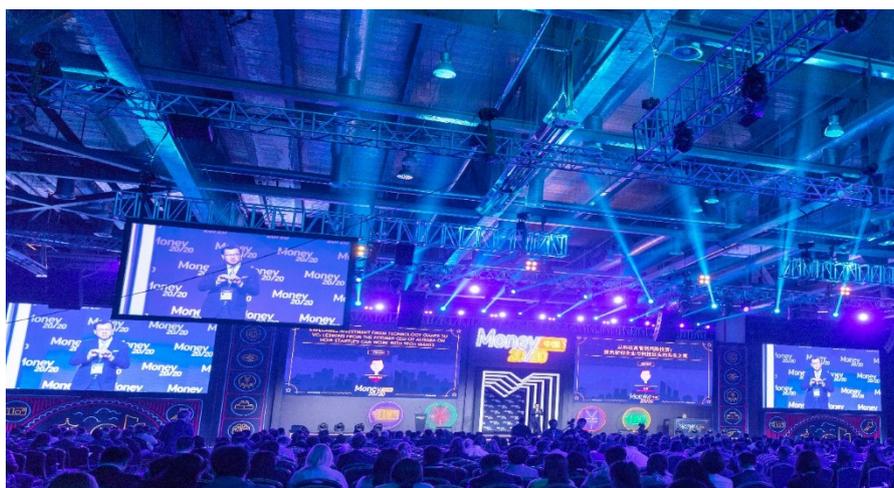


## Explore the hidden opportunities in China Fintech market



In 2018, Money20/20 launched its first China show in Hangzhou, the birthplace of Alibaba and Ant Financial!

We brought together more than 2000 professionals from 53 countries, built bridges for partnerships that wouldn't have been possible otherwise, and created in-depth discussions on burning topics for Chinese and international audiences.

At last year's show, we put the unique Chinese Fintech market under the spotlight and we are coming back this year! Money20/20 China 2019 edition will be hosted in Hangzhou again this year, at the International Expo Centre on 4th- 6th December. Money20/20 is a global community where leaders from the Fintech ecosystem meet and share their visions. At Money20/20 shows, over 45% of our speakers are the CEOs/Founders of their organisations and over 65% are C-Level. All are senior industry leaders shaping the future of fintech, payments and commerce.

The Money20/20 China 2019 show will feature 300+ speakers, 100+ sessions and a keynote stage of capacity of 2500+.

Over the past year, we have captured the latest trends from the Chinese and international Fintech markets to shape the themes for 2019 China show:

### **1. Old banking, New banking, Challenger banking**

Many banks in China and globally are struggling to service customers effectively and efficiently across their physical and digital channels.

Key challenges revolve around the legacy core banking infrastructure, the need to improve UX or to leverage customer data across all channels. Direct and indirect competition from digital-first companies is intensifying as customer deposits and balances in current accounts become a key battleground. Uniquely in China, incumbent banks are partnering with technology giants and replacing core banking infrastructure with cloud technologies. But how will these Chinese technology providers fare with global banks as they extend their rich applications outside of China?

At Money20/20 China, we will explore partnership opportunities for suppliers and lessons from those banks that are transforming their core banking infrastructure, locally and internationally.

## **2. The birth of next-gen retail and commerce**

Chinese e-commerce giants, technology providers and financial institutions are shaping the landscape and the future of the retail industry in China and the world at large. In addition to technology, business models and customer acquisition models have transformed dramatically. Money20/20 China will shine a light on emerging commercial models, utilisation of customer data for loyalty and credit scoring and the innovative technologies creating seamless O2O experiences and fully integrated payments that are driving this evolution in China and around the world.

## **3. Specialised AI development and implementation worldwide**

The concept of AI has existed for decades, but now its applicability has exponentially grown to have far-reaching implications for the world around us. Tech decision makers are looking for ways to effectively implement AI into their businesses and drive value.

Specialised development in image recognition, NLP, AI chip architecture and ML are racing ahead in China and becoming mainstream in line with China's ambitions (or magnificent blueprint) to become the world leader in AI by 2030 with a \$1-trillion AI industry.

Money20/20 China will bring together tech platforms utilising advanced AI, the top AI rising stars in China and the innovation labs from around the world to understanding how the financial services industry will harness these mind-blowing opportunities – and how to address the ethical challenges – as the lines blur between humans and robots.

## **4. Data protection and internet security**

The next financial crisis will be a security crisis. As companies embrace open platforms and marketplace economics, the strategies for protecting data and complying with regulation become more complex while cyber-attacks are only increasing. At Money20/20 China, we will explore new technologies that have the potential to mitigate risk, security and fraud challenges across the financial services value chain. We'll also compare China's approach with global data privacy initiatives, including GDPR, and analyse issues around cross-border data flows and the balance of utilising data for the development of advanced technologies like AI.

