



RETAIL BANKING INTERNATIONAL CONFERENCE AND AWARDS

24th April | London

Facilitating a platform for the retail banking sector to refine their digital, organisational and customer focused strategy to remain at the forefront of an ever-changing landscape

VALUE FROM ATTENDING

Retail Banking International is returning for its 34th Annual Conference and Awards. Bringing industry leaders together to examine how the retail banking sector is embracing digital innovation, enhancing operational efficiency and delivering new, improved services for customers. We'll explore the current banking landscape, industry collaboration and how to protect from economic upheaval to thrive in a fast-paced and critical time for innovative customer products.

2019 SPEAKERS




Felipe Penacoba Martinez, Chief Information Officer Retail and Business, **Santander UK**
Louise Smith, Head of Digitalisation/FinTech Envoy, **Royal Bank of Scotland**
Aneet Morar, Head of Product, Payments, Group Transformation, **Lloyds Banking Group**
Akansha Nath, VP 3rd Party Channels, **Barclays**
Nino Ocampo, Global Head of Open Banking & Customer Preferences, **HSBC**
Mark Curran, Director of Payments and Open Banking, **CYBG PLC**
Julian Sawyer, Chief Operating Officer, **Starling**
Douglas Blakey, Editor, **Retail Banker International**
Nick Middleton, Strategic Payments Director, **Virgin Money**
Abhijit Akerkar, Head of Applied Sciences, Business Integration, **Lloyds Banking Group**
Eduardo Martinez Barrios, Open Banking Product Head, **Santander UK**
George Miltiadous, Head of Open Banking Delivery UK, **HSBC**
Nabeel Irshad, Head of Retail Accounts & Partnerships, **Metro Bank**
Amir Nooriala, COO, **OakNorth**
Pete Coleman, Head of Payments Operations, **NatWest**
Tentative: **Indranil Mukherjee**, Head of Consumer Customer Data Transformation, **Barclays**
Michael Anyfantakis, Head of Innovation Design, **Lloyds Banking Group**
Ross Hunter, Product Director Retail Banking, **Post Office**
David Rich, EVP, Vocalink Services & Analytics, **Mastercard**
Jim Wadsworth, SVP, Open Banking, **Mastercard**
Christian Ball, Head of Retail Financial Services, **GFT**
James Barker, Commercial Director, EMEA, **Mambu**

For speaking opportunities please contact:















Nadine Elomri

Nadine.elomri@Arena-International.com | + 44 (0) 207 9366 855



	Conference Name: Retail Banking International Conference Date: 24th April 2019 Programme Day One
08:00	Registration and refreshments
08:50	Chair's opening remarks
09:00	<p>Using Artificial Intelligence to uncover new, increasingly sophisticated patterns of financial crime</p> <p>Over the past year we've seen a dramatic change in the speed and scale of fraud and money laundering, as well as the emergence of new patterns of illicit behaviour. We'll share with you the latest insights from the world's only live network-level money laundering solution, including:</p> <ul style="list-style-type: none"> • The latest emerging types fraud and scams • The dramatic increase in the speed at which illicit funds are dispersed • How technology is being employed both by the fraudsters and those trying to stop them <p>David Rich, EVP, Vocalink Services & Analytics, Mastercard</p> <p>VOCALINK  mastercard</p>
09:20	<p>Understanding the success of open banking is down to entrepreneurs to bring new ideas to provide innovative services to customers</p> <ul style="list-style-type: none"> • Highlighting the need to be successful for customer education process, as only 22% of consumers are aware of open banking and how this technology enables new ways for services to be offered • Appreciating how services are being leveraged and designed to reach the customer • Combining maturity of how banks are working with retail products and services to inject creativity and innovation coming from the new small players in the technology field • Understanding how to issue certificates to recognize 3rd party providers and how they subscribe to APIs and how this will be articulated coupled with how this interactivity will flow in the roll out process next year to support security breaches • Understanding customers' needs through data analysis to offer merchant offerings through seamless consumer journeys for customer needs and partner up to create new revenues <p>George Miltiadous, Head of Open Banking Delivery UK, HSBC</p> <p> HSBC</p>
09:40	<p>Session reserved for Tink</p> <p>tink </p>
10:00	<p>Panel</p> <p>The Innovation of the century? Unlocking potential of Open Banking</p> <ul style="list-style-type: none"> • Exploring how banks will facilitate an interface with 3rd party providers to ensure ecosystem is underpinned with safety features to comply with regulations • Aligning UK standards for open banking with regulations at the European level to apply a milestone to define how transaction banking will evolve, showing where the market will open up • Implementing a more secure and accurate way to handle data to ensure 3rd party providers & aggregators have the right mechanism to protect customers data • Exploring new ways of providing customers better services and products whilst also providing new revenue streams • Looking at the technical challenge of implementing APIs so that 3rd party providers can connect to a unified system whilst ensuring security credentials



