

08:00-09:00 Coffee & Registration - Exhibition Area

09:00-09:10 Chairperson's welcome
Douglas Blakey, Group Editor, Consumer Finance Titles

RETAIL BANKER
INTERNATIONAL

SESSION ONE : State of the Nation

09:10-09:30 The Future of Payments

- What are the big changes in technology, demographics and attitudes that are driving the market?
- How will this change the way people use payments?
- Who will be the winners and losers?
- How will changes in payments drive changes in retail banking?
- The work of the PSF
- Open APIs



Chris Dunne, Director of Market Development and Industry Relations, **Vocalink**



09:30-09:50 Innovative Payment Strategies in a Fast Changing World

- Customer needs – the simple approach
- The role of payments fit in a 24/7 connected digital world
- What next for the retail banking sector in a time of unprecedented change?



Marion King, Director of Payments, **Royal Bank of Scotland**



09:50-10:10 Innovation in Regulation

- Project Innovate
- Maintaining the same standards of regulation and consumer protection
- Supporting and promoting innovators

10:10-10:30 How can Omnichannel Improve the User Experience?

- Reducing the barrier between bank and customer
- Today's banks versus tomorrow's banks
- Re-designing the customer experience



Joe Gallagher, Vice President & General Manager, Self Service & Branch Software, **NCR Financial Services**



10:30-10:50 Speaker Discussion and Audience Q&A

Speakers include:

Chris Dunne, Payment Services Director, **Vocalink**



Joe Gallagher, Vice President & General Manager, Self Service & Branch Software, **NCR Financial Services**



Marion King, Director of Payments, **Royal Bank of Scotland**




10:50-11:20 Networking Coffee Break – Exhibition Area

SESSION TWO: The Digital Journey

Stream A The Digitally Enabled Customer



Chairperson:
John Smith, SVP Managing Director, EMEA, Fiserv 


- 11:20-11:40 **The Rise of the Digitally Discerning Consumer**
- Drawing in the consumer: simplicity, speed and convenience
 - How can financial services continue to set the bar for digital services in the UK?
 - The importance of providing an omni-channel experience for the consumer



Derek Corcoran, Chief Experience Officer, Avoka 


- 11:40-12:00 **How to Leverage Open API Initiatives to Create Meaningful Customer Experience?**
- Opportunities and challenges for financial institutions and FinTechs
 - How can PSD2 impact the payments industry?
 - The impact of open API Initiatives on retail banking in UK and Europe
 - The threats open APIs and PSD2 pose to banks




Paul Horlock, Director of Payments, Nationwide 

- 12:00-12:20 **Bots or Bankers: What is the Future?**
- Can customer experience be improved with AI banking?
 - What uses can AI offer in banking?
 - Will AI appeal to all generations?



Winston Kassim, Vice President, Special Projects Office of the CEO, Royal Bank of Canada 


- 12:20-12:40 **Pingit Case Study**


Darren Foulds, Managing Director - Barclays Mobile Banking and Pingit, Barclays* 


- 12:40-13:00 **Speaker Discussion and Audience Q&A**


Speakers include:

Derek Corcoran, Chief Experience Officer, Avoka 

Darren Foulds, Managing Director - Barclays Mobile Banking and Pingit, Barclays* 

Paul Horlock, Director of Payments, Nationwide 

Winston Kassim, VP, Special Projects Office of the CEO, Royal Bank of Canada 

Simon Newstead, Head of Strategic Business Development, VocaLink 

- 13:00-14:00 **Networking Lunch – Exhibition Area**

Stream B

FinTech Stream – Technology Driving Change

Chairperson:

Creating a Bank for Generation X

- How can start-ups appeal to millennials
- The benefits to its young customers
- Millennial banking trends in 2017

Biometrics: The Way Forward for Secure Banking

- Varieties of biometrics
- Increasing security to gain trust: can FinTech help increase protection against cyber threats?
- What's next for biometric authentication?

