

BBVA

Creating Opportunities

Center for Financial Education and Capability

EduFin Summit 2019

Digitization and financial education,
a new era to create opportunities

 11th and 12th July 2019

 Ciudad BBVA - Madrid (Spain)

www.bbvaedufin.com

An initiative of 



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1. What is the Center for Financial Education and Capability?

The Center for Financial Education and Capability (www.bbvaedufin.com) is a **BBVA initiative** to promote the importance of financial knowledge and skills, as a relevant issue that has a direct impact on people's lives.

The Center operates through an online platform that gathers world-class content on financial education to foster the exchange of knowledge in the fields of research, dissemination, and action-oriented learning. More information: www.bbvaedufin.com.

It is important to clarify that the Center targets experts from public and private organizations, scholars and researchers, non-profit organizations, and any individual or institution interested in delving deeper into the importance of financial education, its latest trends, and related projects.

2. What is the EduFin Summit 2019?

The EduFin Summit is an annual event organized by the Center for Financial Education and Capability and in which **the most important topics related to education and financial skills are discussed.**

During the event, world-renowned experts in the field of financial education will debate the sector's challenges and the importance of digitalization as an inclusive tool for improving the financial health of all people.

3. When and where will it be held?

EduFin Summit 2019 will be held in Madrid on July 11 and 12. BBVA's Group headquarters building represents an example of sustainable architecture thanks to the intelligent systems that reduce its environmental impact. All the sessions will be held in Ciudad BBVA Auditorium.

4. What is the purpose of EduFin Summit 2019?

The EduFin Summit aims to become a global hub for intellectual reflection by creating a multidisciplinary space for debate about the most diverse financial education and training topics.

This will be the third annual EduFin Summit. The event was held for the first time in **Mexico City** in June, 2017; and **Buenos Aires** welcomed the event for its second year in 2018. Both times the event brought together more than 30 speakers and international experts representing 16 nationalities.

Edufin Summit 2019 expects to gather more than **35 speakers and experts coming from 16 different countries.**

5. What topics will be addressed at the EduFin Summit 2019?

For the third consecutive year, the international Edufin Summit will raise the most topical and diverse questions about financial education.

This time, the EduFin Summit will focus on the impact of **digitalization** as a key tool for **improving financial health.**

There will be plenary sessions presented by institutional representatives, international experts, and BBVA representatives. There will also be different discussion panels and round tables to foster debate. Throughout the day-and-a-half seminar, topics such as the following will be discussed:

- **Digitalization and financial health.**
This presentation will provide a global view of digitalization's reach and its relationship with financial health.
- **Financial education for everyone: how to avoid non-inclusive digitalization.**
This session will address the principle challenges of financial digitalization, as well as the opportunities to achieve inclusion.
- **The world map of digital financial education.**
Experts from different parts of the world will share their countries' national digital financial education strategies.
- **Financial skills for the new age: from the abacus to the chatbot.**
Digital financial competencies have become a key element for the development of new personal skills and for the improvement of financial health.
- **Great little stories: screens creating opportunities.**
In this session, specialists from across the world will share the latest technological advances that promote health and financial education.
- **Data, cookies, robots: a matter of trust for financial services.**
Data, cookies, robots: a matter of trust for financial services.

- **From contactless to artificial intelligence: the path to financial well-being.**

The latest technological advances aimed at helping people make better financial decisions will be presented during this session.

- **Technology as the driver to improve people's financial health.**

In this session, the experts will share different points of view about how technology is a key driver in promoting financial health.

6. Who will participate?

Carlos Torres Vila, Group executive chairman of BBVA will participate in the closing session of the event as a demonstration of the Group's commitment to financial education.

The team of panelists and moderators is comprised of academics, researchers, and professional of worldwide prestige specializing in financial education, as well as public and private sector representatives and multilateral organizations (see program on the page 4).

It is important to point out that the Center for Financial Education and Capability acts in collaboration with major world-class organizations and institutions dealing with education and financial inclusion. Included among these are the World Bank, the Institute of International Finance (IIF), the OECD (Organization for Economic Co-operation and Development), the Inter-American Development Bank (IDB), the Ibero-America General Secretariat, CAF (Development Bank of Latin America), the European Banking Federation,

the Global Financial Literacy Excellence Center, the Centre for Financial Inclusion, as well as different industry and consumer associations and NGOs that make up the Center's Advisory Council and contribute their knowledge about and experience with education and financial training.

7. Why Madrid?

BBVA's corporate headquarters in Madrid is the ideal venue to solidify the EduFin Summit as one of the world's key leaders in the area of education and financial training.

BBVA's commitment to financial digitalization bolsters the importance of the EduFin Summit for the Group.

8. How can I attend?

If you're interested in attending EduFin Summit 2019, please fill out the following [form](#).

