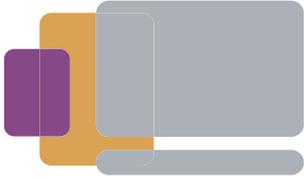


The Digital Banking Club Power 50

The who's who of digital banking
sponsored by Intelligent Environments



The Digital Banking Club

POWERED BY  intelligent environments

Join thousands of financial services professionals who have joined **The Digital Banking Club** to understand the future of mobile and online financial services

Intelligent Environments, the international provider of digital financial services solutions in association with Retail Banker International, Cards International, Electronic Payments International, Private Banker International, and Motor Finance publications.

Membership benefits **10% discount**

for new subscribers/purchasers on:

Annual subscription to Retail Banker International, Cards International, Electronic Payments International

World Market Intelligence's archive of over 250 Retail Banking and Cards & Payments research reports

Subscription to the Retail Banking and Cards International Intelligence Centres

World Market Intelligence Ltd.'s bespoke research and consultancy services.



Join The Club!

www.thedigitalbankingclub.com

Membership is free

Or

For further information please email:

tdbc@intelligentenvironments.com



The Who's Who of European digital banking

Douglas Blakey reveals the 50 most innovative and powerful people in European digital financial services and The Digital Banking Club Personality of the Year, all as voted by readers of *Retail Banker International*, members of The Digital Banking Club, and an external panel of expert judges

Welcome to the third annual Digital Banking Club European Power 50. The record number of nominations received this year – over 250 – was gratifying, and I must start by thanking subscribers of *Retail Banker International* and members of The Digital Banking Club for their help in determining this year's Power 50.

And of course, thanks to the external panel of judges for all their help, patience and good humour in determining the final names to make the cut:

- Alessandro Hatami
- Chris Skinner
- Jerry Mulle
- Roy Vella
- Mike Sewart

A reminder of the criteria for inclusion:

- The most influential thought leaders within European financial services providers, including regulators, consultants, analysts, innovators and influencers;
- I was not looking for nominations for individuals working for payment providers (unless their work was part of a broader digital financial services offering), digital and/or mobile platform providers and back office technology suppliers.

As everyone loves to spot the stars of the future, in addition to The European Digital Financial Services Power 50 there is a list of six Rising Stars.

For the avoidance of doubt, I should mention that no ranking has been imposed beyond qualifying for inclusion in the Power 50, so the names listed are in alphabetical order.

As with last year's listing, it is no surprise that a number of leading financial institutions include multiple nominations, such as Barclays, La Caixa and BBVA.

Personality of the Year: Teppo Paavola, chief development officer and head, BBVA New Digital Business

Many nominations were received for the award, but in the end Paavola was a runaway winner and a thoroughly well-deserved recipient. He leads the team at BBVA focused on venture incubation, mergers and acquisitions, and investment in digital financial services. His business unit had quite a year.

Since the last Power 50 was published, BBVA has entered the UK market, snapping up a 29.5% stake in Atom Bank for £45m.

Paavola's team is also busy building a class-leading Banking-As-A-Service business through BBVA's Open API initiative.

Other headline-grabbing activity included the acquisition in March of Finland-based fintech startup Holvi, a provider of online banking and financial planning services for SMEs.

During the first quarter of 2016, BBVA also spun out its corporate venture fund into an independent VC firm, Propel Ventures, to give it greater freedom and flexibility over its investments and increased its funding to \$250m.

Paavola summarised the aim of the move succinctly: "To invest in the best fintech startups and better support BBVA's vision of using technology to change financial services for the benefit of the customer."

Power lists often start more arguments than they settle, let the debate continue.

If I have been guilty of some egregious oversight and overlooked an obvious name in this year's list, do tell me. ■

About the judges



Douglas Blakey

Douglas Blakey is group editor of the consumer finance titles at Timetric, chief of judges for the annual Retail Banker International Awards and lead market adviser for Timetric's retail banking research division.

Timetric produces and maintains more than 50 market-leading research reports and has undertaken bespoke consultancy projects for banks, vendors and their advisors.

Blakey practiced as a solicitor in Scotland before moving into business information and analysis. He maintains an editorial advisory board of leading bank executives, and is a regular guest banking analyst with the *BBC*, the *New Statesman* and other leading media outlets.



