better understand consumers. Merchants are promoting digital payments by creatively engaging their target markets.

13:55 - 14:40 [Panel Discussion] **Alternative Distribution Channels for Financial Services**

Stakeholders from beyond just eCommerce consider how value chain transformation has migrated across various sectors as companies watch each other and borrow the best ideas or refine their own, and this session considers emerging innovations gaining traction.

14:40 - 15:00

Coffee/Tea Break & Networking

COUNTRY SPOTLIGHT: A DEEP DIVE INTO VIETNAM

15:00 - 15:25 [Presentation] Implications of Regulation on Fintech Innovation in Vietnam

The country's regulatory environment will greatly affect the varying levels of adoption of DFC products across the country. Has will regulation evolved and how will it continue to adapt to facilitate alternative lenders, savings products, and mobile micro-insurance? And how do governments balance the need to maintain financial stability and protect customers with an environment conducive to innovation?

15:25 - 16:10 [Panel Discussion] The Future of DFC in Vietnam

Increasing smartphone and broadband penetration is laying the foundation for more engaging value propositions. With cheaper internet access and devices becoming more common, now might be the time for those looking to stake a claim to make their move. What lessons from past or existing solutions can shape the future of DFC? What might the DFC space in Vietnam look like in five or ten years?

WRAP-UP

16:10 - 16:30 [Mondato Awards Announcement] Innovation & Social Impact Winners

Discussion with Judges on Selection Process, Followed by Group Photographs

16:30 - 17:00 [Moderator & Floor] Key Takeaways and Calls to Action

Moderator summarizes key takeaways from the various sessions with a central table of attendees raising implementation questions specific to their sectors and companies, with an open floor to allow additional delegates to offer their perspectives on the road ahead

17:00 - 17:30 CLOSING RECEPTION