

Retail Banker International London

Wednesday 22<sup>nd</sup> April 2020, London



# RETAIL BANKING INTERNATIONAL CONFERENCE AND AWARDS

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22<sup>nd</sup> April 2020 | 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

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Retail Banking International is returning for its 35<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 promote positive customer journey processes to thrive in a fast-paced and critical time for innovative customer products.

## 2020 SPEAKERS

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### Speaker Line up

**Teresa Connors, Head of Market Management, Payments, NatWest**  
**Jennifer Tippin, Group People & Productivity Director, Lloyds Banking Group**  
**Pamela Hilborn, SVP Global Head of Design, Digital Banking, Scotia Bank**  
**Eduardo Martinez Barrios, Open Banking Product Head, Santander UK**  
**Melissa Ocampo, Head of Sustainability, Retail Banking, HSBC**  
**Becky Pinkard, CISO, Aldermore**  
**William Lovell, Head of Future Technology, Bank of England**  
**Pete Coleman, Head of Payments Operations, RBS**  
**Matthew Cottam, Area Director - Greater London, TSB**  
**Anand Kumar, Deputy Chief Executive UK, Union Bank of India**  
**Ravi Bhalla, Head of Group Design, Lloyds Banking Group**  
**Adam Rowse, Head of Branch Based Banking, Barclays**  
**Kunal Malani, Chief Growth Officer, Tandem**  
**Eric Tak, Global Head, ING Payments Centre**  
**Douglas Blakey, Editor, Verdict**



Retail Banking Europe Programme	
08:00 – 08:50	REGISTRATION AND REFRESHMENTS
08:50 – 09:00	<b>CHAIR'S OPENING REMARKS</b> <b>Douglas Blakey</b> – Group Editor, <b>Verdict</b>
<b>SESSION ONE: Embracing the Cultural Wakeup and Digital Shakeup in Retail Banking</b>	
09:00 – 09:20	<b>Minding the Customer Gap: Building Bridges for Better Banking</b> <ul style="list-style-type: none"> <li>• Deepening customer relationships through innovative digital payment solutions by creating platforms that are safer, quicker and easier to use for customers</li> <li>• Taking advantage of the PSD2 Directive to boost competition through the creation of a variety of digital and physical products in the banking, card and payment space</li> <li>• Catering for a wide audience appropriately in a world pulling towards digital without neglecting the traditional branch network to better serve society and their banking needs</li> <li>• Pioneering the Payit innovation to create a secure, efficient and reliable payment experience from consumer to merchant</li> <li>• Leveraging consumer lifestyle behaviours by creating symbiotic relationships with mainstream retailers to optimise the modern-day banking experience through digital payment solutions and AI</li> <li>• Staying up to speed in innovation to spearhead change and gain competitive advantage over challengers and new-age fintech</li> </ul> <b>Teresa Connors, Director, Market Engagement, International Banking, NatWest</b>
09:20 – 09:40	<b>Session reserved for sponsorship</b>
09:40 – 10:00	<b>Try Hard or Die trying: Attempting new moves to win in the transitioning retail banking world</b> <ul style="list-style-type: none"> <li>• What's next for retail banking? Exploring people, digitisation and new frontiers in the future of banking</li> <li>• Looking at how PSD2 has affected retail banking since its launch and its effect on banks - using the directive to their advantage to revolutionise the payments industry and leverage customer data</li> <li>• Translating Open Banking as the improvement of retail banking services and customer experience in the struggle for loyal customers by regaining trust whilst developing a smarter competitive edge</li> <li>• Reorganising the bank and increasing digital channels to increase organizational efficiency, improve customer centricity and drive growth</li> <li>• Identifying social and behavioural change in current demographics and changing priorities to identify opportunities for growth</li> </ul> <b>Jennifer Tippin, Group People &amp; Productivity Director, Lloyds Banking Group</b>
10:00 – 10:20	<b>The Role of the Bank as Coach and Companion to support each customer on their journey</b> <ul style="list-style-type: none"> <li>• Talking frankly about the real experiences of a young person embarking on life in the real world to identify where banks are missing out on a great opportunity</li> <li>• Understanding the untapped power in the bank's role as a true companion to learn about each individual and guide them in order to make better financial decisions for a stronger banking relationship and more positive financial outcome</li> <li>• Setting the customer on the straight and narrow for better financial wealth and mental health</li> <li>• Looking at the bank's role in helping individuals to achieve financial resilience for a win/win situation</li> </ul>



