Fleming.
CONFERENCE

Retail Banking Forum

9 - 10 October 2019
Austria Andaz Vienna am Belvedere Hotel, Austria

Reasons to attend:

30+ Speakers

160+ Attendees

50+ different companies from 20+ different countries

2 Dedicated Streams

7 hours of internal debate

Special features:

- C-Suite Opening Debate: Shaping the Future of Retail Banking

- Strategic Panel: Inter-connected Digital Banking Ecosystem

- Crossfire debates:
  Open Banking – can it be a No-Go?
  Does PSD2 Need to be Reformed?

- Outside Bank panel: The Open Banking Ecosystem of the future

- Lightning Talks: Fin-tech Corner

Highlights for Open Banking & Platforms streams:

✔ Adapting for an Open Banking World

- Case study: Preview to the Future of Banking

- Maximizing the potential of artificial intelligence

- Case study: Enhancing data analysis capabilities

✔ Staying relevant in Open Platform

- Case study: Benchmarking APIs and Open Banking Ecosystems

- Innovation hubs for open collaboration initiatives

- Case study: Creating a Culture of Innovation

Highlights for Digital Customer & Branches streams:

✔ Turning digital for the customer

- Open Banking: Exploring the Future of Customer Engagement

- Case study: Revolutionize the Future of CX – Know your customer

- Design Thinking – Structuring a unique customer experience

✔ Future virtual & physical Branches

- Case study: Leveraging Branch Strategy in a New Era

- Preparing an Omni-Channel Branch Experience

- Workforce-A Pillar Stone for Successful Branch Transformation

Key Takeaways:

- How to manage the ongoing change towards an open banking world

- Strategies for sustainable innovation to engage consumers now and in the future

- How to leverage real-time data for better personalization in your company

- Get insights on partnering with 3rd parties to build win-win relationships

- Why you should build customer platforms now to maintain relevance later

- How to minimize Fraud of APIs and open banking partnerships

- Best practices on validation and prioritization of customer data

- How data based-strategies can strengthen the profitability of services and products

- Get tips on creating of a beneficial open-banking environment

- Explore examples of successful Open API strategies

- Understanding the value of branch channels in an open world

- Measuring branch performance and proper optimization of processes

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Visal Ozten
Albaraka Türk, Turkey
Digital Channels and Payment Systems Development Director

Amadeus von Kummer
FinTecSystems, Germany
Head of Internationalization

Joris Hensen
Deutsche Bank, Germany
Co-Lead of Deutsche Bank API Program

Kay Guttmann
Allianz Partners, France
Head of Global Account Bank & Insurance

To be announced
Garanti, Turkey
Vice President of Retail Banking

To be announced
Este Group, Austria
Retail Banking Leader

To be announced
European Banking Authority, UK
Member of Banking Stakeholder Group

To be announced
BBVA, Spain
Head of Open Banking & Ecostystem

To be announced
Barclays, UK
Digital Banking Leader

To be announced
BNP Paribas Cardif, Germany
Head of Retail Banking

To be announced
Societe Generale, France
Director of Digital Customer

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DAY 1

8:20 Registration and coffee

9:00 Welcoming note from **Fleming.**

9:05 Sli.do conference application introduction

9:10 Opening remarks from the event Chair

9:15 **PRE-DEBATE EXECUTIVES KICKSTARTS: Lightning Keynotes**
Two 15-minutes takeaway focused presentations from the debate participants as an introduction & idea baseline for the talks.
(1) Back to the principles of Marketing: How the theory of Philip Kottler still is valid for most of the retail banking environment

Dorkas Koenen, Rabobank, Netherlands, *Chief Marketing Officer (EVP)*

9:45 **C-SUITE OPENING DEBATE: Shaping the Future of Retail Banking**
There are several challenges for CEOs to consider as they seek to drive innovation and growth in the current environment
• Implementation of RTS requirements & other regulatory challenges
• Next step for data-driven customer journey – know your customer
• Benchmarking the usage of Big Data, AI, Robotics and Advanced Analytics
• Managing the ongoing change towards an open banking world
• Optimizing internal processes & increasing productivity
• Creating relationships with 3rd party players in a new ecosystem

Dorkas Koenen, Rabobank, Netherlands, *Chief Marketing Officer (EVP)*

10:20 **API Transformation-"The rails and brains of open banking"**
• Building smart, personalized and delightful financial services
• Account aggregation and payment initiation on a single, cloud-based platform
• Learn about transforming financial services as we know it
(RESERVED FOR TINK)

10:50 Morning coffee and networking

11:20 **KEYNOTE ADDRESS: Harnessing Fintech Innovation in Retail Banking**
• Strategies for sustainable innovation to engage consumers now and in the future
• Define the pressing challenges retail banks are facing on the digital transfor-mation journey
• Explore solutions for integrating with Fintech and encouraging a culture of in-novation
• Benefits of collective effort in the new era of retail banking

