



2019 GLOBAL SPONSORSHIP OPPORTUNITY

PROSPECTUS FOR PARTICIPATION

FOUNDER & CEO

Kristy Duncan

We are pleased to present this prospectus seeking global participation, support and sponsorship for Women in Payments® events and programs. Through the annual symposia, networking events and awards and mentorship programs, Women in Payments® connects, inspires and champions women across the industry. We provide unparalleled forums with perspectives from key women leaders in payments and fintech, and topics impacting all aspects of the payments ecosystem and career development. Events and discussion topics are energizing and current—immediately relevant to any woman pursuing a career in payments or fintech.

Founded in 2012, Women in Payments® connects, inspires and champions a growing global network of women working across the payments ecosystem. Through our annual symposia, networking events, awards and global mentorship programs, we empower like-minded women in the industry, provide a platform for women to lead industry discussions, and celebrate the accomplishments of seasoned professionals and rising stars. We are proud to facilitate this industry initiative in Canada, the US, Australia, UK, and Asia. The objectives of the symposia, networking events and programs are to facilitate:

CONTENT

Deliver current industry content to promote learning specifically around payments issues and initiatives, as well as fintech and leadership.

CAREER

Create opportunities for women across the payments ecosystem to meet, network, and explore industry and career issues for positive career development.

COMMUNITY

Celebrate and encourage the wide range of women leaders, innovators, experts and rising stars in the industry, and provide opportunities to showcase their talents, share experiences, and network to build the community.

The symposia offer a full-day agenda including a leading woman industry keynote speaker, industry-specific break-out sessions, plus a motivational speakers from outside the industry. The symposia conclude with a networking reception.

As facilitator, Women in Payments® manages the following:

EVENT MARKETING & PROMOTION

Manage marketing and promotion of events to stakeholders across the payments ecosystem.

VENUES

Secure and manage suitable venues to host the events.

AGENDAS & SPEAKERS

Develop and manage agendas and source speakers with input from a senior level advisory board.

REGISTRATION & COMMUNICATION

Coordinate registration of attendees and communications with speakers, sponsors, and attendees.

SUCCESS

The outstanding success of Women in Payments® events held in previous years confirms the keen interest in promoting learning, leadership, diversity, and networking opportunities for women in the payments, fintech, and treasury markets. To date, Women in Payments® has run fifteen successful symposia since 2012 and had over 1000 attendees at events in 2017 with participation continually growing at strong levels. The website provides further details on this year's events at www.womeninpayments.org. The profile of participants of the 2017 Women in Payments® Canada event was as follows:



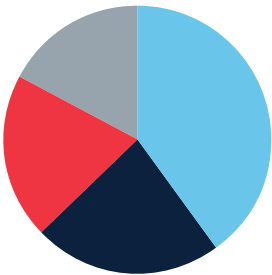
3
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ATTENDEES

GENDER

Over 98% women

ORGANIZATIONS



- 40% BANKS
- 23% NETWORKS & ACQUIRERS
- 20% FINTECHS & SOLUTION PROVIDERS
- 17% PRACTITIONERS & OTHERS

ROLES

CEO, President, Group President, VP, SVP, EVP, CFO, AVP, COO, Managing Partner, Partner, Director, General Manager, Global Manager Managing Director, Senior Director, Director, Head of Innovation, Head of Payments, CMO, Head of Marketing, Chief Digital Technology Officer, Treasurer, Senior Treasury Analyst, Analyst, UX Innovation, Account Executive and more.

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4

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SPONSOR PROFILE – 2017/2018

Our sponsorship comes from global leaders in the payments and fintech space, including ACI Universal Payments, Amazon Pay, ANZ, Attra, CIBC, Discover, HSBC, InComm, Ingenico Group, JPMorgan Chase & Co., Mastercard, PayPal, Ripple, Royal Bank of Canada, SWIFT, TD Bank Group, Verifone, Visa, VocaLink, Westpac, and Wirecard.

PROGRAMME

TOPICS

Topics include technology and emerging payment infrastructures, regulatory issues, data management, global industry initiatives, fintech, consumer and business payment applications, leadership and career development.

CALIBRE OF SPEAKERS

CEO, Founder, SVP, VP, EVP, Group President, President, General Counsel, General Manager, Group Country Manager, Managing Director, Chief Risk Officer, CHRO, Senior Director, Director, Practice Leader, Corporate Secretary, Treasurer, Head of Global Key Accounts, Head of Sales, Special Advisor for Global Regulatory Affairs, Investor Relations Officer, Author, Lecturer, and more.

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5

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PRAISE FROM PAST SYMPOSIA

"Fantastic- great day! One of the best conferences I've been to. Most of all, it was authentic and interesting!"

"I left this event with new contacts, new perspectives, and truly inspired. Thank you!"

"Panelists - knowledgeable, diverse, dynamic, professional! Keynote speakers - Ditto!"

"The event had a fantastic mix of career and personal development, technical expertise, and knowledge."

"It was run by women, for women, and that matters!"

"Leaders (women) coming from all spheres of payment ecosystem. How enlightening!"

"It was like a spa day for the brain."

"I was very impressed by the caliber of the presenters and the attendees. It was a very enlightening and expanding experience."

"This was the first time I attended a Women in Payments event - great content and networking was right on point!"