	<ul style="list-style-type: none"> <li>Identifying how banks are stepping up to the plate in coaching customers and fostering relationships to shape better bankers and better banks</li> </ul> <p><b>Melissa OCampo, Head of Sustainability Retail Banking, HSBC</b></p>
10:20 – 10:40	<p><b>Panel: UK Retail Banking - What Was, Is No Longer</b></p> <ul style="list-style-type: none"> <li><i>What priorities are banks focusing on when developing new banking strategies to attract and retain customers?</i></li> <li><i>Are banks effective at building sustainable growth from a wide demographic or should they focus on certain individuals as potential consumers?</i></li> <li><i>What are the challenges when building systems and processes that are able to keep up with regulations and industry standards?</i></li> <li><i>Are UK banks leaving the non-digitally native behind in their fight to stay ahead of technological development?</i></li> <li><i>How effectively are banks promoting financial inclusion and catering for diverse customers?</i></li> </ul> <p>Jennifer Tippin, Group People &amp; Productivity Director, Lloyds Banking Group Teresa Connors, Director, Market Engagement, International Banking, NatWest Melissa Ocampo, Head of Sustainability, Retail Banking, HSBC</p>
10:40 – 11:10	<b>MORNING REFRESHMENTS AND NETWORKING</b>
<b>SESSION TWO: Digital Trends &amp; Innovation to Cater for an Increasingly “bank switching” Nation</b>	
11:10 – 11:30	<div> <div> <p><b>Collaboration not Competition: The Marriage of Fintechs and banks</b></p> <ul style="list-style-type: none"> <li>Validating the idea of fintech coexisting with banks to devise a healthy digital development strategy to provide better digitalised customer offerings</li> <li>Finding the perfect fit between traditional and online platforms to promote smooth transition towards a more automated banking landscape</li> <li>Building a flexible modern banking architecture through fintech to create better cost-effective propositions</li> <li>Using fintech developments to advantage to stay on top of financial trends and technological innovation</li> <li>Working with fintechs to improve customer relationships with incumbent banks to achieve customer loyalty</li> </ul> <p><b>Ravi Bhalla, Head of Group Design, Lloyds</b></p> </div> <div> <p><b>Bank of England: Payment and API Strategy</b></p> <ul style="list-style-type: none"> <li>Exploring the Bank of England’s role in the payment system and the use of APIs to open up settlement</li> <li>The importance of global and domestic data standards and the changes that are coming, to find opportunity in the transitioning banking landscape</li> <li>The renewal of UK Real Time Gross Settlement (RTGS) and the benefits this will bring to bolster the new UK banking economy</li> <li>Discussing the emergence of block chain technologies to find opportunity in the transitioning banking landscape</li> </ul> <p><b>William Lovell, Head of Future Technology, Bank of England</b></p> </div> </div>



