



european banking forum
Digital Transformation in Retail Banking

10-11 May 2017, Amsterdam



EBF Digital Transformation in Retail Banking 10th – 11th May 2017 | Amsterdam

2017 Confirmed Speaking Faculty

Kit Carson, Head of Retail Banking & Consumer Payments, **Global Data Financial**

Agnes Gerbaud Seuret, Chief Transformation Officer, **BNP Paribas**

Carys Lawson, Head of Channel Analytics, **RBS**

Gianluca Soma, Deputy CEO, International Banking and Financial Services, **Société Générale**

Justin Hannemann, Head of Product Experience (Customer and Innovation), **Santander**

Juergen von der Lehr, Managing Director - Head of Digital Innovation & Think Tank, **Deutsche Bank**

Richard Perry, Vice President of Sales EMEA, **BioCatch**

Jesper Hamann, Chief Consultant, Payments, **Danske Bank**

Peter Smith, SVP, CEO, **Nordea Kredit**

Daniel Döderlein, Founder and CEO, **AUKA**

Massimo Calabrese, Head of Customer Interaction Office – Customer Experience and CRM

Department, **Intesa Sanpaolo**

Tomasz Motyl, Chief Innovation Officer, **Alior Bank**

Carlos Kuchkovsky, CTO New Digital Business, **BBVA**

Martin Kobza, Head of Digital, **Erste Group Bank**

Carol Lawton, Head of Channel Optimisation, **AIB**

Iliriana Toci, Board Member responsible for Retail Banking, **Raiffeisen Bank Kosovo**

Çiğdem Carino, SVP – IT Digital Banking and Payments Systems, **Akbank**

Andrew Vasko, Global Head of Service Strategy and Transformation, **ING**

Marieke Commandeur, Head of Strategy and Innovation, **De Volksbank N.V.**

Robin Jeffery, Head of Transformation, **Nationwide**



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EUROPEAN BANKING FORUM – DIGITAL TRANSFORMATION IN RETAIL BANKING DAY 1 Wednesday 10 th May 2017 Amsterdam, Netherlands	
07:30 – 08:20	Morning Refreshments and Collection of Meetings Schedule
08:20 – 08:30	Chair's Opening Remarks <i>Kit Carson, Head of Retail Banking & Consumer Payments, Global Data Financial</i>
08.30 – 09:00	<p>Sharing results and experiences of passing on the message of digitalisation through the BNP Paribas change activator programme</p> <ul style="list-style-type: none"> Assessing the starting point for the change activator programme to highlight areas where improvement were greatly needed Presenting the case for a formal process for internal knowledge and skill transformation to ensure buy-in to the banks digital aims Sharing experiences in implementing a change activator programme at BNP Paribas to explore early challenges and how these were overcome Analysing tangible results found through adoption of the programme to move the bank from satisfaction through engagement and to digital changes now being viewed as an opportunity Harnessing results of the change activator program to this point to identify where the programme will go in the future and what challenges are next to be tackled <p>Agnes Gerbaud Seuret, Chief Transformation Officer, BNP Paribas</p>
09:00 – 09:30	<p>Presenting how Royal Bank of Scotland turned a new digital strategy into 'Superstar' customer service</p> <ul style="list-style-type: none"> Overcoming challenges encountered in a traditional digital approach to outline the desired outcomes Sharing the three step approach to emphasise constant reinvention and testing of new content much like music DJs Incorporating understanding of the customer journey into digital strategy to build an agile digital team Democratising the data to ensure RBS move forward with performing strategies and end the less effective routes Examining outcomes from the Superstar DJ project to decipher next steps in moving forwards as a customer centric bank <p>Carys Lawson, Head of Channel Analytics, RBS</p>
09:35 – 10:05	Business Meeting 1
10:10 – 10:40	Business Meeting 2
	Session Reserved for SBDA Group Session Reserved for Aspect Software UK
10:40 – 11:00	Morning Refreshments & Networking
11:00 – 11:45	<p>Panel Discussion: Exploiting disruption in the financial industry to redefine the value of the bank to better engage customers and users</p> <ul style="list-style-type: none"> Identifying key disruptors and new entrants to the financial industry to assess where traditional banks can utilise 3rd party technology and knowledge Discussing the needs of the customer now and in the future to ensure engagement of all categories of user Pinpointing the Fintech experience specifically to decipher how a traditional bank should integrate, use or exploit this disruption Sharing experiences with Fintech companies to identify challenges and successes in creating and maintaining this relationship Looking to the future of the financial industry to appreciate the steps to be taken to reach a happy equilibrium <p>Gianluca Soma, Deputy CEO, International Banking and Financial Services, Société Générale Justin Hannemann, Head of Product Experience (Customer and Innovation), Santander Juergen von der Lehr, Managing Director - Head of Digital Innovation & Think Tank, Deutsche Bank</p>



