








IMTC EMEA 2016
CONFERENCE AND PRE-CONFERENCE AGENDA
 Wednesday, May 18th, 2015 to Friday, May 20th, 2016

version 1.6- 5/11/16

Wednesday, May 18th				
8:00	REGISTRATION IS OPEN FOR COURSES, MTBIT & EXHIBITORS ONLY			
9:00	MONEY TRANSFER SYSTEMS CERTIFICATION COURSE Instructors: Salvador Velazquez & Daniel Trias More information here	MONEY TRANSFER COMPLIANCE CERTIFICATION COURSE Instructors: Connie Fenchel More information here	TRADE FAIR INSTALLATION	
13:00 14:00	Lunch for Course Participants only			
14:00 17:15	MONEY TRANSFER SYSTEMS CERTIFICATION COURSE Afternoon Sessions	MONEY TRANSFER COMPLIANCE CERTIFICATION COURSE Afternoon Sessions	INDUSTRY ASSOCIATIONS MEETING Representatives from industry associations will meet to find ways to work together. Join us! Confirmed: ANAED (Spain) - MSBA (USA) - ABRACAM (BRASIL) - EPIF (Europe) - AUKPI (UK)	TRADE FAIR OPENS AT 2 PM
17:30 19:30	WELCOME RECEPTION		Sponsored by	
Thursday, May 19th				
8:00	MORNING COFFEE at the Trade Fair			
9:00	Welcome to IMTC EMEA 2016 - Brief Guidelines: Hugo Cuevas-Mohr & the IMTC Team			
9:15	Welcome words by the Asociación Española de Entidades de Pago - ANAED's President Francisco Moreno			
9:30	State of the International Money Transfer & Payments Industry - Hugo Cuevas-Mohr , Mohr World Consulting, explores the facts, the trends & the challenges that are shaping the industry globally			
10:00	Remittance Prices in Europe: Money Transfer Expert Leon Isaacs shares his views about remittances prices in Eastern & Western Europe and the major trends in the market today			
10:30	COFFEE BREAK			
11:20			Sponsored by	
11:20	Regulator's Perspective of the industry - In these brief interventions, Javier Jareño from Banco de España (Statistics & Balance of Payments) and Ricardo Liao from COAF (Conselho de Controle de Atividades Financeiras - Brazil's UIAF) share with us how they contribute to the industry through their activities			
11:40	Questions International Money Transfer & Payment Companies should be asking themselves - Money Transfer expert, Faisal Khan , confronts the audience with a set of questions to challenge delegates from the industry and promote a realistic self-view of the future			
12:05	Going Digital: Online/Mobile Remittances are still a tiny fraction of the Market while Mobile Payment of Remittances growing at unprecedented rates in Africa. Will the rest of the world catch-up? Do all MTOs need to develop digital strategies now? How fast is customer migration to digital channels will take? Will Traditional Money Transmitters move successfully into the digital world? Are there any small steps to be taken? Arguments will be heard as Hugo Cuevas-Mohr moderates this group of panelists - PANELISTS: Daniela Cuevas , The Spark Group - François Briod , TawiPay - Aamer Abedi , RemitOne			
12:35	Mobile Money Mobile Remittances and the gaining strength of Mobile Network Operators (MNOs) in the International Payment Space: Africa & Asia is where everything started...but where is it going? Are mobile wallets the future of International Money Transfers? Will MNOs own the market in the paying side? In the sending side? What will happen in Europe and the Americas? Will regulation become the battleground? PaymentsCompliance legal analysts Elizabeth Muñoz Perez and José Jaramillo share their point of view from a researcher view point.			
13:00	LUNCH		Sponsored by	
14:30				