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2019 GLOBAL SYMPOSIA

Women in Payments® is confirmed to deliver symposia in five global markets in 2019, including awards dinners in three markets:

DATE	LOCATION & VENUE
FEBRUARY 4-5, 2019	Awards Dinner & Symposium Washington, DC, USA, Ritz-Carlton, Pentagon City
MARCH 28, 2019	Symposium London, UK, ETC Venues
SEPTEMBER 2019	Awards Dinner & Symposium Toronto, Canada, Arcadian Court
OCTOBER 2019	Symposium Singapore, Sofitel City Centre
NOVEMBER 2019	Awards Dinner & Symposium Sydney, AUS, Sofitel Sydney Wentworth

The symposia programmes provide compelling content around current themes of vital interest in three streams: one focusing on technology and emerging payment infrastructures, the second will focus on new consumer and business payment applications, and a third stream will focus on leadership, diversity and career strategies for women in payments and fintech.

Please see a sample programme in the appendix.

6

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WHO SHOULD ATTEND

Symposia and networking events in each market are targeted to women leaders and stakeholders across payments and fintech, including:

- Digital and emerging payments professionals
- Fintech professionals and innovators
- Strategists and consultants in the payments market
- Payment networks and fintechs
- Payments processors and solution providers
- Payment transaction banking professionals
- Merchants, treasury practitioners and other payment system users
- Regulators and policymakers in the payments market
- Regulators and policymakers

SYMPOSIA FACILITATION

This symposia are facilitated by Women in Payments®, which has run fifteen successful events globally to date. Kristy Duncan founded the Women in Payments® initiative in 2012 and she is profiled in the appendix.

WOMEN IN PAYMENTS® AWARDS PROGRAM

Through our awards programs, we present awards to honour women payments professionals who have demonstrated exceptional leadership, innovation and promise. A country-specific Awards Committee, comprised of women leaders from across the payments and fintech markets reviews nominations each year, and awards are presented at an annual awards ceremony. Sample award categories include: Innovation, Rising Star, Educator, Thought Leader, Distinguished Payments Professional, etc. Sample award criteria are included in the appendix of this document.

GLOBAL SPONSORSHIP

We offer global sponsors an exceptional opportunity to demonstrate leadership and commitment to support and promote payments education, career development, and diversity in the financial services industry. Sponsors benefit through positive profile and brand association in supporting:

- Education for payments professionals and fintechs;
- Innovation and leadership in payments and fintech;
- Gender diversity and career development in financial services.

Global sponsors are offered the opportunity to participate at two levels. A full range of benefits for each level is detailed in the appendix.

CONCLUSION

The Women in Payments initiative is a unique forum which promotes payments and fintech industry-focused learning, a rich exchange of ideas, career development, and opportunities for women to connect and explore issues of common interest. For sponsors, there is undeniable value in supporting a global community of women in payments by helping to connect, inspire, and champion rising stars and distinguished professionals. For attendees the symposia provide an inclusive platform for women leaders, innovators, and experts from the payments field and beyond. The symposia attract women payments and fintech professionals working both within and outside the industry, highlighting sponsors as leaders in supporting women's advancement and gender diversity across the payments ecosystem.

Women in Payments® is proud to facilitate this industry initiative in Canada, the US, Australia, Europe, and Asia which promotes education, career building, diversity, and connecting stakeholders from across the payments ecosystem.



FEES			
SPONSORSHIP LEVEL	TIER 1*	TIER 2 GLOBAL SILVER	TIER 3 GLOBAL BRONZE
Sponsorship rate (USD)	\$85,000	\$65,000	\$45,000

*Tier 1 sponsors will have the option to exclusively customize the name of their sponsorship. For example, "Global Leadership Sponsor" or "Global Community Sponsor" etc.

COMPLIMENTARY REGISTRATIONS - PER SYMPOSIUM			
SPONSORSHIP LEVEL	TIER 1	TIER 2 GLOBAL SILVER	TIER 3 GLOBAL BRONZE
Sponsor Staff (Per Symposium)	5	3	2
Sponsor's Clients (Per Symposium)	5	4	2
TOTAL COMPLIMENTARY REGISTRATIONS	10	7	4

COMPLIMENTARY REGISTRATIONS - PER SYMPOSIUM			
SPONSORSHIP LEVEL	TIER 1	TIER 2 GLOBAL SILVER	TIER 3 GLOBAL BRONZE
Awards Dinner (held in 3 countries)	10	4	0

SPONSORSHIP BENEFITS				
SPONSORSHIP LEVEL	TIER 1 - BENEFITS IN ALL 5 COUNTRIES	TIER 2 GLOBAL SILVER - BENEFITS IN ALL 5 COUNTRIES	TIER 3 GLOBAL BRONZE - BENEFITS IN ALL 5 COUNTRIES	
Discount on supplemental staff registrations	20%	15%	10%	
Seat on Advisory Board in five countries	✖			
Seat on Awards Committee in five countries	✖			
Ability to co-host one cocktail event per year in each country on mutually agreed date (host at sponsor's premises; complimentary registration for up to 75 WiP attendees)	✖			
Invitation to one senior woman to be featured in Mentor Silent Auction (in countries where we run)	✖			
Opportunity to include Complimentary mentee(s) in Global Mentorship Program	2 MENTEES	1 MENTEE	0	
First right of refusal to renew for 2020 (expires September 1, 2019)	✖	✖	✖	
Opportunity to introduce speaker for concurrent session		✖	✖	
One-time use of pre-registration list to promote sponsor's organization ¹	✖			
One-time use of post-registration list to promote sponsor after the event ²	✖			
Exhibitor table with own display of products / services	✖	✖		
Opportunity to furnish item or materials for delegate bag	✖	✖	✖	
Promotional displays with sponsor's logos at each stage of event	✖	✖		
Corporate logo & recognition on all event promotional items & correspondence	✖	✖	✖	
Corporate logo and recognition on Women in Payments* website, with link to sponsor's site	✖	✖	✖	
"Did You Know" Questions for overhead during breaks	10	5	3	
Opportunity to submit question to attendee feedback questionnaire	✖			
Receive summary of feedback data	✖			

¹ Only those attendees to provide consent to receive communications from sponsors will be included on the pre-registration list as per applicable anti-spam and data privacy laws.
² Only those attendees to provide consent to receive communications from sponsors will be included on the post-registration list as per applicable anti-spam and data privacy laws.