Alessandro Hatami

Alessandro Hatami is a corporate serial entrepreneur and digital financial services expert. He has a track record of delivering growth through digital at some of the world's most respected companies in the financial service industries. Hatami is co-founder of The Pacemakers, a company that helps large financial services, banking and payments firms go from simply thinking digital innovation to implementing it.

Hatami has an extensive background in international general management, product development, marketing, business development, sales and strategy, having held digital director positions at Lloyds Banking Group. Prior to this, Alessandro was director of large merchant services at PayPal.



Mike Sewart

Mike Sewart is a customer focused individual with a proven track record of building, inspiring and leading large-scale, high-performing teams across multiple organisational domains and countries.

Currently director at Fujitsu Digital for the EMEA region, he is responsible for the ongoing merger and acquisition strategy of further growth targets for the firm's digital business. He manages a 600-strong team spanning multiple countries and leads a portfolio of strategic growth businesses including strategic consulting, analytics and retail solutions. Prior to this, he held a number of senior positions at Fujitsu, including CTO of the Home Office account and lead architect.



Chris Skinner

Chris Skinner is an independent commentator on the financial markets through his website, *Finanser.com*, and chair of the European networking forum for the Financial Services Club, which he founded in 2004.

He is the author of several books covering a number of subjects, from European banking regulations to the credit crisis and the future of the banking industry.

Skinner is chief executive of Balatro, a research company headquartered in Buckhurst Hill, Essex. He is also a co-founder of the website *Shaping Tomorrow*, and a regular commentator on *Sky News*, *BBC News*, and *Bloomberg*.



Jerry Mulle

Jerry Mulle has 25 years of experience working in the financial services industry. He is director of customer and partner relationships at Intelligent Environments (IE).

Over the last 15 years, Mulle has helped establish IE as a leader in the digital banking space and has worked with many of the largest European banks on their digital banking strategy and subsequent rollout.

Before joining IE, Jerry spent 12 years at NatWest and RBS where he took on senior product and marketing roles across retail and corporate banking before moving to the cards division, where he headed up the e-commerce and commercial card teams.



Roy Vella

Roy Vella is a mobile financial services expert, adviser and consultant to small and large institutions. Prior to offering his services-at-large, he created and led RBS Group's global mobile efforts.

Before RBS, Vella spent five years with PayPal, launching the merchant services team and becoming head of mobile payments in Europe.

He has worked in startups, venture capital and co-founded NetAbacus Corporation, a web-based purchasing service for small businesses. He received a BA in mathematics from Holy Cross College, a JD from Stanford Law and an MBA from the Stanford Graduate School of Business.

The Digital Banking Club Power 50, 2016

Giles Andrews, Zopa



Giles Andrews is co-founder and CEO of Zopa, the world's first and Europe's leading P2P lending business. Andrews spent the first 10 years of his career pursuing his passion for all things automotive. This included co-founding Caverdale in 1992, a startup taken to a £250m revenue motor retailer and sold in 1997. After an MBA at INSEAD he ran his

own consultancy business, with clients in the general retail and financial services sectors, until cofounding Zopa in 2004. Giles is also Chairman of Bethnal Green Ventures.

Jason Bates, Monzo



Jason Bates has started two challenger banks, consulted for Google, taught at Facebook, separated billion-dollar companies, and founded a successful social enterprise that helps thousands of young people get into digital skills. He is now working to drive digital transformation and contextual digital banking. Bates has spent the last two years creat-

ing, building, and testing digital retail banking propositions for Monzo and Starling. He is most happy working with customers and bankers to create simple solutions with powerful outcomes.

Shashi Bhat, Citibank



Shashi Bhat is head of digital banking for Citibank in London, and is responsible for digital functionality and customer engagement.

He has worked extensively in the digital area for over a decade in India, Germany and the UK across marketing, content and platforms for retail banking, launched apps, payment gateway products and next-generation internet banking solu-

tions.

He has a background in sales which has given him extensive experience in process digitisation and the customer experience.

Dave Birch, Consult Hyperion



Dave Birch is a founding director of Consult Hyperion, where he provides specialist consultancy support to clients across the globe, including leading payment brands, major telecommunications providers, government bodies and international organisations including the OECD.

Before helping to found Consult Hyperion in 1986, he spent several years working as a consultant in Europe, the Far East and North America.

He graduated from the University of Southampton with a BSc (Hons) in Physics.

Tom Blomfield, Monzo



Tom Blomfield is CEO and co-founder of Monzo Bank.

