



FinTech Ideas Festival (Jan 8-10, 2017)

The [FinTech Ideas Festival](#) is brought to you by the **Financial Services Roundtable (FSR)**, which **Kelvin To** is proud to be a Tech Advisory Council member. This CEO+1 by-invitation only event brings together leaders who are at the confluence of finance and innovation, looking at Future big ideas and challenges that'll shape the next-gen development and collaboration between the financial services and tech communities. Participants include major banks, insurers, payment companies, IBM, Microsoft, Accenture, LinkedIn, Data Boiler ... with CNBC broadcast .

SUNDAY, JANUARY 8 Hospitality Reception		5:30 - 7:30 pm Le Meridien Hotel 24th Floor Penthouse	
MONDAY, JANUARY 9		DAY 1	
<p>10:30 am Registration Opens Mastercard Lounge opens</p> <p>11:00 am Lunch Stations Open</p> <p>11:30 am FESTIVAL KICKOFF - David Hanson & Sophia, Hanson Robotics, Governor Tim Pawlenty, Financial Services Roundtable; Ajay Banga, Mastercard; Brian Moynihan, Bank of America</p> <p>Big Stage Session Cognitive Business and the Future of Finance Ginni Rometty, IBM</p> <p>A Conversation with Ginni Rometty, IBM & Brian Moynihan, Bank of America</p> <p>FinTech-What You Should be Thinking About Vint Cerf, Google</p> <p>12:00 - 2:30 pm Partnerships & Disruption Margaret Keane, Synchrony Financial Sebastian DiGrande, GAP Inc. Ryan McInerney, VISA Inc.</p> <p>The Future of Financial Services Tim Sloan, Wells Fargo</p> <p>You Don't Have to Rewrite Your Software. You Have to Rewrite Your Company Aaron Levie, Box</p> <p>Digital Transformation of Financial Services: What's Next Satya Nadella, Microsoft & Ajay Banga, Mastercard</p> <p>2:30 - 3:00 pm Networking Break</p> <p>Salon Discussions Led by Moderators with Focus on Consumer, Business and Regulatory Impacts</p> <p>The Future of FinTech: What Innovations Will Change the World and Which are Overhyped? SUNTRUST ROOM</p> <p>3:00 - 4:15 pm The Future of FinTech: What Innovations Will Change the World and Which are Overhyped? STATE FARM ROOM</p> <p>Big Data and the Internet of Things: Data as a Personal Asset - Will Customers Ever Monetize this Digital Currency? US BANK ROOM</p>	<p>Big Data and the Internet of Things: Who Owns the Data? Will Convenience Trump Trust & Will the Internet of Things = the Death of Privacy? MICROSOFT ROOM</p> <p>Artificial Intelligence: AI Meets "The Customer Comes First" - What Can We Expect? FSR 1 ROOM</p> <p>Biometrics & The Omnichannel Experience: The Omnichannel Retail Experience: What's in Store for Customers in the Next Decade? WELLS FARGO ROOM</p> <p>Cybersecurity: Cyber Warfare - FinTech as Pawns or Soldiers? FSR 2 ROOM</p> <p>Cybersecurity: Ghosts in the Machinery - AI and the Biggest Security Threats to the Global Financial System. How to Beat the Machines? FIFTH THIRD BANK ROOM</p> <p>Blockchain: Bringing Blockchain Technologies to the Mass and Capital Markets - What Will Change for Consumers? BB&T ROOM</p> <p>Blockchain: Blockchain - the Next Great Communicator for Supply Chains, Virtual Identities and Authentication? BMO ROOM</p> <p>Future Workforce: What Will the Post-Millennial Workforce Demand and Where's the Talent? TD BANK ROOM</p> <p>4:15 - 4:45 pm Networking Break</p> <p>Big Stage Session Transportation, FinTech, & the Coming Change to Communities</p> <p>4:45 - 5:30 pm John Zimmer, Lyft & Tim Paolinello, Financial Services Roundtable A Conversation With Michael Tyndall, State Farm & Tom Wilson, Allstate Moderated by Kayla Tauscher</p> <p>5:30 - 6:30 pm Break Transition to Opening Reception</p> <p>6:30 pm Opening Reception at VISA Inc. 1100 Massachusetts Avenue, 10th Floor, Boston, MA 02115 Kelly & Ryan McInerney, VISA Inc. 1100 Massachusetts Street</p> <p><i>Note: Buses depart Le Meridien Battery St. at 6:30 pm for VISA Inc. every 15 minutes, starting at 6:30 pm.</i></p>		



