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08:50	<p>Chair's welcome address</p> <p><i>Douglas Blakey, Editor, Retail Banker International</i></p> 
SESSION ONE: Retail banking in the digital age	
09:05	<p>OPENING ADDRESS: The changing face of payments: Balancing innovation, trust and inclusion</p> <ul style="list-style-type: none"> • What changes are coming down the road for UK customers? • A platform for innovation - what opportunities will the changes bring? And for whom? • Meeting the demands of new developments such as Open Banking • In a changing world, identifying ways to keep our customers secure <p><i>Jim Wadsworth, UK Product Director, Vocalink</i></p> 
09:30	<p>Ambition meet Caution: Conduct Risk Liability is Everywhere in Digital Banking</p> <ul style="list-style-type: none"> • Advancing digitisation and 'know your customer' • Data risks including the self-inflicted • Digital regulatory (and legal) challenges • Segmentation meets some ethical challenges <p><i>Peter D. Hahn, Dean, Henry Grunfeld Professor of Banking, The London Institute of Banking & Finance</i></p> 
09:50	<p>Open Banking and the main results of the first stage implementation</p> <ul style="list-style-type: none"> • How will Open Banking and use cases enabled by Open Banking be adopted? Will people engage with Open Banking and data sharing? What will drive this engagement? • How important is brand and trust when it comes to sharing data through Open Banking? Will having a well-regarded brand make a difference when people share financial data? • How much is control over data sharing important for people given the additional sensitivity of financial data? What are users of Open Banking enabled services looking for when it comes to data control? <p><i>Ramki Sankaranarayan, Managing Director, Digital Channels and Adoption, Barclays</i></p> 
10:10	<p>Open Banking: Beyond Compliance</p> <ul style="list-style-type: none"> • Open Banking is the start of a new pace of change. The race to get compliant with PSD2 is really a race to the starting line • Open Banking is more than a compliance project. It is a massive opportunity to integrate financial services into consumers' everyday lives • Making the most of the opportunity requires banks to think beyond day 1 compliance and set themselves up to stay compliant while freeing up resources to maximising the opportunity of Open APIs • Exploring Open Banking use cases and the capabilities and operating models required to win in this exciting new phase of Open Banking <p><i>Nick White, Vice President, Product and Marketing, Digital Banking Group, Fiserv</i></p> 

10:30	<p>Speaker Discussion and Audience Q&A: Digital and Regulation: Open Banking and New Technologies</p> <ul style="list-style-type: none"> Identifying how Open Banking is adapting the retail banking sector to the digital age How your organisation can use machine-learning and new data sources to better score your retail customers: What will be the outcome and implications for our customers? Status of robo-advisory: The role of technology Modernising customer communication with new technology solutions A successful framework for ensuring adaptability to continuously evolving financial landscape <p><i>Joe Parkin, Head of Wealth and Retail, UK, Ireland and the Channel Islands, iShares, BlackRock</i></p> <p><i>Nick White, Vice President, Product and Marketing, Digital Banking Group, Fiserv</i></p> <p><i>Ramki Sankaranarayan, Managing Director, Product Management - Digital Channels, Barclays</i></p> <p><i>Peter D. Hahn, Dean, Henry Grunfeld Professor of Banking, The London Institute of Banking & Finance</i></p> <p><i>Jim Wadsworth, UK Product Director, Vocalink</i></p>	     
11:00	Networking Coffee Break	









SESSION TWO		
Customer focus and customer experience		
	Chair: Sue Lewis, Chair, Financial Services Consumer Panel	
11:30	<p>Building a customer centric digital bank: What shape should a bank take to meet the needs of different customers?</p> <ul style="list-style-type: none"> Keeping the personal side of banking alive in a technical age Treating all customers fairly How to ensure your processes are fair <p><i>Michelle Kent, UK Director of Digital, Santander</i></p>	
11:55	<p>The branch as part of the digital bank: Ingredients for success</p> <ul style="list-style-type: none"> Designing a branch that meets the users' and banks' needs The consumer journey and the importance of data Delivering a unified and personalised omnichannel experience Key technologies enable new branch concepts Serving SME customers <p><i>Robert Johnston, Software Director, UK & Ireland, NCR Corporation</i></p>	

