



# RETAIL BANKING INTERNATIONAL CONFERENCE AND AWARDS

24<sup>th</sup> 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 34<sup>th</sup> 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

**Louise Smith**, Head of Digitalisation/FinTech Envoy, **Royal Bank of Scotland**  
**Akansha Nath**, VP 3<sup>rd</sup> 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 Noorjala**, COO, **OakNorth**  
**Pete Coleman**, Head of Payments Operations, **NatWest**  
**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**  
**Oliver Moule**, Business Developer, **Ortec Finance**  
**Iwan Schafthuizen**, Managing Director Business Development, **Ortec Finance**  
**James Barker**, Commercial Director, EMEA, **Mambu**  
**Brad Grimes**, Senior Director of Communications, **AVIXA**  
**Joakim Ivarson**, Business Development Director, **tink**  
**John Carey**, Co-founder d2i, **Hazelcast partner**  
**Toby Allodi**, Principal Consultant, **BCS Consulting**  
**Eric Mouilleron**, CEO, **Bankable**  
**Pedro Campos**, Director, **ebankIT**  
**Ms Tao Baker**, Digital Director, **Arora**

For programme enquiries please contact:  
[nadine.elomri@Arena-International.com](mailto:nadine.elomri@Arena-International.com) | +44 (0) 207 9366 855



|       |   |
|-------|---|
|       | Conference Name: <a href="#">Retail Banking International</a><br>Conference Date: <b>24<sup>th</sup> April 2019</b>   |
| 08:00 | <b>Registration and Refreshments</b>  |
| 08:50 | Chair's Opening Remarks   |
| 09:00 | <p><b>Open Banking is Go</b></p> <ul style="list-style-type: none"> <li>We have all entered the world of Open Banking, but is everyone seeing the opportunity?</li> <li>What new services are starting to emerge (in Europe and beyond)?</li> <li>Are customers ready for open banking?</li> <li>What does the industry need to do as momentum starts to build?</li> </ul> <p><b>VOCALINK</b><br/> mastercard</p> <p>Jim Wadsworth, SVP, Open Banking, Mastercard</p>  |
| 09:20 | <p><b>Understanding the success of open banking is down to entrepreneurs to bring new ideas to provide innovative services to customers</b></p> <ul style="list-style-type: none"> <li>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</li> <li>Appreciating how services are being leveraged and designed to reach the customer</li> <li>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</li> <li>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</li> <li>Understanding customers' needs through data analysis to offer merchant offerings through seamless consumer journeys for customer needs and partner up to create new revenues</li> </ul> <p> <b>HSBC</b></p> <p>George Miltiadous, Head of Open Banking Delivery UK, HSBC</p> |
| 09:40 | <p><b>Open banking, the democratisation of data, and you.</b></p> <ul style="list-style-type: none"> <li>Using the new way people engage with their data to inform your strategies</li> <li>The opportunities of putting the customer back in control of their data</li> <li>Embracing open banking to offer personalised products that drives loyalty</li> </ul> <p><b>tink</b></p> <p>Joakim Ivarson, Business Development Director, tink</p>  |
| 10:00 | <p><b>Panel: The Innovation of the century? Unlocking the potential of Open Banking</b></p> <ul style="list-style-type: none"> <li>Exploring how banks will facilitate an interface with 3<sup>rd</sup> party providers to ensure ecosystem is underpinned with safety features to comply with regulations</li> <li>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</li> <li>Implementing a more secure and accurate way to handle data to ensure 3<sup>rd</sup> party providers &amp; aggregators have the right mechanism to protect customers data</li> </ul>  |



- 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 3<sup>rd</sup> party providers can connect to a unified system whilst ensuring security credentials

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



Jim Wadsworth, SVP, Open Banking, MasterCard



Joakim Ivarson, Business Development Director, tink



10:20

Morning Refreshments

10:50

**Using Artificial Intelligence to uncover new, increasingly sophisticated patterns of financial crime**

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:

- 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

David Rich, EVP, Vocalink Services & Analytics, MasterCard



11:10

**Fireside chat: Exploring new avenues for payment innovations and banking facilitates to separate yourself from the competition**

