This presentation will cover:

• What is Mobey Forum
• What We Offer to You
• Roadmap for 2021
• Return on Investment for Your Organisation
About Mobey Forum and Membership
Established in 2000, Mobey Forum is the global, non-profit industry association empowering banks and other financial institutions to shape the future of digital financial services.

An engaged community of like-minded professionals

A platform for exchanging experiences and learnings from colleagues in other markets

Member Meetings that provide unique content and open discussions – no sales pitches

Expert Group discussions that produce “insights you cannot Google”

Rewarding networking that creates lasting relationships with strategically important contacts

Creating independent and non-biased publications “by the members, for the members”

Identifying and analysing commercial drivers and disruptors that will become reality 2–5 years from now
The Board of Directors 2021

Mobey Forum is led by a board of directors, where two thirds are always banks.

Chair: Jordi Guaus
CaixaBank

Vice-chair: Bent Bentsen
DNB Bank

Petra Burschick
ING Bank

George Charalambous
HSBC Bank

Veronica Lange
UBS Bank

Maurizio Poletto
Erste Group Bank

Ville Sointu
Nordea Bank

Kasper Sylvest
Danske Bank

Jukka Yliantinen
Giesecke + Devrient

André Zölich
PostFinance

Tom Pawelkiewicz
TD Bank

Mark Cleary
Nets
Mobey Forum’s Members

Bank Members:

Nordea  Handelsbanken  UBS  HSBC  CaixaBank
Danske Bank  DNB  eika.  ERSTE  ING
PostFinance  Raiffeisen Bank International  SpareBank 1  TD Bank  YOLT

Solution Providers:

Automatia  AWARE  billon  DG VERLAG  Entersekt  experian
fime  G+D Mobile Security  GUARDSQUARE  Interac  mastercard  minna technologies
nets  okay  PROMON  SDC  SHC  Swiss Bankers  Thales
Tieto EVRY  TRUSTONIC  Verimatrix  Vopps  VISA  VISECA card services

mobey forum
Mobey Membership Arms You With:

**Understanding** how other organizations are advancing their business through **digital transformation**

Essential **market-knowledge** to formulate strategy for each area that makes up ‘digital’

Greater understanding of the enabling **power of new technologies**

Increased confidence in your **decision-making**

Wider reach and enhanced **network**

Increased **credibility** individually in your organization

**Validation** of your current strategy
Membership is global and for the entire company.

As a Member You Can:

- Participate regular Member Meetings
  - One meeting each quarter: invitation-only events with guaranteed takeaways
  - Benefit from agendas that are focused on members’ interests
  - Connect with your industry colleagues

- Join Expert Groups
  - Get together with people from similar professional backgrounds who have a passion for the topic
  - Find new ways to drive the industry forward and identify commercial drivers and disruptors in strategic discussions
  - Get new, visionary ideas that bring value to your organisation from shared learnings and experiences.
  - Be inspired by insights you cannot Google

- Enjoy the unique non-commercial atmosphere among other ambitious and forward-looking companies

“Staying ahead of the curve – no one can predict the future on their own, but together we can find the stepping-stones that afford a better view.”
Mobey Member Meetings
Member-Only Meetings with Guaranteed Takeaways

“When a meeting, or part thereof, is held under the **Chatham House Rule**, participants are free to use the information received, but neither the identity nor the affiliation of the speaker(s), nor that of any other participant, may be revealed.”