TUESDAY, JANUARY 10

DAY
2

7:15 am	Networking Breakfast
	<p>Big Stage Session</p> <p>Day One Salons – What Did We Learn? Peter Schwartz, Salesforce Tom Patterson, Unisys Stephen Ibaraki, Entrepreneur</p> <p>8:00 – 9:15 am Scott Stewart, Financial Services Roundtable Moderated by Chris Feeney, Financial Services Roundtable</p> <p> Intel-Led Security & A New Landscape Kevin Mandia, FireEye</p> <p>Rapid Fire Emerging Tech Panel Anil Arora, Yodlee; Bo Lu, FutureAdvisor; Sam Graziano, Foundation; Moderated by Deirdre Bosa, CNBC</p>
9:15 – 9:30 am	Networking Break
	<p><i>Salon Discussions Led by Moderators with Focus on Consumer, Business and Regulatory Impacts</i></p> <p>The Future of FinTech: What Innovations Will Change the World and Which are Overhyped? SUNTRUST ROOM</p> <p>The Future of FinTech: What Innovations Will Change the World and Which are Overhyped? STATE FARM ROOM</p> <p>The Future of FinTech: What Innovations Will Change the World and Which are Overhyped? BMO ROOM</p> <p>Big Data and the Internet of Things: Data as a Personal Asset—Will Customers Ever Monetize This Digital Currency? US BANK ROOM</p> <p>9:30 – 10:40 am</p> <p>Big Data and the Internet of Things: Who Owns the Data? Will Convenience Trump Trust & Will the Internet of Things = the Death of Privacy? WELLS FARGO ROOM</p> <p>Artificial Intelligence: AI Meets “The Customer Comes First” — What Can We Expect? FSR 1 ROOM</p> <p>Cybersecurity: Cyber Warfare — FinTech as Pawns or Soldiers? FSR 2 ROOM</p> <p>Cybersecurity: Ghosts in the Machinery — AI and the Biggest Security Threats to the Global Financial System. How to Beat the Machines? FIFTH THIRD BANK ROOM</p> <p>Blockchain: Bringing Blockchain Technologies to the Mass and Capital Markets — What will Change for Consumers? MICROSOFT ROOM</p>

	<p>Future Workforce: Advisors, Brokers and Analysts of the Future: Supercharged or Extinct? BB&T ROOM</p> <p>Financial Inclusion: Eradicating the Retirement Savings Gap & Financial Illiteracy in the Workforce of the Future TD BANK ROOM</p>
10:40 – 11:00 am	Networking Break
	<p><i>Fire Starter Discussions – Free Flowing Discussions, Building on Curated, Big Ideas from Salon Discussion Sessions. Led by Topic Area Experts:</i></p> <p>The Future of FinTech SUNTRUST ROOM</p> <p>The Future of FinTech STATE FARM ROOM</p> <p>Big Data & the Internet of Things US BANK ROOM</p> <p>Artificial Intelligence WELLS FARGO ROOM</p> <p>Cybersecurity FIFTH THIRD BANK ROOM</p> <p>Cybersecurity FSR 1 ROOM</p> <p>Biometrics & Omnichannel Retail Experience MICROSOFT ROOM</p> <p>Blockchain, Cryptocurrencies & Distributed Ledger BMO ROOM</p> <p>Financial Inclusion BB&T ROOM</p> <p>The Future Workforce TD BANK ROOM</p>
11:00 am – 12:00 pm	
12:15 pm	Lunch
	<p>Big Stage Session</p> <p>Catalyzing Change in Big Organizations – Valuing Education - Vanessa Cole, Citi Ventures & Dean Kamen, FIRST Research</p> <p>12:30 – 2:30 pm</p> <p> Preparing Tech Talent for the Future Jeff Weiner, LinkedIn & Cathy Dessen, Bank of America</p> <p>FinTech, Financial Inclusion and What the Next Decade Will Bring - Dan Schulman, PayPal & Tim Pawlenty, Financial Services Roundtable</p> <p>Meaningful Innovation Application—FinTech Tomorrow Ajay Banga, Mastercard & Brian Moynihan, Bank of America, Interviewed by Kayla Tausche, CNBC</p>
2:30 pm	Closing

