

April 1st

5.00pm: Pre-Registration & Networking Drinks Opens

6.30pm: Pre-Registration & Networking Drinks Closes

April 2nd

8.00am: Registration and Coffee Opens

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

8.50am: Chairperson's Introduction & Welcome: Gareth Wilson, *Global Payments Lead, Accenture*

Session One: Digital Banking Present & Future

9.00am Open Banking - Best Practice Observations

- One year post the implementation of Open Banking – understand the current key trends across the UK and globally
- Discuss how commercial banking can benefit from open data and the implications for future opportunities
- Learn how to set up a Bank for success in the world of Open Banking

Andrew McFarlane, *Global Open Banking Lead, Accenture*

9.30am Barclays Vision of Future Banking

- Hear Barclays vision for the future of commercial banking and how regulation and technology will continue to shape the operating models of banks
- Assess the continued development of distribution strategies to understand how products and channels are changing to meet the demands of customer behaviours and competition
- Understand how future consumer behaviours and experiences will impact the way that banks interact and provide services to customers

Raheel Ahmed, *Head of Barclays 360, Barclays*

10.00am Customer Led Digital Transformation

- Understand how Santander UK are putting customers at the heart of their digital transformation strategy and what this means in practice
- Learn the critical role that data insight plays in order to drive customer solutions and experiences
- Discover how innovative technologies are a key enabler of the digital transformation strategy of Santander UK

Michelle Kent, *UK Director of Customer Engagement & Digital Intermediaries, Santander UK*

10.30am Coffee Break

11.00am Digital Transformation Fireside Chat

- Hear Danske Bank UK's Chief Digital Officer discuss his experience around the challenges and opportunities of digital transformation strategies
- Assess the people, culture, systems and process challenges of digital transformation projects and ways to mitigate these challenges to ensure the successful execution
- Highlight keys to successful transformation projects and the opportunities that digitally advanced banks can take advantage of in the future

German Pugliese Bassi, *Co-Founder, Chief Marketing Officer & Alliances, Technisys*
Soren Rode Andreasen, *Chief Digital Officer, Danske UK*

Session Two: Customer Value

11.30am Open Banking Update

- Get an update on Open Banking progress since its roll out began in January, initially to Third Parties and in March, to consumers
- Assess the opportunities that Open Banking will bring to consumers and plans for the coming year

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

12.00pm Delivering Customer Value Panel Discussion

- Join this keynote panel discussion to assess how industry leaders for customer experience are continuing to deliver customer value through digital evolution
- Recognise the importance of retaining brand values as part of a mobile first strategy that moves away from traditional channels of customer engagement
- Understand the importance of humanising the digital banking experience in the Open Banking era to deliver customer value

Moderator: Karl-Magnus Wadsack, *Director of Strategic Alliances for Open Banking, Equifax*
Nicholas Harrison, *Commercial Director, First Direct*

12.30pm Lunch & Networking Break

1.00pm Lunchtime Workshop

Arriving at a Common Definition of Conversational Banking

- Learn how banks could utilise their know-how if they want to remain relevant in the new era of Open Banking and the role Conversational Banking will play
- Discuss whether human advisory is becoming more relevant as banks become digital and the role of AI and Big Data in Conversational Banking
- Investigate what customer experience in financial services will look like in the future including the role of human, automated and hybrid resources

Luc Haldimann, *Chief Executive Officer, Unblu*

Session Three: Open Banking is Here

2.00pm Open Banking is Dead, Long-Live Open Data

- Assess learnings from the first Open Banking journeys in the UK and the conclusions which can be drawn from them
- Understand the internal hurdles that HSBC faced in implementing Open Banking and how these were mitigated to deliver value to consumers
- Understand HSBC's vision for Open Data and some of the future use cases

Uttiyo Dasgupta, *Head of Digital Strategy, HSBC*

2.30pm Open Banking Early Adopter Success – The Story So Far

Dan Weaver, *Head of Innovation, Equifax*

3.00pm Barclays Account Aggregation Journey

- Understand how Barclays have prioritised Open Banking use cases that offer customers increasingly personalised and relevant experiences through API technology
- Learn from Barclays' experience in developing and launching the account aggregation tool, designed to improve and simplify customers money management capabilities
- Understand how the aggregation tool has been built on the industry approved Open Banking API technology and the implications for this on customer security

Caroline Ambrose, *Open Banking Implementation Director, Barclays*

3.30pm Coffee Break

4.00pm Open Banking for Good: Improving the Financial Capability of Society Through Partnership

- At a time when financial capability is low but our financial lives are getting increasingly complex, those most in need are getting left behind by advances in financial technology
- Open Banking should make managing our money simpler, more accurate and effective, helping everyone understand what they can afford
- Open Banking can change our relationship with money, helping to better equip the 20m people in the UK today with money worries, so they can positively deal with their situation