11:30 – 11:50	Session reserved for sponsorship	Session reserved for sponsorship
11:50 – 12:10	<b>How to use data, AI and ML for better serving customers</b> <ul style="list-style-type: none"><li>Becoming an active player in the development of innovative initiatives to empower costumers so they can stay ahead in life through accessible banking</li><li>Using data and Machine Learning to enable seamless public transport ticketing and payments</li><li>Deploying cloud-based AI solutions for advanced, 100% software-based payments acceptance solutions that foster financial inclusion</li><li>Using advanced analytics and data for next generation shopping experiences to bridge the gap between customer, merchant and bank</li></ul> <b>Eric Tak, Global Head, ING Payments Centre</b>	<b>The Ticking Time Bomb – It’s not <i>whether</i> it’s <i>when</i>; are you Cybersecurity prepared?</b> <ul style="list-style-type: none"><li>Looking at Digital infrastructure to ensure a service that’s safe secure and functional for confident customer use</li><li>Raising cybersecurity levels; The contribution of FIs and security teams to comply with Regtech to ensure operational resilience</li><li>Achieving security within regulatory requirements to better serve the public</li><li>Staying ahead of the game with digital innovation to ensure better protection to avoid falling victim of a cyber attack</li><li>Implementing 2 Stage Strong Customer Authentication (SCA) to protect the customer without degrading experience</li></ul> <b>Becky Pinkard, CISO, Aldermore</b>
12:10 – 12:30	Session reserved for sponsorship	Session reserved for sponsorship
12:30 – 12:50	<b>Panel: The Collaborative Ecosystem</b> <ul style="list-style-type: none"><li><i>Are banks transforming into tech companies and to what extent can they make this transition on their own?</i></li><li><i>To what extent do banks recognise the importance of fintech as enablers as opposed to competitors?</i></li><li><i>How high on the list are money management tools influencing the choice of bank for younger customers?</i></li><li><i>How is the rise of Machine Learning affecting the way banks do business?</i></li></ul> <b>Ravi Bhalla, Head of Group Design, Lloyds</b> <b>Eric Tak, Senior Cards and Payments Executive, ING Bank</b> <b>Becky Pinkard, CISO, Aldermore</b> <b>William Lovell, Head of Future Technology, Bank of England</b>	
13:10 – 14:10	LUNCH	
SESSION THREE: Great Customer Journey : Enjoying the Banking Ride		
14:10 – 14:30	<b>The Current Banking Paradigm: Omnichannel &amp; Optichannel</b> <ul style="list-style-type: none"><li>Analysing the effectiveness of a multichannel approach as an intricate infrastructure to give a seamless experience to the customer</li><li>Opti-channelling for a more personalized and communicative approach to compete in a customer-optimised marketplace</li><li>Analysing increasingly complex banking</li></ul>	<b>The Branch is Not Dead Yet - Keeping the Legacy Alive</b> <ul style="list-style-type: none"><li>Creating a customer-centric inspired journey both in branch and via digital platforms to give an all-round sense of care to ensure brand loyalty</li><li>Rethinking the in-branch workforce and reducing resources without compromising on quality customer relationships and branch relevance</li><li>Bundling and remodelling the branch</li></ul>



	<p>channels and customer experience challenges to transition from a channel - driven approach to customer-driven</p> <ul style="list-style-type: none"> <li>Building a future retail banking landscape through efficient multi channels to consistently improve the customer journey</li> <li>Focusing on targeted, relevant and specific communication to develop stronger banking relationships</li> </ul> <p><b>Anand Kumar, Deputy Chief Executive UK, Union Bank of India</b></p>	<p>through new-age concepts to fit new consumer lifestyles and leave a long lasting legacy on the high-street</p> <ul style="list-style-type: none"> <li>Transforming and collaborating through innovation to create unique and relevant in-branch experiences and common service centres</li> <li>Cutting back on your branch network without compromising on the branch format to leverage the benefits of traditional banking</li> </ul> <p><b>Adam Rowse, Head of Branch Based Banking, Barclays</b></p>
14:30 – 14:50	Session reserved for sponsorship	Session reserved for sponsorship
14:50 – 15:10	<p><b>A New Purpose - how branches helped to put things right for customers and learn from the past</b></p> <ul style="list-style-type: none"> <li>Looking at the rise of TSB from a fallen position through fast growth and changes to identify key turning points from challenging times</li> <li>Analysing the effect of reducing branches to achieve cost effective solutions and regain strength in the retail banking market</li> <li>Reviewing the effects and outcome of the Infrastructure Change Programme to understand the drivers behind strategy to achieve true change</li> <li>Achieving the impossible by turning a tainted reputation into a promising future for a bank and its branding</li> <li>Learning from experience to serve more customers in more communities than ever before through both traditional and digital channels</li> </ul> <p><b>Matthew Cottam, Area Director - Greater London, TSB</b></p>	<p><b>Using Inclusive Design to Drive Innovation in the Digital Customer Experience</b></p> <ul style="list-style-type: none"> <li>Taking innovation to the next level by developing unique technology solutions that can meet the needs of the bank's diverse customer base to be more ethical and inclusive of all demographics</li> <li>Driving accessibility through technology to provide solutions for every customer need whilst fostering a better banking relationship</li> <li>Building in-house customer research and empathy labs and an internal beta testing group to test design, features and functionality and gain in-depth customer insights prior to market release</li> <li>Prioritising customer experience to develop innovations that last and prosper</li> </ul> <p><b>Pamela Hilborn, SVP Global Head of Design, Digital Banking, Scotia Bank</b></p>
15:10 – 15:30	Session reserved for sponsorship	Session reserved for sponsorship
15:30 – 15:50	<p><b>Panel: Taking the Customer on the Digital Ride</b></p> <ul style="list-style-type: none"> <li><i>Can digital replace traditional banking in its entirety and provide a positive customer journey?</i></li> <li><i>Toying with the idea of going cashless - is it doing more harm than good in a digital age?</i></li> <li><i>Emulating the human interaction factor in the digital journey – to what extent is this possible?</i></li> <li><i>What to consider when devising a flexible and modern banking strategy to provide</i></li> </ul>	