9. Where and how can I register?

Venue capacity is limited. Registration requests will be assessed in the order we receive them. For those selected to attend, we will send a separate invitation by email confirming your attendance. You may be asked to present the email invitation to allow you entry into the 2019 EduFin Summit.

10. EduFin Summit 2019 Program

July 11th, 2019 CIUDAD BBVA-AUDITORIUM

- 🕒 8:30 - 9:30 am **Registration & welcome coffee**
- 🕒 9:30 - 9:45 am **Opening**
 - José Manuel González Páramo, Executive Board Member and Head of Global Economics and Public Affairs, BBVA
- 🕒 9:45 - 10:15 am **(Keynote speech) Digitization and financial health**
 - Flore-Anne Messy, Head of the Financial Affairs Division, Organisation for Economic Co-operation and Development (OECD)
- 🕒 10:15 - 11:30 am **(Round table) Financial education for all: how to avoid non-inclusive digitization**
Moderator: **David Tuesta**, Former Minister of Finance of Peru
 - Rolando Arellano, President, Arellano Consultoría para Crecer
 - Verónica López Sabater, Managing Director, Fundación Analistas Financieros Internacionales Spain (AFI Foundation)
 - John Taylor, President and Founder, National Community Reinvestment Coalition United States of America (NCRC)
 - Fernando Tejada, Director, Market Conduct and Claims Department, Bank of Spain
- ☕ 11:30 - 12:00 am **Coffee Break**
- 🕒 12:00 - 1:15 pm **(Round table) The world map of digital financial education**
Moderator: **Liliana Pozzo**, Advisory Services Manager, Financial Institutions Group (IFC-The World Bank)
 - Wang Wei, Chairman, the Chinese Museum of Finance
 - Raymond Frenken, Head of Communications & CSR, European Banking Federation (EBF)
 - Silvia Singer, Director, Museo Interactivo de Economía de México

- 🕒 1:15 - 3:00 pm **Lunch**
- 🕒 3:00 - 4:15 pm **(Round table) Financial skills for the new age: from the abacus to the chatbot**
Moderator: **José María López Jiménez**, Head of Corporate Social Responsibility at Unicaja Banco, Edufinet
 - Maria Demertzis, Deputy Director, Bruegel
 - Blanca Narváez Vega de Seoane, Director, Junior Achievement Spain
 - Ryan Swift, Vice President of Financial Education, EVERFI
- 🕒 4:15 - 5:45 pm **(Pitches and presentations) Great little stories: screens creating opportunities**
 - Guillermo Jr. Cárdenas, Director of Evaluation and Good Practices, BBVA Research México
 - Fabián Goldberg, Campus Microfinance and Culture Responsible, BBVA Microfinance Foundation
 - David Carrasco, Commercial & Marketing Director, BBVA Asset Management
 - Luz Martín Manjón, Advice -Transformación Digital España, BBVA
 - Ana María Hernández Moratilla, Leadership UX & Design, Design Spain, BBVA
- 🕒 8:00 - 10:00 pm **Private dinner, Center's Advisory Council**

July 12th, 2019 CIUDAD BBVA-AUDITORIUM

- 🕒 8:30 - 9:30 am **Registration & welcome coffee**
- 🕒 9:30 - 10:15 am **Opening**
 - Carlos Torres Vila, Group Executive Chairman, BBVA
 - Pablo Hernández de Cos, Governor, Bank of Spain
- 🕒 10:15 - 11:30 am **(Round table) Data, Cookies, Robots: a matter of trust for financial services**
Moderator: **Antoni Ballabriga**, Global Head of Responsible Business, BBVA
 - José María Roldán, Chairman and CEO, Spanish Banking Association (AEB)
 - Helen Gibbons, Board Member, Better Finance
 - Diana Mejía, Senior Advisor for Public Policy and Competitiveness, CAF Development Bank of Latin America
- ☕ 11:30 - 12:00 am **Coffee Break**
- 🕒 12:00 - 12:30 pm **(Keynote speech) From contactless to artificial intelligence: the path to financial well-being**
 - Helena Koning, Senior Managing Counsel, Mastercard

- 🕒 12:30 - 1:45 pm **(Round table) Technology as a driver to improve people's financial health**
Moderator: **Darren Easton**, Senior Director, Financial Health Network
 - Hania Farhan, Senior Methodology Director, Gallup
 - Bart de Langhe, Associate Professor of Marketing, ESADE
 - Dagmar Van der Plas, Global Director of the Think Forward Initiative and Sustainability Manager, ING
- 🕒 1:45 - 2:00 pm **Conclusions and closing speech**
 - José Manuel González-Páramo, Executive Board Member and Head of Global Economics and Public Affairs, BBVA
- 🕒 2:00 - 2:45 pm **Lunch**

11. Biographies of BBVA participants and institutional representatives



Carlos Torres Vila

Group Executive Chairman, BBVA

Carlos Torres Vila has been executive chairman of BBVA since December 2018. Previously, he was the Group's chief executive officer (2015-2018). He has also been the director of the bank's Global Digital Banking department, where he launched the Group's transformation process, and director of Strategy and Corporate Development. Prior to joining BBVA, Torres Vila was CEO of Isofoton; the chief financial officer at Endesa -where he also served as director of Corporate Development and a member of the management committee-; and a Partner at McKinsey & Company in 1997.