12:20	<p>Legacy systems vs speed of change</p> <ul style="list-style-type: none"> • How can established banks keep up with FinTechs? • Are large scale digital transformation projects viable? • How to build agility on top of legacy <p><i>Pete Coleman, Head of Payments Operations, NatWest</i></p>	 NatWest
12:45	<p>Live debate</p> <p><i>This Live Debate follows a traditional format with each of our panellists being either for or against the motion. Both sides make their case, then the delegates get to vote for the side that they feel has put forward the most convincing argument.</i></p> <p>Motion: This House believes that banks of the future will need branches</p> <ul style="list-style-type: none"> • What is the right service channel? • Human interaction vs automation. Branch versus digital-future of branches and greater use of self-service • What are the limitations of existing distribution models? <p><i>Moderator: Briony Richter, Reporter, Retail Banker International</i></p> <p>For the motion:</p> <p><i>Michael Allen, Chairman, M.A. Consulting Group Ltd</i></p> <p><i>Bruce Fullerton, Vice President, Performance Enablement and Program Delivery, P&CB, Royal Bank of Canada</i></p> <p>Against the motion:</p> <p><i>Alex Letts, Founder and Chief Unbanking Officer, U</i></p> <p><i>Jason Maude, Head of Customer Analytics, Starling Bank</i></p>	   
13:15	Networking Lunch	

SESSION THREE		
	Navigating your way in a customer oriented society	Cutting-edge innovation for banking
	<p>Chair: Janine Hirt, Chief Operating Officer, Innovate Finance</p> 	<p>Chair: Kristofer le Sage de Fontenay, Head of Financial Services, Capgemini Consulting</p> 
14:15	<p>Easy is not enough: Meeting consumer expectations in the digital age</p> <ul style="list-style-type: none"> • About time: How humans perceive time • What is digital? • Shazam for life • Using data • Pitfalls: Data ethics • The invisible bank: What the bank of the future looks like <p><i>Scott Liddell, Head of Channel and Digital, CYBG</i></p> 	<p>Building a bank based on data – the good, the bad and the ugly</p> <ul style="list-style-type: none"> • How digital financial transactions comprise multiple data components • Why macro-unstructured data is perilous in today's retail banking environment • Why forward-thinking banks are investing in long-term systems of record for evidential data <p><i>Abe Smith, Founder and CEO, DealFlo</i></p> 

14:40	<p>Revolutionising the customer journey: The opportunities for banks</p> <ul style="list-style-type: none"> • Beyond PSD2: How people will engage with their money in the near future? • Driving transparency through aggregation: The opportunity for banks to offer better services to their customers • Removing friction from the customer journey: The opportunities in automation and personalisation <p><i>Fredrik Hedberg, Co-founder and CTO, Tink</i></p> 	<p>Connecting financial crime across payment networks</p> <ul style="list-style-type: none"> • The scale and impact of fraud and money laundering • Why traditional systems struggle to identify current and emerging threats • How cutting-edge, network level solutions will better protect customers • The first view of money laundering networks in the UK <p><i>Marc Corbalan, Global Head of Product Management, Vocalink Analytics</i></p>  
15:05	<p>Emotionalise banking to win the “next generation of banking clients”</p> <ul style="list-style-type: none"> • How a tangible IoT-solution revolutionises banking for kids • How to win new clients in a saturated/overbanked market environment • How Digpigi become a love brand and helped to CS's brand • How your bank can benefit of a licensing setup (combine device with existing/non-existing Kids offering) <p><i>Christoph Müller, Head of License Management, CH, Credit Suisse Switzerland</i> <i>Paolo De Carli, Head of Digital Workflows and Capabilities, CH, Credit Suisse Switzerland</i></p> 	<p>The promise of Open Banking:</p> <ul style="list-style-type: none"> • What's going on? PSD2, new technology and UX • The impact on banking • The FinTech community – our strategic choice <p><i>Sarah Häger, Head of Open Banking Community, Nordea</i></p> 

