

Retail Banking: London 2015

London, UK | 21st May 2015

Conference & Awards

Retail Banking: London 2015 asks important questions about the future of retail banking in the face of a dramatically changing landscape: regulatory updates, new market players, consumer behavior and the digitisation of banking.

Key industry thinkers and doers will meet to debate, discuss and discover practical solutions to the most pressing industry questions:

- How is regulation driving the change in the industry practices?
- Will the digitisation of banking see the end of the branch?
- How is online and mobile banking continuing to develop?
- The best products to keep your company ahead of the curve
- The increasing importance of marketing your services to consumers
- Big data banking – the latest frontier?
- Identifying key industry disruptors

Our conference agenda has been developed to explore the vision of a smarter, safer, more efficient future of the retail banking industry from a new perspective. In 2015 we will examine the major trends reshaping the industry: customer expectations, the digitisation of branches, mobile and online banking, the growth of big data, and industry disruptors.

Who is attending?

The annual event brings together decision-makers and specialists from a variety of key sectors:

- Banks and Financial Services
- Payment Service Providers
- Retailers and Merchants
- Program Managers
- Processors
- Mobile Network Operators
- Researchers and Analysts

Retail Banking: London 2015 provides a setting to engage in a dialogue with the community of decision-makers and influencers.

We invite you to become an active voice in this discussion to shape the future of retail banking.



08:30-09:00	Coffee & Registration - Exhibition Area	
09:00-09:10	Chairman's Address Douglas Blakey, Group Editor Consumer Finance Titles, Timetric	
SESSION ONE Keynote Session: The Retail Banking Landscape		
09:10-09:40	Opening Address: Fans Not Customers - How to Build a Growth Bank in a no Growth World Vernon Hill Founder & Chairman Metro Bank	
09:40-10:00	The Retail Regulatory Revolution: Getting It Right Within The Rules <ul style="list-style-type: none"> • FCA update on retail banking industry • Creating a customer focused and competitive market • Conduct risk Karina McTeague Director of Retail Banking Supervision Financial Conduct Authority	
10:00-10:20	The Future Of Retail Banking in the UK <ul style="list-style-type: none"> • Exploring the current state of the retail banking landscape in the UK • Highlighting measures that still need to be taken to restore trust • Quantifying the opportunity and illustrating the accompanying risks and dependencies Travers Clarke-Walker Chief Marketing Officer Fiserv	
10:20-10:40	Being Smarter With Data - Engaging your Customers Across the Web <ul style="list-style-type: none"> • Winning the moments that matter • Using technology to power real-time, one-to-one marketing • New skills required for marketing in a digital age Andrew Moody Industry Head, Finance Google UK	
10:40-11:00	Speaker Discussion and Q&A <i>Speaker joining:</i> Winston Kassim , Vice President, Strategy & Strategic Performance Management Personal & Commercial Banking, Canada, RBC	
11:00-11:30	Coffee Break – Exhibition Area	

Session Two Key Customer Segments & Improving Customer Experience

Chairperson: David Parker, CEO and Founder, Polymath Consulting



11:30-11:50

Pursuing the Affluent Segment Opportunity in Retail Banking

- Client Value Propositions for New Wealth Builders
- Meeting Regulatory Expectations and the Trusted Advisor Ecosystem
- Digitally Enabled Product Platforms to enrich Client Experience

Rajat Garg

MD & EMEA Head of Retail Banking & Wealth Mgmt

CitiBank



11:50-12:10

Adding Value to Investment Advice by using Digital and Compliance

- Investment advice is moving from product push to client orientation
- Regulatory compliance is not a burden but an opportunity
- Digital developments can make advisor-client interaction more effective

Ton Kentgens

Global Business Development, Private Wealth Management

Ortec



12:10-12:30

How to get Digital DNA: Start Serving 22 mln. Customers and Grow your Bank

- Can your Head of Legal tell the difference between XML and Json?
- What color is this dress? Let's ask Big Data and create a scoring model.
- Post-office. Car dealership. A shop. What do they have in common?

Dmytro Dubilet

Deputy CEO

PrivatBank



12:30-12:50

Love Me Do: Changing Customers' Thinking with Corporate Framing

- How Allianz used Corporate Framing to increase market share from 5% to 25%
- How to rebuild trust and loyalty of customers and answer the public call for more accountability
- How to optimize marketing without breaking the bank

Hal Oskarsson

Executive Chairman

Verdicta



12:50-13:10

Panel Discussion and Q&A

13:10-14:00

Lunch

Session Three Digital Focus: Transformation, Big Data and Online Branches

Chairperson: Anna Milne, Senior Reporter, **Timetric**



14:00-14:20 **Banking Without Boundaries: Digital Transformation in Retail Banking**

- Reviewing the latest transformations in banking
- Keeping customers secure online: mitigating fraud and risk
- Innovative strategies to keep your company ahead of the curve

Darren Foulds

Managing Director - Barclays Mobile Banking and Pingit
Barclays



14:20-14:40 **It Is All About What Customers Want – The Beauty of a Hybrid Model for Banks**

- Customer-centric financial services
- The #Banktech – Introduction to a Hybrid Model for Banks
- Banking as a Lifestyle Experience

Sophie Guibaud

Vice President, European Expansion
Fidor Bank



14:40-15:00 **Personalizing Data for a Stronger Customer Experience**

- Delivering a positive and personal experience to the customer
- Customer data as a tool to engage people
- Combination of new technologies, data analytics and a high-touch, personalized way of banking

Pierre P. Habis,

Managing Director & Group Head Consumer, Business and Private Banking
MUFG Union Bank



15:00-15:20 **The Digitisation Of Branches – The Future of High Street Banking?**

- Empowering the consumer to make their own choices
- Experimenting with new branch concepts
- Blur boundaries between digital and physical

Daryl Wilkinson

Head of Group Digital Development
Nationwide Building Society



15:20-15:40 **Panel Discussion and Q&A**

Speakers Joining:

Travers Clarke-Walker, Chief Marketing Officer, **Fiserv**
David Pope, European Marketing Director, **Jumio**



15:40-16:10 **Coffee Break and Networking**

Session Four Innovation and Disruptors in Retail Banking – Building A Roadmap Beyond 2015

Douglas Blakey, Group Editor Consumer Finance Titles, **Timetric**

16:10-16:30

Competition In Retail Banking And The Changing Nature Of Banking

- Changing regulation, changing customers changing world
- The price v service dilemma
- What will make a bank competitive in the future?

Anthony Thomson

Founder & Chairman, **Atom Bank &**

Non-Exec. Director, **Agiliti™**

Founder & former Chairman, **Metro Bank**



16:30-17:20

CEO Debate: Innovators, Disruptors and Key Players

Hear traditional banks, non-bank challengers, retail banks and future start ups debate the future of the retail banking industry.

Each presenter will provide a snap shot of their market, leading to a group discussion on key topics:

- Increased competition and diversity in a rapidly changing market
- Drive-to-Digital: Impacting delivery, marketing and service usage
- Payment Disruption: New players, technologies and innovations

Speakers include:

- **Anthony Thomson**, Founder & Chairman, **Atom Bank**
- **Alex Letts**, CEO, **Frees**
- **Anne Boden**, CEO, **Starling**



17:20–17:30 Chairperson’s Closing Remarks

19:00 Drinks Reception

19:30 Global Retail Banking Awards Dinner

** denotes invited speakers*