11:50 **OPEN BANKING: Future profitability achieved through innovation**
• Tackling digital innovation and API strategies
• How to get customers excited & retain their loyalty
• Developing value-added services for customers and protection of customer relationship
• Calculate the impact across the payment value chain
• New revenue streams through collaboration with Fin-tech partners
(RESERVED FOR INFOCERT)

12:20 **KEYNOTE ADDRESS: Preview to the Future of Banking**
• Lessons learned while leveraging PSD2 and Open Banking
• The change driven by instant payments & data collection
• Exploring security challenges in biometric authentication
• Utilizing robotics and AI in banking
• The role of data in banking business

12:45 Luncheon

DAY 1

9 October 2019

A

Adapting for an Open Banking World

14:15 **Importance of a mobile banking app within a retail bank's multi-channel strategy**
- Emphasizing Importance and growth of mobile banking apps
- How does Commerzbank face the current challenges in Mobile Banking?
- Outlook: Banking Trends 2019 and beyond

Thomas Winandy, Commerzbank AG, Germany, *Head of Mobile Banking Apps*

14:45 **CASE STUDY: Mobile Payments in the IoT environment**
- Authentication, security and identity in the augmented space
- Tackling the E-commerce and M-commerce opportunities
- Experience frictionless authentication with 3D Secure 2 for reduced fraud
- How to improve customer experience through innovative authentication

15:15 **CROSSFIRE DEBATE: Open Banking – can it be a No-Go?**
- Could a bank survive without entering the world of Open Banking?
- Discussing the challenges of APIs practice & open collaboration
- Comparison of Fraud Management costs vs. benefits of a new system.

15:45 Afternoon coffee and networking

16:20 **CASE STUDIES SELECTION: alBaraka Banking Innovations**
- Our experience with QR Code, Chatbots and Mobile Banking Apps
- Insha-New Model of Digital Banking
- Artificial Intelligence in Banking and the future of Retail Banking
- Maturity of the technology: is AI ready for the banking industry to implement at scale?

Visal Ozten, Albaraka Türk, Turkey
Digital Channels and Payment Systems Development Director

B

Turning digital for the customer

14:15 **CASE STUDY: Developing Omni-Channel Services and keeping competitive advantage**
- Improving the potential of secondary services by creating platforms which fuse the customer journey into one space
- Looking to the future: why you should build platforms now to maintain relevance later
- Improving customer engagement by expanding services to remain competitive and maintain customer loyalty

Tomas Reytt, mBank, Czechia & Slovakia, *Head of Digital Channels*

14:45 **OPEN BANKING: Exploring the Future of Customer Engagement**
- Emphasizing technologies securing best return on investment
- Evaluating business efficiency, costs reduction and security in order to boost customer loyalty
- Third-party partnerships with technology providers; Pros and cons
- How to minimize API fraud and strengthen open banking partnerships
- Revenue streams from new product portfolios

15:15 **CROSSFIRE DEBATE: Does PSD2 Need to be Reformed?**
- Does PSD2 need to be reviewed for the digital age for the sake of customer data?
- What is the best approach for regulating Open Banking to minimize criminal risk?
- How can you protect customers of an open banking ecosystem to gain their trust?

Julie Connor, Bank of Ireland, Ireland, *Head of PSD2 Impacts*

15:45 Afternoon coffee and networking

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DAY 1

9 October 2019

A

16:50 **Mastering Open Banking together**
- From security to beyond banking business solutions
- Emphasizing market adoption of the Open Banking potential
- Engaging and partnering with 3rd parties to build win-win relationships
- Increasing revenue streams and reducing the time to market
- Understanding the challenges and opportunities of creating a strong brand: redefining what banking means to customers

17:20 **OUTSIDE BANK PANEL: The Open Banking Ecosystem of the future**
- Creating a win-win format for Banks, Partners and Customers
- Beyond the Open Banking platform and API integrations
- Thinking outside the box: creating platforms outside of the finance industry to broaden business opportunities
- Customizing product portfolio, upgrading current processes

Kay Guttmann,
Allianz Partners, France
Head of Global Account Bank & Insurance

B

16:20 **CASE STUDY: Getting in line with Customer Perspectives**
- Engaging customer & tech: How to build insights factory to inspire product owners and engage Users & Fintech
- Effective innovation Lab: What to consider to boost client-centered innovation in a bank and how to create innovation units
- Designing and offering the right value: Best practices of transforming ideas in agile design process
- End-2-end approach with prototyping, and delivering of solutions

Pawel Stezycki, **Alior Bank, Poland,** *Director of Innovation Planning*

16:50 **Emphasizing customer behavior from branch to digital in CEE**
- Customer channel preferences & segments by channel penetration
- Attitude towards PSD2 services
- Strategic options for the banks & Stages of digital transformation

Tamas Fodor, **Sberbank, Hungary**
Member of the Board, Retail Banking

17:20 **Design Thinking – Structuring unique customer experience**
- Finding your unique way to be different
- How can data based strategies strengthen the profitability of services and products?
- Emphasizing the impact of AI and automation implementation
- Finding the balance between virtual and physical
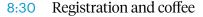- Maintaining consistent dialogue with the customer in the frame of GDPR