Moderator: Graham Cressey, *Senior Manager, Accenture*

Olly Betts, *Founder and CEO, OpenWrks*

Phil Gosset, *Senior Innovation Manager, Nationwide*

4.30pm API Roadmap Success Panel Discussion

- Uncover the digital transformation requirements that an API ecosystem demands of an incumbent bank in order to deliver customer value
- Benefit from lessons learnt working with Third Party Providers including the need for mature propositions with clear use cases and managing culture and objectives
- Discuss how to remove friction from payments initiation services and other opportunities for the future of API ecosystems

Moderator: Hakan Eroglu, *Global Open Banking Expert Lead, Accenture*
John Daly, *Digital Development Manager, AIB*
Hetal Popat, *Programme Director and Head Open Banking Programme, HSBC*
Simon Vans-Colina, *API and Open Banking Lead, Monzo*
Eduardo Martinez Barrios, *Open Banking Product Head, Santander UK*

5.30pm Chairperson's Day One Summary: Gareth Wilson, *Global Payments Lead, Accenture*

5.40pm – 7.00pm Networking Drinks Reception

April 3rd

8.00am: Registration Opens

8.50am: Chairperson's Welcome: Amit Mallick, *UK Open Banking Lead, Accenture*

Session Four: NextGen Digital Transformation

9.00am Driving the Digital Agenda

- Discover how the digital agenda of Handelsbanken incorporates the strategic vision, core beliefs and values of the business to deliver exceptional performance
- Hear how Handelsbanken's decision to take an alternative path that combines a belief in the value of the branch with digital has resulted in outstanding customer satisfaction
- Assess the critical role of culture in delivering a digital agenda that has required an internal transformation journey and the lessons learnt along the way

Stephan Erne, *Chief Digital Officer, Handelsbanken*

9.30am Digital Transformation of the Advice Process

- Address the advice gap across the mass market and understand the role that technology can play in rescuing the situation
- Learn what digital transformation mean for banks and how has it been deployed already?
- Analyse key considerations and discuss how digital transformation can be personalised

Andrew Storey, *Proposition Director, EValue*

Session Five: Payments, Innovation & Ecosystems

10.00am Why Open Banking Needs Intelligent Payments to Succeed

- One year on from the launch of UK Open Banking, assess the current state of simple, proven use cases
- Explore how banks are reinventing themselves and how the scope of early payment services will evolve to prove Open Banking's value
- Learn how customers are implementing intelligent payment solutions to take the strain out of high value, recurring and bulk transactions

Todd Clyde, *Chief Operating Officer, Token*

10.30am Coffee Break

11.00am From P2P Pioneer to Digital Bank Contender

- Hear Zopa's vision for a digital bank, its decision to focus on building propriety technology, why it's obtaining a banking licence and the plans for 2019
- Learn about Zopa's income verification tool – the impact that it has had to customers' onboarding process and how Open Banking has enabled more frictionless experiences
- Why delivering meaningful insights to customers will be a game changer for Open Banking and Zopa's Money Management app

Didier Baclin, *Head of Bank Build, Zopa*

1.30am Building an Ecosystem Panel Discussion

- Discuss the role that partnerships play in helping banks to innovate, support under serviced customer segments and offer improved customer journeys
- Highlight keys to successful partnerships including aligning culture, vision and objectives between fintech players and incumbent organisations
- Discuss the technical challenges of integrating banks and fintech partners and the importance of defining the use case clearly

Moderator: Daniele Gnagnarella, *Business Development Manager, we.trade*

Charles Kerrigan, *Partner – Banking & Finance, CMS*

Chris Gorst, *Challenge Lead, NESTA - Open Up Challenge*

Wincie Wong, *Head of Innovation for Supply Chain Services, RBS*

James Ferretti, *Bank Integrations Lead Engineer, TransferWise*

12.30pm Lunch & Networking Break

Session Six: Regulations & Standards Update

2.00pm Transforming Legislation into a Better User Experience

- Learn how Yolt grew their Open Banking activity from just 3 to 4.2 million API calls a week in 2018 and their experience of connecting with the CMA 9 banks
- Understand what Open Banking innovation can mean for users and how Open Banking products can offer more personalisation and relevance
- Identify key Open Banking trends for 2019 and how this opportunity will continue to shape banking

Leon Muis, *Chief Business Officer, Yolt*

2.30pm RBS Fireside Chat

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

3.00pm Open Banking Regulations & Standards Panel Discussion

- Benefit from a discussion that looks at various industry initiatives underway to standardise APIs across disciplines and identify future needs for further collaboration
- Discuss Open Banking progress across regions and hear about some key initiatives underway to support industry adoption
- Assess the future opportunities of Open Banking and the likely regulation needed to support adoption

Moderator: Sam Robinson, *Partner - Financial Services Regulatory Practice, CMS*

John Broxis, *Managing Director, Open Banking Europe*

Alan Ainsworth, *Head of Policy, Open Banking Implementation Entity*

James Whittle, *Head of Standards Authority, Pay.UK*

Stephen Lindsay, *Head of Standards, SWIFT*

4.00pm End of Conference Day Two