## **5. Phoenix from the Flames: Internet finance in transition**

The PBOC has nurtured the largest fintech market in the world (Chinese key financial regulators including PBOC, China Banking Regulatory Commission, China Securities Regulatory Commission), yet recent regulation addressing internet finance has brought P2P lenders to a halt. The number of P2P lenders may fall by 70% this year as the regulator intensifies its crackdown on riskier financing. What does the road ahead look like for these lenders and the industry as a whole?

At Money 20/20 China, we will explore the strategic move from a B2C to a B2B play, the adjacent products these lenders are exploring and the ultimate market consolidation that will continue to take place.

## **6. Reaching the next billion consumers**

Millennials and Gen Z are riding the great wave of wealth transfer with their never-fading enthusiasm for the latest technology and SuperApps such as WeChat and Alipay, which have integrated into their lifestyles. Today, the challenge for financial institutions is how to reach this empowered customer base with relevant and seamless experiences. At this year's Money20/20 China, we will connect the dots of digital identity, microinsurance and wealth management technology to unfold the entire landscape. The advancements in technology and business model innovation are enabling a host of new products and strategies for financial companies to reach the next (b/m)illion consumers.

## **7. The new reign of tech giants**

The dominance of tech giants, such as Tencent and Ant Financial in China is well established. These companies have leveraged marketplace dynamics to achieve hyper-scale and now offer consumers a range of financial and non-financial services, both their own and from third parties, integrated via a frictionless payments layer. However, there are new disrupters on the scene - ByteDance, the operator of Douyin and TikTok, is set to launch a messaging platform called FlipChat to challenge the dominance of Tencent's WeChat. Competition between ByteDance and Tencent has been escalating, with the latter launching multiple short video-sharing apps to regain market share in the all-important Gen Z segment. This demographic is turning away from the 'incumbent' tech giants to platforms with a greater focus on sharing personal life experiences as a way of self-expression such as ByteDance and Xiaohongshu. At Money 20/20 China, we will explore the economics of the platform play and identify the opportunities and challenges in the race to gain market share.

## **8. More than just crypto: Deployment of blockchain applications**

The ICO bubble may have burst, but the hype around blockchain continues to grow and is now being driven by signs of real and sustainable value being created. Hear about some of the key examples of at-scale blockchain solutions, zoning in on scalability, interoperability and commercial value in such use cases as cross-border remittances and supply chain financing. At the same time, the development and implementation of blockchain technology is interdependent with the development of other future technologies such as AI, cloud and quantum computing. At Money20/20 China, we will explore how centralised and decentralised technologies can work together, the best way to utilise AI and blockchain in complement and how businesses should overcome a siloed approach to technology implementation in the future.

## **9. China and beyond: Processing, instant payments and cross-border opportunities**

The growth of mobile payments transforms the way consumers and businesses transfer value, unencumbered by legacy payment systems. Money20/20 China will explore the

front-end propositions that third parties are building, examine the value chains of cross-border transfers and identify the opportunities for domestic and international card companies to compete by addressing the regulatory and customer behaviour challenges they face. We'll also cover challenges and opportunities in cross-border payments, including new commercial and collaboration models with new approaches such as blockchain-based projects and open platforms.

#### **10. The fintech rising stars, partnerships, acquisitions and internationalization**

As of October 2018, venture investment in China hit \$93.8 billion, \$2.2 billion more than the US. The world of global venture capital is revolving, fuelled by an accumulation of eye-popping valuations in Asia. Where it's previously been difficult for foreign startups to get Chinese funding, China's venture capitalists are aggressively venturing abroad. At the same time, international VC funds are taking an increasing interest in Chinese fintechs, with the offer of global expertise and access to overseas markets. Now that China has promised to give equal treatment to foreign and domestic VC firms, will we see greater cross-border collaboration, or will the political implications of the USA/China trade war artificially accelerate the 'winter of capital?' At the same time, which sectors and technology trends are drawing domestic and international VCs' attention in China? Join us at Money20/20 China to find more cross-border opportunities between capital and technology across China and the globe.

#### **11. Regulation and regtech: Challenges and opportunities**

With a more cohesive regulatory framework designed to protect consumer interests and economic stability, China's regulatory landscape could become easier for foreign companies and investors to navigate. At Money20/20 China, we will explore the current regulatory landscape in China and opportunities for international partnerships in the context of the global political climate. While regtech is still nascent in China, we'll look at global efforts to upskill the regulator's capability to keep up with new technologies and business models and ultimately improve the speed and accuracy of regulatory reporting. Through these comparisons, we'll address what the opportunities and challenges are for development in China and how technology suppliers, regulators and financial institutions can cooperate effectively together.

**[Join us this December in Hangzhou and let Money20/20 China take the hard work out of futureproofing your business.](#)**

<https://www.money2020-china.com/>