- **Strategic insights and concrete takeaways to shape your organization’s innovation strategy**

- **2–3 days of sharp focus on topics banks need to investigate today to prepare the next developments in the industry**

- **Closed group of delegates provides a unique opportunity to connect with relevant people**

- **Staying ahead of the curve and understanding innovation strategies of banks globally**

- **Breakout sessions for group discussion, facilitated by topic experts guaranteeing open and honest exchange of ideas**

- **Open conversations, insightful discussions and effortless networking – creating invaluable insights**

**Return to the office with inspiration and new ideas!**
Agenda Focused on Members’ Interests

Member meeting agenda is created with feedback from:

- Member surveys
- Post-event evaluations
- Expert Group discussions
- Board of Directors input
- One to one discussions with members
- Research viewing
- Market forecast & trends

No sales pitches
No sponsored content
Dedicated Time to Connect with Peers

- Create lasting relationships with strategically valuable contacts
- Discuss with your peers who are resolving similar challenges for their organizations
- Reflect on learnings and inspiration from presentations with industry colleagues during breaks
- Real discussions about the content – no hard sales
- Time reserved to fostering existing relationships and creating new ones

"The only event where I don’t need to run away from salespeople!"
A bank member

"This conversation just saved me €100 000 in consultancy fees"
A major European bank
Mobey Expert Groups
Insights
You cannot Google

- Platform for strategic discussion and collaboration on a particular area of interest
- Identifying commercial drivers and disruptors
- Open conversation on complex topics create insights that money cannot buy
- Regular meetings to analyze opportunities and the impact of disruption
- Chaired by recognized specialists in their field
- Pre-scheduled reoccurring conference calls
Roadmap for 2021
Key Topics for 2021

To lead in digital financial services requires mastering the business change that emerging technologies bring and considering the wider impact of use of these technologies. Innovation experts face a new digital reality driven by:

- Fragmentation of payments
- API driven business models
- The role of banks in financial well-being
- Rising threats to privacy and security
- Increasing importance of sustainability
- Internationally scalable digital identity solutions
- Collaboration on infrastructure
- Clarifying the role of banks in digital currencies
Expert Groups for 2021

OPEN BANKING
Analysing the opportunities in open banking, and how to take advantage of it:
The group is going beyond PSD2 APIs and assessing how banks can monetise APIs. The group members get together to analyse what types of bank APIs could potentially generate interest from third parties, and whether there are opportunities internally in banks to streamline functions with the aid of APIs.

Chaired by:
• Mario Brkić, George Labs
• Marc Folch, Interac
• Kristian Sørensen, Norfico

DIGITAL IDENTITY
Exploring business opportunities for banks in Digital ID:
How to create cross-border digital identity? The group is considering the technical standards currently in use globally in digital identity services and examining possibilities for cross-border interoperability.

Chaired by:
• Jukka Yliuntinen, Giesecke+Devrient
• Alexander Schell, UBS

DATA PRIVACY IN AI
Discussing how to deal with data privacy safely without losing the ability to innovate in AI:
How to drive innovation with data while ensuring privacy? This group is looking into various data anonymisation techniques used by banks, the shortcomings of those techniques as well as new, emerging techniques. The group also analyses which technique would be optimal for different use cases in the banking sector.

Chaired by:
• Amir Tabaković, experiens.ai
• Ville Sointu, Nordea

PAYMENTS
Analysing the strategic options for banks’ business models in the changing payments landscape:
The group is discussing the role of banks in the ever-changing payments industry, identifying new business opportunities for banks and examining threats from outside the traditional payments industry.

Chaired by:
• Xavier Herrero, CaixaBank
• Beat Bannwart, UBS
• Sirpa Nordlund, Nets

See previous reports produced by Expert Groups here.
Virtual Member Meetings 2021

SPRING SERIES:
➢ Financial Wellbeing and the Role of Banks - 2nd March
➢ Digital Currencies - 20th April
➢ Hybrid Event - 17th June

We are monitoring the situation with the Covid-19 pandemic and ready to relaunch our face-to-face meetings when possible.