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11:45 – 12:15	Headline Sponsor	
	Session Reserved for OutSystems	
12:20 – 12:50	Business Meeting 3	<p>Presenting and introduction to behavioural biometrics – less fraud, less friction!</p> <ul style="list-style-type: none"> • Exploring what is behavioral biometrics and how you can best utilize them in your bank • Highlighting most fraud happens inside authenticated sessions to ensure you are prepared • Addressing the return on investment of choosing the right biometrics • Pinpointing the need for continuous authentication to ensure your behavioral biometrics are working for you • Assessing malware and RAT detection to ensure you are fully protected <p><i>Richard Perry, Vice President of Sales EMEA, BioCatch</i></p>
12:50 – 13:50	Lunch & Networking	
13:50 – 14:20	<p>Approaching the PSD2 regulation as an opportunity to maximise your customer experience</p> <ul style="list-style-type: none"> • Assessing the PSD2 regulations and deciphering what direct impact this will have on traditional banking operations • Balancing technology advancement to increase your competitive advantage resulting from PSD2 with offering simplicity for the user • Utilising data and analytics to create a platform which highly engages customers on a daily basis • Identifying areas for opportunity opened up by the PSD2 regulation and building on this to retain and acquire users <p><i>Jesper Hamann, Chief Consultant, Payments, Danske Bank</i></p>	
14:20 – 14:50	<p>Discussing Next Generation Banking: analytic and digital customer experience</p> <ul style="list-style-type: none"> • Maintaining a relationship with your customer while increasing your multi-channels through harnessing a relationship-based approach over a product-based approach • Identifying the role of the branch versus that of mobile and online to ensure you stay in the market then to increase market share • Looking at possibilities with analytics to gain greater understanding of your customers and increasing customer engagement with your digital • Building on past experiences through new techniques and technology to ensure customer centricity and tangible economic benefits • Balancing capabilities with customer needs to ensure you adapt to customer expectations and not utilize unnecessary <p><i>Çiğdem Carino, SVP – IT Digital Banking and Payments Systems, Akbank</i></p>	
14:55 – 15:25	Business Meeting 4	Session Reserved for SunTech
15:25 – 15:40	Afternoon Refreshments	
15:40 – 16:10	Business Meeting 5	<p>Presenting the Scandinavian way – how Nordic retail banks became world champions</p> <ul style="list-style-type: none"> • Sharing Nordic retail banks success in saturating the market with proprietary mobile payment apps • Exploring the move of personal and merchant payment away from cash and cards, onto an engaging mobile channel they own and control • Using strategic decisions, fierce execution and the right technology to achieve over 65% of the population as active users <p><i>Daniel Döderlein, Founder and CEO, AUKA</i></p>