He studied electrical engineering and business administration at MIT (Massachusetts Institute of Technology). He holds a law degree from UNED (Spain's National Distance Education University), and a Master of Science from the MIT Sloan School of Management.



Pablo Hernández de Cos

Governor, Bank of Spain

He was appointed governor of the Bank of Spain in 2018 and has presided over the Basel Committee since 2019. He has a PhD in Economics from the Complutense University of Madrid and a law degree from UNED. He also completed a management program at IESE Business School. In addition, he is a board member of the Financial Stability Institute (FSI) and the Bank for International Settlements.



José Manuel González- Páramo

Member of the Board of Directors and Global Chief Officer for Economics, Regulation & Public Affairs at BBVA

José Manuel González-Páramo has been an executive director and global head of economics and institutional relations at BBVA since 2013. He is also president of the Center for Financial Education and Capability's Advisory Council. Before joining BBVA, he held high level positions at the European Central Bank (ECB) including as an acting member of the ECB's Executive Committee and Governing Council between 2004 and 2012. Prior to that he worked at Spain's central bank. He has also been an academic member of Spain's Royal Academy of Moral and Political Sciences since 2015. He has a PhD in Economics from the University of Columbia (New York) and the Complutense University of Madrid.



José María Roldán

Chairman and CEO, Spanish Banking Association (AEB)

José María Roldán has been Chairman and CEO of the Spanish Banking Association (AEB) since April 2014. Previously, he was Director General of Regulation and Financial Stability at the Bank of Spain and a member of the Executive Board for 13 years. He has a degree in Economics and Business from the Complutense University of Madrid.

Biographies of moderators and panelists (listed in the order they appear in the program)



Flore-Anne Messy

Head of the Financial Affairs Division, Organisation for Economic Co-operation and Development (OECD)

Flore-Anne Messy is head of the Financial Affairs Division of the Directorate for Financial and Enterprise Affairs at the Organisation for Economic Cooperation and Development (OECD). She is, in particular, responsible for the OECD financial education project and is the Executive Secretary of the International Network on Financial Education (INFE) and its dedicated website, the OECD International Gateway for Financial Education (www.financialeducation.org). Messy joined the OECD in June 2000 originally to work on and develop the activities of the Secretariat for the Insurance and Private Pensions Committee.

As such, she was in charge of a series of projects in the financial sector including the governance of insurers, the financial management of large-scale catastrophes, work related to ageing and insurance, private financing of health care, and the coverage of medical malpractice. Prior to this Messy worked at Deloitte and Touche Tomatsu Audit Paris, in the insurance and banking field. She graduated from the Institute of Political Studies of Paris and received her thesis in international economies from University Pantheon Sorbonne.



David Tuesta

Former Minister of Finance of Peru

David Tuesta worked for the CAF Development Bank of Latin America as director of Strategic Affairs. He was Minister of Economics and Finance in Peru. Prior to this he worked for BBVA, where he was Chief Economist of Financial Inclusion. He holds a PhD in Economics from the Pontifical Catholic University of Peru and an MA in Public Relations from the University of Minnesota. During his career he has provided support to Latin American governments for financial reform and contributed to research at the OECD, The World Bank and IDB, among others.



Rolando Arellano

President, Arellano Consultoria para Crecer (Peru)

He is one of the most prestigious experts in marketing for developing countries. He has 19 books published in Peru, Mexico, Canada, the United States and Spain, and more than 400 articles in academic and professional magazines. His work on lifestyles and consumers in marginal zones of Latin American have led to the development of new products and services aimed at integrating millions of people into the formal economy.

He has a Ph.D. in Quantitative Marketing from the University of Grenoble, France. He also has a degree in Psychology from Pontificia Universidad Católica in Peru, and a Master's Degree in Administration from the graduate business school Escuela de Administración de Negocios para Graduados (ESAN), also in Peru.

He is President of Arellano Consultoria para Crecer (Peru), a research and consulting firm based in Lima Peru, with operations in many Latin American countries specialized in strategy and in commercial and social marketing.



Verónica López Sabater

Managing Director, Fundación Analistas Financieros Internacionales Spain (AFI Foundation)

With an Economics degree from the University of Valencia, she holds master's degrees in Economic Policy from Boston University and in Economic Development from QMW University of London. Previously she worked as a consultant for the Innovation and International Development area of AFI. She has written numerous articles on financial education, microfinance and digital finance, among other topics, and is the author of the book "Microfinanzas y TIC: Experiencias innovadoras en Latinoamérica" (Microfinance and ICT: Innovating Experiences from Latin America).



