



NAVIGATING FINTECH DISRUPTION

SILICON VALLEY IMMERSION PROGRAM
FOR CORPORATE EXECUTIVES

SAMPLE PROGRAM AGENDA

Program Occurs Quarterly



SILICON VALLEY
INNOVATION CENTER



INTRODUCTION

Disruption has touched many industries in the past, but, with exponential nature of technology advancements, the pace of change is continuously accelerating and disruption will be touching almost every industry in the coming decade.

New technologies such as big data and analytics, software as a service, cloud computing, mobile devices, social media, Internet of Things, blockchain, machine learning and artificial intelligence are changing the playground and rules of competition across industries. These technologies create significant new business opportunities and those businesses who aggressively innovate will also thrive in the times of digital revolution.

The **Navigating FinTech Disruption** program from Silicon Valley Innovation Center provides you an integrated view of how to discover new business opportunities from emerging technologies and how to fully capitalize on these opportunities with significant positive impact on your business by making innovation part of your company DNA.

All industries go through a life-cycle of introduction, growth, maturity, and eventually decline. With a slew of new technologies going mainstream, the life-span of industries is getting shorter and shorter. Corporations need to reinvent their business portfolio at a much higher rate, drive innovation internally thru their own innovation labs and leverage external innovation by startups.

The purpose of this five-day program is to foster knowledge sharing and intense dialog on how to leverage new technologies for banking and financial services and how to lead change in your organization. The program connects participants with thought leaders, innovators and practitioners to experience the hands-on approach to innovation in the world's largest startup ecosystem in Silicon Valley supported with a series of real-life case studies from enterprises who have already achieved successes in their digital transformation programs.



“The future is not only a place where you will go, it’s a place you will invent.”
Nancy Duarte, CEO, presentation designer



PROGRAM OBJECTIVES

The program equips participants with the needed knowledge and practical tools to learn about emerging technologies in financial services and to lead digital transformation in their company by becoming an innovation leader.

BECOME INNOVATION LEADER

- How to invest in new businesses like in startups?
- How to start new businesses?
- How to drive innovation internally?
- How to leverage external innovation done by startups?
- How to become a tech savvy company?
- How to implement innovation culture?

DEFINE BUSINESS STRATEGY

- What are the next generation digital technologies?
- What new business opportunities are opening up in the banking industry?
- What are the business models of the sharing economy?
- What are the consumer and business customer expectations?
- How to create financial products tailored to millennials?
- What are the new ways to conduct credit assessment and payments?

This immersion program connects you with best thinkers and practitioners from the Silicon Valley startup ecosystem, technology leaders and corporations by means of engaging presentations, intense discussions with experts, interactive workshops and company visits.

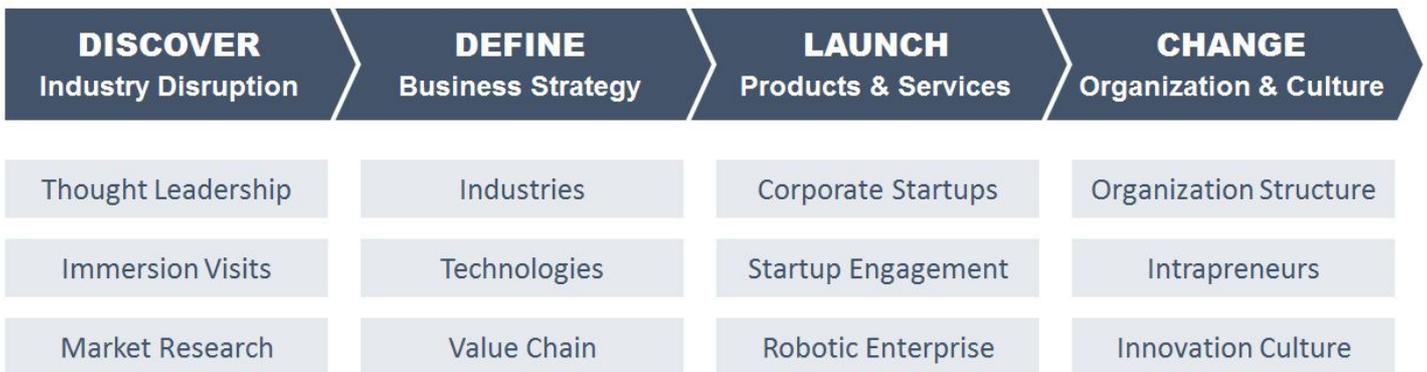


BECOME AN INNOVATION LEADER

Innovation is on the top of the mind of every senior executive. To succeed in the times of digital revolution, every company in every industry needs to become an “innovation powerhouse” and undertake multiple transformational innovation initiatives, while running their traditional business.