ABOUT THE FOUNDER KRISTY DUNCAN

Kristy Duncan founded Women in Payments® in 2012, a global initiative that connects, champions, and inspires women across the fintech and payments verticals. Women in Payments® conferences, awards and mentorship programs are now run in Canada, the US, Australia, New Zealand, the UK, and Asia in 2019.

An avid supporter of fintech, Kristy is an advisor to FL.SPAN, a company which offers banks a multi-API integration platform for corporate clients, and is on the board of directors for Digital Retail Apps, a fintech that delivers digital in-store shopping solutions.

Prior to founding Women in Payments, Kristy consulted extensively in payments and fintech, where her clients included financial institutions and other leaders and stakeholders in the global payments arena. Kristy also worked at a tier one Canadian bank, in leadership positions in global transaction banking, treasury, finance and operations.

Named as one of the Top 100 Women in Fintech by LATTICE80 & MISS KAYA in 2018 and on Lloyd's Bank Women in Fintech Power List in 2017, Kristy is frequently invited to speak at global industry fora on topics of payments innovation, fintech, and diversity. Kristy is a registered Professional Engineer, and holds a Bachelor of Applied Science and Engineering from the University of Toronto.

10

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ADVISORY BOARD & AWARDS COMMITTEE HIGHLIGHTS



MICHELE BULLOCK

*Australia Awards Committee
Assistant Governor, Financial System
Reserve Bank of Australia*

Michele Bullock is the Assistant Governor (Financial System) at the Reserve Bank of Australia.

Michele Bullock was appointed to her current position in October 2016. In this role she is responsible for the Bank's work on financial stability, including production of the twice-yearly Financial Stability Review, as well as the Bank's oversight of the payments system. She is a member of the Bank's senior policy committees, Deputy Chair of the

Payments System Board and executive sponsor of the Bank's employee resource group for accessibility.

Prior to her current position, Michele held a variety of senior management positions in the Bank. Most recently she held the position of Assistant Governor (Business Services). She was also Assistant Governor (Currency), Adviser for the Currency Group and, before that, she was Head of Payments Policy Department.

ANDREA DUNLOP

*UK Advisory Board
CEO Acquiring & Card Solutions
Paysafe Group*

Andrea Dunlop joined Paysafe Group Plc in February 2013 with a primary focus to establish Paysafe's Acquiring Business in Europe which went live in 2014. Andrea's portfolio includes operational and P&L management of Paysafe's regulated Merchant Acquiring and Card Solutions divisions for Europe.

With over 16 years' experience in the financial sector, Andrea has in-depth knowledge across many aspects of payments; from Acquiring, Issuing and Mobile solutions.

Prior to joining Paysafe, Andrea led a number of successful programmes for organizations such as Barclaycard, Capitalone, Experian and Royal Bank of Scotland, Visa Europe and MasterCard. Andrea has extensive experience in delivering complex programmes for large high-transactional e-commerce and payments companies such as MasterCard and Visa, where she was responsible for the successful delivery of Visa Europe's Olympic NFC Programme and Mobile Gateway solution.

Prior to this, Andrea served in the Royal Air Force, serving over 10 years in Telecommunications engineering.



JAN ESTEP

*USA Advisory Board
President & Chief Executive Officer
NACHA*



Jan Estep is president and CEO of NACHA - The Electronic Payments Assn., the steward and rule-maker of the ACH Network, supporting direct deposit and direct payments. NACHA brings together diverse organizations to develop rules and standards to benefit payments ecosystem participants. In addition to ACH, NACHA provides rules and standards leadership for Electronic Benefits Transfer (EBT) and healthcare EFT, and collaborates with other standards organizations and geographies to facilitate compatibility or integration with payments in the US.

Estep guides NACHA's daily operations and leads the association in industry collaboration, education and dialogue. As an industry expert and thought leader, she frequently speaks at leading industry events and has been named to PaymentSource's list of Most Influential Women in Payments each year since 2013. Prior to joining NACHA, she held executive positions in banking and technology-intensive companies.

12

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JUNE FELIX

*UK Advisory Board
President, Verifone Europe & Russia
Verifone*

As Verifone's President of Europe & Russia and member of Verifone's Management Committee, Ms. Felix has P&L responsibility for Verifone's full suite of card-based, mobile and on-line payment and commerce enablement solutions across these countries.

A proven global leader, Ms. Felix has held various executive management positions at multi-national companies, including Citibank, IBM, JP Morgan Chase and Booz-Allen

& Hamilton. Prior to joining Verifone, Ms. Felix served as Managing Director of Citi Enterprise Payments, where she led a global business focused on creating consumer-centric mobile health-care payments.

Prior to her role at Citi, Ms. Felix served as IBM's Global General Manager of Banking & Financial Markets and was responsible for the overall business results of IBM's largest industry and developed new solutions and partnerships in payments, risk management, core banking, online banking, customer management, and data management and analytics.

In 2016, Ms. Felix has been selected into the Most Influential Women in Payments program sponsored by PaymentSource and SourceMedia. In 2013, Ms. Felix was awarded the Edison Award for Innovation and also recognized by the American Banker as one of the Top Innovators of the Year for her work in digitizing the Healthcare Payments experience. In 2006, she was inducted into the Innovators Hall of Fame for Banking Systems and Technology, and named one of the Top 10 leading innovators by Banking Technology News. Additionally, she was named one of the Most Influential Women in Banking by US Banker and has been a frequent featured speaker at client and industry events globally.