	<p>Eduardo Martinez Barrios, Open Banking Product Head, Santander UK</p> <p>Nino Ocampo, Global Head of Open Banking & Customer Preferences, HSBC</p> <p>Mark Curran, Director of Payments and Open Banking, CYBG PLC</p> <p>Jim Wadsworth ,SVP, Open Banking, Mastercard</p> <p>Senior representative, Tink</p>	     
10:20	Morning refreshments	
10:50	Session reserved for VocalLink	 
11:10	<p>Fireside chat Exploring new avenues for payment innovations and banking facilitates to separate yourself from the competition</p> <ul style="list-style-type: none"> Combining merchant offerings with payment data to offer seamless journeys Offering consumers the 'bigger picture' to understand how they can use their banking platform to achieve their financial goals Increasing payment capabilities whilst keeping current with evolving legislations Understanding changing customer demands to design new platforms <p>Julian Sawyer, Chief Operating Officer, Starling</p> <p>Nick Middleton, Strategic Payments Director, Virgin Money</p> <p>Louise Smith, Head of Digitalisation/FinTech Envoy, Royal Bank of Scotland</p> <p>Senior representative, Bankable</p>	 <small>STARLING BANK</small>   <small>The Royal Bank of Scotland Group</small>
11:30	Session reserved for BPC	 <small>BANKING TECHNOLOGIES</small>
11:50	<p>Driving digital transformation through the monetisation of open banking</p> <p>Christian Ball, Head of Retail Financial Services, GFT</p>	
12:10	<p>Case Study Harnessing AI and robotics to create innovative customer centric solutions</p> <ul style="list-style-type: none"> Ingredients for successful AI solutions What could happen if you don't follow the recipe... The icing on the cake - how we're using AI to protect customers <p>Pete Coleman, Head of Payments Operations, NatWest</p>	



12:30	<p>Session reserved for Ortec</p> 
12:50	<p>Panel Incorporating digital tools and moving away from old legacy systems to harness modern technology</p> <ul style="list-style-type: none"> Finding concrete use cases for emerging technologies to enhance user experience Highlighting different strategies to build a road map and understand the architecture of platforms to remain relevant in the future Implementing a process which works simultaneously with old technology to harness the most value Understanding where are the opportunities within digital transformation to help understand customers from a financial view to offer the best product for them through computer based modelling Transitioning into a more agile way of working, not just in IT, but across the bank to see how different functions can collaborate Working at pace whilst balancing risk and compliance to deliver innovative service to customers <p>Aneet Morar, Head of Product, Payments, Group Transformation, Lloyds Banking Group</p>  <p>James Barker, Commercial Director, EMEA, Mambu</p>  <p>Abhijit Akerkar, Head of Applied Sciences, Business Integration, Lloyds Banking Group</p>  <p>Akansha Nath, VP 3rd Party Channels, Barclays</p>  <p>Senior representative BPC</p>  <p>Senior representative Ortec</p>  <p>Senior representative Vocalink</p> 
13:10	Lunch and networking
14:10	<p>Leveraging technology and skills to enable scalability, agility and high-performance solutions in Open Banking and Payments innovation</p>  <ul style="list-style-type: none"> Discussing how Open banking and payment innovation is an opportunity to leverage new technology to create new products and revenue streams, while still adhering to regulatory requirements. Presenting Hazelcast technology which, while giving a highly performant service to the customer, allows: <ul style="list-style-type: none"> rapid scaling and elasticity to meet unexpected demands; and agile development to quickly and cost-effectively develop and deliver solution to the cloud. <p>John Carey, Co-founder d2i, Hazelcast partner</p>
14:30	'Bricks & Clicks': Integrating physical presence with an online presence to retain and recruit new customers