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	Business Meeting 5 (cont.)	Session Reserved for March Networks
16:15 – 16:45	Business Meeting 6	Session Reserved for Five Degrees
		Session Reserved for EZMCOM
16:50 – 17:05	12 Tips for 360 Engagement <i>Presenting challenges for employee, customer and 3rd party engagement</i>	
17:05 – 17:50	GROUP WORKSHOP SESSION <i>The room will be split into 6 groups with two discussing employee engagement, two covering customer engagement and two exploring 3rd party engagement.</i> <i>By the close of the 45 minute discussion each group will have 2 best practice approaches to feedback to the Chair and everyone will leave with the Top 12 Tips for 360 Engagement.</i>	
18:00 – 20:30	Evening Networking Drinks Reception & Dinner	

EUROPEAN BANKING FORUM – DIGITAL TRANSFORMATION IN RETAIL BANKING DAY 2 Thursday 11 th May 2017 Amsterdam, Netherlands	
07:45 – 08:20	<i>Morning Refreshments & Welcome</i>
08:20 – 08:30	Chair's Opening Remarks <i>Kit Carson, Head of Retail Banking & Consumer Payments, Global Data Financial</i>
08:30 – 09:00	Letting customers lead the way – where, how and when customer dialogue adds value to the bank <ul style="list-style-type: none"> • Establishing the needs of the customer to determine where value can be added to the bank • Exploring multichannel capabilities as the place to unveil your deepest customer needs • Unlocking the value of each and every interaction from marketing campaigns to multichannel journeys • Overcoming the “Everest” behind an analytics-driven relationship transformation to get the most out of traditions • Rotating the culture from old to new to build a more customer centric bank Massimo Calabrese, Head of Customer Interaction Office – Customer Experience an CRM Department, Intesa Sanpaolo
09:00 – 09:30	Presenting a case study of Alior Bank to assess progress with Artificial Intelligence and how this feeds back into the bank's objectives for PSD2, biometrics and blockchain <ul style="list-style-type: none"> • Outlining the aims and objectives of digitalization at Alior Bank to determine progress made and to roadmap for the future • Utilizing agility of the bank to harness possibilities of blockchain and incorporate the business perspective • Balancing the banks aspirations for biometrics with customer fear and trepidation to ensure you move with the times without compromising customer safety • Building on PSD2 deadlines to create a digitalization strategy that is not only compliant but works for your bank • Sharing success stories of artificial intelligence use to appreciate progress and determine next step Tomasz Motyl, Chief Innovation Officer, Alior Bank
09:35 – 10:05	Business Meeting 7




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10:10 – 10:40	Business Meeting 8	Session Reserved for Earnix UK
10:40 – 11:00	Morning Refreshments & Networking	
11:00 – 11:30	Session Reserved for Inventive Designers	
11:35 – 12:05	Business Meeting 9	Session Reserved for Wacom
		Session Reserved for SAB
12:10 – 12:40	<p>On-stage 1:1 CTO Interview <i>This session will offer the audience the chance to ask questions and hear answers on pre-arranged talking points, covering:</i></p> <ul style="list-style-type: none"> • <i>Discussing the digital transformation journey so far within your bank and what has been achieved</i> • <i>Highlighting customer engagement initiatives to decipher needs for customer acquisition and retention</i> • <i>Pinpointing trends and goals for 2017 and beyond</i> <p>Carlos Kuchkovsky, CTO New Digital Business, BBVA</p>	
12:40 – 13:10	<p>Unlocking the potential of George – open banking platform in delivering a platform developed with significant input from users</p> <ul style="list-style-type: none"> • Highlighting design driven financial literacy to provide a digital banking experience for the customer created by the customer • Considering the importance of scale in digital banking for customers • Exploring API as future banking backbone • Approaching emergence of Fintech and the introduction of PSD2 as an opportunity • Tracking the growth and growth potential of George throughout Europe <p>Martin Kobza, Head of Digital, Erste Group Bank</p>	
13:10 – 14:10	Lunch & Networking	
14:10 – 14:40	Business Meeting 10	Session Reserved for ITC
14:45 – 15:15	<p>Analyzing and adapting AIB's "The Lab" (Learn About Banking) to support broader omni-channel objectives</p> <ul style="list-style-type: none"> • Pinpointing original aims and expectations of the LAB and how outcomes have compared • Sharing how The Lab has been leveraged to support omni-channel adoption in the branch network • Highlighting programs launched as a result of The Lab to develop a digital mindset and promote digital to the customer • Moving beyond adoption to ensure all AIB's channel capabilities are optimised to drive customer experience and business performance • Maintaining the unique essence of The Lab when investigating options for its evolution <p>Carol Lawton, Head of Channel Optimisation, AIB</p>	
15:15 – 15:45	<p>Presenting the case of Kosovo in implementing 21st Century digital banking to a challenging region</p> <ul style="list-style-type: none"> • Establishing the situation in Kosovo and their position in the global financial industry to appreciate the complex and unique challenges faced in digitalizing banking for the country • Determining the need of digital for customers to create a system which works for both bank and user • Highlighting the culture change necessitated both internally and by customers to align the banks offering with customer engagement • Ensuring the balance between digitalization and maintaining customer contact as a necessity in the region • Navigating the introduction of digital banking in the country with customer engagement to build lasting partnerships and trust for the future <p>Iliriana Toci, Board Member responsible for Retail Banking, Raiffeisen Bank Kosovo</p>	