Exploring Cutting Edge Technology in FinTech

- Can the blockchain revolution reach global scale?
- How can alternative payments help the FinTech sector?
- Automation: the next frontier

Challenge or Opportunity for Industry Incumbents?

- How to deliver relevant services faster and at lower cost for customers
- How to keep incumbent banks competitive
- Adapting your digital offering in house for success

Aneet Morar, Head of Partnerships, Digital and Transformation, Lloyds Banking Group* 

Speaker Discussion and Audience Q&A

Speakers include:

Aneet Morar, Head of Partnerships, Digital and Transformation, Lloyds Banking Group* 

SESSION THREE : Keeping up With the Customer

Chairperson:

14:00-14:20

Shaping the Future of Financial Services

- Will digitisation destroy branch banking?
- Artificial Intelligence
- The future impact of digitisation

Steve Hulme, CFO, Tandem Bank

TANDEM

14:20-14:40

Customer-Centric Onboarding: The Need for Automation

- Agreement automation: speed up customer activation
- Customer authentication: enable effective KYC
- Managing compliance and risk without compromising the customer experience



Abe Smith, CEO, Dealflo

dealflo

14:40-15:00

Putting the Emotion Back into Banking

- Benefits of building emotion into product design: The importance of understanding the customer during the customer journey
- Customers and users: what's the difference and why a human centred approach is important
- Utilising critical touch points and creating trust and security throughout interactions
- Turn the negative into positive experiences to engender emotionally engaged customers



**Terry Cordeiro, Head of Project Management- End to End Transformation,
Lloyds Banking Group**

**LLOYDS
BANKING
GROUP**

15:00-15:40

Expert Panel Discussion: Next Generation Banking Solutions

Hear experts from across the industry come together to discuss and debate what's truly driving the next generation of retail banking and payments.

Discussion points to include:

- Customer-centric financial services
- Revolutionising Self-Service Banking
- Combination of new technologies, data analytics and service-driven change
- Revolutionizing apps
- Understanding what the future customer looks like

Speakers include:

Abe Smith, CEO, Dealflo

**Terry Cordeiro, Head of Project Management- End to End Transformation,
Lloyds Banking Group**

Jon Hall, Managing Director, Masthaven Bank

Steve Hulme, CFO, Tandem Bank

dealflo

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masthaven

TANDEM

15:40-16:00

Networking Coffee Break – Exhibition Area

SESSION FOUR : Capitalising on the Fastest Growing Segment: Mass Affluent Banking

Chairperson:

Representative, **VocaLink**



16:00-16:20

The Role of the Human in the Digital Age –Mass Affluent Segment Focus

- Outlining how Barclays Premier has transformed its relationship management model
- Moving the management model into the digital age
- Using data to understand when you need a human to add value
- Can your human capital be a competitive edge in the market



Paul Titterton, Managing Director - Premier UK & International, **Barclays**



16:20-16:40

Munnypot: Clever With Your Money

- How to successfully veer away from traditional financial advisors
- Revolutionising technology to grow and protect your wealth
- What are the simple solutions offered to today's mass affluent customer?



Andrew Fay, CEO and Co-Founder, **Munnypot**



16:40-17:20

Expert Panel Debate – Planning the Next Steps and Looking Towards the Future

Hear experts discuss a plan of action as gained from the day's presentations. Speakers will consist of senior level experts from traditional banks, challenger banks, non-banks and technology specialists to provide a key overview view on the future of retail banking.

Discussion points will include:

- Key market trends identified from today's talks
- How can the UK learn from other markets?
- What comes after millennials?
- How will Brexit reshape the future of retail banking in UK and Europe?
- Regulation in Retail Banking 2017
- Where will retail banking be in 2030?

Speakers include:

Paul Titterton, Managing Director | Premier UK & International, **Barclays**

Andrew Fay, CEO and Co-Founder, **Munnypot**

Randy Ross, Executive Vice President, **Kiran Analytics**



17:20-17:30

Chairperson's Closing Remarks

17:30

Close of Conference

18:30

Pre-Awards Drinks Reception

19:30

Retail Banker International Global Awards

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