Ms. Felix holds a Bachelor's degree from the University of Pittsburgh in Chemical Engineering and Pre-Med. Ms. Felix also serves as a Non-Executive Director for IG Group, a FTSE 130 company.

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CHERYL GUERIN

*USA Advisory Board
EVP, North America Marketing & Communications
US Mastercard*



Cheryl Guerin is EVP, North America, Marketing & Communications. Previously, Ms. Guerin ran US Marketing, where she focused on strategies to drive MasterCard's brand, products and services across B2B and B2C audiences. This included directing the brand's award-winning Priceless advertising campaign, sponsorships, and marketing to enhance connection with consumers.

Ms. Guerin joined MasterCard in 2000 and has held positions in Global Promotions and Global Digital Marketing. Key achievements include setting best practices and building organizations around these disciplines globally.

Prior to MasterCard, Ms. Guerin held several account service positions at advertising agencies such as Bates Worldwide and Bozell.

Ms. Guerin is an active Member of the ANA (Association of National Advertisers) and IAB (Interactive Advertising Bureau). Cheryl was named to Brand Innovators 2013 Top 50 Women in Brand Marketing, the 2012 Internationalist Top 100 Global Marketing Leaders, was a 2011 CEO Award Winner for leading the launch of the Priceless Cities, and was recognized among Westchester's '40 under 40' rising stars in business by the Business Council of Westchester in 2010.

Ms. Guerin holds a Bachelor of Business Administration from Pace University's Lubin School of Business.



MAUREEN JARVIS

*Canada Advisory Board
Managing Director & Head of Corporate Global
Transaction Services
Bank of America Merrill Lynch Canada*

Maureen Jarvis manages the Large Corporate Global Transaction Services (GTS) sales team in Canada and has overarching responsibility for driving the enterprise strategy for the GTS organization in Canada. With more than 20 years with Bank of America Merrill Lynch, Maureen has held a variety of senior positions with global transaction services in multiple regions, including

Asia, EMEA, Latin America and Canada. Maureen's international focus included delivering local payment capabilities in the Asia market, expanding and managing the partner bank network in Europe, creating and driving product strategies in the global USD clearing market as well as managing the product team in Mexico and Brazil. Just prior to leading the GTS organization in Canada, Maureen was responsible for building out the local transactional services capabilities in the Canadian market.

Maureen holds an Honors Degree in Economics from Queens University and currently on the Women in Payments™ Advisory Council and is an active member in Payments Canada sitting on the Member Advisory Council and Senior Subcommittee responsible for helping drive Canada's payments modernization multi-year project. Maureen also sits on BAML Canada's country leadership team and is co-chair of BAML Canada's Women's Leadership Council.

DEE MCGRATH

*Australia Advisory Board
Managing Partner, Global Business Services Australia &
New Zealand
IBM*



Dee McGrath is Managing Partner, IBM Global Business Services (GBS) for Australia and New Zealand. In this role, Dee is responsible for the strategy, client value and growth of IBM's consulting and digital businesses across all industries. This includes bringing together a portfolio of deep industry expertise and world-class digital, cognitive and cloud solutions to help our clients digitally reinvent and solve complex business challenges.

Prior to this role, Dee was Vice President, Financial Services Sector, IBM Asia Pacific responsible for the strategy, capability and performance of the Financial Services business across 12 countries. With a focus on helping clients in banking, wealth, insurance, payments and capital markets integrate IT with business insight to create and deliver value for their customers and shareholders, the business experienced a period of strong performance under her leadership.

Prior to joining IBM, Dee built extensive General Management experience across a number of industries. She has led business strategy, operating model transformations, merger integrations, and guided the development and management of very significant global client relationships. Her career has also been distinguished with roles at Visa as Vice President & Head of Client Relationship Management, at HP Enterprise Services as Vice President of the Financial Services Industry and senior management positions at National Australia Bank including leading the Consumer & Commercial Cards business.



HANNA NIXON

*UK Awards Committee
Managing Director
UK Payment Systems Regulator*

Hannah is Managing Director of the UK Payment Systems Regulator. As the world's first economic regulator for payments, she is responsible for promoting competition and innovation to the benefit of consumers in the UK's £75trillion payment systems.

An economist by background, Hannah has held roles in a number of other economic regulatory bodies and advised on regulatory issues both in the UK and internationally as a consultant.

She is also a non-executive director of the Channel Islands Competition and Regulatory Authority.

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HONG PATERSON

Singapore Advisory Board

*Singapore Country Head & Managing Director
RBC Investor Services Trust Singapore Limited*

Hong Paterson is Managing Director and Country Head of Singapore at RBC (Royal Bank of Canada).

In Hong's role as the Country Head, she is responsible for leading RBC I&TS' expansion initiatives and leads the business building plans in Singapore. Hong is also responsible for providing strategic oversight to RBC I&TS activities in the Singapore market and is a key contributor to the Asia Pacific strategy.

Hong is the Singapore Coverage Executive responsible for the overall business development strategy, client engagement and relationships with our clients.

Hong joined RBC I&TS in May 2017 from JP Morgan Commercial Banking in Singapore where she was an Executive Director responsible for multinational clients, and previously, for developing strategic cash and liquidity management solutions for JP Morgan Investor Services Asia Pacific.

Prior to that, Hong spent nearly 20 years in a number of business strategy roles within JP Morgan in Chicago, Hong Kong, London, and New York.

