



9TH ANNUAL MOTOR FINANCE EUROPE: CONFERENCE AND AWARDS 2023

InterContinental Wien, Vienna

19th – 20th October 2023

Speaker Faculty:

Vanessa Govi, Chief Innovation Officer, **ALD Automotive LeasePlan**
Giacomo Carelli, CEO CA Auto Bank and Chairman, **Drivalia**
Klaus Entenmann, Chairman of the Board, **Mercedes-Benz Auto Finance**
Karim el Abiary, CIO and Board Member, **CreditPlus Bank**
Karim Tsouli, IT Director, **Mobilize Financial Services**
Frank Lundberg, Nordic Head of Global Partnerships & Sustainable Financing, **Nordea Finance**
Chris Hanlon, Managing Director, **First Citizen**
Eva Kellershof, VP Sales North America & Europe, **NETSOL Technologies**
Ian Plummer, Commercial Director, **AutoTrader**
Daniel Bălăceanu, Chief Product Officer and Co-founder, **DRUID AI**
Colin Fleischmann, Director of Global Accounts and Business Development, **Solifi**
Christopher Ley, Partner, **Berylls Strategy Advisors**
John Cassidy, Director of Commercial Partners, **Close Brothers**
Benjamin Koeck, Associate Partner, **McKinsey&Company**
Ursula Weigl, Partner, **McKinsey&Company**
Romain Zilahi, Partner, **McKinsey&Company**
Ralf Baust, Country Manager, **Sofico**
Noga Aloni, Head of Banking Product, **Earnix**
Thomas Nokin, CEO, **Basikon**
Andrej Schleicher, Head of Sales, **Verimi**

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MOTOR FINANCE EUROPE: CONFERENCE AND AWARDS 2023

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Motor Finance Conference 19 th October Day 1 Programme	
08:00 – 08:40	Registration
08:40 – 08:50	Chair's opening remarks
SESSION ONE: What is the Changing Future of the Motor Finance Industry in Uncertain Economic Times? Chair: Christopher Ley, Partner, Berylls Strategy Advisors	
08:50 – 09:10	Navigating the motor finance landscape to succeed in a challenging financing market <ul style="list-style-type: none"> Offering strategic perspectives and predictions for how the agency model will mature in European markets Ensuring motor finance demand remains strong despite increased interest rates Future MVPs: How can European players compete with the entrance of Chinese OEMs into western markets for EV manufacturing capacity? Managing commission claims by claims management companies and law firms against dealer and finance houses How can OEMs prepare for the implications of the Russia-Ukraine conflict on the automotive supply chain? Session available
09:10 – 09:30	Unleashing the (super-)powers of generative AI in auto finance <ul style="list-style-type: none"> Areas of application and use cases from customer service, fraud detection to process optimization and regulatory compliance Area-specific opportunities and risks Next steps in AI for auto finance companies <i>Eva Kellershof, VP Sales North America & Europe, NETSOL Technologies</i>
09:30 – 09:50	Beyond niche application: will mobility become as mainstream and successful as once hoped? <ul style="list-style-type: none"> Letting profitably mobility structure, is this really a viable business model? Why the one-size fits all model won't work everywhere: How can we make mobility work for areas with varying geographic qualities? Where can mobility be best implemented? As mobility becomes an increasingly fractured business, what does the motor finance bank of the future look like? <i>Vanessa Govi, Chief Innovation Officer, ALD Automotive LeasePlan</i>

09:50 – 10:10	Automotive digitization: Physical retailing, digital journeys <ul style="list-style-type: none"> • AutoTrader’s latest consumer research findings • How retailers are combining the digital journey with the physical showroom environment • The importance of a true omni-channel experience • How retailers and lenders are adapting to this change in the UK Ian Plummer, Commercial Director, AutoTrader
10.10 – 10.30	Panel Discussion: What does the year ahead look like for the auto finance industry faced with a changing market? <i>Chair: Christopher Ley, Partner, Berylls Strategy Advisors</i> <i>Klaus Entenmann, Chairman of the Board, Mercedes-Benz Auto Finance</i> <i>Eva Kellershof, VP Sales North America & Europe, NETSOL Technologies</i> <i>Ian Plummer, Commercial Director, AutoTrader</i> <i>Vanessa Govi, Chief Innovation Officer, ALD Automotive LeasePlan</i>
10.30 - 11:00	Morning refreshments and networking
SESSION TWO: What are the New Operating and New Finance Models? Chair:	
11:00 – 11:20	Thriving in the EUR 425+ bn mobility financing and insurance market <ul style="list-style-type: none"> • Structural shifts are drastically changing mobility e.g., new customer ownership preferences, change in mode of transport or transition towards electric • Whilst traditional mobility financial services segments such as new vehicle financing observe limited growth, we see new, fast-growth value pools arising until 2030 • To sustain growth trajectories, auto finance players need to look for revenue opportunities beyond their existing core business - especially in the used vehicles, micro-mobility, and EV charging segments • We want to elaborate on five strategic plays, that help auto finance players thrive in this new environment Benjamin Koeck, Associate Partner, McKinsey&Company Romain Zilahi, Partner, McKinsey&Company
11:20 – 11:40	Operationalising sustainability in the leasing industry <ul style="list-style-type: none"> • Ways to reduce Scope 3 financed emissions • Framework for green asset financing • ESG asset classification and scoring • Portfolio ESG analytics, monitoring and target setting Colin Fleischmann, Director of Global Accounts and Business Development, Solifi
11:40– 12:00	Motor Finance: For consumers, wherever they need it <ul style="list-style-type: none"> • Traditional method is changing - what was previously weighted heavily to a dealer distribution model is now shifting significantly to brokers and more direct market players. • How finance providers need to evolve their routes to market John Cassidy, Director of Commercial Partners, Close Brothers
12:00 – 12:20	Set-up of a pan-European one stop shop for Motor Finance <ul style="list-style-type: none"> • Business cases • Recommendations, IT considerations

