Mobey Forum
A leading platform for insights and professional networking
What is Mobey Forum?
What is Mobey Forum?

A trusted community for learning and validating insights and best practices with industry peers

**Background**

Founded in 2000 as a global not-for-profit industry association with legal registration in the UK and administration in Finland

Positioned as an association for banks

Initial purpose was to find ways to approach Mobile payments

**Key facts**

Member-based knowledge and networking community

**Trusted platform** for sharing practical and behind-the-scenes information between members. Operates under the **Chatham House Rule**

Membership fee of **12 k € p.a.** for banks and **9.6 k €** for solution providers

Solid financing with 54 k € operating profit in 2020

**Member network**

~50 members from 35 countries

- Banks
- Solution providers

35 Expert Group meetings p.a.

- Open Banking
- Digital Identity
- AI & Data Privacy
- Payments

High engagement rate

- +1,400 invited
- +180 registered
- Low no-show rate of 17-22%

**Strategic fit**

Connecting banking practitioners around the world who are navigating similar challenges in their organizations

Practical knowledge defined by the members - confidential content that you cannot google

Much lower cost than professional services or multiple conference tickets, with membership benefits open to all employees of the member organisation

Non-commercial: no vendor promotion, not a sales platform
Mobey Forum mission & vision

PURPOSE
To create a world where our members can help their customers manage their finances digitally, effortlessly and securely.

MISSION
A knowledge and networking platform on new technologies and emerging business models in digital financial services.

• Connecting banking practitioners around the world who are navigating similar challenges within their organisations
• Providing a trusted environment for sharing practical and behind-the-scenes information among members
• Enabling members to create clarity and content that shapes the industry

VISION
To be the leading network where banks find the insights to innovate and advance their digital services.
Board of Directors 2022

Chair: Jordi Guasas
CaixaBank

Vice-Chair:
Petra Bunschoten
ING Bank

Iryna Arzner
Raiffeisen Bank

George Charalambous
HSBC

Beat Bannwart
UBS

Petter Lee-Johannessen
DNB

Maurizio Poletto
Erste Group Bank

Taru Möller
Nordea Bank

Kasper Sylvest
Danske Bank

Jukka Yliuntinen
Giesecke+Devrient

André Zölch
PostFinance

Kevin Faragher
TD Bank
Mobey Forum members

**Bank Members**
- Nordea
- UBS
- HSBC
- CaixaBank
- YOLT
- ING
- Luminor
- Danske Bank
- DNB
- SpareBank 1
- TD Bank
- PostFinance Group

**Solution Providers**
- AWARE
- DG nexolution
- Entersekt
- Fime
- G+D Mobile Security
- Thales
- Guardsquare
- Interac
- Minna Technologies
- Netcetera
- Nets
- VISECA
- Okay
- Promon
- SDC
- SHC
- Swiss Bankers
- Vipps
- Tieto

**Bank member profiles**
- Chief Platform Officer
- Senior Vice President
- Vice-President
- Head of Innovation
- Head of Digitalisation
- Head of 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
What our Members say about Mobey

“The very practical presentations by the banks in this Member Meeting will help me formulate my strategy on wallets.”
Maurizio Poletto, Erste

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

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

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

The strength of Mobey Forum is that we are always really good at 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
What does Mobey Forum offer you?
As a Member you can:

✓ Participate in regular Member Meetings
✓ Join Expert Groups
✓ Create a network of peers who are passionate about digital financial services

Members gain ...
... an understanding of how other organizations are advancing their business through digital transformation
... essential market-knowledge to formulate strategy for each area that makes up 'digital'
... a greater understanding of the enabling power of new technologies
... an increased confidence in one’s own decision-making
... a wider reach and an enhanced network
... validation of current strategy
Member Meetings

Open conversations, insightful discussions and effortless networking: the place where members come to have the most relevant dialogues, to ask the most burning questions and to get their strategies challenged.

The People
Member Meetings bring together people who share the same passion for digital financial services. They are attended by innovation leaders, decision makers, thought leaders and domain experts from Mobey Forum’s member companies.

The Content
Mobey’s Member Meeting agendas are created to ensure that value to the audience is maximized with insightful, inspiring and provocative speakers – no sales pitches!

The Takeaways
Staying ahead of the curve and understanding innovation strategies of banks globally. Open atmosphere and the Chatham House Rule allow for frank discussion of real issues by the speakers on stage and with colleagues during networking time.
Expert Groups

Platform for strategic discussion and collaboration on a particular area of interest. Members participating in the Expert Group discussions benefit from practical experiences and first-hand knowledge.

The People
The groups consist of subject matter experts and practitioners from Mobey’s member companies who are passionate about the topic.

The Content
The trustful and non-commercial nature of Mobey fosters frank discussions with peers that create insights money cannot buy.

The Takeaways
Get ideas that bring value to your organisation from shared learnings and experiences. Find new ways to drive the industry forward and identify commercial drivers and disruptors in strategic discussions.
Professional Network

Membership enables you to create a network of relevant contacts that extends beyond the Mobey context.

The People
The community is made up of innovation leaders and subject matter experts from banks and technology providers. Frequent contact with Mobey colleagues create a trusted network of relevant and likeminded connections.

The Content
Networking time and discussion sessions provide a platform for open exchange on issues that matter. Insights from colleagues from other organizations who are facing similar questions.

The Takeaways
The trusted environment enables the sharing of learnings and experiences you cannot find elsewhere.
What to expect in 2022
Key topics for 2022

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:

- Banking of the future
- Digital Wallets
- Collaboration on infrastructure
- Monetising APIs
- Rising threats to privacy and security
- Increasing importance of sustainability
- Internationally scalable digital identity solutions
- Embedded finance and banking as a service
- Clarifying the role of banks in digital currencies
## Expert Groups for 2022

### Open Banking

**Analysing the opportunities in open banking:**

How can banks monetise APIs? The group gets together to analyse what types of bank APIs could potentially generate interest from third parties? Are there internal opportunities in banks to streamline functions with APIs.

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

### Digital Identity

**Exploring business opportunities for banks in Digital ID:**

What roles can banks play in the digital ID wallet landscape and to understand how banks view the various positions.

**Chaired by:**
- Jukka Yliuntinen, Giesecke+Devrient
- Kevin Faragher, TD Bank

### 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? Examining various data anonymisation techniques and analysing which technique are optimal for different use cases in the banking sector.

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

### Payments

**Analysing the strategic approaches for banks in embedded banking:**

What is the opportunity for banks in embedded finance? What does losing the interface mean for banks? How can banks make their services available as embedded services? What are the best practices identified by banks?

**Chaired by:**
- Beat Bannwart, UBS
- Tuire Mäkelä, Nordea
Member Meetings 2022

- Virtual Member Meeting  *Feb 22*
- Virtual Member Meeting  *Apr 21*
- Munich Member Meeting  *June 21-22*
  Hosted by Giesecke+Devrient
- London Member Meeting  *Sept 21-22*
  Hosted by HSBC
- Toronto Member Meeting  *Nov 16-17*
  Hosted by TD Bank and Interac
### Membership categories

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

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<th>Yearly fee</th>
<th>ASSOCIATE MEMBER</th>
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<td><em>6 000 € p.a.</em></td>
<td><em>9 600 € p.a.</em></td>
<td><em>12 000 € p.a.</em></td>
<td><em>20 000 € p.a.</em></td>
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Mobey Forum – led by banks

See and hear what our members say

Elina Mattila
Executive Director

elina.mattila@mobeyforum.org
Tel. +358 50 5367 132

www.mobeyforum.org

LinkedIn  Twitter  YouTube