Hong holds a Bachelor of Science in Accounting from University of Virginia, Charlottesville.

15

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CHERYL VENABLE

USA Awards Committee

*Senior Vice President & Retail Payments Product Manager
Federal Reserve Bank of Atlanta*

Cheryl Venable is senior vice president at the Federal Reserve Bank of Atlanta and serves as the retail payments product manager for the national Retail Payments Office (RPO) at the Atlanta Bank. Here, she oversees all aspects of the check and ACH business lines and is a member of the Bank's Management Committee.

Previously, Venable was assistant vice president, vice president and senior vice president at the Minneapolis Fed where she oversaw application development for Check and FedACH, including two multi-year, \$50 million technology projects. She managed the technology transition to the web-based Fedline solution for FedACH; implemented virtual operations at the Atlanta and Minneapolis customer service sites; and helped secure one of the two National Service Desk operation sites for the Minneapolis Bank.

Venable has a Bachelor's and a Master's degree in Business Administration from St. Louis University.



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16

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7:30 - 8:15AM

REGISTRATION & NETWORKING BREAKFAST
EXECUTIVE HEADSHOTS

LOFT FOYER & ARCADIAN COURT



7:30 - 10:30AM

EXCLUSIVE MENTORSHIP SILENT AUCTION

LOFT FOYER



8:15 - 8:45AM

OPENING REMARKS

ARCADIAN COURT



KRISTY DUNCAN
Founder & CEO
Women in Payments®



CO-CHAIR
CARA O'NIONS
Director of Marketing and Customer Insight
Vocalink



CO-CHAIR
HEATHER MACMILLAN
Vice-President, Product Management, Retail Solutions
Finastra



8:45 - 9:30AM

OPENING KEYNOTE

ARCADIAN COURT



DR. ROBERTA BONDAR
Co-Founder
The Roberta Bondar Foundation



9:30 - 10:30AM

INNOVATION PANEL

ARCADIAN COURT



MODERATOR
GAYEMARIE BROWN
CEO & Founder
Wintam Place Consulting



SUZAN DENONCOURT
Managing Director
Ingenico Group Canada



DEBBIE GAMBLE
VP Digital Product & Platform Development
Interac



FANNY WONG
Senior Director, R&D Program Management
Samsung Research of America



MARY KAY BOWMAN
Head of Payments Partnerships & Operations
Square

2

WIFI Login: O&B Arcadian • Password: clearbluesky401

2

WIFI Login: O&B Arcadian • Password: clearbluesky401

	10:30 - 11:00AM	NETWORKING BREAK	LOFT FOYER & ARCADIAN STUDIO
	10:30 - 11:45AM	EXCLUSIVE MENTORSHIP SILENT AUCTION	LOFT FOYER

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To continue the momentum of the **Women in Payments Global Mentorship Program**, we are thrilled to invite you to participate in an exclusive Mentorship Silent Auction. We're auctioning off 4 one-on-one mentorship experiences with accomplished payments professionals. Visit the auction table in the Loft Foyer all throughout the day to place your bids —winners will be announced at closing remarks! Proceeds will go to **Dress for Success**.

THANK YOU TO THE PARTICIPATING MENTORS:

 PAM BEAUCHAMP <i>Senior Vice President, Global Operations and Business Services TD Securities</i>	 SUZAN DENONCOURT <i>Managing Director Ingenico Group Canada</i>	 DEBBIE GAMBLE <i>Head of Digital Products and Platforms Interac</i>	 RANIA LLEWELLYN <i>Executive VP Senior VP, Global Transaction Banking, Products & Services Scotiabank</i>	 STACEY MADGE <i>President & Country Manager Visa Canada</i>
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THANK YOU TO THE GLOBAL MENTORSHIP COUNCIL:

 VANESSA CHAPMAN <i>General Counsel and Company Secretary NFP Australia Limited</i>	 SUZAN DENONCOURT <i>Managing Director Ingenico Group Canada</i>	 CHRISTINE PETERSEN <i>Executive Vice President Jafn</i>	 HEATHER MACMILLAN <i>Vice President, Product Management, Retail Solutions D+H</i>	 KATHY HARKEY <i>Senior Vice President US Dataworks</i>
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FOUNDING
ingenico
GROUP

SUPPORTING
BLACKHAWK
NETWORK

Follow Us on Twitter! @WomenInPayments

3

10:30 - 11:45AM
EXECUTIVE HEADSHOTS
LOFT FOYER



11:00 - 11:45AM
CONCURRENT SESSIONS
 PAYMENT APPS &
 CUSTOMER EXPERIENCE
 BREAKOUT SESSION #1

LOFT 1 & 2

FOSSIL OR FUTURE? WILL CONSUMERS ADOPT YOUR INNOVATION
 The innovation warehouses of the world are filled with ideas that looked like winners, but died for lack of consumer support. With digital payment technologies, consumer adoption is a very challenging kind of "last mile." This session will explore ways to improve your odds of success with consumers from the early stages of innovation to overcoming barriers to adoption.



SUSAN ABBOTT
*President
 Abbott Research &
 Consulting*

**TECHNOLOGY &
 INFRASTRUCTURE**
 BREAKOUT SESSION #1
LOFT 3 & 4

**PAYMENTS MODERNIZATION: HOW GLOBAL LEARNINGS CAN
 INFORM CANADA'S PATH FORWARD**
 Canada is on a journey toward a state-of-the-art payments system, taking best practices and learnings from other global best of breed payment systems. Join the experts: both domestic and global for this lively discussion on why modernization is important, what the road-map looks like, and what the benefits will be once we've arrived.