	<p><i>better customer-oriented propositions?</i></p> <p><b>Adam Rowse, Head of Branch Based Banking, Barclays</b>  <b>Matthew Cottam, Area Director - Greater London, TSB</b>  <b>Pamela Hilborn, SVP Global Head of Design, Digital Banking, Scotia Bank</b>  <b>Anand Kumar, Deputy Chief Executive UK, Union Bank of India</b></p>
15:50 – 16:20	<b>AFTERNOON REFRESHMENTS</b>
<b>SESSION FOUR: The Bright Banking Evolution Ahead</b>	
16:20 – 16:40	<p><b>Making “What’s New” even Newer – A Future Look into the Payment Space</b></p> <ul style="list-style-type: none"> <li>Exploring key factors to enable the development of successful product propositions tailored to individual customers in a society in need of personalised banking services</li> <li>Taking steps to prepare for “intelligent” banking in order to do the right thing by the consumer to enable the launch of “fit for purpose” products cross-demographic through easily accessible channels</li> <li>Combining the human element and conversational interface of banking with artificial intelligence to fire up and deliver a consistent “wow factor” customer experience</li> <li>Concentrating on the next phase in the evolution of personal finance, turning information-collecting tools into companions and coaches to generate more action from the customer</li> <li>Looking at future innovations and opportunities within new card networks for more integrated payment experiences.</li> </ul> <p><b>Pete Coleman, Head of Payments Operations, RBS</b></p>
16:40 – 17:00	<p><b>The Innovation Race: Creating Great Customer Experience, Fast</b></p> <ul style="list-style-type: none"> <li>Rethinking customer experience from both physical and technological standpoints in light of the rapid pace of innovation</li> <li>Understanding the implications of segmentation and how different groups bank to develop different banking features for new experiences</li> <li>Considering new entrants into the market to understand the drivers behind the changing face of banking</li> <li>Taking elements from the UK Fintech playbook to go cross border, fast</li> <li>Pinpointing recent methods of innovation employed by banks to identify areas for growth</li> <li>Ensuring the entire customer demographic is led on a transparent and supportive journey to implement successful innovation</li> </ul> <p><b>Kunal Malani, Chief Growth Officer, Tandem</b></p>
17:00 – 17:20	<b>Session reserved for sponsorship</b>
17:20 – 17:40	<p><b>Reaping the Rewards from Open Banking to Grow as a Modern Day FI</b></p> <ul style="list-style-type: none"> <li>Recognising the benefits of Open Banking innovation to deliver new tools and services that can improve lifestyle and wealth management</li> <li>Continuing the pursuit of Open Banking opportunities to develop a robust monetisation strategy to deliver exciting disruption in traditional methods of banking and payments</li> <li>Transforming the financial services road through Open Banking to make way for accessible and beneficial banking routes</li> </ul> <p><b>Eduardo Martinez Barrios, Open Banking Product Head, Santander UK</b></p>
17:40 – 18:00	<p><b>Panel: Money in the Making - Financial Realms Yet Untouched</b></p> <ul style="list-style-type: none"> <li><i>Are incumbent banks leveraging AI and ML to their advantage considering the power of other giant players in retail?</i></li> <li><i>Are banks making wise use of big data and effective forecasting so that customers feel understood and accompanied on their digital journeys?</i></li> </ul>



	<ul style="list-style-type: none"><li>• <i>How are banks closing international monetary barriers in a society where travel and financial affluence is becoming an increasingly achievable customer goal?</i></li><li>• <i>How real is the digital currency threat and should banks increase participation in order to not be left behind?</i></li><li>• <i>How are retail banks transforming themselves to take advantage of the digital economy?</i></li></ul> <p>Pete Coleman, Head of Payments Operations, RBS Kunal Malani, Chief Growth Officer, Tandem Eduardo Martinez Barrios, Open Banking Product Head, Santander UK</p>
18:00 – 18:10	<b>CHAIR'S SUMMARY AND CLOSE OF CONFERENCE</b>
19:00 – 20:45	<b>RECEPTION DRINKS AND RETAIL BANKING EUROPE AWARDS</b> Join us for an evening celebrating the best in retail banking excellence