<p>15:45 – 16:15</p>	<p>Case Study: Creating Nordea's digitalisation from a traditional bricks and mortar bank to a digital ecosystem</p> <ul style="list-style-type: none"> • Establishing aims and objectives in entering the digitalization at Nordea to decipher what was achieved and what is still a work in progress • Highlighting challenges encountered in transforming the legacy system to a digital environment in line with customer needs and expectations • Utilising customer analytics to drive contextual experiences for the customer and implement a digital offering which meets their needs • Leveraging mobile marketing to enrich propositions for customers on the platform and increase customer loyalty and retention • Analysing the delivery and deployment of digitalization at Nordea to highlight lessons learned and identify how best to move forwards <p>Peter Smith, SVP, CEO, Nordea Kredit</p>
<p>16:15 – 16:45</p>	<p>Afternoon refreshments</p>
<p>16:45 – 17:15</p>	<p>Disrupt or be disrupted; approaching open innovation with an open mind</p> <ul style="list-style-type: none"> • Discussing what disruption today entails in terms of speed and transformation • Sharing progress made in open innovation to identify where the industry stands today • Highlighting how to organize for disruption; exploring shared vision, identify different types of innovation and collaboration (open innovation) • Highlighting use-cases of innovation of Volksbank to identify an approach <p>Marieke Commandeur, Head of Strategy and Innovation, De Volksbank N.V.</p>
<p>17:15 – 18:00</p>	<div style="display: flex; align-items: center;">  <div> <p style="text-align: center;">INTERACTIVE ROUND TABLES</p> <p>Interactive roundtable sessions offer a unique opportunity to come together with your peers to share best practice and develop solutions to critical challenges facing the industry as a whole. Hosted by industry experts and each focused on a single issue, roundtables are an exciting, interactive way to build your personal network and learn from the experience and expertise of others.</p> <p style="text-align: center;">Each roundtable session lasts for 45 minutes, and delegates may attend 1 Round Table</p> </div> </div>
<p>Round Table 1</p>	<p>Investigating cloud adoption looking at internal HR challenges, global on boarding, and technology choices</p> <p>Andrew Vasko, Global Head of Service Strategy and Transformation, ING</p>
<p>Round Table 2</p>	<p>Driving innovation in a traditional bank through engaging your customers and employees to avoid complacency</p> <p>Robin Jeffery, Head of Transformation, Nationwide</p>
<p>18:00</p>	<p style="text-align: center;">Close of Forum</p>