MODERATOR
MICHEL JACOBS
*Global Sales Head,
 Head of Digital and
 Payments Product
 Management
 iGTB*



CAROLYN BURKE
*Head, Regulatory,
 Compliance and
 International
 RBC*



GEORGE EVERS
*International
 Product Director
 Vocalink*



DR. BRAD PRAGNELL
*Consultant,
 Modernization
 Payments Canada*

4

WIFI Login: O&B Arcadian • Password: clearbluesky401

LEADERSHIP
 BREAKOUT SESSION #1
LOFT 5

REJECTION, FAILURE, AND THE FEAR OF IT ALL
 The thesis of this presentation is that often we let the fear of failure, rejection or loss get in the way of our desires and dreams. However, it is through failure, rejection and loss that we truly learn about ourselves and what we are truly capable of. By failing we learn, we do not learn from winning, we need to lose, get fired, not get that "dream job" be broken up with, all these things mould our character and make us who we are and who we are meant to be. Learn to embrace that fear!



SHARLENE MCDEVITT
*Vice President,
 Treasury & Security
 Services
 J.P. Morgan Chase
 Bank N.A.*

11:45 - 12:45PM
NETWORKING LUNCHEON
ARCADIAN COURT

Continue to build your networking skills over lunch with a guided networking exercise brought to you by our luncheon sponsor iGTB.

Get to know your table via a prepared booklet of questions and redeem your answers at the end to receive a complimentary gift from iGTB.

THANK YOU TO OUR SPONSOR:

12:30 - 2:30PM
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LOFT FOYER

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Join us for the 2nd Annual Women in Payments Unicorn Challenge where we're giving four Fintech start-ups the chance to present their companies to a panel of judges and an audience of payments professionals from across the country. The winning team will get one-hour with the Big Six Canadian banks to present their innovative concept.

THANK YOU TO OUR MODERATOR AND JUDGES:

MARJAN DELATINNE
Ripple

KATIE GREENBERG
Scotiabank

KATHERINE ROOS
OCAD

LISA SHIELDS
FI.SPAN

SARAH WILKINSON
RBC

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12:45 - 1:45PM
**WOMEN IN PAYMENTS
 UNICORN CHALLENGE**
ARCADIAN COURT



MODERATOR
MARJAN DELATINNE
*Sales Director, Europe
 Ripple*



JUDGE
KATHERINE ROOS
*Executive Director,
 Imagination
 Catalyst
 OCAD University*



LISA SHIELDS
*CEO
 FI.SPAN*



KATIE GREENBERG
*Director of Digital
 Commerce
 Scotiabank*



SARAH WILKINSON
*Senior Manager of
 Innovation Strategy
 & Communication
 RBC*

6

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1:45 - 2:30PM
DIVERSITY PANEL
ARCADIAN COURT



MODERATOR
VANESSA IAROCCI
*Executive Director
Institute for Gender
and the Economy at
the Rotman School of
Management*



MICHAEL BACH
*Founder and CEO
Canadian Centre
for Diversity and
Inclusion*



RANIA LLEWELLYN
*Senior Vice President,
Global Transaction
Banking, Products &
Services
Scotiabank*



KELLIE BICKENBACH
*Global Chief Risk
Officer
Finastra*



MAUREEN JARVIS
*Managing Director
and Head of
Corporate Global
Transaction Services
Bank of America
Merrill Lynch
Canada*



2:30 - 3:00PM

NETWORKING BREAK

LOFT FOYER & ARCADIAN STUDIO



2:30 - 4:00PM

EXCLUSIVE MENTORSHIP SILENT AUCTION

LOFT FOYER



3:00 - 3:45PM
CONCURRENT SESSIONS
**TECHNOLOGY &
INFRASTRUCTURE**
BREAKOUT SESSION #2
LOFT 3 & 4

DIGITAL ASSETS: BRIDGING THE LIQUIDITY GAP FOR CROSS-BORDER PAYMENTS
Marjan will discuss how distributed financial technology, specifically the inter-ledger protocol and XRP as a digital asset, is enabling banks to offer innovative products and services to their customers while removing friction from cross border payments. Join Marjan to learn more about how financial institutions are leveraging interledger protocol to innovate, reduce costs, and improve customer service across the board.



MARJAN DELATINNE
*Sales Director, Europe
Ripple*

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**PAYMENT APPS &
CUSTOMER EXPERIENCE**
BREAKOUT SESSION #2
LOFT 1 & 2

PAYMENTS IN THE DIGITAL AGE: A GLOBAL VIEW OF TRENDS AND IMPLICATIONS
This session will draw on the expertise of three women entrenched in the payments industry, across many different perspectives. Join us as we discuss emerging trends shaping commerce today, the diverse preferences for mobile payments among digital consumers, and case studies of the latest hits and misses across the globe.



ELIZABETH DUKE
*VP Business
Development
Carta Worldwide*



LILY HARDER
*Vice President of
Research
Mintel*



HELENA TIGERT
*Head of Consumer
Products
Visa*

LEADERSHIP
BREAKOUT SESSION #2
LOFT 5

CONFIDENCE RECIPES FOR WOMEN LEADERS
Research shows that confidence is a better predictor of leadership success than knowledge. Women typically display lower self-esteem and less self-confidence than men. For women to "make it big" in their field they need to close the confidence gap, however confident women are often viewed negatively and labeled overly assertive. What are the ingredients for projecting yourself positively in the work place? Join this interactive session and learn the recipe for success.