We analyzed hundreds of best practices of innovation leaders among startups and corporations in traditional industries and create a **Corporate Transformation Blueprint** that companies can use to drastically advance their innovation capabilities.

CORPORATE TRANSFORMATION BLUEPRINT



It is not sufficient to simply do a reorganization or make a couple of acquisitions. It is critical to have a sound business strategy before jumping into any innovation initiative. The company needs to be clear where to innovate internally and where to leverage external innovation by partnering with startups.

For the identified innovation streams, intrapreneurs need to be identified and innovation teams formed. An innovation board must be established to provide the overall innovation governance. Organizational realignment is required to make the innovation engine work. Vital shifts are needed to adopt innovation culture, establishing it as part of new company’s DNA.



DEFINE BUSINESS STRATEGY

Business executives are well familiar with digitization of photography, newspapers and movies distribution, where the physical product got replaced with digital media. The evolution in music went beyond streaming services to even further enhancing the user’s experience.

We analyzed multiple products, business models and the evolution of value chain in different industries, which had already been impacted by digital transformation, and we created a **Value Transformation Framework** that allows companies to model the future of their product in the digital ecosystem.

VALUE TRANSFORMATION FRAMEWORK



We have entered the time of the “Fourth Industrial Revolution”, where technology breakthroughs go beyond automation of production or digitization of information. Science is now advancing to the point where researchers are capable of deconstructing and producing new forms of physical and biological matter at an atomic, molecular, and supramolecular scale.

Something unique and unprecedented is happening: the boundaries between physical, digital and biological worlds are blurring. Multiple emerging technologies including artificial intelligence (AI), the Internet of Things (IoT), robotics, nanotechnology, 3D printing, synthetic biology and genetics are reaching their maturity. Digital transformation is the most impactful technological evolution till today, yet it needs to be forecasted and planned in full context of the upcoming technological advancements in physical and biological worlds.



ADOPT AN INNOVATION CULTURE

CORPORATE

Company's culture starts with its corporate mission. But many mission statements today are simply business slogans that don't carry any philanthropic value. More is expected today. Creating a purpose-driven organization is the only way to fully to lead and excite everyone in the company. That's where innovation culture starts.

VALUES

EMPOWERMENT

At Google, "innovation comes from anywhere" is a number one principle of innovation culture. What it means is that innovation is in nobody's job title, but is everyone's responsibility. Everyone is measured on metrics of value creation.

FLAT

Today, the traditional hierarchical organization is giving its way to "Holacracy" - an alternative philosophy for organizational design that brings structure and order to the workplace without overbearing bureaucracy. Lean organizations, autonomy for individuals and teams, efficient meetings, and rapid decision-making are some on the elements of this method. Zappos is known as a pioneer in successfully deploying these practices.

ORGANIZATION

BIG

Bold ideas open up new horizons. Jack Welch institutionalized as part of GE strategic planning to look at the markets where the current market is only a part of it. People who are encouraged to think "big" - think differently and find new solutions where others don't.

THINKING

CUSTOMER

"Customer Obsession" is the first of fourteen leadership principles identified by Amazon. Regardless of the industry, putting customers first is a key mechanism to aligning the whole organization towards valuable outcomes and leaving internal politics in the rear-view mirror.

CENTRICITY

EXPERIMENTATION

Innovation means trying out new ideas and this is understood as "experiments" or "startups." Teams are not penalized for failure in such attempts, and having only a few failures means simply that the organization is not trying hard enough. Along the way, some experiments are getting killed, but people take the best ideas and redeploy them as new products...so the time spent "failing" is never wasted.

AGILITY

Startups that succeed are able to execute with limited resources by innovating through prototyping, fast cycles, minimum viable products, ideation, etc.—an approach known collectively as "agility." In fact, the cash constraints that most startups face create a unique dynamic of pitching for funding and bootstrapping to reduce costs.



AGENDA AT A GLANCE

DAY 1 **FinTech Revolution**

Fundamental changes in the way fintech works

DAY 2 **Banking and Personal Finance**

New players, technologies and innovative solutions

DAY 3 **Digital transformation, biometrics and cybersecurity**

New approaches to digital identity and fight financial crime

DAY 4 **Blockchain and cryptocurrencies**

Blockchain based digital currencies improve efficiency in payments

DAY 5 **Accelerate Corporate Innovation**

Case studies and best practices from Silicon Valley



In today's era of volatility, there is no other way but to re-invent. The only sustainable advantage you can have over others is agility, that's it. Because nothing else is sustainable, everything else you create, somebody else will replicate.