John Taylor

President and Founder, National Community Reinvestment Coalition United States of America (NCRC)

A specialist in financial inclusion and economic justice, John Taylor has been with NCRC since 1992. After his graduation from law school, his professional commitment has been to working for the promotion of social and economic justice. For his work, he has received numerous awards and participated in international conferences about the development of social and economic opportunities. In 2005 and 2006 he was named by The Non-Profit Times as one of the 50 most influential non-profit leaders in the United States.



Fernando Tejada

Director, Market Conduct and Claims Department, Bank of Spain

As the Head of the Department of Market Conduct and Claims Department, Fernando Tejada carries out supervisory tasks that focus on banks' customer relations and was also in charge of the Bank of Spain's Financial Education Plan. He has a degree in Economics and Business from the Autonomous University of Madrid. He has worked at the Bank of Spain for over 36 years, holding leadership positions, such as the Head of the Human Resources department; the Head of the International Technical Cooperation; the Head of Coordination at the Directorate General of Operations, Markets and Payment Systems; and the Head of the Claims Service. He has also given lectures and written articles on financial education.



Liliana Pozzo

Advisory Services Manager, Financial Institutions Group (IFC-The World Bank)

Liliana Pozzo holds a degree in Economics and International Studies and an MBA in Finance. She has worked for several institutions such as KPMG, Mercy Corps and for the past eight years has been the Advisory Services Manager for digital transformation in Latin America, which supports financial institutions in their digital transformation and encourages public and private sector initiatives to develop financial ecosystems that promote financial inclusion.



Wang Wei

Chairman, the Chinese Museum of Finance

Wang Wei has been a member of Shanghai Stock Exchange Corporate Governance Advisory Committee since 2007. He founded the Chinese Museum of Finance (Group) in 2010, an organization that currently runs 6 museums in Beijing, Shanghai, Tianjin, Shenyang and Suzhou. He was elected Chairman of Asia Mergers & Acquisitions Association (AMAA) and Co-chairman of International Federation of Finance Museums (IFFM) in November 2015. In January 2017, he became a director of the Board of the Global Blockchain Business Council (GBBC), founded by 25 countries.



Raymond Frenken

Head of Communications & CSR, European Banking Federation (EBF)

Raymond Frenken has been the head of Communications and CSR for the European Banking Federation since 2014. He previously worked as a journalist specializing in finance for various media outlets such as the Financial Times and CNBC.



Silvia Singer

Director, Museo Interactivo de Economía de México (MIDE)

Museologist and General Director, founder of the Interactive Museum of Economics, Mexico, creator of the museum design model. President of the World Summit of Science Museums 2020 (SCWS 2020) Mexico.

She directed the UNAM Science Museums: Universum and Museum of Light. She participated in the design and creation of exhibitions and museums from its conceptualization to its opening: Papalote Museo de Niño, Mexico City and La Espiral de la Vida, Puerto Rico. From the MIDE model, at least 4 museums have been created and opened (France, Canada, Austria and USA). Currently advises the Museum of Environmental Sciences in Jalisco and the Museum of Economics in Saudi Arabia.

Her activity of cultural promotion and advancement of the museum profession has been very important for Mexico: President of ICOM and AMMCCYT, as well as representative at a global level in: The International Council of Museums (ICOM), the American Alliance of Museums (AAM), the Association of Science and Technology Centers (ASTC), founder and President of the International Federation of Finance Museums (IFFM).

Awarded with the ICOM Mexico Recognition for her professional career and the Anáhuac Merit in Design Medal 2018, as a world reference in didactic museology.



José María López Jiménez

Head of Corporate Social Responsibility at Unicaja Banco. Edufinet

José María López Jiménez holds a PhD and a Law Degree from the University of Málaga and a Diploma in Political Science and Sociology from the UNED (Political Science Section). Responsible for Corporate Social Responsibility at Unicaja Banco, he is the director and author of several books, articles and chapters in collective works on aspects related to the financial system, such as means of payment, card fraud, mortgage loans, groups of companies or corporate governance of banking entities, among other matters. He is a member of the Board of Directors of Economic Analysts of Andalusia, and of the Editorial Board of the magazine on diffusion of economic thought "eXtoikos", and forms part of the work team of the financial education project "Edufinet".



Maria Demertzis

Deputy Director, Bruegel

She has a doctorate in economics from the University of Strathclyde in Glasgow. She is the deputy director of Bruegel and visiting professor at the University of Amsterdam. She has worked at the European Commission, the central bank of the Netherlands, and the Kennedy School of Government (Harvard). She is frequently published in academic and mainstream journals.