Thursday, May 19th		AFTERNOON	
13:00	LUNCH		<i>Sponsored by</i>
14:30			
	<i>English Business Breakout Roundtables</i> Moderated by <i>Hugo Cuevas-Mohr</i>	<i>Spanish Business Breakout Roundtables</i> Moderated by <i>Daniel Triás & Salvador Velasquez</i>	<i>Compliance & Regulatory Breakout Roundtables</i> Moderated by <i>Connie Fenchel & Miguel Linares</i>
14:30	PANEL: The Europe to Asia Corridors - Present & Future of remittances from Europe to Asia where 3 of the four largest recipients of remittances are: India, China & Philippines - Italy to China account for the largest corridor, followed by flows from Italy to Philippines; France to Morocco, UK to India and Russia to the CIS countries - Conference attendees are invited to participate - Moderators: <i>Hugo Cuevas-Mohr</i> , <i>IMTC & Leon Isaacs</i> , <i>DMA</i>	MESA REDONDA: El Corredor de Europa a las Américas - <i>Presente & Futuro de las Remesas de Europa a Latinoamérica y el Caribe</i> - Moderador: <i>Salvador Velasquez</i> - Panelistas: <i>Francisco Moreno</i> , <i>Euraphil-Dolex</i> , <i>Daniel Triás</i> , <i>DT Consultores</i> , <i>Rogelio López</i> , <i>RIA</i> , <i>Arturo de Vicente Fuentes</i> , <i>Consultor</i>	TRADE FAIR IS OPEN
15:00		The US Market Round Table : <i>Regulation, Compliance, Banking and the State of US MT Market; Similarities and differences with the European Market.</i> Moderator: <i>Leon Isaacs, DMA</i> - Panelists : <i>Deb Thoren-Peden</i> , <i>Pillsbury</i> - <i>Connie Fenchel</i> , <i>AML Experts</i> , <i>Judie Rinearson</i> , <i>Bryan Cave</i>	
15:00	PANEL: The Europe to Africa Corridors - <i>Present & Future of the Europe to Africa Corridors, both to the North African Countries such as Morocco, Tunisia, Senegal & Egypt, as well as other large remittance recipients such as Somalia, Nigeria, Ghana, Kenya and others. The Angola-Portugal corridor will be also explored</i> -- Conference attendees are invited to participate - Moderators: <i>Hugo Cuevas-Mohr</i> , <i>IMTC & Leon Isaacs</i> , <i>DMA</i>	MESA REDONDA: El mercado de Remesas de España a otros países -- <i>Marruecos y China son los principales destinos de remesas de España, seguido por Ecuador, Rumania y Nigeria. Cuáles son las oportunidades y Desafíos de las Entidades de Pago Españolas para servir estos mercados?</i> Moderador: <i>Daniel Triás</i> - Panelistas: <i>Francisco Martínez</i> , <i>RIA</i> - <i>Javier Rivera</i> , <i>TransferRapid</i> - <i>Francisco Sanchez-Apellaniz</i> , <i>Moneytrans</i>	
15:30		Risk Management of higher-risk countries: <i>What countries are deemed high-risk for MTOs? How to manage them? Should MTOs De-Risk based on country origin or destination of remittances? What can be done to manage the risk? How to convince your Bank that you are managing risk?</i> - Moderator: <i>Scott Dwenke</i> , <i>Zebrix</i> - Panelists: <i>Connie Fenchel</i> , <i>AML Experts</i> , <i>Catherine "Alden" Pelker</i> , <i>FBI Digital Payments Expert</i> , <i>Nana.Boakye-Adjei</i> , <i>DMA</i>	
15:30	COFFEE BREAK		<i>Sponsored by</i>
16:30			
16:30	PANEL: Q & A session with Money Transfer experts: <i>For the first time in the same stage, Faisal Khan, Hugo Cuevas-Mohr and Leon Isaacs. Faisal, based in the Middle East, does most of his consultant work outside the region, while Hugo has concentrated his career on the Americas and Leon brings the UK view of the world from the financial capital of the world, London. Bring your own questions and see the different points of view expressed by them</i>	MESA REDONDA: BRASIL: Un corredor en proceso de Cambio: <i>E vitar que remesas sean utilizadas por el mercado paralelo como fuente de divisas lleva más de una década y sin embargo solo el 60-70% se hacen por canales legales autorizados por BACEN. Poco a poco los reguladores de los mercados emisores entienden el riesgo y desensamblaran estas redes.</i> Moderador: <i>Daniel Triás</i> - Panelistas: <i>Ricardo Liao</i> , <i>COAF</i> ; <i>Luciano Hayata</i> , <i>ABRACAM</i> ; <i>Fernando Fayzano</i> , <i>Pontual</i>	TRADE FAIR IS OPEN
17:00		PANEL: Managing Agent Risk in the International Money Transfer & Payments (IMT&Ps) Industry - Moderator: <i>Zory Muñoz</i> - Panelists: <i>Connie Fenchel</i> , <i>AML Experts</i> - <i>Lourdes Soto Morales</i> , <i>Jaldina Locutorios</i> ;	
17:00	Mobile Money, Mobile Remittances and the gaining strength of Mobile Network Operators (MNOs) in the International Payment Space - <i>Africa & Asia is where everything started... where is it going? Are mobile wallets the future of international Money Transfers? Will MNOs own the market?</i> Moderator: <i>Faisal Khan</i> , <i>Consultant</i> - Panelists: <i>Elizabeth Muñoz Perez</i> , <i>PaymentCompliance</i> , <i>Suraj Vaghnai</i> , <i>TransferTo</i>	MESA REDONDA: Remesas y Servicios Financieros en Cuba - <i>Presente & Futuro de los Servicios Financieros en la isla - Las remesas son la fuente de desarrollo en la Cuba de hoy y están siendo usadas para el desarrollo de los cuenta-propistas en la isla</i> - Moderador: <i>Daniel Triás</i> - Panelistas: <i>Salvador Velasquez</i> , <i>Mohr World</i> ; <i>Hugo Cuevas-Mohr</i> , <i>Mohr World Consulting</i>	
17:30		PANEL: Is Regulation Cramping International Money Transfer & Payments Innovation? <i>Panelists from different countries discuss the role of regulation on innovation and fintech.</i> Moderator: <i>Connie Fenchel</i> - Panelists: <i>Judie Rinearson</i> , <i>Bryan Cave</i> , <i>Eddy Travia</i> , <i>Coinsillium</i> , <i>François Briod</i> , <i>TawiPay</i>	
18:00	HAPPY HOUR! <i>Come to the Happy Hour in the Hotel's Mezzanine where our hosts Moneytrans will be offering entertainment, hors d'oeuvres and drinks for a lively get together before the Night Event Group leaves for the Noche Flamenca</i>		
19:00			
19:30	Night Event! - <i>We are taking a festive group of attendees to "Una noche Flamenca" in the Palacio del Flamenco. Tickets will be sold at the event - Space is limited</i>		
22:00			