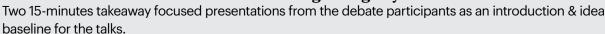**17: 50** "Know Your Peer" Cocktail and Whisky Tasting Reception

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DAY 2

10 October 2019

8:30 Registration and coffee

9:00 Welcoming note from the event Chair

9:05 **PRE-PANEL EXECUTIVES KICKSTARTS: Lightning Keynotes**
Two 15-minutes takeaway focused presentations from the debate participants as an introduction & idea baseline for the talks.
(1) Leadership in ecosystem: What it takes to able to operate in Digital Banking Ecosystem

Jukka Salonen, Nordea, Finland, *Chief Portfolio Officer*

9:35 **STRATEGIC PANEL: Inter-connected Digital Banking Ecosystem**
• Why is a digital banking ecosystem critical for banks?
• Emphasizing banks' perception of Fintechs
• Strategies to tackle this phenomenon
• Exploring opportunities for banks and FinTechs
• Interactions and collaboration with startups
Panel moderator: **Jukka Salonen, Nordea, Finland,** *Chief Portfolio Officer*

10:10 **Digital Transformation trends, Artificial Intelligence and specific so-lutions designed for Retail Banking**
• Discover the latest digital solutions for boosting your customer experience
• Get tools on internal solutions to boost your departments performance & process productivity
• Enhancing your efficiency by optimizing data collection and assessment
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10:40 Coffee & Networking Break

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DAY 2

10 October 2019

A

Staying relevant in Open Platform

11:10 CASE STUDY: Benchmarking APIs and Open Banking Ecosystems
- Opening up to innovation with APIs
- Tips on creating a beneficial open-banking environment
- Developing a unique model for your company to operate
- Turning the requirements into opportunities

11:40 CASE STUDY: Strategies to make the Bank Programmable
- New revenue streams monetizing partner resources
- Data transparency and the rise of Open Banking
- Keeping your unique differentiation in the open platform
- The use of APIs - speed and cost-effectiveness
- Increase in customer satisfaction

12:10 Innovation & customer labs driving agile and collaborative transformation
- Creating an agile culture for customer driven change
- Fostering partnerships between banks, Fintechs and 3rd party providers
- Harnessing external talent to discover new business models & opportunities
- Transitioning away from legacy and into the cloud

Michael Anyfantakis, Lloyds Banking Group, United Kingdom, *Head Of Innovation & Customer Journey Design*

12:40 Identifying New Revenue Opportunities
- Achieving control over customer data & mitigating the security risks
- Optimizing digital strategies to keep pace with others in the ecosystem
- Discussing the digital banking ecosystem & value chain
- Exploring the next step in service provision

B

Future virtual & physical Branches

11:10 CASE STUDY: Leveraging Branch Strategy in a New Era
- Understanding the value of branch channels in an open world
- Redesigning branches for omni-channel and multichannel strategies
- Getting the customer to engage with your brand
- Creating accessible and more flexible banking services

11:40 Structuring future Branches for today
- How do we keep pace with new generations of customers?
- Identify the needs of your customer for proper branch strategy
- Learn to find out where to shrink and where to expand your branch
- Future tech vs. Human touch – optimizing the balance

Jessica Niewierra, ABN AMRO Bank, Netherlands, *Managing Director Contact Centers | Digital Transformation | Combining Human and Digital*

12:10 CASE STUDY: Preparing Omni-Channel Branch Experience
- Utilizing engagement vs. market share
- Exploring branch design – powerful branding elements
- Designing the right setup of technology and automation tools
- KPIs to track effectiveness and establish ROI

12:40 Workforce - A Pillar Stone for Successful Branch Transformation
- Measuring branch performance and proper optimization of processes
- How should banks respond to the robo-revolution for branch strategies?
- Analytics-driven decisions for optimizing your branch model
- Increasing sales effectiveness & operational efficiency

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DAY 2

13:10 Luncheon

14:20 **LIGHTNING TALKS:** **Fin-tech Corner**
One stop Shop for Tech Innovation – 30 minutes – 3 Presentations

1. - PSD2 takes place - what´s next?
• PSD2 execution experience by a FinTech
• FinTecSystems - from API Banking Provider to Data Analyst

Amadeus von Kummer, **FinTecSystems, Germany,** *Head of Internationalization*

Future of API Banking
• The concept of card-linked offers relevant and hassle-free deals for bank clients
• Platforms to lead in Open Banking

14:50 **SUM-UP HACKATHON**
• Small groups brainstorm on specific topics, ideas, outcomes and thoughts. Each table will nominate a leader
  to summarize the findings and key takeaways of the conference

15:10 **FAST-FIRE INTERVIEW SESSION**
• The 3 top-voted speakers will answer 10 burning yes/no questions from participants. Who was the best
  speaker of this year's forum?

15:30 Conference Evaluation & Awards Ceremony
The best speaker & the most influential participant of the 16th Annual Retail Banking Forum will be announced.

15:40 Closing remarks from the Chair and **Fleming.**

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