

08:00-09:00 **Coffee & Registration - Exhibition Area**

09:00-09:10 **Chairperson's welcome**

Douglas Blakey, Group Editor, Consumer Finance Titles, Timetric



SESSION ONE : Financial Innovation and Retail Banking in 2016

09:10-09:30 **Exploring the Payments Landscape**

- What are the fundamental changes in technology, demographics and attitudes that are driving the market?
- Who will be the winners and losers?
- How will changes in payments drive changes in retail banking?

Chris Dunne

Market Development Director

VocaLink



09:30-09:50 **Empowering the Culture of Innovation**

- What is a vibrant and successful digital culture built on?
- Constant change is a new normal – starting to think like the disruptive business that surround you
- How Technology enables processes to be done differently – Trusted Advice example

Maciej Jakubowski

Head of Design

Alior Bank



09:50-10:10 **Strategic Performance Management: How to Outperform Your Retail Banking Peers**

- Establishing a transformational retail banking strategy
- Developing key systems and capabilities to enable success
- Creating and tracking key metrics to manage outstanding performance

Winston Kassim

Special Projects Advisor, Office of the CEO

Royal Bank of Canada




10:10-10:30 **Speaker Discussion and Audience Q&A**

10:30-11:00 **Networking Coffee Break – Exhibition Area**

SESSION TWO : The Future of Banking - From the Branch to Blockchain

STREAM A

Chairperson: Douglas Blakey, Group Editor, Consumer Finance Titles, Timetric 

11:00-11:20

Creating the Branch of the Future


- Are high-street branches still a core customer expectation?
- Providing an end-to-end customer experience - an immersive and experiential offering
- Adapting to new technologies and behaviors to stay ahead of competitors

Catherine McGrath, Managing Director, Transactional Products and Commercial Banking, Barclays 

11:20-11:40

Digital Innovation in Retail Banking


- Global developments and innovations in the retail banking industry
- Technologies and trends that can transform a traditional bank
- Attracting the Millennial generation
- Paradigms to develop into a digital bank

John Mahon, Head of Product Research and Strategy, EdgeVerve 

11:40-12:00

Providing the Ultimate Digital Customer Journey

- Understanding changing customer expectations: generational, new technologies, security
- Strengthening your brand online through a seamless experience
- The challenges of creating great user experiences

Terry Cordeiro, Head of Product Management - Digital Transformation, Lloyds Banking Group 

12:00-12:30

Expert Panel Discussion – Exploring Retail Banking Trends in the UK


Hear industry experts discuss the latest developments and hottest topics in the market including:

- The shifting balance between established banks and new entrants
- The changing nature of the branch
- Digital disruption: security, innovation and virtual banking
- Changing customer expectations

Panellists:


- Catherine McGrath, Barclays 
- James Buckley, Global Solutions Director, Infosys Finacle 
- Jim DeLapa, CEO, Kiran Analytics 
- Terry Cordeiro, Lloyds Banking Group 

STREAM B

Chairperson: Anna Milne, Editor, Electronic Payments International 


Blockchain: Myths, Truths and Opportunity

- Areas of application
- Trends and main actors
- Myths, truths and opportunity

Francesco Burelli, Managing Director, Global Payments Strategy Lead, Accenture 

The Bitcoin Revolution

- The Up-Down-Up of Bitcoin
- Crypto Currencies—how will it affect Retail Banking?
- Revolutionising businesses

Adam Vaziri, Director, Diacle 

A Bank's Perspective on Bitcoin

- Embracing change
- Blockchain without Bitcoin?
- Long term successes: Strengthening the financial services industry





Simon Taylor, Head of Blockchain R+D, Barclays 

Expert Panel Discussion – Exploring the Future of Alternative Payments

Hear industry experts discuss the evolution of the Bitcoin Blockchain Bandwagon:

- Implications of Blockchain
- Investing in Bitcoin
- Worldwide technology
- Will banks eventually embrace the change?

Panellists:

- Francesco Burelli, Accenture 
- Simon Taylor, Barclays 
- Adam Vaziri, Diacle 
- Carlos Sanchez, CEO, ipagoo 

12:30-13:30

Networking Lunch – Exhibition Area

Sponsored by Autorek 

SESSION THREE : Challenging the Status Quo of the Retail Banking Landscape

Chairperson:

*John Smith, Managing Director – Europe, Middle East and Africa ,
International Group, Fiserv*



13:30-13:50 **Afternoon Keynote: Retail Banking Disrupted**

- Assessing the impact of opening up the payments market to innovative new players
- Digital payments and the plethora of data captured
- Simpler, safer payments – at what cost to traditional banking models?

*Ricky Knox
Founder
Tandem Bank*



13:50-14:10 **Monese: Do They Signal the End of Traditional Retail Banks?**

- Case study
- Outlining the affects of fintech companies to the traditional retail banking model
- Can banks modernise and stay ahead of the curve?

*Norris Koppel
Founder and CEO
Monese*



14:10-14:30 **Truly Digital Banks Make 'Everyday Money' Easy**

- Month to month finances are difficult to manage for most people
- Legacy banks provide data rather than services
- Truly digital banks can provide real-time, intelligent, contextual banking

*Jason Bates
Co-Founder
Mondo Bank*



14:30-14:50 **Why the Banking Model is Broken: The Neo-Banking Model Revolution**

- Banks are marooned in old business models - legacy operational and IT constraints
- What is happening in 2016 as the first realisation of the neo-banking model?
- How customers will benefit in terms of access, price, control and service

*Alex Letts
Founder and Chief Unbanking Officer
Frees*



14:50-15:10 **Speaker Discussion and Audience Q&A**

Speaker joining – David Parker, Founder & CEO, Polymath Consulting



15:10-15:30 **Networking Coffee Break – Exhibition Area**

SESSION FOUR : Future Focus: Keeping up with the Competition

Chairperson:

Douglas Blakey, Group Editor, Consumer Finance Titles, Timetric



15:30-15:50 **The Changing Face of Regulation in Retail Banking**

- Creating a competitive market place
- Has digital become more of a concern than regulation for banks?
- Implications of latest regulations for banks, customers and SMEs

Karina McTeague

*Director of Retail Banking Supervision
Financial Conduct Authority*

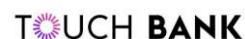


15:50-16:10 **Does Digital Mean Real Time?**

- Do we always understand all opportunities digital brings?
- Touch Bank service launch experience
- Real time in banking services – opportunities & challenges

Alexey Maklakov

*Chief Digital Officer
Touch Bank*



16:10-16:50 **Expert Closing Debate - Establishing a Roadmap for Retail Banking in 2016 and Beyond**

Hear experts discuss a plan of action as gained from the day's presentations. Panellists will consist of senior level experts from traditional banks, challenger banks, non-banks and technology specialists to provide a cross-industry view on the future of retail banking.

Discussion points will include:

- Key market trends identified from today's talks
- Will the industry ever become truly digital?
- Do we fully understand blockchain and bitcoin?
- Retail Banking by 2020– what will the market look like?
- Planning the next steps for your strategy and looking towards the future

Panellists include:

- *Francesco Burelli, Managing Director, Global Payments Strategy Lead, Accenture*
- *Karina McTeague, Director of Retail Banking Supervision, Financial Conduct Authority*
- *Sanjiv Chadha, Regional Head, State Bank of India*
- *Alexey Maklakov, Chief Digital Officer, Touch Bank*



16:50-17:00 **Chairperson's Closing Remarks**

17:00 **Close of Conference**

18:30 **Retail Banker International Global Awards**