	Thomas Nokin, CEO, Basikon
12:20 – 12:40	Elevating Leasing Excellence with DRUID Conversational Business Applications <ul style="list-style-type: none"> Gain valuable insight and experience the future of leasing featuring the transformative power of DRUID Conversational Business Applications. Learn how Conversational AI, LLMs and GenAI can optimize operations, deliver exceptional customer journeys, and open doors to increased revenue streams. Discover firsthand how streamlined financing, rapid approvals, multichannel interactions, automated deferrals, and convenient data updates can reshape your leasing strategies and help you stay ahead of the pack. Daniel Bălăceanu, Chief Product Officer and Co-founder, DRUID AI
12:40– 13:10	Panel Discussion: How to maximise profitability with new models and leasing structures? <i>Ursula Weigl, Partner, McKinsey&Company</i> <i>Colin Fleischmann, Director of Global Accounts and Business Development, Solifi</i> <i>John Cassidy, Director of Commercial Partners, Close Brothers</i> <i>Thomas Nokin, CEO, Basikon</i> <i>Daniel Bălăceanu, Chief Product Officer and Co-founder, DRUID AI</i>
13:10 – 14:10	Lunch & Networking
SESSION THREE: How to Adopt a Flexible Approach to Mobility? Chair:	
14:10 – 14:30	Discovering how electromobility and other mobility solutions can allow everybody to drive green without ownership <ul style="list-style-type: none"> Upgrading charging infrastructure to enable automobility growth Taking responsible action in the race to net-zero for a sustainable future How to commercialise the solutions Giacomo Carelli, CEO CA Auto Bank and Chairman Drivalia
14:30 – 14:50	Responsible and transparent AI Session reserved for FICO
14:50 – 15:10	Go Green – or go home Session reserved for Frank Lundberg, Nordic Head of Global Partnerships & Sustainable Financing, Nordea Finance
15:10 – 15:30	One digital identity for every driver - How the Verimi ID Wallet supports current and future mobility services. <ul style="list-style-type: none"> Offer fast, easy and convenient processes through digital customer onboardings All-in-one solution for digital identifications, digital signatures and payment services Seamless integration into any use case, such as internet-based vehicle registrations (i-Kfz), car-leasings and contract conclusions Digitally verify driving licences of your customers

	Andrej Schleicher, Head of Sales, Verimi Florian Bremer, Chief of Staff, Verimi
15:30 – 15:50	Panel Discussion: Optimizing the momentum for mobility to reach financial advantage Chair: <i>Giacomo Carelli, CEO CA Auto Bank and Chairman Drivalia</i> <i>Frank Lundberg, Nordic Head of Global Partnerships & Sustainable Financing, Nordea Finance</i> <i>Senior Representative, FICO</i> <i>Andrej Schleicher, Head of Sales, Verimi</i>
15:50-16:10	Mid-Afternoon Refreshments
SESSION FOUR: What does the Future of Digitalisation in the Motor Finance Industry Look Like? Chair:	
16:10 – 16:30	Driving digital transformation against the odds <ul style="list-style-type: none"> • Non-bank Independent Lender operating in the Republic of Ireland, a small European market • Emergence of First Citizen Finance, a 30-year story • Using the Internet to our advantage – Autoline, EasyCalc, Abacus and Autopoint.ie • Product innovation / Operational excellence / Dealer relationships Chris Hanlon, Managing Director, First Citizen
16:30 – 17:00	Digitalised Full-Service Leasing Evolution: A Journey from Local to Global <ul style="list-style-type: none"> • Adapting to Market Dynamics and Customer Needs: Understanding the evolving DACH market trends and aligning services with changing customer demands. • Navigating the Holistic Project Transformation: Tracing the comprehensive transformation journey from conceptualization to seamless execution. • Futuristic German Growth Strategies: Expanding services, upgrading outdated systems, and capturing new market segments for sustained growth in Germany. • Blueprint for Global Expansion: Establishing an efficient international rollout framework, harnessing expertise, and unlocking growth potentials across borders. Ralf Baust, Country Manager, Sofico and Karim Tsouli, IT Director, Mobilize Financial Services
17:00 – 17:20	Digitalisation, mobility and sustainability: a perfect fit! <ul style="list-style-type: none"> • Trends and challenges affecting the automotive business • The role of value-added services (embedded finance) in sales and digitalization • Digitising in-dealership motor finance loan applications • Digitalisation to support dealers in eMobility and Sustainability transformation Karim el Abiary, CIO and Board Member, CreditPlus Bank
17:20-17:40	Mobility-as-a-Service: The shift from product pricing to service pricing <ul style="list-style-type: none"> • How customers demand for flexible, user centric, “no hassle” mobility solutions drive new business models • The challenges of moving to a subscription-based model – which products to include and how to price them? • How motor finance organizations can become:

	<ul style="list-style-type: none"> ○ Flexible: Set a comprehensive and flexible pricing methodology that will support new business models. ○ User centric: Use advanced analytics for customer-centric, real-time pricing. ○ “No hassle”: Combine technology and expertise to bundle and price multiple products. <p><i>Noga Aloni, Head of Banking Product, Earnix</i></p>
17:40-18:00	<p>Closing Panel Discussion: Key takeaways of the day – what did we learn today?</p> <p>Chair:</p> <p><i>Chris Hanlon, Managing Director, First Citizen</i> <i>Ralf Baust, Country Manager, Sofico</i> <i>Noga Aloni, Head of Banking Product, Earnix</i></p>
19:00 – 20:00	<p>Drinks Reception</p>
20:00 - late	<p>Motor Finance Europe Awards Ceremony</p> <div data-bbox="396 804 737 1031" data-label="Image"> </div> <div data-bbox="750 804 1091 1031" data-label="Image"> </div> <div data-bbox="1101 804 1442 1031" data-label="Image"> </div> <p>Black-tie gala dinner and awards to celebrate industry talent, success and achievement.</p>

Motor Finance Conference 20 th October Day 2 Programme	
08:00 – 08:50	Registration
08:50 – 09:00	Chair's opening remarks
SESSION ONE: Integrating New Finance Models into Motor Finance Chair:	
09:00 – 09:20	Transition to Sustainable Solutions through EaaS <ul style="list-style-type: none"> Disruptors in the rental, subscription or bundled solution space helping accelerate the move toward usership and asset-as-a-service. Electric vehicle fleet consultancy for fleet transitions & management, charging infrastructure, battery lifecycle management, etc. Marketplace and monetization of sustainable initiatives, including subsidy aggregation, carbon credits, offsets/markets, low-carbon fuel standards, etc. <i>Session reserved for Volvo Financial Services</i>
09:20 – 09:40	Session Available
09:40 – 10:00	Customers' path to sustainable, environmentally friendly transport <ul style="list-style-type: none"> Leasing, financing and insurance products for electric commercial vehicles and new technologies for greater road safety Capital goods business with transportation equipment Leveraging ESG to stimulate growth <i>Session reserved for Daimler Truck Financial Services GmbH</i>
10:00 – 10:20	Session Available
10.20 – 11.00	Panel Discussion: How are we integrating sustainability and diversity in the motor finance industry? Chair:
11.00 - 11:30	Morning refreshments and networking
SESSION TWO: Putting Customer Experience at the Heart of Commercial Strategy Chair:	
11:30 – 11:50	Creating a frictionless customer journey experience to keep up with changing customer expectations <ul style="list-style-type: none"> How can customers benefit from the latest agency model transition? Future-proofing customer-dealer relationships by streamlining processes and establishing trust amidst changing legislation and new agency models Empowering customer journeys with multimodal approaches Identifying and benefiting from post-sale commercial opportunities by maintaining strong customer relationships <i>Agnieszka Kühn, Managing Director, Mercedes-Benz Financial Services Austria</i>

11:50 – 12:10	Session Available
12:10– 12:30	Revaluating the role of the dealership to stay afloat in an evolving industry <ul style="list-style-type: none"> • Adapting to new agency model structure that's driving change between dealers and customers • Future of dealership: has the quest for digital transformation backfired on the existence of physical dealerships? • Will demand for mobility upend traditional car buying culture and how can dealers prepare and mitigate huge threats to business? • How will the switch to agency models change the look of dealerships?
12:30– 13:00	Panel Discussion: Sharing best practice for putting customer experience at the heart of commercial strategy Chair:
13.00 – 14.00	LEAVING LUNCH
14.00	Close of Conference