Blessed to meet all the leaders at FinTech Ideas Festival, hope you'll also benefit by seeing these CNBC video clips for recap of the event: <http://video.cnbc.com/gallery/?video=3000582882>; <https://www.facebook.com/cnbc/videos/10155085132219369/>; <https://www.facebook.com/cnbc/videos/10155087410384369/>.



How Innovation Happens

by **Kelvin To**, Founder and President

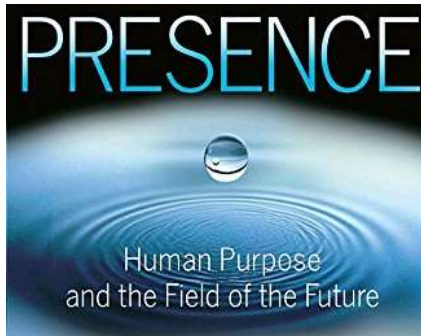
As a FSR Tech Advisory Council member for this [FinTech Ideas Festival](#) and BITS collaborator committee, I am happy to share with you my secrets of how innovation happens.



(1) Be dissatisfied with the status quo

JPMorgan CEO once described the Volcker challenge as impossible. I disagree with a thesis that draws reference to how similar problems may be solved.

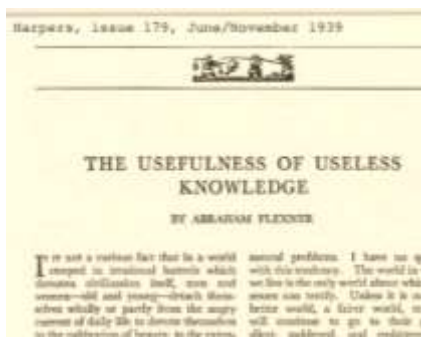
Many of the latest tech innovations (Hadoop and open-source technologies) are indeed rebellion movement to liberalize the super-computer market (see [this](#)). Don't do a dog and pony show about innovation by merely buying the tools. ROI is all boils down to the brilliant ideas, not the tools!



(2) Boils down the empirical into workable clues

Be familiar with the subject, you'll possibly find some partial clues in the ocean of empirical works. You don't have to know everything, but sufficient to spot what others may have overlooked.

According to authors of this [book](#), learning begins with sensing (i.e. observe, observe, and observe). You'll get to a stage of presence (i.e. digging deeper and deeper into reexamining your thoughts). Ultimately you'll swift paradigms and realize something new!



(3) Brings in the non-conventional thoughts

Inspirations come from all walks of life; cross referencing, mind mapping,... the more diversities, the richer the analogies you can draw to solve the puzzle.

This legendary [article](#) on Harper's magazine in 1939 still holds some of the greatest principals to inventing. Self-imposed boundaries and/or overthinking of practical use will work against our creative minds for natural curiosity. Bring freshness to new discoveries – it's the way to a rapid accumulation process!



(4) Bridges the invention with market reality

I banged my patent pending invention against the Wall Street. Reality can be humbling as well as pushes one to consider possible evolutions. Mutual fund liquidity rule compliance, hedge bond ETFs electronically, market surveillance, stress testing, risk data aggregation ... possibilities unlimited!

Above is a little sharing by Kelvin during the event. Please contact Data Boiler to continue the innovative movements after the event.