

## March 26<sup>th</sup>: Set Up Day

**4.00pm:** Exhibitor Set Up

**5.00pm:** Pre-Registration & Networking Drinks Opens

**6.30pm:** Pre-Registration & Networking Drinks Closes

## March 27<sup>th</sup>: Keynote Day

**7.30am:** Registration and Coffee Opens

**8.45am: FinTech Network Welcome:** James Taylor, *Founder & Director, FinTech Network*

**8.50am: Chairperson's Introduction & Welcome:** Mike Wood, *Client Director, Microsoft*

## Session One: Digital First Distribution Strategies

### 9.00am Microsoft Introductory Presentation

- Technology is changing the customer experience in banking in a wider range of ways and a faster pace than ever before
- Microsoft will open the conference by investigating how these technologies drive both customer outcomes and shareholder value
- Learn how both emerging brands and existing business are looking to AI, API's and transformation to drive the next wave of close, more valuable bank-customer relationships

Wayne Bartlett, *Head of UK Banking, Microsoft*

### 9.30am Keynote Distribution Strategies Panel Discussion

- Hear how leading retail banks are developing distribution strategies that focus on customer service, commercial delivery and future proofing the business
- Discover how investment into digital strategies are directed towards mobile first and how other channels can feed into this for optimal business and customer outcomes
- Learn how proposition development across channels is seeking to enable the right information, at the right time, via the right channel and the structure needed to support this

**Moderator:** Wayne Bartlett, *Head of UK Banking, Microsoft*

Paul Riseborough, *Chief Commercial Officer, Metro Bank*

Uttiyo Dasgupta, *Head of Transactional Banking, HSBC*

Manroop Khela, *Head of Transformation and CEO's Office, Santander UK*

Anne Boden, *Chief Executive Officer, Starling Bank*

**10.30am Coffee Break**

## Session Two: PSD2 Technical Challenges

### 11.00am Strong Customer Authentication & Open Banking Security Requirements

- Receive an update on PSD2 and RTS timelines for Strong Customer Authentication and Common and Secure Communication
- Outline the Open Banking security and Strong Customer Authentication requirements under PSD2 to understand how to achieve compliance
- Compliance of strong authentication solutions with Strong Customer Authentication requirements

Dan McLoughlin, *Regional Technical Account Manager, VASCO*

### 11.30am Going Beyond Compliance with PSD2 Panel Discussion

- Join a discussion that seeks to define API's, assesses the pace of change and adoption of API's across the industry and hear about initiatives to standardise API's
- Hear from the panellists as they assess key technical challenges associated with API's and their experience of mitigating these, from architecture to authorisation
- Discuss the importance of educating consumers on the risks and benefits of open banking and how to build out customer journey's associated with the authentication of 3<sup>rd</sup> parties

**Moderator:** Wayne Bartlett, *Head of UK Banking, Microsoft*

Roger Vincent, *Head of Banking & Innovation, Equifax*

Marc Baxter, *UK Lead Open Banking/PSD2 Commercialisation, HSBC Retail Banking*

Julian Gevers, *Lead Architect - Payments Architecture, Lloyds Banking Group*

Stephen Wright, *Industry Participation for Open Banking, RBS*

Nick Middleton, *Strategic Payments Director, Virgin Money*

### 12.30pm Lunch Break

### 12.45pm – 1.45pm Driving Insights driven Transformation in Retail Banking – 15 tips in 15 minutes

- Drawing on experience across utilities, banking and media, share insights on how banks can make and deploy better and faster decisions from customer data and insight
- Assess where your organisation sits on the analytical maturity curve and discuss typical drivers and issues for analytics transformation and finish with 15 things in 15 minutes

Tiffany Carpenter, *Head of Customer Intelligence, SAS UK & Ireland*

Tony Mooney, *Managing Director, Decisionbox*

## Session Three: Open Banking Business Models

### 2.00pm Open Banking Implementation Entity Update

- Open Banking began its Managed Roll Out in January this year, initially to Third Parties and in March, to consumers
- Hear about the opportunities Open Banking will bring to consumers and plans for the coming year

Imran Gulamhuseinwala, *Implementation Trustee, Open Banking*

## 2.30pm Open Banking and Interoperability – Putting the ‘Services’ back into ‘Financial Services’

- Open Banking as a key enabler of interoperability
- The business models that are likely to emerge in an Open Banking era
- Where we are on the Open Banking journey

Carl Worrall, *Managing Consultant*, **BCS Consulting**

## 3.00pm Open Banking Business Models Panel Discussion

- Access case studies from early adopters of Open Banking and gain insight into the models they've developed to deliver value to the business and the customer
- Compare the various operating models available to banks and the commercial viability of each, from full service provider through to utility model
- Hear from our panellists as they share thoughts on what the future of open banking will look like and how this dynamic will continue to shape the market

**Moderator:** Marcus Martinez, *Managing Consultant*, **BCS Consulting**

Robert Sears PhD *EVP - Global Head of Product*, **BBVA New Digital Businesses**

Sophie Guibaud, *Managing Director Europe*, **Fidor Bank**

Imran Gulamhuseinwala, *Implementation Trustee*, **Open Banking**

## 3.45pm Coffee Break

## Session Four: Digital Transformation

### 4.15pm Open Banking - The Fuel of Digital Transformation

- Learn how to realise open banking aspirations through effective digitalisation programmes
- Assess the new technologies that enable effective digital transformation
- Access a case study of open banking digital transformation