Jeff Bezos, CEO, Amazon



DAY 1 **FinTech Revolution**

Fundamental changes in the way fintech works

The first day of the FinTech program sets the scene for the week. The opening presentation by SVIC is on the big picture of industry disruption, the fourth industrial revolution and the future of business. You will hear from Google about the future of payments and new solutions within the payments landscape. A key decision maker from AirBnb will share new insights about the sharing economy and how to develop a 360-degree customer experience. In addition, you will learn first hand from an industry expert about RegTech and its impact in the banking industry.

Time	Session	Type
9:00 - 9:15 AM	Welcome & Opening Remarks	
9:15 - 10:45 AM	Digital Revolution and the Future of Business	Presentation D1.1
10:45-11:30 AM	Transfer to Google	
11:30 -12:30 PM	FinTech revolution: Future of payments and changes for the banking industry	Company Visit D1.2
12:30 - 1:30 PM	Lunch	
1:30 - 2:00 PM	Transfer to AirBnb	
2:00 - 3:00 PM	The future of the sharing economy and emerging global business models	Company Visit D1.3
3:00-3:30 PM	Transfer to DocuSign	
3:30-5:00 PM	Lessons in RegTech: How to improve efficiency and compliance using secure and fast new ways to sign documents	Company Visit D1.4



DAY 2 **Banking and Personal Finance** New players, technologies and innovative solutions

The second day focus is on banking and the next generation of payments by showcasing innovations in online and mobile banking, how to service millennials, improve user experience and analytics. You will discover new ways to gather amazing insights about your business and your customers.

Time	Session	Type
9:20 - 10:30 AM	Disruption in banking infrastructure: payments, mobility and security	Company Visit D2.1
10:30 - 11:00 AM	Transfer to Roostify	
11:00-12:00 PM	Startup innovation in lending: Mortgage technology for a better home loan experience	Company Visit D2.2
12:00 -12:30 PM	Transfer to SVIC	
12:30 - 1:00 PM	Lunch	
1:00 - 3:00 PM	Innovation and digital transformation in the banking industry: How to innovate in a highly regulated industry?	Workshop D2.3
3:00 - 3:15 PM	Coffee Break	
3:15-4:30 PM	Innovation and digital transformation in open banking	Presentation D2.4



DAY 3 **Digital transformation, biometrics and cybersecurity** New approaches to digital identity and fight financial crime

On day three the participants will have chance the have a first-hand experience with Silicon Valley by visiting some of the most prominent startups in the Bay Area. The day will start with a presentation by Identity Mind Global, one of the most respected startups in cybersecurity. This session will be followed by a visit to LightSpeed Ventures, where the participants will participate in a startup showcase about RegTech, cybersecurity and fraud prevention. An expert at will share further insights about B2B verification and scanning software. Squirro is the leading company in Intelligence context and the participants will have understand the “Why” behind the data. To finish the day, you’ll gather and share further insights on lean startups and how to apply these principles in the banking industry.

Time	Session	Type
9:00 - 10:00 AM	Identity management and regulatory pressures: The future of trusted digital identities	Company Visit D3.1
10:00 - 10:30 AM	Transfer to LightSpeed Ventures	
10:30 - 12:00 PM	Startup Showcase: Innovation in Cybersecurity and fraud prevention	Startup Showcase D3.2
12:30-12:30 PM	Transfer to SVIC	
12:30 -1:30 PM	Lunch	
1:30 - 2:30 PM	Innovation in digital identity verification	Presentation D3.3
2:30 - 2:45 PM	Coffee Break	
2:45 - 3:45 PM	The “Why” behind the data: Context intelligence and structured data	Presentation D3.4
4:45 - 5:15 PM	Integration of new technologies through lean startup principles: Innovation through leadership	Presentation D3.5



DAY 4 **Blockchain and cryptocurrencies** Blockchain based digital currencies improve efficiency in payments

On day four, you will be learn more about blockchain and its applications in the banking industry and financial services. You will hear about blockchain and its use cases for the fintech industry. You will learn from WeCash and Hypperwallet about credit assessment, payments and the use of cryptocurrencies as a mean to pay for services and goods. Eltropy is a leading company when it comes to develop services catered to millennials. You will learn about predictive analytics and financial products for millennials. Finally, Menlo Ventures will showcase three portfolio companies in blockchain, IoT and customer-centricity and you will have the opportunity to hear first hand from amazing startup entrepreneurs about their bold product ideas and services.