He previously founded GoCardless, a fintech start-up that has gone on to raise \$25m.

In 2013, he was nominated one of the top five entrepreneurs under 30 by the European Commission.

During 2007–2008, Blomfield completed an MA at Oxford University specialising in corporate finance, corporate insolvency, European business regulation and international financial law. He previously obtained a law degree at the same institution.

During 2007–2008, Blomfield completed an MA at Oxford University specialising in corporate finance, corporate insolvency, European business regulation and international financial law. He previously obtained a law degree at the same institution.

Duena Blomstrom, DB Consulting



Duena Blomstrom is currently an independent digital experience consultant, fintech specialist, entrepreneur, angel investor, a mentor for Startupbootcamp and Techstars, and for the past 18 years has been in the telco and the finance world in strategy and consulting.

Most recently, Blomstrom has been head of sales and

marketing for Meniga.

With a background in psychology as well as business, Blomstrom is passionate about getting financial institutions to think about the concept of emotional banking.

Anne Boden, Starling Bank



Anne Boden, previously COO during the post-crisis transformation at Allied Irish Banks (AIB), is now working on the launch of Starling Bank – a new digital bank for the European market.

At AIB, She was in charge of the bank's transformation agenda, tasked with reducing its operating costs by €350m over two years as it strived to return to profitability.

Previously, Boden headed transaction banking at ABN Amro and RBS across 34 countries. She was also a member of the board of directors of Aon.

Josh Bottomley, HSBC



Josh Bottomley has been global head of digital for HSBC since 2012, overseeing the bank's digital offerings for retail banking and wealth management customers.

He was global head of display for Google in California, overseeing a \$5bn business and the search engine's largest non-search revenue engine. He previously spent 12 years in general management roles in publishing, data and business services

working as managing director for both LexisNexis and the Financial Times Group.

Grant Bourbousson, Tesco Bank



Grant Bourbousson became digital marketing director at Tesco Bank in September 2014, four years after joining the bank as head of current accounts.

Previously, he was with RBS for 16 years and held a number of senior roles with responsibility for retail finance, credit cards, loans, insurance and savings.

He became executive of everyday banking at RBS UK Retail with responsibility for transforming the performance of the bank's core transactional products and direct acquisition and servicing mobile channels.

David Brear, 11:FS



David M Brear is co-founder and CEO at 11:FS.

Brear has been immersed in the technology of financial services for as long as he's been working and is consistently voted one of the most influential people in banking, insurance and fintech by banks, his peers and a number of industry bodies. Brear has recently, in addition, launched an investment

fund with Chris Skinner and Life.SREDA, who have had such successes as Moven, Simple and Fidor. The investment fund will focus on investments in Blockchain startups.

Garvan Callan, Bank of Ireland



Garvan Callan is director of customer, digital and innovation at Bank of Ireland, a position he has held since July 2014.

Callan was head of direct channels, responsible for developing the performance of direct strategy across telephone, digital and social channels. Prior to this, he was head of business development at Danske Bank IRL

from 2012 until September 2013.

Callan is a member of the executive committee of the Institute of Bankers and a graduate of the Life Insurance Association.

Claire Calmejane, Lloyds



Claire Calmejane is director of innovation at Lloyds. She previously worked at Caggemini Consulting in Paris, Boston (US) and London, for BNPP, MABanque, and RBS on strategic and operational delivery.

Calmejane joined Lloyds as head of digital delivery in 2012, and is responsible for the delivery of online services including paperless,

self-service, cards online, payments and social media across desktops, mobiles and tablets. She graduated from a computer science engineering school in 2005, and holds an MA from HEC Paris.

Terry Cordeiro, Lloyds



Terry Cordeiro is head of proposition development, digital and transformation at Lloyds Banking Group. He has over 15 years' experience in the telecoms and mobile industry working in both the public and private sector before joining RBS UK (retail) as head of solution design for mobile in November 2011.

In this role, Cordeiro owned the strategic direction and delivery of the RBSG (including NatWest) UK retail mobile banking services. As head of solution design for mobile, he was the design authority for the business architecture and solutions design of RBSG's banking mobile app.

Cristina Cordovez de Villeneuve, BNP Paribas



Cristina Cordovez de Villeneuve is chief digital transformation officer at BNP Paribas. Prior to this, she held the position of global head of Hello Bank, the first 100% digital mobile bank in Europe. She also sponsors MixCity Italy, a BNP Paribas network created in 2012 with 300 members.