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

### 4.45pm Digital Transformation Panel Discussion

- Examine the objective of digital transformation as impacting the heart of how banks function, the back-offices and the inner workings of the systems that support each function
- Identify factors that are enablers of successful transformation projects such as a clear vision, appropriate budget, stakeholder buy in and expedited decision making
- Learn how digital transformation doesn't stop at the point of integration, but should be an ongoing objective as people, processes, organisational structure and culture are aligned

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

Michael Freund, *Managing Director - IT Digitization*, **Credit Suisse**

Claudia Coppenolle, *Director Digital Cash Products*, **Deutsche Bank AG**

Stephan Erne, *Chief Digital Officer*, **Handelsbanken**

## 5.30pm Chairperson's Day One Summary: Mike Wood, *Client Director*, **Microsoft**

## 5.40pm – 7.00pm Networking Drinks Reception

## March 28<sup>th</sup>: Technology Day

**8.00am:** Registration Opens

**8.50am: Chairperson's Welcome:** Howard Bush, *Principal - Banking & Capital Markets Lead, Microsoft*

## Session Five: AI & Machine Learning

### 9.00am Deep Learning & Accelerating the NLP Journey in the Unstructured World

- Assess the "Surveillance Problem" within the world of digital banking
- Learn how Credit Suisse are innovating within surveillance
- Understand how Credit Suisse are measuring success

*Sarah Gadd, Head of Semantic Technology, Analytics & Machine Intelligence, Credit Suisse*

### 9.30am Using AI to Tailor Individual Customer Experiences at Scale

- This session will explore how modern marketers have already started implementing the same powerful machine learning being used by the likes of Netflix and Amazon
- Learn how to repeatedly maximise engagement through 1:1 personalisation powered by machine intelligence.
- Understand how AI can help marketers strike a balance between deeper personalisation and organisational efficiency and discover what's possible today through real use cases

*Alex Kwiatkowski, Senior Industry Consultant - Banking, SAS UK & Ireland*

### 10.00am AI Applications in Financial Services

*Howard Bush, Principal - Banking & Capital Markets Lead, Microsoft*

### 10.30am Coffee Break

## Section Six: Bank-Led Case Studies

### 11.00am Citi Group Open Banking Case Study

- Understand how traditional commercial business models are being disrupted via Digitisation and Open Banking
- Get an insight on the disruption in the corporate world, where APIs are key to make it easier to conduct business
- Learn how corporate banking APIs are expected to proliferate rapidly, enabling banks, Fintechs and corporates to readily combine services via partnerships

*Magdalena Mielcarz, Head of Channel & Enterprise Services, Citi Group*

## 11.30am Uncovering More Value with HSBC & Bud

- Outline what 'marketplaces' mean for big banks and the opportunity to increase the scope of service and broadening the offering from traditional bank products
- Understand how new business models offer opportunities to serve the customer better and maintain the attention of the customer by increasing the value of the service
- Assess the unique benefits of the platform methodology in banking, using the partnership between Bud and HSBC as a real-world case study

Edward Maslaveckas, *Co-Founder, Bud*

Lareina Wang, *Head of Digital Innovation and FinTech Partnership, HSBC*

## 12.00pm Organizational Change to Enable Customer Centric Software Development

- Hear how Credit Suisse have applied agile practices to develop customer centric solutions
- Understand how they have focused on putting the customer first and how this has led to a change in the traditional organizational set-up
- Discover their initial results and hear about examples of customer centric solution delivery that have resulted from this practice

Michael Freund, *Managing Director - IT Digitization, Credit Suisse*

## 12.30pm Lunch Break

## 12.45pm – 1.45pm Lunchtime Workshop: Roadmap Regulation – Which Direction Now?

- Assess the key issues & challenges of PSD2, MiFID & GDPR in an interactive roundtable environment and get your most pressing compliance questions answered
- Analyse the interaction of these regulations, how they interlink and at points conflict, to formulate opinion on the way forward for businesses
- Plan post brexit, their key challenges & opportunities from a legal perspective for your business

**Moderator:** Peter Smith, *Global Head of Industry Policy, TISA*

John Salmon, *Technology Partner, Hogan Lovells*

Philip Mind, *Principal - Payments Policy, UK Finance*

Dan Morgan, *Fintech Sector Specialist, Department of International Trade*

Jeffrey Mushens, *Technical Director & Industry MiFID Lead, TISA*

## Session Five: Innovation & CX

### 2.00pm DenizBank's Product Innovations for DigiSapiens

- Assess the behaviour of DigiSapiens in line with the needs of next generation customers
- Understand the approaches for creating new products and services for future banking that help deliver innovation to the business and customer
- Take a look at the innovations that DenizBank's have received industry recognition for and how they got there

Gurhan Cam, *Deputy Chief Digital Officer, DenizBank*

### 2.30pm Future Design Panel

- Discuss the importance of design looking forward rather than responding to existing environment, requirements or behaviours to future proof your business
- Use forward thinking design to help identify value to the customer, assess the ROI for the business and map out how innovative technology is likely to be adopted and used
- Assess the importance of either driving down the cost of adoption or drive up customer numbers using it to make the business case for future technologies to gain penetration of

**Moderator:** Max Kalis, *Senior Strategist, Start Design*

Clive Grinyer, *Director of Service Design, Barclays*

Martin Dowson, *Head of Design Forward, Lloyds Banking Group*

David Dominguez, *VP of User Experience, RBS*

**3.30pm Chairperson's Closing Remarks:** Hannah Cawthorne, *Financial Services Industry Lead, UK, Microsoft*

**3.40pm End of Conference**