CONFIRMED HOSTS FOR UPCOMING F2F MEETINGS:
➢ HSBC – London
➢ Nordea – Helsinki
➢ Giesecke + Devrient – Munich
5 Role for Your Organisation
Value vs Cost of Mobey Membership

**Value**

- 4 Member Meetings that several people from the company can attend
- Each meeting has 2–3 days of sharp focus on topics banks need to investigate today to prepare for the next developments in the industry
- Closed group of delegates provides a unique opportunity to connect with relevant people
- Open conversation on complex topics that create insights that money cannot buy
- Create lasting relationships with strategically valuable contacts

**Cost**

Starting from 6000 €
(See membership categories on the next page)
## Membership Categories

**MOBEY FORUM MEMBERSHIP IS FOR THE ENTIRE COMPANY**

<table>
<thead>
<tr>
<th>Membership Categories</th>
<th>ASSOCIATE MEMBER</th>
<th>SENIOR ASSOCIATE MEMBER</th>
<th>FULL MEMBER</th>
<th>ADVISORY MEMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td>* For smaller and innovative players *</td>
<td>* For any company *</td>
<td>* For supervised financial institutions, such as banks or companies with financial institution specific license *</td>
<td>* For any company wishing to maximize visibility within Mobey *</td>
<td></td>
</tr>
</tbody>
</table>
| \* Eligibility requirements: Employees <50 \* 
\* Turnover <10 m € \* 
\* Balance sheet total <10 m € \* | | | |

<table>
<thead>
<tr>
<th>Membership Benefits</th>
<th>ASSOCIATE MEMBER</th>
<th>SENIOR ASSOCIATE MEMBER</th>
<th>FULL MEMBER</th>
<th>ADVISORY MEMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Member Meeting Participation</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Expert Group Participation</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Full access to reports, meeting notes and other materials</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Chairing Expert Groups</td>
<td></td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Eligibility for a seat within the Board of Directors</td>
<td></td>
<td></td>
<td>✓</td>
<td>✓</td>
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<td>Voting right at general meetings</td>
<td></td>
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<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Extra visibility at Mobey’s events</td>
<td></td>
<td></td>
<td></td>
<td>✓</td>
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**Yearly Price**

<table>
<thead>
<tr>
<th>Membership Categories</th>
<th>ASSOCIATE MEMBER</th>
<th>SENIOR ASSOCIATE MEMBER</th>
<th>FULL MEMBER</th>
<th>ADVISORY MEMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td>* Yearly Price *</td>
<td>6 000 € yearly</td>
<td>9 600 € yearly</td>
<td>12 000 € yearly</td>
<td>20 000 € yearly</td>
</tr>
</tbody>
</table>
Active Member Profiles

Most typical job titles of active member individuals:

**From Banks:**
Vice-President, Senior Vice President, Head of Innovation, Head of Digitalisation, Head of Mobile & Emerging Payments, Head of Financial Market Infrastructures, Head of Innovation Lab, Head of Business Development, Senior Advisor, Business Analyst, Strategic Business Developer, Global Head of Fintech

**From Technology Providers:**
Chief Executive Officer, SVP Banking & Payments, VP Channel and Partnerships, VP Financial Markets, Head of Channels Financial Services Solutions, Head of Business Development, Head of Digital Business & Innovation, Global Innovation and Strategy Lead, Innovation Research Lead, Division Manager
What Was Said About Mobey

Best event (Paris Member Meeting 2017) I have been to for a while and I go to a lot of events. Insightful and motivating. Mobey should be proud.

— Dave Birch, Consult Hyperion

The strength of Mobey Forum is that we are always really good in identifying new trends, and Mobey Forum is able to explain even to the management levels what is the meaning of the upcoming trend.

— Juha Risikko, Nordea

At Mobey you have people that you can ask in confidentiality how they solve the issues that you are dealing with and expect to get a meaningful response.

— Mario Brkic, Erste

Being part of Expert Groups gives a lot of insight that you can bring back home into your own organisation to develop further innovations or to define your roadmap.

— Veronica Lange, UBS

I love this forum, it’s a fantastic place to meet a lot of people passionate and crazy about all things digital.

— George Charalambous, HSBC Bank
Mobey Forum
- led by banks

See and hear what our members say

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