She joined BNP Paribas in 2004, occupying diverse positions in wealth manage-

ment, investment solutions and retail banking. Born in Ecuador, she studied in the US before receiving a master's degree of Business Administration from HEC, France.

Mark Culleton, AIB



Mark Culleton has over 25 years of experience in the financial services industry. Culleton's experience has spanned many diverse areas of banking including wealth management, branch management, customer relationship management and business and sales management. Culleton is currently head of channel adoption which

incorporates AIB's self-service channels, including online banking, mobile banking, and phone banking. Mark leads the adoption strategy for direct banking, has developed the social media strategy within the bank and is responsible for The Lab.

Angelo D'Alessandro, buddybank



Angelo D'Alessandro, founder of buddybank, has 16 years in the banking sector, where the main focus of his work has been related to IT management. His career began in 2001, when he took charge of information systems for Cisalpina Gestioni SpA. In 2008, he joined UniCredit and became global head of innovation. In 2013, D'Alessandro created

Subito Banca Via Internet, an internet-only bank for the elderly and directly involved them in its design process. In 2015 Angelo became UniCredit COO's adviser on innovation and digitisation.

Roberto Ferrari, CheBanca!

Roberto Ferrari is general manager at CheBanca!, the digital and multi-channel bank of Mediobanca Group.

Previously, Ferrari was marketing and partnership VP for Compass, the consumer finance and payment company of Mediobanca.

He developed his career as former western Europe marketing director at Procter & Gamble, focused

on strategic and operational marketing, product innovation and launches across Europe. He earned a degree in Economics and Business Administration at the Federico II University in Naples.

Kate Frankish, Tesco Bank

Kate Frankish has worked in various financial services roles for over 20 years, and has been with Tesco Bank for the last five. She successfully managed the product development of the personal current account, from its initial ideation stage through to delivery of the final customer proposition. In the PCA programme she led the development of the

business case and managed the commercial team to deliver all aspects of the target operating model. Frankish now heads up the payment strategy and authorisations team.

Jakub Grzechnik, PKO Bank Polski

Jakub Grzechnik is head of digital channels at PKO Bank Polski.

He manages channel development, payment and channel innovation, customer experience, digital sales and channel maintenance.

Grzechnik also led the creation of Blik, the Polish domestic mobile payment standard.

Currently, he sits on the supervisory boards of PSP and eService. Grzechnik graduated with an MSc in Management from the University of Gdansk.

Sophie Guibaud, Fidor Bank

Sophie Guibaud is vice-president of European expansion at Fidor. She started her career in investment banking in New York before joining a growth capital fund in Paris. Alongside investing in startups, she advises on their developmental strategy.

Wanting to be more involved in startup operations, she moved to London and was instrumental in

launching HelloFresh, a Rocket Internet food subscription-based company, after heading product strategy and commercialisation at Bankable, a payment solutions company.

Jon Hall, Masthaven

Jon Hall is MD at Masthaven Bank, a challenger bank in the digital savings and specialist lending markets.

He joined Masthaven in January 2015 from Saffron Building Society where he had been CFO since August 2004 and subsequently CEO from October 2011.

While Hall was CEO, Saffron won the Moneyfacts Best Service from a Mort-

gage Provider award. Prior to Saffron, Hall was part of the senior management teams with CT Capital, Aviva and PwC both in the UK and Bermuda.

Kevin Hanley, RBS

Having joined in 2009, Kevin Hanley is now RBS's director of innovation and solutions. He is responsible for scouting and solutions delivery.

Prior to joining RBS, Hanley was head of services at ABN Amro and a partner in Accenture's global capital markets practice based in London.

He has over 25 years of international industry experience, having worked at many different financial institutions in Europe and the US. Prior to joining Accenture, Kevin obtained a BA degree from Cambridge University

Alessandro Hatami, The Pacemakers



Alessandro Hatami is a corporate serial entrepreneur and digital financial services expert. He has a track record of delivering growth through digital at some of the world's most respected companies in the financial service industries. Alessandro is the co-founder of The Pacemakers, a company that helps large financial services, banking and payments firms go from simply thinking digital innovation to implementing it. He has an extensive background in international general management, product development, marketing, business development, and strategy.