Friday, May 20th, 2016		
8:00	MORNING COFFEE at the Trade Fair	
9:00		
9:00	Morning Announcements - Hugo Cuevas-Mohr & the IMTC Team	
9:10	TRADE FAIR IS OPEN	
9:10		PANEL: The growing Forex Money Transfer (FxMT) Market & the development of B2B Money Transfer Services - The FxMT Market is alive and FX firms are growing and expanding. UK based firms are competing with banks with online solutions and B2B strategies that with speed, price and efficiency. Retail providers are also on the move. We will explore the the pace of digital solutions that is also influencing this side of the business - Moderator: Hugo Cuevas-Mohr - Panelists: Joao Gon çalves Rocha , Novacambios
9:40		Meeting the Money Movement Needs of Refugees and Migrants - The Opportunities and Risks: The need to understand how to serve the millions of refugees and migrants financial requirements has never been more urgent. These migrants are outside of existing financial systems and they either look for MTOs or are rely on Informal Value Transfer Systems (IVTS) to both receive and send money with their friends, families and even businesses back home. Moderator: Scott Dueweke , Zebryx Consulting . Panelists: Catherine "Alden" Pelker , FBI Digital Payments Expert - Michael Catalano , Senior Advisor - ICT & Digital Financial Services at USAID , Dr. Edwina Thompson , Beechwood Intn'l Director/Co-Founder
10:10		PANEL: Battling Bank Discontinuance, De-Risking and Access to Banking in the courts: Regulators have all stated the importance of Banking Access of Payment Institutions as a key to a healthy, open, fair, safe and anti-monopolistic financial system. But Banks are continuing its push to leave the industry unbanked. Should the answer lies in the courts? The Spanish lawyer Antonio Selas thinks so and will discuss his points of view as well as give us an account of the Audiencia Publica in Barcelona on May 19.
10:35	COFFEE BREAK Sponsored by	
11:30		
11:30	PANEL: The pioneering remittance opportunities & challenges of Virtual Currencies: Where are Remittances & Blockchain heading? Is Bitcoin really a We will hear from entrepreneurs pioneering companies & solutions.	
12:00	Moderator: Hugo Cuevas-Mohr - Panelists: Eddy Travia , Coinsillium - Scott Dueweke , Raistone - Luis Pastor , Grant Thornton Spain , DXMarkets	
12:00	TRADE FAIR CLOSSES AT 12:00	
12:35		A view from our main clients: the agents - Are we taking care of our agents? Hugo Cuevas-Mohr , in a candid interview with Lourdes Soto Morales , a manager of a chain of stores in Spain and agent for a number of payment institutions and other providers of services, explores the views, the insights, the challenges and the relationship licensee-agent in a changing environment in Spain. Next to Hugo and Lourdes, Miguel Linares will provide his insights as a lawyer, compliance expert and an industry advocate.
12:35		PANEL: The Rise of International Money Transfer & Payment Aggregators/Integrators: Is Wholesale/Retail, White Label/Branding an increasing reality in the industry? Is it a trend? Is this a result of technology, liquidity, regulation, investment? Moderator: Hugo Cuevas-Mohr - Panelists: Dame Damevsky , VP Global Partnerships, Inpay - Suraj Vaghna , VP EMEA, TransferTo - Sofia Freyder , VP Emerging Payments, MasterCard
12:50	RAFFLES - END OF THE CONFERENCE - Stay till the end and win a Mini-IPAD courtesy of our sponsor Sponsored by 	
13:15		