Blanca Narváez Vega de Seoane

Director, Junior Achievement Spain

With a degree in Economics and Business, Blanca Narváez has a solid professional track record in the financial and corporate world. She has held senior management roles in new project development, team management and entrepreneurship. In her career she has developed a series of key skills and abilities on a personal and professional level, such as perseverance, transparency and integrity. These values that have led her to direct a foundation dedicated to promoting young talent and helping young people reach their goals within a framework of responsibility and freedom.



Ryan Swift

Vice President of Financial Education, EVERFI

Ryan graduated with an MBA from Boston College and has been with EverFi since 2009. EverFi is the leading company specializing in providing digital education using scalable learning solutions. Financial education is one of the subject matters that EverFi focuses on through its collaboration with more than 850 financial institutions and aims to improve the financial skills of consumers, employees, and children.



Guillermo Jr. Cárdenas

Commercial & Marketing Director, BBVA Asset Management

Guillermo Jr. Cárdenas Salgado holds a degree in Economics from the National Autonomous University of Mexico (UNAM) and a master's degree in Economics from the Center for Research and Teaching in Economics (CIDE). He is specialist in the analysis of inclusion and financial education, poverty, inequality, vulnerable groups and social policy; and in evaluations of design, operation, results and impact.

Previously, he worked at the Rural Financial Development Agency (Financiera Nacional de Desarrollo Agropecuario, Rural, Forestal y Pesquero), and has experience in evaluating different government Programs and Institutions such as: Opportunities, LICONSA, DICONSA and Public Assistance Forecasts, among others.



Fabián Goldberg

Campus Microfinance and Culture Responsible , BBVA Microfinance Foundation

In his extensive professional experience of more than 20 years, he has been part of the Organization and processes team at BBVA Argentina and Spain, before working at the BBVA Microfinance Foundation, where he has been working for more than ten years in the area of Commercial Models and Talent and Culture. Previously, he has worked at Accenture, in Financial Services. He holds a degree in Business Administration from the Universidad Nacional del Sur (Argentina), where he also works as an adjunct professor in the HR department. He completed a specialization in corporate management at the IESE Business School.



David Carrasco

Commercial & Marketing Director, BBVA Asset Management

As Commercial and Marketing Director of BBVA AM, David is responsible for all the commercial processes of BBVA Asset Management, whether for Private Banking Customers, Personal Banking, Private Banking, Equity Banking, Business Banking and Corporations, as well as investment vehicles and pension savings of BBVA AM Institutional Clients (Employment Plans, FIs, insurance portfolios and management mandates for institutional and corporate clients, and the distribution of BBVA AM vehicles through third-party platforms). David Carrasco has been part of the BBVA Group for 23 years, and holds the degrees of Bachelor of Business Studies and Insurance Actuary from the Complutense University of Madrid.



Luz Martín Manjón

Advice -Transformación Digital España, BBVA

PhD in Theoretical Physics and Astrophysics, Luz Martín Manjón has been at BBVA for almost 10 years building products and digital experiences based on data, focused on the management of personal finances. She bet to democratize clients financial data by using products like Bconomy, Planned Movements or Schedule your account, putting data at the client disposal and helping them to make better day to day decisions. Prior to BBVA, she was a researcher and professor at the Autonomous University of Madrid, where she completed her doctoral thesis, and later worked at Strands Recommender, a company that developed recommendation systems, where she managed the results of algorithms and the client experience.



Ana María Hernández Moratilla

Leadership UX & Design, Design Spain, BBVA

Ana Hernández Moratilla has a degree in Advertising and Public Relations. She has more than 15 years of experience designing digital products and services and currently she develops as Design Lead at BBVA Spain where she has participated in projects such as Onboarding to new clients, Invest or Program your account. Throughout her career, she combined design with disciplines such as strategy, service design, marketing and customer experience that gave her a broad vision of the business, people and technology. She is curious and loves to know the reason why things work. Passionate about listening and learning from others through collaborative design techniques focused on the user and design thinking. Before BBVA, she has worked for companies such as Telefonica and Jazztel, leading innovation projects and strategic design in multidisciplinary teams.



Antoni Ballabriga

Global Head of Responsible Business at BBVA

As Global Head of Responsible Business, Antoni reports directly to the Board of Directors. Its mission is to guarantee that people participate directly in the decision-making process. In addition, it works to strengthen the culture of responsible business; social, environmental and reputational risks; integrated reports and social action. Antoni holds an undergraduate degree in business administration and an MBA from the ESADE business school. He also studied at the Harvard Business School and is a First Mover Fellow at the Aspen Institute.



