



SHAPING THE FUTURE OF FINANCE: Exploring Careers in Fintech

Introductory comments will be given by:



James Collis (1983, B)
Partner at Norton Rose Fulbright

James is our event host for the evening. He is an experienced finance lawyer with over 20 years' experience advising companies, sponsors, debt funds, banks and other financial institutions on a wide variety of cross-border acquisition and general financing products, both investment grade and sub-investment grade in London and Paris, and including in stressed situations.



Peter McBurney
Professor of Computer Science at King's College London

Peter McBurney is Professor of Computer Science and former Head of the Department of Informatics in the Faculty of Natural and Mathematical Sciences of King's College London. He provides technology consulting advice to Norton Rose Fulbright on AI, the Metaverse, Cryptocurrencies and Digital Assets, Distributed Ledgers & Blockchain Technologies, Smart Contracts, and Digital Transformation Strategies. He is a member of the Distributed Artificial Intelligence (DAI) Research Group of the Department. McBurney's primary areas of research are in AI and Computational Finance. His work finds application in computational finance and economics, cyber conflict, and machine-to-machine (M2M) communications.

Talk to Peter about:

- Distributed ledgers, blockchain, smart contracts, cryptocurrencies, and ICOs
- AI applied to knowledge-intensive, regulated domains (law, finance, insurance, etc).
- Agent communications protocols and agent-based simulation.

Since 2007, McBurney has been Joint Editor-in-Chief of the refereed AI journal, *The Knowledge Engineering Review*, published by Cambridge University Press. He is a member of the Academic Advisory Council of the UK Financial Conduct Authority (FCA), a board established in 2018 to provide advice on AI, data analytics and regulatory technology (regtech). During 2018-2020, he was an Adjunct Research Fellow at the Law Futures Centre at Griffith University, Brisbane, Australia.

McBurney is a regular speaker and advisor on Artificial Intelligence, on blockchains & distributed ledgers, and on cryptocurrencies. He has experience working on several blockchain Proofs-of-Concept, including for major financial institutions and commodities trading companies.



An introduction to our speakers



Spencer Hanlon (Radley parent) *Global Head of Travel Payments at Nium*

Spencer will talk about how technology is changing the travel and transport industry.

Based out of London, Spencer is responsible for growing Nium's scale and depth in the travel & transport vertical globally by consolidating its position as one of Europe's earliest issuers of virtual cards at scale and an early innovator in the maritime sector.

Talk to Spencer about:

- The travel payments sector.
- Fintech in the travel and transport verticals.
- Living and working abroad.
- Career opportunities in Fintech travel payment.

Prior to joining Nium, Spencer held various leadership positions at British Airways over the course of a decade. He has lived and worked in several markets including UK, Taiwan, Malaysia, Switzerland, Israel and Turkey. He furthered his career in travel payments with almost two decades at Lufthansa's AirPlus International where he led teams in sales, marketing, processing, operations, customer services, and finally as Managing Director of AirPlus International GmbH, based out of their headquarters in Frankfurt, Germany. He joined Nium directly from Ixaris Group Ltd where he was Chairman at the time of the acquisition.

Spencer holds a bachelor's degree in Geography from the University of Newcastle Upon Tyne, is a qualified CIMA Management Accountant and certified GTD Coach.



Nium is a global leader in modern money movement. It provides banks, payment providers, and businesses of any size with access to global payment and card issuance services. Its modular platform powers frictionless commerce, helping businesses pay and get paid across the globe with services for pay-outs, pay-ins, card issuance, and banking-as-a-service.

Once connected to the Nium platform, businesses are able to pay out in more than 100 currencies to over 190 countries. Funds can be received in 27 markets, including Southeast Asia, UK, Hong Kong, Singapore, Australia, India, and the US, and Nium's growing card issuance business is already available in 34 countries. Nium's license portfolio covers 11 of the world's jurisdictions, enabling seamless global payments and rapid integration, regardless of geography. Nium was named among "Financial Times APAC High-Growth Companies" and "Best B2B Payment Platform at Future Digital Awards" in 2021.



Hugo Thorp (2002, G)

Fintech, Payment Services & InsurTech Team Leader at Protean Risk

Hugo will talk about the role Insurance plays in the fintech ecosystem.

Hugo joined Protean Risk in the Autumn of 2020. He leads the Fintech, Payments Services & InsurTech division. He is responsible for servicing all types of fintech and technology firms, typically operating under PSD2 regulations. He works Protean's exclusive PSD Bond Safeguarding Insurance which can be used as an alternative method of safeguarding client funds. He specialises in the design of complex insurance programmes, client advisory services and insurer relationship management. He has over 12+ years experience in the insurance industry.

Prior to joining Protean Risk, Hugo worked at Lockton where he placed complex professional indemnity programmes for Top 100 law firms and global construction professional services firms, before shifting his focus to financial institutions clients that included investment managers & advisors, hedge funds, real estate asset managers and private equity firms.

Talk to Hugo about:

- The fintech & Insurtech sector.
- Risk transfer.
- Insurtech venture capital.
- Career opportunities in the insurance sector.



