

Conference Day One: March 14

7.45am Registration Opens (Coffee and Pastries Available)

8.45am Conference Welcome

James Taylor, *Director*, **FinTech Network**

8.50am: Co-Chairs Introduction

Margaret Doyle, *Partner - Head of Financial Services Research*, **Deloitte**

Angus McLean, *Partner*, **Simmons & Simmons**

Section 1: The Future of Retail Banking

9.00am: A Future Worth Banking On?

- Outline the implications of the 'open banking' revolution taking place and how this is being enabled by regulation and technology
- Discuss how 'open data' may erode incumbent retail banks' competitive advantages
- Outline the impending transformation of the traditional retail banking business model and what incumbents can do about it

Neil Tomlinson, *Partner and Head of Banking*, **Deloitte UK**

9:30am The Effect of Open APIs on Retail Banking Markets

- Understand the context of Open Banking and competition in personal banking and the drivers for change
- Learn about the impact that Open Banking could have on overdraft charges and what this could mean for the consumer
- Discover the NESTA prize, and the impact that Open APIs could have on banking services for small business

Alasdair Smith, *Inquiry Chair*, **Competition and Markets Authority**

10.00am Reinventing Banking: Digital Transformation and Beyond

- Understand the different views on what digital transformation means and analyse what its objective should be beyond the hype and buzzwords
- Review the challenges that incumbents face to respond to disruption in the industry and explore how they can react
- Assess the building blocks of the bank of the future: organisational and technological capabilities to support traditional and new business models

Stephen Dury, *Director - New Business Models*, **Santander UK**

10.30am Coffee Break

2ND ANNUAL RETAIL BANKING INNOVATION CONFERENCE, EUROPE

11:00am Open Banking and the API Economy: Panel Discussion

- Understand the context of Open Banking and what it could mean in real business terms to banks and the choices they can face
- Outline the challenges facing the industry on standardising data to enable Open Banking and forecast how customer behaviours will dictate how open banking will be adopted
- Map how use cases for Open Banking will shape the banks of the future and the implications for customer security and authentication

Moderator: Daryl Wilkinson, *Founder, DWC Ltd.*

Jamie Campbell, *Head of Customer Experience, Bud*

Lars Markull, *API Evangelist, Figo*

Hetal Popat, *Programme Director & Head - CMA Open Banking, HSBC Bank UK*

Stephen Wright, *Payments Strategy Lead, RBS*

12.00pm What are the Choices Facing Retail Banks?

- Evaluate the choices facing banks in 2017 as technological and regulatory influences continue to shape the retail banking landscape
- Question whether the traditional retail banking value exchange is deceased and asses the future opportunities that may emerge to replace the old model
- Asses what the role of the branch will be in the future and how this may fit into the digital strategy of retail banks

Jonathan Hall, *Digital Director, TSB Bank*

12.30pm Lunch Break

12:45pm Managing the Needs of Divergent Demographics: Working Lunch Discussion

- Map the changing customer behaviours that drive channel interaction and assess the future format and purpose of the branch
- What lessons can we take from a detailed analysis of customer demographics to ensure financial inclusion and appropriate regional planning
- What are future customer demands likely to be and can you balance incremental change with overarching transformation

Ian Goodliffe, *Partner, CACI*

Section 2: Digital Transformation

2.00pm Alternative Finance from a Major Bank's Perspective

- Assess the challenges of creating digital services with legacy systems and how you can mitigate associated risks
- Assess the legal issues of integrating new services through a crowdfunding case study
- Understand the importance of service design and the need to identify differences between providers can-do's and actual end-users needs

David Mitchell, *Business Director, Futurice*

Sebastian Wikström, *Head of Alternative Finance Solutions, Nordea Markets*

2.30pm Managing Digital Transformation: Panel Discussion

- Assess the political, cultural and technical challenges of managing digital transformation programmes within banks and the importance of executive management buy in
- Learn how to break down hurdles for transformation which include entrenched habits and processes by deconstructing, analysing behaviours and asking why
- Tap into some proven keys for successful transformation which include technology as an enabler, not a solution, simplification over complexity and a clear desired outcome

Moderator: Tom McQueen, *London Managing Director, Futurice*

Robert Jenkins, *Head of Digital Operations, The Co-operative Bank*

Michael Freund, *Managing Director - Information Technology, Credit Suisse AG*

Sabrina Del Prete, *Digital Transformation Director, RBS - Future Williams & Glyn*

3.30pm Coffee Break

4.00pm Building the Future Bank by Simplification

- Assess the key drivers that influenced the fundamental change that is the remit of Group Simplification at Nordea Bank and the targeted objectives
- Outline the future operating model that has been selected, the benefits this should bring and the challenges of implementing it
- Access the various success factors of the journey so far and key lessons learned

Jukka Salonen, *Head of Group Simplification, Nordea Bank*

Section Three: Innovation

4.30pm Innovation in Traditional Organisations: A Balancing Act

- Learn how Nationwide assesses and balances push vs pull innovation, maximising opportunities presented by both the current business challenges and the innovation team
- Examine how Nationwide works across the spectrum of innovation to deliver the best solutions to its customers, balancing incremental change to existing products with “bigger, braver” innovation initiatives
- Discuss how to work with both the existing business and form new partnerships with external contacts to best effect, maximising in-house capability and external expertise