Helen Gibbons

Board Member, Better Finance

As Director of the UK Shareholders' Associations (UKSA) and as a spokesperson for the board of the Better Finance federation in Brussels, Helen's activities focus on the protection of investor and shareholder rights, informing the public about investing in variable income securities and shareholder rights. Helen graduated from Cambridge University in 1981 with a degree in Dutch, French and German and went to work for Banque Nationale de Paris plc in the UK, marketing bank services to UK subsidiaries of French listed companies. In 1990 she took over as head of the Family Office automation business unit and created a translation and interpretation agency, specializing in financial documents for French and Dutch corporate clients. She specialized in banking, financial, corporate governance and pension fund translations.



Diana Mejía

Senior Advisor for Public Policy and Competitiveness, CAF Development Bank of Latin America

Previously, Diana worked at the Bank of the Republic (Central Bank of Colombia) where she held a number of positions, including Head of Economic and Financial Education and Head of Institutional Communications. She holds a bachelor's and a master's degree in Economics from Universidad de los Andes in Bogota, Colombia, as well as a master's in Public Administration from the John F. Kennedy School of Government, Harvard University. In her 15 years of professional experience, she has worked in financial education and inclusion in Latin America, engaging in a number of projects, such as the measurement of financial skills in several countries in the region, providing advisory services in the design and implementation of nationwide financial inclusion and education strategies to national governments.



Helena Koning

EEA Data Protection Officer (DPO) and Senior Managing Counsel, Data Protection Officer - Mastercard

Helena Koning is Mastercard's Data Protection Officer (DPO), and has been with the company since June 2017. She is responsible for ensuring compliance with applicable data related laws in Europe – including the EU General Data Protection Regulation, Payment Services Directive2 and ePrivacy Directive, as well as data localization and outsourcing requirements. She is part of the B2G Data Sharing Expert Group preparing recommendations for the European Commission on data sharing.

Prior to joining Mastercard, Helena Koning worked as Senior Privacy Officer at Standard Chartered and at ADP in Singapore, where she led their Privacy Compliance Program and outreach activities for the Asia Pacific Region. Prior to that, Helena Koning worked as General Counsel at the Dutch Data Protection Authority in the Netherlands, where she managed the legal department responsible for enforcement, litigation and compliance. Helena Koning started her career as an international attorney working in Allen & Overy's Amsterdam and New York offices assisting clients with competition law and finance matters.

Helena Koning graduated from Leiden University in business and international law and was admitted to the Amsterdam bar. She is a Certified Information Privacy Professional (CIPP/A and CIPM) and was a member of the IAPP Asiatic Advisory Board.

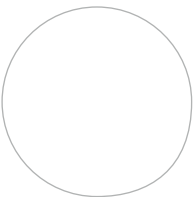


Darren Easton

Senior Director, Financial Health Network

Darren Easton leads CFSI's Financial Health Network—over 150 organizations committed to creating the future of financial health. In this role, he is responsible for CFSI's relationships with some of the world's largest and most innovative companies and organizations. Darren Easton oversees CFSI team members' engagement with network partners and advises member organizations on strategies to improve people's financial health through innovative new products, services, and experiences.

Prior to joining CFSI, Darren spent four years as the policy advisor for the Wisconsin Housing and Economic Development Authority, advising the executive director and governor on state economic and housing issues, developing new financial products and services, and facilitating communications between business, investors, lenders, and state government.



Hania Farhan

Senior Methodology Director, Gallup

Hania Farhan specialises in research methodology and survey design to measure social and economic dimensions in an international context. Dr. Farhan has extensive experience working in the private and public sectors, data analysis, and survey and composite index construction. She leads several Gallup projects, including more recently the 2018 MetLife Foundation's Financial Health survey, and the 2019 Wellcome Trust's Wellcome Global Monitor on global attitudes to and trust in science and vaccines.

Prior to joining Gallup, Dr. Farhan was the Director of Research and Programme Manager at the World Wide Web Foundation, where she was responsible for the computation of the Web Index, the Open Data Barometer, and advisor on survey design and implementation for the Foundation's ICT and Gender survey. Dr. Farhan served as the Director of Research at the Mo Ibrahim Foundation in London and as the Director of the Middle East and North Africa (MENA) region at The Economist Intelligence Unit - The Economist Group in London. Dr. Farhan has also been an economist at the International Monetary Fund in Washington, D.C., and worked in investment banking in London and Johannesburg.



Bart de Langhe

Associate Professor of Marketing, ESADE

Bart De Langhe is an Associate Professor of Marketing at ESADE. He has a doctorate in marketing from the Rotterdam School of Management at Erasmus Universiteit (The Netherlands) and holds an undergraduate and graduate degree in psychology from the Catholic University of Leuven (Belgium). Before joining ESADE, he was a faculty member for six years at the University of Colorado-Boulder's Leeds School of Business (USA). He was also a visiting professor at the Booth School of Business in Chicago, the Rotterdam School of Management and the Catholic University of Leuven.