Time	Session	Type
9:00 - 10:30 AM	Blockchain and its impact in the banking industry	Presentation D4.1
10:30 - 10:45 AM	Coffee Break	
10:45-11:45 AM	Automation in customer credit scoring: how to do credit assessment through big data?	Startup Showcase D4.2
11:45 -12:45 PM	Lessons from Hypperwallet: How is the on-demand economy changing the way we get paid?	Startup Showcase D4.3
12:45 - 1:30 PM	Lunch	
1:30 - 2:30 PM	Communications Innovation: Predictive analytics and financial products for Millennials	Workshop D4.4
2:30 - 3:00 PM	Transfer to Menlo Ventures	
3:00 - 4:30 PM	Startup Showcase on IoT, Blockchain, ML, AI	Startup Showcase D4.5



DAY 5 **Accelerate Corporate Innovation** Case studies and best practices from Silicon Valley

There’s no “one size fits all” when it comes to innovation. Therefore, through a series of real-life case studies, the participants will have the chance to learn from some of the most impressive success stories in Silicon Valley. Learn first-hand from business leaders who completely changed the course of two mature companies by adopting digital technologies to their business. Learn from Western Union best practices on how to develop a successful digital strategy. A lead at 500 Startups will give you the tools to successfully work with startups and an SVIC innovation officer will consolidate these concepts by showing different methodologies on to integrate and foster innovation in mature companies.

Time	Session	Type
9:00 - 10:00 AM	Digital Transformation: Best Practices from Silicon Valley	Company Visit D5.1
10:00 - 10:30 AM	Transfer to 500 Startups	
10:30 - 11:30 AM	Insights from early stage investment in startups	Company Visit D5.2
11:30-12:15 PM	Transfer to SVIC	
12:15-13:45 PM	Lunch	
12:45-2:15 PM	Roundtable Discussion: Integration of new technologies in mature companies	Workshop D5.3
2:15 - 2:30 PM	Coffee Break	
2:30 - 3:30 PM	The secrets of investing in Silicon Valley	Presentation D5.5



PROGRAM LOGISTICS

Hotel:

Courtyard by Marriott San Mateo Foster City

Address: 550 Shell Boulevard, Foster City, CA 94404, United States of America

Check-in: From 3pm Sunday July 15, 2018

Check out: Until 12pm Saturday July 21, 2018

Dress Code: Business Casual

Contacts:

Joana Carrasqueira: +1 (415) 602 2507

Office: +1 (650) 274 0214



DAY 1 **START:** 9:00 am at the Silicon Valley Innovation Center in San Mateo.
END: 5:30 pm at DocuSign in San Francisco.

DAY 2 **START:** 9:30 am at WorldPay in San Francisco.
DROP OFF: 4:15 pm at the Silicon Valley Innovation Center in San Mateo.

DAY 3 **START:** 9:00 am at Identity Mind Global in Menlo Park.
END: 5:15 pm at the Silicon Valley Innovation Center in San Mateo.

DAY 4 **START:** 9:00 am at the Silicon Valley Innovation Center in San Mateo.
END: 5:00pm at the Silicon Valley Innovation Center in San Mateo.

DAY 5 **START:** 9:00 am at the Western Union in San Francisco.
END: 3:30 pm at the Silicon Valley Innovation Center in San Mateo.



PARTICIPATING COMPANIES

Silicon Valley Innovation Center organized this program in collaboration with with speakers from leading technology companies, innovative startups, accelerators, and venture capital firms





HERE IS WHAT PREVIOUS ATTENDEES HAD TO SAY



Many thanks for the great week. I enjoyed my visit to Silicon Valley. It was very inspiring. SVIC put a great program together. Thank you for making our visit a memorable event! I look forward to keeping in touch!

- Enrique Aznar

Group Chief Values & Culture Transformation Officer,
VimpelCom



Thank you for the fantastic experience! That was an amazing and inspiring program. I'm a different person since last week. Thank you for the impact you made.

- Henno Janmaat

CEO, Inspiring People



Thank you for such a wonderfully inspiring week. Your commitment, attention, and stimulation made for a very thought provoking week. It was truly transformational. I look forward to keeping in touch!

- Jacki Johnson

CEO, IAG New Zealand



I just wanted to thank SVIC for all of the effort and organization that you put into the executive program. It was absolutely wonderful and truly inspiring to be a part of the group, get acquainted with the business culture of Silicon Valley and visit top Silicon Valley companies.

- Chaiwat Kovavisarach

President & CEO, Bangchak

ABOUT US

Silicon Valley Innovation Center empowers senior-level executive leaders from around the world to uncover business growth opportunities behind the threats of disruptive technologies.

Since 2011, we have organized hundreds of corporate innovation programs, board study tours and executive education programs for corporate executives, business owners, board members of global businesses and government leaders in Silicon Valley and beyond.

CONTACT US

 siliconvalley.center/navigating-fintech-disruption/

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