RUXANDRA ALDEA
*Senior Vice-
President,
Temenos Canada
- Sales & Account
Management
Temenos*



KRISTA TEDDER
*Payments
Consultant
Payability*



2:30 - 4:00PM

EXECUTIVE HEADSHOTS

LOFT FOYER

8

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3:45 - 4:30PM
CONCURRENT SESSIONS
**PAYMENT APPS &
CUSTOMER EXPERIENCE**
BREAKOUT SESSION #3
LOFT 1 & 2

THE DIGITAL FIRST GENERATION- HOW MILLENNIALS ARE DRIVING THE DIGITAL PAYMENTS AGENDA
Demographics are shifting in Canada; baby boomers are retiring and millennials are playing an increasingly prominent role in the Canadian economy. As the first generation to come up in the digital age, millennials are driving changes in consumer behaviour, forcing banks to rethink traditional products and operating models. Millennials are driving demand for seamless, personalized experiences and reshaping the payments landscape. This session will explore the latest payment trends driven by demand by two generations utilizing payments in new ways.



MODERATOR
SUE HUTCHISON
*Former Group Head,
Global Payments
Solutions, Treasury
Finastra*



SHARON HAWARD-LAIRD
*Head, North
American Treasury
& Payment
Solutions
BMO Financial
Group*



CARA O'NIONS
*Director of
Marketing and
Customer Insight
Vocalink*



MIA HUNTINGTON
*Senior Vice President
and General
Manager
Elavon*



KERRI-ANN SANTAGUIDA
*Vice-President and
General Manager,
Merchant Services
American Express
Canada*

**TECHNOLOGY &
INFRASTRUCTURE**
BREAKOUT SESSION #3
LOFT 3 & 4

LEVERAGING LEADING TECHNOLOGIES IN THE PAYMENTS SPACE: HARNESSING THE POWER OF BIG DATA, ROBOTICS, CHATBOTS, AND AI
Faced with unprecedented levels of disruption due to emerging technologies, global financial institutions are being pushed to release capital from traditional operations to fund innovation. "In this session, we will explore the use of process automation, machine learning, chatbots, and AI to improve the payment function. We'll also explore how these tools allow us to take the robot out of the human – and free them to do the jobs we originally hired them to do.



KIMBERLY CONNORS
*Partner and
Canadian IT
Advisory Leader
EY*

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LEADERSHIP
BREAKOUT SESSION #3
LOFT 5

GETTING STRATEGIC ABOUT YOUR CAREER WITH WIP AWARD WINNERS

A moderated panel discussion featuring former Women in Payments® Award recipients, specifically senior and executive leaders. The focus of this conversation will be to excavate anecdotes, advice and strategies for and from women in the payments ecosystem who hold and aspire to positions of senior leadership. The goal in curating a diverse panel of female leaders within payments is to ensure a variety of perspectives on the development and achievement of success, as well as to demonstrate a diversity of profiles for female leadership.



MODERATOR
LINDA KIRKLAND
Executive Search
Consultant
EMA Partners



BHAVNA KAUSHAL
VP, Partnerships &
Payment Strategy
Berkeley Payment
Solutions



WENDY MACKINNON
KEITH
CEO & Founder
Digital Retail Apps



GAYLE MURDOCH
Senior Director, New
Business Initiatives
CIBC



4:30 - 5:15PM

CLOSING KEYNOTE

ARCADIAN COURT



BARBARA MASON
Group Head and
Chief Human
Resources Officer
Scotiabank



5:15 - 5:30PM

CLOSING REMARKS

ARCADIAN COURT



KRISTY DUNCAN
Founder & CEO
Women in Payments®



5:30 - 7:30PM

NETWORKING RECEPTION & MENTORSHIP SILENT
AUCTION WINNERS ANNOUNCED

ARCADIAN GALLERY (UPSTAIRS)

10

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Founder & CEO
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Business Payment
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SUE HUTCHISON
Former Group Head,
Global Payments
Solutions, Treasury
Finastra



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Managing Director
and Head of
Corporate Global
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Merrill Lynch
Canada



GAYLE MURDOCH
Regional Vice
President, GTA
West, CIBC Mobile
Mortgage Advice
CIBC



ROSY RUIZ
SVP, Sales-Americas
Vocalink



SUE WHITNEY
Head of Industry
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CHAIR OF AWARDS
COMMITTEE
Senior Consultant
EMA Partners
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SUE BRITTON
CEO & Founder
FinTech Growth
Syndicate



SILVIA BRUDAR
Vice President, Product
Management and
Business Planning
Trade Services and
Financial Institutions
Global Transaction
Banking
Scotiabank



JACQUELINE CALISTO
Vice President,
Commercialization
& Digital Delivery,
Digital, Payments and
Cards
RBC