He has published articles in renowned academic journals for marketing and management, such as the Journal of Consumer Research, the Journal of Marketing Research, Management Science, and Organizational Behavior and Human Decision Processes. His work regularly appears in popular publications like Harvard Business Review, The Wall Street Journal and The New York Times. In 2017, he was recognized by the Marketing Science Institute as one of the most promising young marketing scholars.



Dagmar Van der Plas

Global Director of the Think Forward Initiative and Sustainability Manager, ING

Dagmar Van der Plas is an expert in developing strategic transformations for organizations. He has worked in various countries to bring about innovative change through creative solutions, helping organizations create new experiences for customers. She has worked at ING for over 11 years. She has worked for the Corporate Communications department and was in charge of the distribution of international communications products, marketing and communication projects and managing ING's global reputation.

12. BBVA and financial education

BBVA wants to be a driver of opportunities for people and have a positive impact on their lives. Through social programs, BBVA's collaborates with the purpose to bring the age of opportunity to everyone.

Financial education is one of the strategic priorities of BBVA's corporate responsibility policy. BBVA's commitment to financial education has the global objective of promoting a concept of financial education in a broad sense through the Global Financial Education Plan, which is based on three action points:

- **Financial education for society:** Bolster the acquisition of knowledge, skills and attitudes in the countries where BBVA has a presence through the bank's programs and in collaboration with others in order to increase knowledge of financial concepts and change behavior related to financial decision-making.

- **Financial education in customer solutions:** Integrate financial capabilities in customer experience in order to facilitate informed decision-making, which will revert in better financial health and increase access to the best opportunities.
- **Promotion of financial education:** promoting the importance of financial knowledge and skills as a fundamental matter that directly impacts people's well-being.

We have a long-term commitment to financial education, with over €80 million invested and more than **13.4 million people who have benefited** from the different programs since 2008. In 2018, BBVA invested €7.5 million in the implementation of the Global Financial Education Plan.

Community Investment Plan

FINANCIAL EDUCATION IN 2018



2 million beneficiaries
(children, youth, adult and SME's)



€7.6 million
invested


Lines of action of the Global Financial Education Plan



Financial education for society

Local initiatives developed in all countries where BBVA operates

HIGHLIGHTED INITIATIVES



- USA** Financial education for adults
BBVA Compass
- Colombia** Escuela para el emprendimiento
- Spain** Valores de futuro
- Peru** Cátedra de Educación Financiera
Fundación BBVA Provincial
- Peru** Educación Financiera
- Peru** Educación financiera
BBVA Bancomer
- Argentina** Mi primera Empresa

Financial education in customer solutions



Financial education advocacy

- 

Center for Financial Education and Capability
- 

Global and local Alliances
- 

EduFin Research Grants
- 

EduFin Summit

2016-2018 | **Balance Financial education**

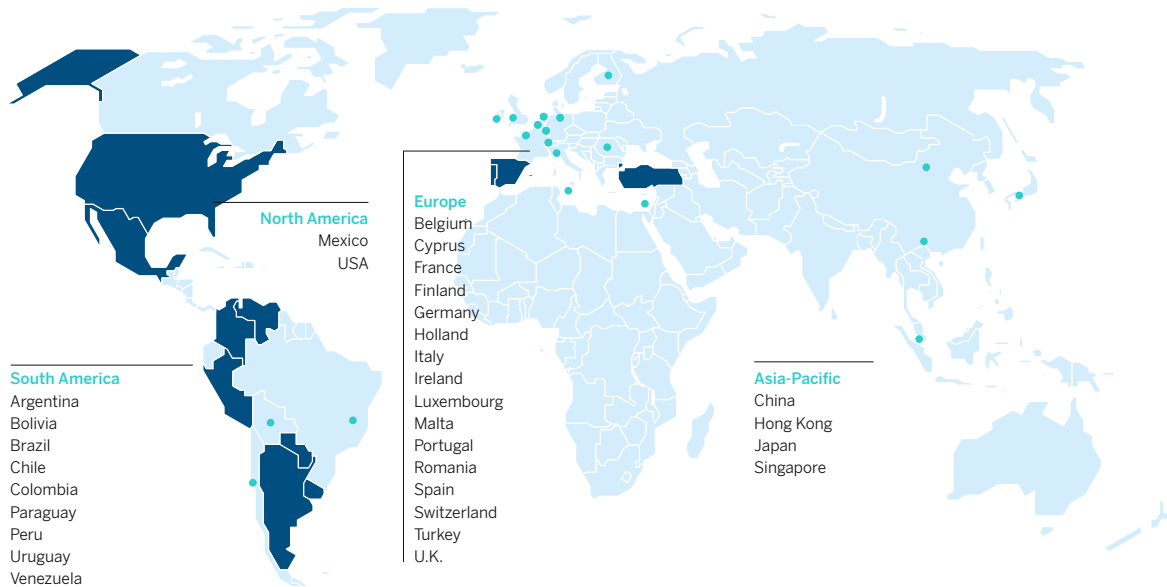


7 million
people benefited



€24 million
invested

13. About BBVA



€691
billion in total assets

75.7
million customers

>30
countries

7,844
branches

31,922
ATMs

125,749
employees

Data at the end of Mar 2019. Those countries in which BBVA has no legal entity or the volume of activity is not significant, are not included