Justine Haworth, HSBC



Justine Haworth is a highly experienced senior leader in the digital and financial services sectors. Since starting her career as a systems engineer, she has been passionate about customer experience, great digital design and is fully aware of the holistic business and commercial implications of designing and delivering relevant and innovative digital services. She is currently global head of digital engagement for HSBC, and is accountable for ensuring that the majority of retail banking customers regularly use digital banking.

Jacek Iljin, mBank



Jacek Iljin is MD at mBank, an internet retail brand of BRE Bank SA.

He is responsible for core banking products (accounts and cards) and analytical CRM.

Iljin specialises in direct sales, marketing research, new business development in financial services and e-services.

Previously, he held the position of deputy market-

ing and business development department director at mBank, and was focused on marketing research, strategy and new businesses development.

Hilda Jenkins, Barclays



Hilda Jenkins is digital experience and engagement director at Barclays.

She is helping the bank transform and bringing intuitive, frictionless, seamless digital experiences and engagement to the bank's customers on web and mobile channels.

She is responsible for the creation of the customer experience strategy for Barclays UK Digital Chan-

nels, and created a best-in-class mobile first strategy for the bank. Jenkins helped to deliver the first mobile site for ASOS.com and was head of technology at Tesco.

Matthias Kröner, Fidor Bank



Matthias Kroner has been chief executive officer of Fidor Bank AG since 2006. He is responsible for investor relations, corporate communications, strategic development and communities.

With vast experience of creating new media presence on the pedestrian zones of the internet – Facebook,

YouTube, Twitter, and Instagram – he provides insights into how to be best positioned in the market place. He is happy to experiment - something critical in social media - and he provides actionable content regarding idea generation.

Stacy Lamb, Tesco Bank



Stacy Lamb, head of banking strategy, reporting and communications, joined Tesco Bank in 2013 to create the launch strategy for the inaugural Tesco Bank Current Account.

A charismatic business leader with proven success in developing customer centric, compelling new product and segmented customer

acquisition strategies in retail banking, she is dedicated to analysing research and innovation trends and continuously bettering her customers' experience through delivering holistic, relationship deepening strategies. Lamb now holds a multifaceted role.

Shilpa Lindley, Aldermore

Shilpa Lindley is digital director at Aldermore Bank. She is a strong leader, with the ability to manage people and performance across a range of disciplines, encouraging passion, fun and commitment to achieve company goals, while always putting the customer at the centre. She benefited by working with large and complex blue-

chip organisations with a strong commercial focus such as My Travel Group and Bank of America. Prior to Aldermore, Lindley graduated from Northumbria University with a BA in Business Studies.

Nektarios Liolios, StartUpBootCamp

Nektarios Liolios is co-founder and global MD of StartUpBootCamp, the leading innovation program in the financial industry, providing funding, mentorship, office space in London and Singapore and access to a global network of investors and VCs, for up to 10 selected fintech startups.

After more than 17 years in the business, he enabled collaborative innovation by running the Innobribe Startup Challenge. Liolios is driven by entrepreneurship, collaboration and the desire to transform the financial industry.

Karina McTeague, FCA

Karina McTeague is director of retail banking supervision at the UK's Financial Conduct Authority.

Her division is responsible for supervising the UK's retail banks, covering the largest and most complex groups, as well as medium-sized, challenger, supermarket, niche and overseas banks. The division is also responsible for

supervising payment services institutions operating in the UK.

McTeague has a particular interest in the opportunities offered by financial services technological developments as a means for promoting competition in UK financial services.

Ian Morgan, Barclays

Ian Morgan joined Barclays in May 2015 as MD of digital channels, with specific responsibility for defining and executing the bank's digital transformation strategy in the UK.

From 2006, Morgan was director of the finance sector team at Google UK, responsible for managing Google's digital relationships with the UK's major financial services providers. Prior to Google,

Morgan held a role at Barclays as head of online banking, and has also held a series of senior marketing and product development roles within both Thomas Cook and at Bupa.

Dhiraj Mukherjee, Virgin Money

Dhiraj Mukherjee is head of banking innovation at Virgin Money. He joined the bank in 2014 to focus on enabling the community of innovators to create and launch brilliant new ideas.

He has led open innovation initiatives at Virgin Money, built partnerships with fintech startups, supported a number of innovative events such as TEDx, and guided

a range of projects across digital banking, big data and emerging technologies. Dhiraj was previously director at ?What If!, a strategic innovation consultancy. He is also a co-founder of Shazam.

