



THE FUTURE OF MONEY

Supercharging the growth of open
banking at Money20/20 Europe



FLEISHMANHILLARD
FISHBURN

Star power from Apple Co-founder Steve Wozniak and inspiring insights from Amazon, Alipay and ING, and many others, Money20/20 Europe's first time in Amsterdam was a bigger FinTech extravaganza than before.

Challengers, start-ups stood alongside well-established giants to discuss, debate and shape the future of money in this circus-inspired show.

Our analysis of online conversations before and during the three-days uncovered the themes that resonated. Payments came top with over 52.9m impressions. Dazzling us all and probing our sensitivities was how artificial intelligence will impact the payments ecosystem. Feedzai's AI Deep Dive on day one featuring a star-turn from Wozniak helped drive this conversation.

Despite murmurs that blockchain was no longer driving the agenda, it continued to light up social with over 38m impressions from 5k posts. Ironically, many of these were as the Twittersphere reacted to and debated Ripple CEO Brad Garlinghouse's claim that hype was outpacing reality in blockchain technology.

Banking was in third place with 25.7m impressions. Open banking in particular generated 1.3k posts and 9.2m impressions. With General Data Protection Regulation (GDPR) coming into force in May, it is no surprise that open banking was shaping the agenda onsite and

driving debate, both on- and off-line alongside data privacy, identity and security.

As the official communications partner of Money20/20, FleishmanHillard was perfectly placed to get a unique insight into the inner rumblings of the RAI venue in Amsterdam. As well as social trends analysis, we were onsite, setting up over 50 interviews with best-in-class media outfits.

Brands are now investing to ensure that they are taking a leadership position on the future of money. With thousands of online mentions generating millions of impressions, attention was drawn to companies willing to make a defining announcement or forecast the future. This year's Money20/20 Europe saw FinTech moving into the mainstream. Amsterdam proved an exhilarating ride with Money20/20 USA in Las Vegas up next in October.



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NUNO & SEBASTIAO

CO-FOUNDER,
CHAIRMAN & CEO



HOT TOPICS & TRENDS AT MONEY20/20 EUROPE 2018

Thousands of senior leaders from across the FinTech, Payments and Financial Services sectors descended upon Amsterdam for Money20/20 Europe on 4-6 June to discuss and debate the future of money. FleishmanHillard analysed the online conversation in the run-up to and during the three-day event to uncover the brands, topics and announcements making the biggest impact.

STATS SO FAR:

46K total posts **397M** impressions

Payments Race
#M2020Race

18.3M impressions

POPULAR ANNOUNCEMENTS

Seguru launches new cybersecurity app

2.7M impressions

FINTECH Circle and China's Global Fintech Lab announce Fintech Bridge Partnership between UK and China

1.6M impressions

Optima Consultancy shares Visa sponsored report on best banking app

667K impressions

Bud launches Open Banking API Bud.x

433K impressions

Pundi X announces the opening of new European headquarters in London

382K impressions

MOST MENTIONED BRANDS



36.4M
impressions



14.7M
impressions



11.7M
impressions



9.6M
impressions



6.7M
impressions

TOP TOPICS



Payments

52.9M
impressions



Blockchain

38.3M
impressions



Banking

25.7M
impressions



Data &
Analytics

21.1M
impressions



Entrepreneurship

20.5M
impressions

TOP INFLUENCERS



Megan Evans
[@mevans14](#)



Amelie Arras
[@AmelieArras](#)



Rob Fernandez
[@rob2775](#)



Liz Lumley
[@LizLum](#)



Bill Sullivan
[@WFSULLIVAN3](#)

EVENT HIGHLIGHTS



DIGITAL, EXPERIENCE-LED AND PURPOSE-DRIVEN

ING CEO Ralph Hamers set the tone with a lively keynote speech on the future of banking and the impact of digital devices and smartphones on how we engage with financial brands. To put it into context, about a fifth of ING's customers have only ever interacted with ING through a mobile device – and in many countries ING has no branch presence whatsoever.

In a world where we have come to expect personal, instant and seamless interaction with financial services, Hamers argued that the only way for brands to truly differentiate is to optimize experience and service. Banks need to transform into platforms that connect with the touchpoints in customers' lives via mobile. The stakes are high. Hamers said that to survive and succeed banks must innovate and embrace a purpose-led approach to give meaning to the core business.

OPEN TECH AND THE RISE OF THE SUPER APPS

From talks by BBVA and TransferWise to bud's announcement of a new Open Banking API, open banking as a topic percolated through the RAI's corridors. Open tech goes one step further. Enter discussion of the super app with Alipay's Head of EMEA, Li Wang's key point was that Alipay was NOT a payments company. Nailed in one.

Alipay is a pioneer that delivers a holistic approach to UX. The company that began as a payment platform to support Alibaba, China's online marketplace, now has an eye-watering 800 million users, via its partnerships, worldwide. The brand is rightly seen as a leading innovator.

In China, Li said, users can use their Alipay wallet to pay for practically everything. The app is a win-win as it also works for merchants. From the heights of Mount Everest to the flatlands of Hangzhou, the city that's home to Alipay, users and merchants can buy and sell with each other. A powerhouse of energy, Li invited the audience to travel round Hangzhou. There she said, they'd be impressed with how little cash was needed to move about town.

PAYMENTS RACE

While mobile payments might be the norm in some parts of Asia, Money20/20's Payments Race returned to see which form of payment would be victorious in a challenge across Europe. Five participants made their way across the continent using just one form of payment.

They started in Istanbul on 31 May. The destination? Money20/20's Big Top stage on day two, 5 June. And the winner was..., well it turned out that Team Cash drew with Team Card, as they arrived at the main stage at the same time.

While a bit of fun, the race shows that crypto, wearables and mobile still have some way to go before they can claim the payments crown in our beautifully diverse region.



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