- 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

Julian Sawyer, Chief Operating Officer, Starling



Nick Middleton, Strategic Payments Director, Virgin Money








Louise Smith, Head of Digitalisation/FinTech Envoy, Royal Bank of Scotland



Eric Mouilleron, CEO, Bankable





|       |  |
|-------|--|
| 11:30 | <b>Session Reserved for NCR</b>   |
| 11:50 | <p><b>An A-Z of open banking – Transform. De-risk. Monetise.</b></p> <p><i>A practical no nonsense approach.</i> From first regulatory principles to genuine innovative solution design, learn how to quick start your journey to open banking safely and with confidence.</p> <ul style="list-style-type: none"> <li>• Enable early exploration and prototyping of new services</li> <li>• Enhance productivity, significantly reduce costs and accelerate time to market</li> <li>• Create a clear competitive position in the market</li> </ul> <p><b>Christian Ball</b>, Head of Retail Financial Services, <b>GFT</b> </p>   |
| 12:10 | <p><b>Case Study: Harnessing AI and robotics to create innovative customer centric solutions</b></p> <ul style="list-style-type: none"> <li>• Ingredients for successful AI solutions</li> <li>• What could happen if you don't follow the recipe...</li> <li>• The icing on the cake - how we're using AI to protect customers</li> </ul> <p><b>Pete Coleman</b>, Head of Payments Operations, <b>NatWest</b> </p>  |
| 12:30 | <p><b>What are the Digital Trends in Retail Banking and Wealth Management?</b></p> <ul style="list-style-type: none"> <li>• Reviewing the Global Mass Affluent &amp; HNWI Demographics landscape to better assess their needs</li> <li>• Analysing how do clients wish to interact with their Relationship Manager to adapt training accordingly</li> <li>• Debating the level of importance countries place in Hybrid Advice to contextually adapt</li> <li>• Questioning whether 'BigTechs' are really disruptive</li> </ul> <p><b>Oliver Moule</b>, Business Developer, <b>Ortec Finance</b> </p>  |
| 12:50 | <p><b>Panel: Incorporating digital tools and moving away from old legacy systems to harness modern technology</b></p> <ul style="list-style-type: none"> <li>• Finding concrete use cases for emerging technologies to enhance user experience</li> <li>• Highlighting different strategies to build a road map and understand the architecture of platforms to remain relevant in the future</li> <li>• Implementing a process which works simultaneously with old technology to harness the most value</li> <li>• 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</li> <li>• Transitioning into a more agile way of working, not just in IT, but across the bank to see how different functions can collaborate</li> <li>• Working at pace whilst balancing risk and compliance to deliver innovative service to customers</li> </ul> <p><b>James Barker</b>, Commercial Director, EMEA, <b>Mambu</b> </p> |



|       |  |
|-------|--|
|       | <div>  <p><b>Abhijit Akerkar</b>, Head of Applied Sciences, Business Integration, <b>Lloyds Banking Group</b></p> <p><b>Akansha Nath</b>, VP 3<sup>rd</sup> Party Channels, <b>Barclays</b></p> <p><b>Iwan Schafthuizen</b>, Managing Director Business Development, <b>Ortec Finance</b></p> <div>   </div> </div>   |
| 13:20 | Lunch and Networking   |
| 14:20 | <p><b>Leveraging technology and skills to enable scalability, agility and high-performance solutions in Open Banking and Payments innovation</b></p> <ul style="list-style-type: none"> <li>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.</li> <li>Presenting Hazelcast technology which, while giving a highly performant service to the customer, allows:</li> <li>rapid scaling and elasticity to meet unexpected demands; and</li> <li>agile development to quickly and cost-effectively develop and deliver solution to the cloud.</li> </ul> <div>  </div> <p><b>John Carey</b>, Co-founder d2i ,Hazelcast partner</p> |
| 14:40 | <p><b>‘Bricks &amp; Clicks’: Integrating physical presence with an online presence to retain and recruit new customers</b></p> <ul style="list-style-type: none"> <li>Incorporating the importance of physical presences and how to integrate digital for customer experience</li> <li>Reaching a wider consumer base who aren’t digitally engaged through the app who want to go into branch</li> <li>Addressing benefits of in store customer experience in retaining customers</li> <li>Appealing to millennials by having a branch to recruit new customers</li> </ul> <div>  </div> <p><b>Nabeel Irshad</b>, Head of Retail Accounts &amp; Partnerships, <b>Metro Bank</b></p>   |
| 15:00 | <p><b>Retail Banking in the Audio-visual Age</b></p> <ul style="list-style-type: none"> <li>How to leverage audio-visual technologies to equip a bank branch with tools for digital-first customers.</li> <li>How to integrate mobile banking with the physical branch through audio-visual technology.</li> <li>How to communicate and differentiate a brand through LED video walls, automated lighting, digital art, and more.</li> <li>How to apply audiovisual trends from other markets – retail, hospitality, and others – to the banking industry.</li> <li>Identify emerging technologies and their application to the bank industry.</li> </ul> <div>  </div>   |





