





08:00-09:00	Welcome refreshments and registration
09:00-09:10	Welcome address
SESSION ONE: The State of the Union: European Retail Banking in 2018	
09:10-09:30	OPENING ADDRESS: <ul style="list-style-type: none"> • FinTechs and traditional institutions: Competition or collaboration? • The next Big Bang: The digital transformation of European banking • Improving customer experience at a time of increased costs and falling revenue
09:30-09:50	The benefits for FinTech: How to make the most of Open Banking <ul style="list-style-type: none"> • Will Open Banking allow FinTechs to compete more effectively with traditional institutions? • How FinTechs can benefit from strong customer authentication systems • How long will it take for the benefits of Open Banking to be enjoyed? <p><i>Representative, Tink (topic tbc)</i></p> 
09:50-10:10	Open Banking: The results one year on <ul style="list-style-type: none"> • What are the initial consequences of Open Banking and how is it affecting the retail banking landscape? • How can traditional banks benefit from open APIs? • Have security concerns outweighed any advantages of Open Banking for consumers? <p><i>Elena Alfaro, Global Head of Data & Open Innovation, BBVA (topic tbc)</i></p> 
10:10-10:30	Collaboration or competition: Solving the FinTech issue <ul style="list-style-type: none"> • How can banks work best with FinTechs to achieve the greatest benefit • Is acquisition of FinTechs the solution for banks? • Has Open Banking boosted cooperation or competition – or had little effect? <p><i>Antti Lemberg, Frontier Economics (topic tbc)</i></p> 
10:30-11:00	Speaker discussion and Q&A <p><i>Elena Alfaro, Global Head of Data & Open Innovation, BBVA</i> <i>Antti Lemberg, Frontier Economics</i> <i>Representative, Tink</i></p>   
11:00-11:30	Networking Coffee Break
SESSION TWO: The Fintech Revolution	
11:30-12:00	Live debate <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 Open Banking will transform retail banking</p> <p><i>Ioannis Roussos, Head of Deposits and Retail Transactional Business Greece and New Europe, Eurobank EFG (tbc)</i></p> 

12:00-12:20	Artificial intelligence: A connected experience <ul style="list-style-type: none"> How can artificial intelligence be used to interact with customers effectively? In what ways is AI being used in practice in retail banking? Using AI in the fight against fraud: What opportunities can AI provide?
12:20-12:40	The opportunities for blockchain and cryptocurrencies <ul style="list-style-type: none"> Is there a legitimate future for the widespread use of cryptocurrencies? KYC and AML: Establishing a single, digital identity using blockchain Increasing security, faster processes and cutting costs: Is automation by blockchain too good to be true?
12:40-13:10	Speaker discussion and Q&A
13:10-14:10	Networking lunch
SESSION THREE: Enhancing Customer Experience for the Digital Age	
14:10-14:30	Enhancing customer experience in the digital age <ul style="list-style-type: none"> What's the right balance for serving digital and non-digital customers effectively? What defines a successful digitalisation journey? How to achieve a cross-channel unified experience? And can we maintain the personal side of banking in the technical age? <p><i>Nieke Martens, Head, Digital Hub, Rabobank (topic tbc)</i></p> 
14:30-14:50	The role of branches in the 21ST century <ul style="list-style-type: none"> Adapting branches to provide modern functions The importance of branch design Integrating self-service in branches as an improvement for customers rather than as a cost-cutting measure
14:50-15:10	Adapting for the millennial customer <ul style="list-style-type: none"> How do expectations of a bank differ for millennial customers? What do millennials expect from payment services?
15:10-15:30	The new challenger bank: Are mobile-only banks the future? <ul style="list-style-type: none"> How to distinguish between each of the challenger banks: How to stand out Will mobile-only banks ever work for all customers? How to grow: A question of scalability <p><i>Angelo D'Alessandro, buddybank® founder, Unicredit</i></p> 
15:30-16:00	Speaker Q&As and Panel Discussion: Differing expectations: Adapting for all: <ul style="list-style-type: none"> Personal financial management: A requirement for the new generation? Millennials and the older generation: How to successfully interact with all generations A digital bank: The preserve of millennials or the ability to cater for all? <p> <i>Angelo D'Alessandro, buddybank® founder, Unicredit</i> <i>Nieke Martens, Head, Digital Hub, Rabobank</i> <i>Bijna K. Dasani, Head of Business Architecture and Innovation, Group Transformation, Lloyds Banking Group</i> </p>   
16:00-16:30	Networking Coffee Break
SESSION FOUR: Data Protection, Fraud and the Future	

16:30-16:50	GDPR: The early experiences following implementation <ul style="list-style-type: none"> How is this revolutionary change in data protection regulation affecting retail banking? To what extent can GDPR be an opportunity for financial institutions to enhance transparency to their customers? <p>How has GDPR affected traditional institutions and FinTechs differently?</p>
16:50-17:10	Fraud: An ever-increasing issue in the digital age <ul style="list-style-type: none"> PSD2 and fraud: What new trends are developing? What role can biometrics play in enhancing security and tackling fraud? <p>Machine-learning: Identifying new fraud detection methods</p>
17:10-17:40	PANEL DISCUSSION: Future of European Retail Banking <ul style="list-style-type: none"> Where will retail banking be in a decade's time? Can traditional banks compete effectively in the new digital world? Will the banks of tomorrow be the technology companies of today? What impact will enhanced European integration have on the retail banking sector? <p> <i>Pedro Pinto Coelho, Chairman and Chief Executive, Banco BNI Europa</i> <i>Manuel Silva, Managing Partner, Santander InnoVentures</i> <i>Enrique Tellado, Chief Executive Officer, EVO Banco</i> </p> <div>    </div>
17:40-17:45	Chair's closing remarks
17:45	Networking Event