BBVA is a global financial services group founded in 1857 with a customer-centric vision. It has a solid position in Spain, is the largest financial institution in Mexico and has leading franchises in South America and the Sunbelt Region of the United States. BBVA is also the largest shareholder in Garanti BBVA in Turkey. Its purpose is to bring the age of opportunity to everyone. This purpose focuses on

customers' real needs: providing the best solutions and helping them make the best financial decisions while offering a simple and convenient experience. The bank is grounded on strong values: the customer comes first, we think big, and we work as one team. Its responsible banking model aims to create a more inclusive and sustainable society.

14. Who talks about financial education in social media?

Through its social media platforms, BBVA will follow the event as it unfolds. It will also announce the event's most notable conclusions at hashtag **#BBVAEduFinSummit**.

Social network channels related to BBVA's financial education

Center for Financial Education & Capability:	@BBVAedufin
BBVA Mi Jubilación:	@bbvajubilacion
Valores de Futuro:	@ValoresDFuturo
BBVA Banca Responsable:	@BBVABancaRespon
BBVA Data & Analytics:	@BBVAData
BBVA Momentum:	@BBVAMomentum
Microfinanzas BBVA:	@FMBBVA
Sala de Prensa BBVA:	@BBVAPrensa
BBVA Provincial:	@BBVAProvincial
BBVA Argentina:	@BBVA_Argentina
BBVA Colombia:	@BBVA_Colombia
BBVA México:	@BBVA_mex
Fundación BBVA Perú:	@fundacionbbvape
BBVA USA:	@BBVA_USA
Garanti BBVA:	@GarantiBBVA
BBVA Research:	@BBVAResearch

15. How to get to Ciudad BBVA?

Ciudad BBVA

Calle Azul, 4. 28050 Madrid (Spain)
 Ciudad BBVA Auditorium



Public transportation

Metro: Las Tablas (Line 10) and Palas de Rey (Light rail. Line 1)

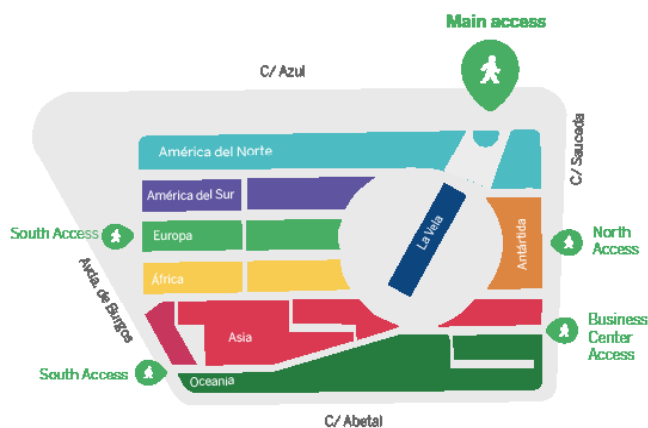
City buses (EMT): 172, 173, 176 and T61

Intercity: 18 different buses

Important warning

Traffic to and from our corporate headquarters - Ciudad BBVA in Las Tablas - at peak hours (7:30-9:30 am and 3:00-6:00 pm), may be extremely intense and can result in considerable delays. We recommend that all participants take this into account when calculating travel time.

Access to Ciudad BBVA



The participants, assistants and press members of the 2019 EduFin Summit will access Ciudad BBVA through Calle Azul, 4.

At the time of accreditation it will be necessary to provide the staff with an identification document (ID or passport). Each accreditation will be personal and non-transferable and will contain a QR code that will allow access to Ciudad BBVA Auditorium on both days of the event. The presentation of the QR code may be required to control the Auditorium capacity.

Private transportation

In the parking garage at Ciudad BBVA there are no available spots for those attending the 2019 EduFin Summit.

WIFI connection

Those attending the 2019 EduFin Summit will have access to wireless Internet. The password will be provided at the event.

Dress code

The dress code at the 2019 EduFin Summit will be business attire (ties optional).

Language

English will be the main language used for most panelist presentations at the 2019 EduFin Summit. However, simultaneous interpretation will be available from English to Spanish and vice versa.

Recording

The event will be recorded and will be available on live streaming at this [link](#)

Documents and web site

All documentation on the 2019 EduFin Summit is available [here](#).

16. Contact

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