- Incorporating the importance of physical presences and how to integrate digital for customer experience
- Reaching a wider consumer base who aren't digitally engaged through the app who want to go into branch
- Addressing benefits of in store customer experience in retaining customers
- Appealing to millennials by having a branch to recruit new customers

Nabeel Irshad, Head of Retail Accounts & Partnerships, Metro Bank



Retail Banking in the Audiovisual Age

The retail banking industry is changing rapidly to meet the needs of modern customers, with online services and mobile apps gaining in popularity each year. At the same time, many banks are integrating new audiovisual technologies into their branches to drive revenue, elevate the customer experience and appeal to an increasingly tech-savvy clientele.

At Retail Banking International 2019, AVIXA, the Audiovisual and Integrated Experience Association, will sit down with [Bank X] to discuss how enhancing branches with the latest audiovisual technologies, such as eye-catching LED displays, interactive touchscreens, positional audio, and more, can drive better business outcomes.

Learning Objectives:

1. How to leverage audiovisual technologies to equip a bank branch with tools for digital-first customers.
2. How to integrate mobile banking with the physical branch through audiovisual technology.
3. How to communicate and differentiate a brand through LED video walls, automated lighting, digital art, and more.
4. How to apply audiovisual trends from other markets – retail, hospitality, and others – to the banking industry.
5. Identify emerging technologies and their application to the bank industry.

Session reserved for AVIXA



14:50



Interactive Debate

This house believes in 5 years' time from now my main bank account won't be with a bank

14:00 Moderator Opening Remarks

14:05 Initial Audience Vote

14:10 Arguments For

14:15 Arguments Against

14:20 Interactive Debate/Q&A

14:40 Final Audience Vote

Key points to be covered:

- Looking at how banks can collaborate to offer innovative customer centric products
- Utilizing fintechs agility coupled with traditional banks large consumer base to create novel services
- Harnessing banks' ability to test customer demands, performance and behaviors based on feedback and adapting solutions to effectively integrate
- Looking at the introduction of outside players, such as amazon or google, and how to either compete and/or collaborate for customer benefits

Michael Anyfantakis, Head of Innovation Design, **Lloyds Banking Group** (for)

Ross Hunter, Product Director Retail Banking, **Post Office** (against)

Nabeel Irshad, Head of Retail Accounts & Partnerships, **Metro Bank**

Senior representative Hazelcast

Senior representative AVIXA



15:30

Afternoon refreshments

16:00

Looking into the ethics of data handling to enhance availability of personalised customer products

- Structuring the data and creating a framework to gain insights to become an asset for the bank
- Debating how banks can give customers the ability to access their data and transfer to other 3rd parties when they want to
- Understanding how to appropriately use customers data is an acceptable manner without negative perceptions
- Putting consumers in control of their data to benefit from additional services
- Using data sources to provide clients with better decisions and solutions
- Ensuring education of consumers to utilize their data for personalised services






Tentative: **Indranil Mukherjee**, Head of Consumer Customer Data Transformation, **Barclays**



16:20

Session reserved for Cardlytics Uk



16:40	<p>Designing how to become a profitable challenger bank</p> <ul style="list-style-type: none"> • Presenting a case study of the 1st UK bank hosted on the cloud • Establishing a £2.3billion evaluation by leveraging new technologies like AI and big data • Going beyond the buzzwords to deep dive into utilizing technologies to build a scalable business attractive for investment • Staying ahead in digital innovation from traditional banks to stay competitive <p>Amir Noorjala, COO, OakNorth</p>	
17:00	<p>Panel discussion: What does the future of banking look like for 2025?</p> <p>Indranil Mukherjee, Head of Consumer Customer Data Transformation, Barclays</p> <p>Senior representative Cardlytics UK</p> <p>Amir Noorjala, COO, OakNorth</p>	 
17:20	Chair's summary and close of conference	
17:30	Post-conference drinks reception	
19:00	 <p>Awards welcome drinks and canape reception</p> 	
20:00	Awards ceremony and gala-dinner	