

Retail Banker International London

Wednesday 24th April 2019, London



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**
Nino Ocampo, Global Head of Open Banking & Customer Preferences, **HSBC**
Mark Curran, Director of Payments and Open Banking, **CYBG PLC**
Helen Bierton, Head of Retail Bank, **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 Noorjala, 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**

For speaking opportunities please contact:

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	Conference Name: Retail Banking International Conference Date: 24th April 2019 Programme Day One
08:00	Registration and refreshments
08:30	Chair's opening remarks
08:40	Session reserved for VocaLink
09:00	<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>
09:20	<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 Nino Ocampo, Global Head of Open Banking & Customer Preferences, HSBC Mark Curran, Director of Payments and Open Banking, CYBG PLC</p>
9:40	Session reserved for Tink
10:00	<p>Fireside chat</p> <p>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





	<ul style="list-style-type: none"> Increasing payment capabilities whilst keeping current with evolving legislations Understanding changing customer demands to design new platforms <p>Helen Bierton, Head of Retail Bank, Starling Nick Middleton, Strategic Payments Director, Virgin Money Louise Smith, Head of Digitalisation/FinTech Envoy, Royal Bank of Scotland</p>
10:20	Summary panel
10:40	Morning refreshments
11:10	Session reserved for BPC
11:20	<p>Fireside chat Looking at how to incorporate innovative digital tools to keep customer centricity at the heart of your business</p> <ul style="list-style-type: none"> Finding concrete use cases for emerging technologies to enhance user experience Creating bespoke mobile apps to work alongside your existing systems Keeping the consumer in charge of their finances whilst harnessing convenience factors from the next generation of mobile banking Exploring new revenue streams for traditional banks by understanding the customer desires <p>Abhijit Akerkar, Head of Applied Sciences, Business Integration, Lloyds Banking Group</p>
11:40	Session reserved for Ortec
12:00	<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>
12:20	<p>Panel Moving from old legacy systems to new systems, simultaneously in the cloud and organizationally, to harness modern technology</p> <ul style="list-style-type: none"> 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 Felipe Penacoba Martinez, Chief Information Officer Retail and Business Banking, Santander UK</p>
12:40	Summary panel
13:00	Lunch and networking
14:00	Session reserved for Hazelcourt
14:20	<p>‘Bricks & Clicks’: Integrating physical presence with an online presence to retain and recruit new customers</p> <ul style="list-style-type: none"> • 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 <p>Nabeel Irshad, Head of Retail Accounts & Partnerships, Metro Bank</p>
14:40	<p>Interactive Debate This house believes in 5 years’ time from now my main bank account won’t be with a bank</p> <p>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</p> <p><i>Key points to be covered:</i></p> <ul style="list-style-type: none"> • 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 <p>Michael Anyfantakis, Head of Innovation Design, Lloyds Banking Group (for)</p>
15:00	Summary panel
15:20	Afternoon refreshments



15:50	Session available	
16:10	<p>Looking into the ethics of data handling to enhance availability of personalised customer products</p> <ul style="list-style-type: none"> • 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 <p>Tentative: Indranil Mukherjee, Head of Consumer Customer Data Transformation, Barclays</p>	
16:30	<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>	
16:50	Summary panel	
17:10	Chair's summary and close of conference	
17:35	Post-conference drinks reception	
19:00		<p>Awards welcome drinks and canape reception</p> 
20:00	Awards ceremony and gala-dinner	