James Smith, *Head of Innovation, Nationwide Building Society*

5.00pm Innovative Product Design and Emotional Experience

- Discuss the benefits of building emotion into product design and the critical importance of understanding how customers feel during the customer journey
- Learn how banks can utilise critical touch points to reassure customers and create a sense of trust and security throughout interactions
- Identify opportunities in the customer journey to turn negative experiences into positive ones to engender emotionally engaged customers

Terry Cordeiro, *Head of Product Management Transformation*, **Lloyds Banking Group**

5.30pm Co-Chair's Summary

Margaret Doyle, *Partner - Head of Financial Services Research*, **Deloitte**
Angus McLean, *Partner*, **Simmons & Simmons**

5.45pm Networking Drinks Reception

7.30pm End of Conference Day One

Conference Day Two: March 15

8.00am Registration Opens (Coffee & Pastries Available)

8.50am Chair's Welcome

Christian Ball, *Head of Retail, GFT Financial*

Section Three (Continued): Innovation

9.00am Open Innovation Models: Panel Discussion

- Build and maintain a successful ecosystem of technology partners to deliver innovation by matching principles, instincts and culture and facilitate an expedited onboarding process
- Review various models of technology partnerships including cross referral agreements, white label agreements, API models and investment / acquisitions
- Examine the role of accelerator programmes and other external engagement activities within your innovation strategy and learn from recent success stories

Moderator: Christian Ball, *Head of Retail, GFT Financial*

Magdalena Krön, *Head of Rise London & VP Open Innovation, Barclays*

Will Beeson, *Head of Operations & Innovation, CivilisedBank*

James Meekings, *Co-Founder and UK Managing Director, Funding Circle*

10.00am The Regulatory Sandbox

- Understand the role that innovation plays in creating new markets and revenue streams and the enabling nature of technology adoption
- Hear how the UK regulator is working proactively to help companies test and develop new products to ensure compliance
- Learn how a sandbox environment can help to encourage an iterative approach to product development and the benefits of co-creation with customers to create a proof of concept

Bob Ferguson, *Head of Department, Strategy & Competition Division, Financial Conduct Authority*

10.30am Coffee Break

Section Four: New Entrants 2017

11.00am Challenger Bank Review 2017 Panel Discussion

- Gain exclusive insight from C-Level executives from the leading challenger banks as they share their progress and plans and get your questions answered
- Assess the possible future impact of challenger banks on the retail banking space and the business models that could lead to successful disruption
- Discuss customer acquisition strategies and the behaviours that are likely to shape the progression of challenger banks to define what they are challenging

Moderator: Ian Foottit, *Partner and Head of UK Financial Services Strategy, Deloitte UK*

Nazim Valimahomed, *Director, B Social*

Paul Rippon, *Deputy Chief Executive Officer, Monzo*

Megan Caywood, *Director of Marketplace Platform, Starling Bank*

Ruth Hancock, *Chief Customer Officer, Tandem*

12.00pm Competition in Banking

- Understand the PRA's role in actively promoting competition in banking since its foundation and receive an overview of the new entrants to the banking market in the past three years
- Benefit from the latest innovation, the New Bank Start-up Unit, jointly launched by the PRA and FCA and building on previous initiatives
- What the PRA is doing to facilitate competition among existing banks, particularly in terms of assisting smaller and challenger banks

Nick Parish, *Senior Manager - New Banks 1, Prudential Regulation Authority*

12.30pm Lunch Break

Section 5: Customer Experience

1.30pm Innovations in Mobile Retail Banking

- Discover how to deliver a differentiated mobile experience for your customers that increases engagement and minimises friction
- Learn how to innovate faster to stay ahead of your competition and treat your mobile channel as a constantly evolving initiative
- Discuss strategies to increase mobile adoption

Jonathan Best, *Senior Vice President & General Manager Europe & Afrika, Kony Inc*

2.00pm Banking as Partnership Ecosystems

- Analyse the traditional retail banking value chain and the role that Fintechs can play to transform this into a value chain suitable for today customer expectations
- Examine opportunities in the light of open banking regulation and the business models and marketing co-operations that could form the bank of the future
- Review the features of Fidor's FinanceBay marketplace and in particular the customizable account that allows consumers to easily select from a wide range of services and apps

Katharina Rausch, *Business and Product Development Manager*, **Fidor**

2.30pm Harness the Power of Big Data Analytics

- Introduce new thinking to detect and mitigate operational risks in the financial sector
- Refocus on money laundering at an enterprise level amidst regulatory enforcement cases and unknown threats
- Learn how big data anomaly detection can successfully combat the rise of sophisticated money laundering schemes and fraud

Mark Gazit, *Chief Executive Officer*, **ThetaRay**

3.00pm Marketplace Case Study: N26 and TransferWise

- Take a look at the factors making the traditional banking market ripe for disruption including costly incumbent systems, changing customer behaviours and better consumer insight
- Discuss why banks should place themselves at the centre of a marketplace, should support innovation through partnerships with Fintechs and how to choose the correct partners
- Assess the technology need in the marketplace model and how enabling this can offer a seamless and integrated UX through a case study of TransferWise's partnership with N26

Daniel Endler, *Product Manager*, **N26**
Jordan Valdma, *Global Partnerships*, **TransferWise**

3.30pm Chair's Closing Remarks

Christian Ball, *Head of Retail*, **GFT Financial**

3.40pm End of Conference Day Two