Mark Mullen, Atom Bank

Mark Mullen is CEO of Atom, the UK's first digital-only bank. He co-launched the bank in September 2014 with Anthony Thomson (Metro Bank co-founder and former chairman). Mullen served as CEO of HSBC's direct banking subsidiary First Direct and served as head of UK contact centres from 2011 up

until March 2014. Previously head of marketing at First Direct before moving to Dubai as the regional head of marketing for HSBC Bank Middle East in 2009, during his time at First Direct he relaunched its banking and branding propositions.

Pol Navarro, TSB

Pol Navarro is currently digital innovation and transformation director at TSB Bank as well as a keynote and associate professor of digital business at ESADE Business School. He was previously head of digital transformation at Banco Sabadell.

Navarro is a highly qualified digital business, customer service and e-commerce strategist, and a recognised

thought leader who has spoken internationally on several banking, mobile and internet conferences. He studied computer sciences at Universidad Aut6noma de Barcelona.

Hannah Nixon, Payment Systems Regulator

Hannah Nixon is MD of Payments Systems Regulator.

She joined from Ofgem, where she led the development and implementation of a new regulatory framework.

Prior to that she was head of regulatory economics at the Office of Rail Regulation, was a founding member of Cambridge Economic Policy Associates, and was vice-president of Deutsche Bank's global markets eco-

nomics team.

Nixon is a non-executive director of the Channel Islands Competition and Regulatory Authority.

Teppo Paavola, BBVA (*Personality of the Year*)

Teppo Paavola, head of investing and launching new digital businesses, has been at BBVA since May 2015.

Before joining BBVA, Paavola served as head of development of global businesses and M&A at PayPal. He served as vice-president and general manager of mobile financial services at Nokia, director of Respect Ventures Group and is an experienced finance specialist.

As a founder/CEO of five startups, his finance experience stems from different positions at GE Capital in London, Stockholm and Helsinki.

Chris Pople, RBS

Chris Pople is MD for digitisation at RBS. In this role he drives omni-channel and digital vision and strategies for UK retail for customer experience, staff engagement, and technology enablement.

Previously, he held the position of MD of digital for RBS group, responsible for online and mobile channels of RBS and NatWest's retail sectors.

Pople joined RBS in 2011 after working for consultancy firm Sapient within its digital marketing division. He became head of e-commerce in 2006 before being appointed head of online and fixed broadband at Vodafone.

Benjami Puigdevall, LaCaixa

Benjami Puigdevall is head of electronic channels and managing director of La Caixa.

He is responsible for the development of all electronic channels.

Puigdevall received a bachelor's degree in Economics from the University of Barcelona in 1994 and is a member of the board of directors of Self Bank, the

internet bank owned by La Caixa and Soci6t6 G6n6rale.

As head of electronic channels, Puigdevall has overseen the development of Caixabank's contactless ATMs.

Marta Marín Romano, Santander

Marta Marín Romano is responsible for the multichannel area of the retail and commercial banking division of Grupo Banco Santander.

Her responsibility is to define the model and strategy of the multichannel transformation as well as each channel – internet, mobile, branch, contact centre, ATM

and social networks – according to its role in the strategy. Her goal is to offer clients superior service no matter which channel they chose. She coordinates the implementation of the strategy in each country with a global vision.

Kate Room, Nationwide

Kate Room is currently head of customer diversity and vulnerability at Nationwide. She has worked in financial services for 15 years, across a variety of roles but always focused on delivering outstanding experiences to customers and employees.

She specialises in digital, delivering a customer-centric transformation of

Nationwide's internet banking service and leading the design and implementation of its first mobile banking app for smartphones. She went on to establish a new digital design function with an award-winning customer-centric design framework.

Paulette Rowe, Barclaycard

Paulette Rowe joined Barclays in 2012 as MD of Barclaycard's global payment acceptance systems. She has a wealth of financial services and management experience, and heads Europe's second-largest acquiring business, handling over one-in-three of card payments in the UK.

Prior to joining Barclaycard she was strategy

director for NBNK, an AIM-listed financial investment company.

The bulk of Paulette's career has been in consumer banking with the RBS Group and General Electric, where she held the respective positions of MD and chief executive.

