



THE FUTURE OF PAYMENTS

FROM ADVANCED DIGITAL PAYMENTS TO EMERGING TECHNOLOGIES IN VALUE TRANSFER

SECOND SESSION

virtual online



INSTRUCTOR PROFILES

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Is a Globally Renowned Financial Technology Trainer, Author, Consultant and Keynote Speaker

He is a 'Top 50 Global Thought Leader and Influencer on FinTech'. David is CEO of Banking Reports London, providing top quality 'FinTech Training for Bankers' all over the world.

David holds multiple key international positions: He is Founding Member of the World FinTech Association (Seoul); CEO of Banking Reports Limited (London); International Resource Director of The Asian Banker Group (Singapore); Member of the Panel of Judges of the 'International Excellence in Retail Financial Services Program' (one of the most rigorous, prestigious and transparent awards programs for consumer financial services worldwide) as well as Member of the Panel of Judges of the 'Financial Technology Innovation Awards Program' (Singapore).

Day 1: ADVANCED DIGITAL PAYMENTS

Welcome, Introduction and Warmup

▶ 1. ISO 2022, SWIFT GPI

- **The Evolution:** From ISO 7775 to ISO 15022; ISO 1 15022st Edition; ISO 2 15022nd Edition .
- **New Adoption:** Mature Adopters; Growing Adopters; Interested Adopters; Adoption Trends in 2023 ,2022 ,2021 .
- **SWIFT GPI:** Transparency, Traceability, Time, Cost, Payments Tracker, Recall, Request, GPI Instant, Transactional Services, Pre and Post Transaction, Corporate Services .
- **Cross Analysis:** ISO 2022 and SWIFT GPI .

▶ 2. THE FOUR TYPES OF MOBILE WALLETS GLOBALLY

- **Asian Wallets:** QR Code based Mega Wallets; Case Studies: WeChat Pay, AliPay, PayTM, GoJek Pay, Grab Pay .
- **African Wallets:** Mobile Money by MNOs, Regulation of Telcos in Finance, Deposit vs Transact; Case Studies: M-PESA, BIM .
- **European Wallets:** Scandinavian Swish; UK Yoyo Pay; Global TransferWise, Polish SuperWallet .
- **US Tech Wallets:** Zelle, PayPal, Venmo, Apple Cash, GooglePay .
- **Wallets vs Cards:** Clayton Christensen's Rule of Disruption .

▶ 3. Open Banking From Payments Perspective

- **Third Parties:** Payments Services Providers, Payments Initiation Services Providers vs Account Information Services Providers .
- **Security:** Strong Customer Authentication, Multifactor Authentication, Screen Scraping, 3DS 2.0, FIDO .
- **Payments APIs:** Accounts Shared, Data Shared, API Categories .
- **Transaction vs Interface:** Platformification, PSD2, Front to End Architecture .

▶ 4. Paytech: The New Universe Of Emerging Opportunities

- **Real Time Clearing:** Quality vs Quantity, RTGS Global .
- **Rich Payments:** The 'Barclays Pingit' Case Study, Millennials and GEN Z, Secondary Identifiers .
- **From Payments to PFM:** Personal Finance Management Dashboards in Practice, Payments and Wealth Management .
- **Roboadvisors:** JP Morgan versus Sberbank .
- **Digital Identity:** Research of David Birch, Bank ID in Nordic Countries, Aadhaar in India, Thai Digital Identity Ecosystem .

Day 2: EMERGING TECH IN VALUE TRANSFER

Refreshing Day One and Warmup

▶ 5. Blockchain, Distributed Ledger Technologies in Payments

- **Blockchain Demo:** Hash, Block, Blockchain, DLT, Tokens, Coinbase, Public/Private Keys, Signatures, Transactions .
- **R3 Blockchain Alliance:** SWIFT, VISA, MasterCard vs R3 .
- **Ripple Money:** XRP, Synthetic Money .
- **Corporate Clearing Units:** JP Morgan, MUFG .
- **Problems with Blockchain:** Best Central Counterparty Clearing .
- **Case Study:** Bank of England Outage; Target Outage .

▶ 6. Crypto Currencies and Central Bank Digital Currencies

- **Bitcoin:** Nakamoto Whitepaper, Market Timing, Compliance, Nominal Price Volatility .
- **Risks:** AML, KYC, CTF, Monetary Base, ICOs, STOs .
- **CBDC Projects:** Sweden, USA, ECB, Switzerland, People's Bank of China, Synthetic Central Bank Money; Strong vs Weak CBDC .
- **Asset Tokenization:** Crowdfunding in Compliant Ways .
- **Negative Interest Rates:** New Era of Monetary Policy, The Future of Cash, Ken Rogoff's Paradigm of Banknotes vs CBDC .

▶ 7. Emerging Channels in Payments

- **Spatial Computing:** Immersive Payments, AR, VR, MR, XR, Wearable Technologies .
- **Voice:** Alexa and Siri in Banking, Intelligent Chat Robots .
- **Micropayments:** Restructuring Time vs Money .
- **The Channel Strategies:** Delivering Data Ecosystem Strategies from China to Singapore; from South Africa to the UK, Ambidextrous Payments .
- **The Five Stages of Channel Evolution:** Face to Face, Digital, Multichannel, Omnichannel and Optichannel .
- **Long Term Payments Trends:** Quantum Security, Brain Computer Interfaces, Transhumanist Chips, Cyborgs, Artificial General Intelligence .

▶ 8. Summary

- **Concepts**
- **Tools**
- **Trends**
- **'To-Do's**
- **Resources**

Evaluation and Termination of the Seminar

Date

22 - 23

March, 2021

Course

Fee

300 JOD

Questions and Local Registration

For More Information And Registration From Jordan Please Contact
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