DEBBIE GAMBLE
VP Digital Product &
Platform Development
Interac



HEATHER MACMILLAN
Vice-President, Product
Management, Retail
Solutions
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CATHY PIN
Head of Client
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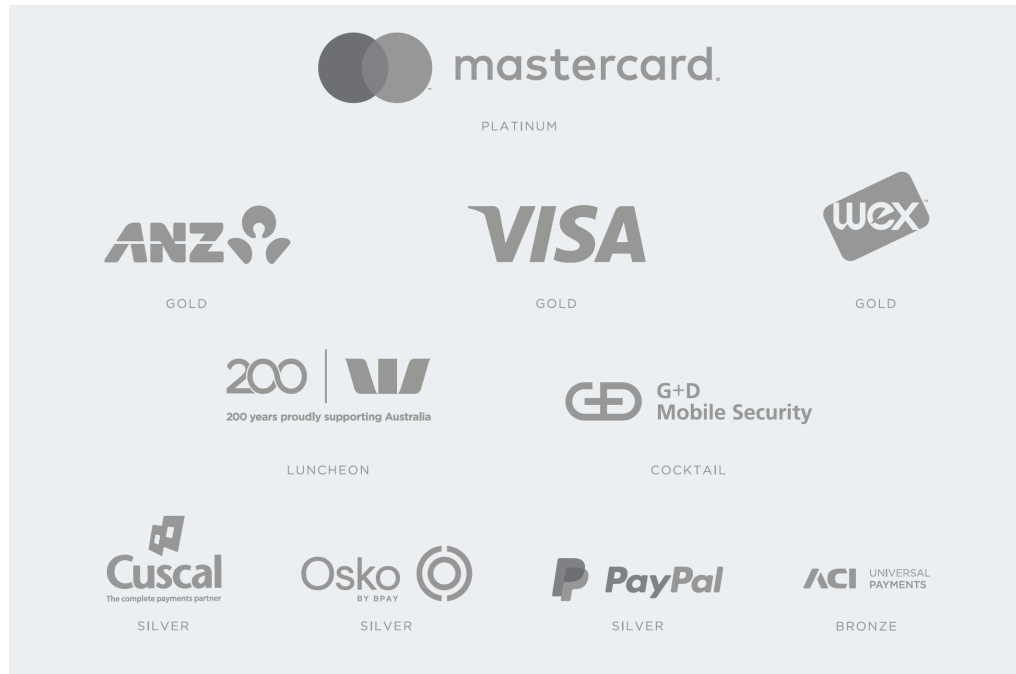
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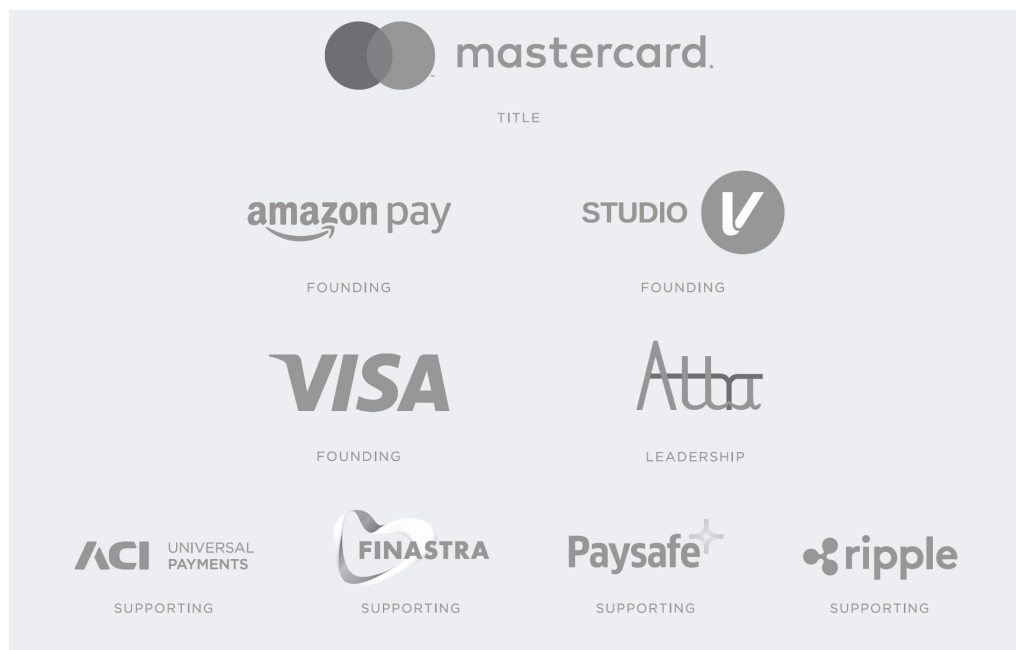
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UK 2018



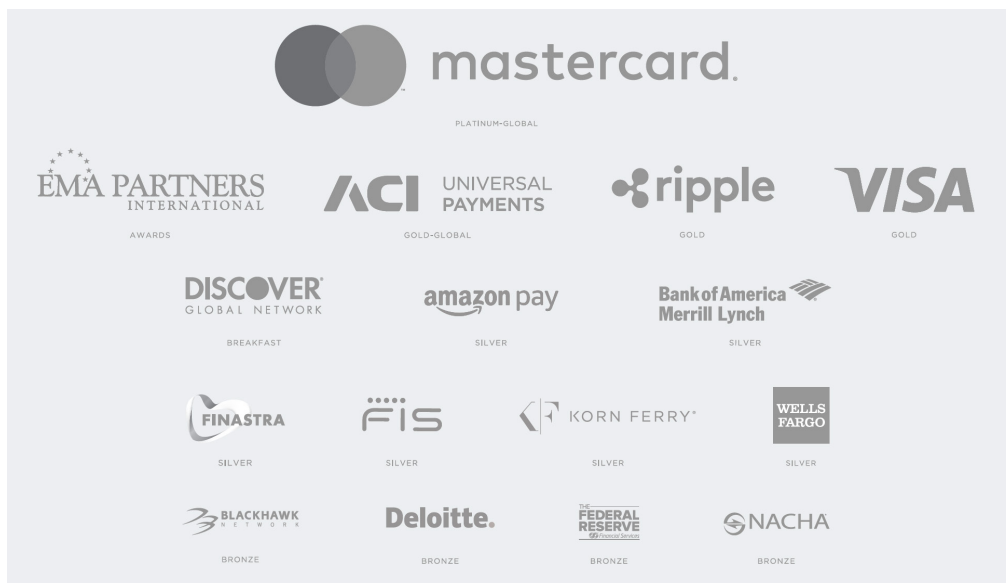
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USA 2018



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