Richard Rowntree, Williams and Glyn

Richard Rowntree is head of specialist banking for Williams and Glyn. Previously he headed up the Mortgage Business across three major UK banks. Richard began his career with Halifax, before moving to Lloyds. Prior to his current role he was national director for Santander's mortgage business. He is currently working on the building and

delivery of mortgages and advice strategy for Williams and Glyn. This has required building distribution and service capabilities to build momentum ahead of its proposed separation from Royal Bank of Scotland.

Reshma Sohoni, Seedcamp

Reshma Sohoni is partner and co-founder of Seedcamp, Europe's leading pre-seed and seedstage acceleration fund. She has invested in over 200 startups via Seedcamp during her 15-year venture career. Sohoni also serves as an advisor to Anthemis Group and Credo Ventures. Originally from New York, she moved to London in 2002 and later set up Seedcamp to

help grow Europe's startup scene. Sohoni worked in mergers and acquisitions and venture capital across B2B software and internet services businesses in the US and India.

Valentin Stalf, Number26

Valentin Stalf is founder and CEO of Number26.

Born in Vienna, he studied Accounting and Finance (MA HSG) at the University of St Gallen, Sophia University in Tokyo, and Vienna University of Economics and Business Administration.

During his studies he worked in a number of fields, including strategy consulting,

investment banking, and mergers and acquisitions.

After graduating he joined Rocket Internet as entrepreneur in residence, and has been involved in building a host of different fintech companies

David Urbano, LaCaixa

David Urbano is director of the mobile banking and digital networks at La Caixa, responsible for managing the mobile channel and social network strategies, ranging from defining new services to design and implementation.

Urbana has a Masters in Executive Development (PDD) from the University of Navarra, and an advanced

Engineering in Telecommunications degree from the UPC in Barcelona. Urbano oversaw Caixabank record 3.6m mobile banking customers, the highest number for any Spanish bank.

Roy Vella, Vella Ventures



Roy Vella is a mobile financial services expert, adviser and consultant to small and large institutions in the space. Prior to offering his services-at-large, Vella created and led RBS Group's global mobile efforts.

Before RBS, he spent five years with PayPal launching the merchant services team and becoming head of mobile payments in Europe.

Vella has worked in start-ups, venture capital and co-founded NetAbacus Corporation, a web-based purchasing service for small businesses. He received a BA in Mathematics from Holy Cross College, and a JD from Stanford Law.

Jon Webster, Lloyds



Jon Webster is CIO for digital and transformation at Lloyds, having recently been appointed after 18 months as COO for digital.

As COO he was accountable for the service, experience design and the security of the digital experience and channels. As CIO, his role encompasses the operation, design and delivery of the digital platforms.

Prior to joining the bank, Webster was a technology partner in KPMG, specialising in digital transformation and technology delivery. His career also included significant time with IBM and PricewaterhouseCoopers as a software architect and technologist.

Derek White, BBVA



Derek White is currently a London Technology ambassador for the Mayor of London as well as the head of global product and design for BBVA.

White was previously chief design and digital officer at Barclays. He was a key player in the development of Barclays Pingit, the mobile payments app launched in February 2012.

He joined Barclays through the acquisition of Juniper Bank (now Barclaycard US).

White has held the roles of MD of strategy, business development and marketing for Barclays Africa.

Daryl Wilkinson, DWC



Daryl Wilkinson founded DWC, a new specialist digital consultancy and software development company in 2015, with a client list including the Financial Conduct Authority, Canon Business Services, Communis, Ensygnia and SOSafe.

He is former head of digital development and innovation for Nationwide Building Society and post-financial crisis, was a strategist for RBS and Northern Rock, contributing to their restructure.

Wilkinson regularly speaks as an authority on digital transformation.



Rising stars

Oliwia Berdak, Forrester



Oliwia Berdak is a senior analyst at Forrester. Her research focuses on the digital transformation of banking, insurance and wealth management, mapping out best practices in this area, including technological choices, organisational responses and the development of suitable metrics. She

leads Forrester's coverage of digital disruption and digital innovation in retail financial services. In addition to advising executive teams on digital strategy, Berdak is routinely sought after to speak at global industry events and to comment for *American Banker*, *Bloomberg*, the *Financial Times*, and *Finextra*.