|       |  |
|-------|--|
|       | <p><b>Brad Grimes</b>, Senior Director of Communications, <b>AVIXA</b></p> <p><b>Andy Turnbull</b>, Creative Director, <b>Honest.</b></p> <p><b>Honest.</b></p>  |
| 15:20 | <p><b>Panel: In 5 years' time will my main bank account be with a bank?</b></p> <ul style="list-style-type: none"> <li>Looking at how banks can collaborate to offer innovative customer centric products</li> <li>Utilizing fintechs agility coupled with traditional banks large consumer base to create novel services</li> <li>Harnessing banks' ability to test customer demands, performance and behaviors based on feedback and adapting solutions to effectively integrate</li> <li>Looking at the introduction of outside players, such as amazon or google, and how to either compete and/or collaborate for customer benefits</li> </ul> <p><b>Michael Anyfantakis</b>, Head of Innovation Design, <b>Lloyds Banking Group</b> (for)</p> <p><b>Ross Hunter</b>, Product Director Retail Banking, <b>Post Office</b> (against)</p> <p><b>Nabeel Irshad</b>, Head of Retail Accounts &amp; Partnerships, <b>Metro Bank</b></p> <p><b>John Carey</b>, Co-founder d2i ,<b>Hazelcast</b> partner</p> <p><b>Toby Allodi</b>, Principal Consultant, <b>BCS Consulting</b></p> <p><b>Pedro Campos</b>, Director, <b>ebankIT</b></p> <p><b>LLOYDS BANK</b></p> <p><b>POST OFFICE</b></p> <p><b>METRO BANK</b></p> <p><b>hazelcast</b></p> <p><b>ebankIT</b><br/>OMNICHANNEL INNOVATION</p> |
| 15:50 | Afternoon Refreshments   |
| 16:30 | <p><b>Designing how to become a profitable challenger bank</b></p> <ul style="list-style-type: none"> <li>Presenting a case study of the 1<sup>st</sup> UK bank hosted on the cloud</li> <li>Establishing a £2.3billion evaluation by leveraging new technologies like AI and big data</li> <li>Going beyond the buzzwords to deep dive into utilizing technologies to build a scalable business attractive for investment</li> <li>Staying ahead in digital innovation from traditional banks to stay competitive</li> </ul> <p><b>Amir Noorjala</b>, COO, <b>OakNorth Bank</b></p> <p><b>OakNorth Bank</b></p>   |
| 16:50 | <p><b>Fireside Chat: What does the future of banking look like for 2025?</b></p> <p><b>Amir Noorjala</b>, COO, <b>OakNorth</b></p> <p><b>Brad Grimes</b>, Senior Director of Communications, <b>AVIXA</b></p> <p><b>Ms Tao Baker</b>, Digital Director , <b>Arora</b></p> <p><b>OakNorth Bank</b></p> <p><b>AVIXA</b><br/>Audiovisual and Integrated Experience Association</p> <p><b>ARORA</b><br/>creative design consultancy</p>  |



|       |   |  |
|-------|---|--|
| 17:10 | <b>Chair's summary and close of conference</b>                                    |  |
| 17:20 | <b>Post-conference networking</b>   |  |
| 18:30 |  | <br><b>Awards Welcome Drinks and Canape Reception</b> |
| 20:00 | <b>Awards Ceremony and Gala-Dinner</b>  |  |