<p>15:30</p>	<p>PANEL DISCUSSION: How to optimise customer experience in today's competitive environment</p> <ul style="list-style-type: none"> • What do customers really want and need from their bank today? • When do you know that you know your customer? • How to deliver the best personalised financial experience and achieve a customer-obsessed business? • How banks are responding to millennials? Strategies of banks to suit new needs and priorities • How to maintain long term loyalty? • How do you grow the coverage and getting more customers as branches are shrinking at the moment? • How do you maintain the same level of customer services and what is the impact of customers of certain profile? <p>Fredrik Hedberg, Co-founder and CTO, Tink</p> <p>Christoph Müller, Head of License Management, CH, Credit Suisse Switzerland</p> <p>Tony Crane, Director, Customer Experience, Bank of Ireland</p> <p>Robert Johnston, Software Director, UK & Ireland, NCR Corporation</p>	<p>PANEL DISCUSSION: RegTech: Leveraging technology innovation to comply with regulatory and risk programme in banks</p> <ul style="list-style-type: none"> • Using FinTech and RegTech to drive improvement in risk and compliance processes • What is the risk profile using technology for compliance? • Getting ready for GDPR - what needs to be done to ensure quality and security of data? • How small and medium size banks will able to survive with the regulatory cost increasing? Opportunities with RegTechs • Creating efficiency • How to painlessly deliver remote KYC for compliant online onboarding • The role of biometrics in meeting PSD2 and AML regulations <p>Abe Smith, Founder and CEO, DealFlo</p> <p>Andrew Bud, Founder and CEO, iProov</p> <p>Tomas Hazleton, Chief Risk and Compliance Officer, CivilisedBank</p>
<p>16:00</p>	<p>Afternoon Coffee Break</p>	

SESSION FOUR: Regulation, Transformation and Change	
	<p><i>Chair: Douglas Blakey, Editor, Retail Banker International</i></p> 
16:30	<p>Payments in the times of Open Banking: Creating the next generation customer propositions</p> <ul style="list-style-type: none"> Discover which technology trends and changes in consumer expectations are driving the changes in payments. Learn how retailers can ride this wave of change and get the most out of open banking <p><i>Peter Theunis, Managing Director Europe, BPC Banking Technologies</i></p> 
16:55	<p>PANEL DISCUSSION: How will current business models have to adapt to navigate through the existing landscape?</p> <ul style="list-style-type: none"> Where are we now? The health of financial economy Are traditional Banks under threat? How real is the threat of disintermediation? Driving value through FinTech partnerships: Will collaboration or M&A form a new business strategy? How to win customer trust in a new banking normal? The outlook for the years ahead: How, where and when will the effect of Open Banking be felt? <p><i>Graham Reynolds, Commercial Director, Redwood Bank</i></p>  <p><i>Dan Atkinson, Chief People Officer, Tandem Bank</i></p>  <p><i>Tony Crane, Director, Customer Experience, Bank of Ireland</i></p>  <p><i>Gavin O'Rourke, Managing Director, Head of Technology and Digital Service Line, BCS Consulting</i></p>  <p><i>Peter Theunis, Managing Director Europe, BPC Banking Technologies</i></p>  <p><i>Ida Brá Benediktsdottir, Managing Director, Retail Banking, Arion Bank</i></p> 
17:35	Chair's Closing Remarks
17:40	Post-conference drinks reception
19:00	Awards welcome drinks and canape reception
20:00	Awards ceremony and gala-dinner