Ankit Chhajer, RBS



Ankit Chhajer is digital lead – customer experience design and sales innovation – at RBS. He delivers compelling, sustainable digital customer experiences, propositions and proof of concepts. Chhajer also helps to inform and direct the future strategy for the bank. He is an agile practitioner, transforming digital and mobile journeys and an experienced omni-channel and user experience enabler. Prior to RBS, Chhajer graduated from GECRC with a B.Eng. in engineering and was vice-president of operations – global graduate internship programme at AIESE

Chris Gledhill, Secco Aura



Top global fintech influencer, technologist and visionary, Chris Gledhill is on a mission to reinvent currency. Former lead of disruptive innovation labs at Lloyds Banking Group, he is now CEO and co-founder of Secco Aura, a company that monetises data and empowers the consumer.

Gledhill regularly speaks and blogs about financial services and is considered a thought leader in fintech.

He is passionate about disruptive technologies such as digital currencies, Blockchain, AI, biometrics, the internet of things and how they can be applied to banking. Chris is a proponent of financial inclusion.

Helen Page, Clydesdale and Yorkshire Banks



Helen Page has over 20 years' experience in marketing, consultancy and customer propositions.

Prior to joining Clydesdale and Yorkshire, she spent eight years at RBS in a number of roles. She became MD for marketing and innovation, and during this time Page was responsible for developing Helpful Banking at

NatWest and Here for You at RBS, following the global banking crisis in 2008.

Helen was also head of brand marketing at Argos, where she played a key role in driving the business to win *Retailer of the Year* in 2003.

Simon Taylor, 11:FS



Simon Taylor is co-founder and director of Blockchain at 11:FS.

Taylor most recently built the Barclays Blockchain R&D capability after having been a founding member of the Barclays Accelerator team. Today, he advises clients on a range of fintech subjects include APIs, Blockchain and digital transformation.

He is a partner in the \$100m Banking on Blockchain VC fund, investing exclusively in Blockchain companies and through www.11fs.co.uk, and is a host of the *Fintech Insider* podcast.

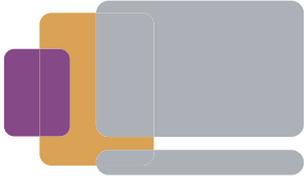
Frankie Woodhead, Barclays



Frankie Woodhead is head of digital product at Barclays UK.

He is known well across the industry and within Barclays for scale delivery, impacting the core customer experiences across online, mobile and omni-channel banking.

Woodhead has E2E product accountability across the bank's login, transaction, payments and core servicing journeys, in turn transforming the experience of 24m customers over the course of 50m weekly interactions.



The Digital Banking Club

POWERED BY  intelligent environments

Join thousands of financial services professionals who have joined **The Digital Banking Club** to understand the future of mobile and online financial services

Intelligent Environments, the international provider of digital financial services solutions in association with Retail Banker International, Cards International, Electronic Payments International, Private Banker International, and Motor Finance publications.

Membership benefits **10% discount**

for new subscribers/purchasers on:

Annual subscription to Retail Banker International, Cards International, Electronic Payments International

World Market Intelligence's archive of over 250 Retail Banking and Cards & Payments research reports

Subscription to the Retail Banking and Cards International Intelligence Centres

World Market Intelligence Ltd.'s bespoke research and consultancy services.



Join The Club!

www.thedigitalbankingclub.com

Membership is free

Or

For further information please email:

tdbc@intelligentenvironments.com

Multichannel
digital
solutions
for financial
services
providers



To find out more about us please visit:

www.intelligentenvironments.com

Intelligent Environments is an international provider of innovative mobile and online solutions for financial services providers. Our mission is to enable our clients to always stay close to their own customers.

We do this through Interact®, our single software platform, which enables secure customer acquisition, engagement, transactions and servicing across any mobile and online channel and device. Today these are predominantly focused on smartphones, PCs and tablets. However Interact® will support other devices, if and when they become mainstream.

We provide a more viable option to internally developed technology, enabling our clients with a fast route to market whilst providing the expertise to manage the complexity of multiple channels, devices and operating systems. Interact® is a continuously evolving technology that ensures our clients keep pace with the fast moving digital landscape.

We are immensely proud of our achievements, in relation to our innovation, our thought leadership, our industrywide recognition, our demonstrable product differentiation, the diversity of our client base, and the calibre of our partners.

For many years we have been the digital heart of a diverse range of financial services providers including Atom Bank, Generali Wealth Management, HRG, Ikano Retail Finance, Lloyds Banking Group and Think Money Group.