Protean Risk has been providing specialist insurance broking services since 2008, with the aim of combining the knowledge and experience gained working for large, global insurance broking firms with a high level of personal service and attention. Their clients range from start-ups to companies with revenues of £100m and beyond and they specialise in the investment industry, financial services, technology, fintech and payment services industries.

In 2016 they achieved the coveted status of Lloyd's Broker, which entitles them to directly access the Lloyd's market and transact business in Lloyd's. This allows an even wider choice of insurance providers and ensures they can match their clients' requirements with the most appropriate insurance provider.

In 2019 Protean Risk was acquired by Aston Lark and in 2022 by Howden, one of the UK's leading insurance brokers; this is an exciting new chapter for the business.



Alan Vaksman (Radley parent) *Founder & Managing Partner of Digital Horizon VC*



Alan will talk about the global challenges that the fintech industry faces around regulation and growth.

Alan is a Founder and Managing Partner of Digital Horizon VC, a fintech-focused venture capital fund based in London and Tel Aviv, and also of Launchbay, a private assets investment platform. Alan's companies focus on investing in fintech, SaaS, blockchain, machine learning & AI.

Alan leverages his corporate investment banking and management consulting background, comprising over 23 years in the financial sector, to steer venture capital investments in fintech and B2B SaaS, and manages a digital investment platform for growth stage venture. Digital Horizon VC portfolio includes over 60 companies including notable exits like Lemonade and Monday, and promising projects like Bolt and Relativity. Previously, he co-founded and exited two fintech businesses.

Alan's global professional footprint spans South Africa, Europe, and Israel. His roles have included CRO, Head of Credit, and Head of Technology Investments at a \$100bn+ bank, Director at a leading LSE-listed tech and social media company, and a partner at PwC where he led capital markets and risk management teams.

Alan holds a bachelor's degree in Economics and Psychology and a postgraduate Corporate Law degree from the University of the Witwatersrand, South Africa. He also received a TRIUM MBA from NYU Stern (USA), LSE (UK), and HSE (France).

Talk to Alan about:

- Fintech-focused venture capital.
- Fintech regulation challenges.
- Founding a fintech business.
- Finance careers.

**DIGITAL
HORIZON**

Digital Horizon is a venture firm specialising in fintech infrastructure, B2B Software, and AI applications, investing in companies at the point where they have demonstrated product-market fit and are ready to scale. With headquarters in London, UK, and Tel Aviv, Israel, Digital Horizon has built a global presence with strong connections in the local ecosystems in which the team operates and an active investment and portfolio construction approach.

Digital Horizon supports technology companies across three main pillars: a flagship access fund for early-stage investments, a growth fund for selected later-stage opportunities, and a proprietary digital investment platform that facilitates primary and secondary deals across various stages. Data-driven decision-making is a key aspect, where we utilize algorithms and scoring within the platform to address industry-wide challenges related to access and liquidity.



Sigurd Wendin (2009, J)

Head of Business Development at Levenue



Sigurd will talk about his fintech experience and navigating the paradox of disrupting traditional markets while partnering with financial institutions.

Sigurd is currently the Head of Business Development at Levenue, where his team leads institutional buy-side development and operations for the business which connects high-growth, subscription-based companies with financial institutions and investors.

Talk to Sigurd about:

- Fintech in private markets.
- Competing and working with traditional finance institutions.
- Forging a career in Fintech and the lessons along the way.

After leaving Radley, Sigurd spent a year working and rowing in Sydney. He was then recruited to college for rowing at UC Berkeley in California. After graduating, he worked at Quotient Technology in Silicon Valley as an analyst on the business strategy team. He then moved to J P Morgan in San Francisco, working on the asset wealth management team helping Bay Area venture capital firms and their partners with institutional and personal capital management.

After nine years abroad, he moved back to London to join Levenue with the mission of building out and scaling the buy-side of the business. His team have taken monthly investor transactions from less than €10m per month to over €60m in under nine months. They guided the recent acquisitions of two technology companies to further enhance Levenue's proprietary credit underwriting systems and risk analysis engines while simultaneously successfully closing an €8m Series A.



Levenue emerged from a pressing need for affordable financing alternatives for high-growth XaaS (Everything-as-a-Service) businesses. Despite having predictable revenue streams, many companies had limited capital-raising options, often resorting to high-cost equity sales for founders.

With success in scaling a capital-intensive startup and leading a prominent technology venture capital fund, Levenue founder Ben Rieder understood and experienced this pain point first-hand. So, he built a platform that offers founders a better alternative to finance their business growth without compromising on control. Revenue-based financing is the solution that turns monthly recurring revenue into upfront non-dilutive capital, eliminating the need for founders to rely on large customer discounts, or the necessity to give away ownership.

Think of Levenue as the eBay of Private Credit, specialising in tradable recurring revenues. It is a marketplace solution powered by data so companies receive unbiased market-rate non-dilutive financing and investors achieve diversified non-correlated above-market returns that are highly liquid.