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

09:00-09:10 Chairperson's welcome

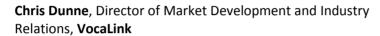
Douglas Blakey, Group Editor, Consumer Finance Titles



SESSION ONE: State of the Nation

09:10-09:30 The Future of Payments

- What are the big changes in technology, demographics and attitudes that are driving the market?
- How will this change the way people use payments?
- Who will be the winners and losers?
- How will changes in payments drive changes in retail banking?
- The work of the PSF
- Open APIs





09:30-09:50 Innovative Payment Strategies in a Fast Changing World

- Customer needs the simple approach
- The role of payments fit in a 24/7 connected digital world
- What next for the retail banking sector in a time of unprecedented change?



Marion King, Director of Payments, Royal Bank of Scotland



09:50-10:10 Innovation in Regulation

- Project Innovate
- Maintaining the same standards of regulation and consumer protection
- Supporting and promoting innovators

10:10-10:30 How can Omnichannel Improve the User Experience?

- Reducing the barrier between bank and customer
- Today's banks versus tomorrow's banks
- Re-designing the customer experience

Joe Gallagher, Vice President & General Manager, Self Service & Branch Software, **NCR Financial Services**



10:30-10:50 Speaker Discussion and Audience Q&A

Speakers include:

Chris Dunne, Payment Services Director, VocaLink



Joe Gallagher, Vice President & General Manager, Self Service & Branch

Software, NCR Financial Services

ØNCR

X¥ RBS

Marion King, Director of Payments, Royal Bank of Scotland

10:50-11:20 Networking Coffee Break - Exhibition Area

SESSION TWO: The Digital Journey

Chairperson:

Stream A The Digitally Enabled Customer



Chairperson:

John Smith, SVP Managing Director, EMEA, Fiserv ISETV



11:40

The Rise of the Digitally Discerning Consumer

Drawing in the consumer: simplicity, speed and convenience



- How can financial services continue to set the bar for digital services in the UK?
- The importance of providing an omni-channel experience for the consumer

Derek Corcoran, Chief Experience Officer, Avoka

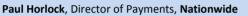


11:40-How to Leverage Open API Initiatives to Create 12:00 Meaningful Customer Experience?

- Opportunities and challenges for financial
- institutions and FinTechs



- How can PSD2 impact the payments industry?
- The impact of open API Initiatives on retail banking in UK and Europe
- The threats open APIs and PSD2 pose to banks





12:00-Bots or Bankers: What is the Future?

12.20



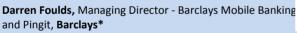
- Can customer experience be improved with Al
- What uses can AI offer in banking?
- Will Al appeal to all generations?

Winston Kassim, Vice President, Special Projects Office of the CEO, Royal Bank of Canada



12:20-**Pingit Case Study**

12:40





12:40-Speaker Discussion and Audience Q&A

13:00

Speakers include:

Derek Corcoran, Chief Experience Officer, Avoka



Darren Foulds, Managing Director - Barclays Mobil

Banking and Pingit, Barclays*



Paul Horlock, Director of Payments, Nationwide



Winston Kassim, VP, Special Projects Office of the CEO, Royal Bank of Canada



Simon Newstead, Head of Strategic Business



Development, VocaLink



Biometrics: The Way Forward for Secure Banking

Stream B

FinTech Stream - Technology Driving Change

How can start-ups appeal to millennials

The benefits to its young customers

Millennial banking trends in 2017

Varieties of biometrics

Creating a Bank for Generation X

- Increasing security to gain trust: can FinTech help increase protection against cyber threats?
- What's next for biometric authentication?

Exploring Cutting Edge Technology in FinTech

- Can the blockchain revolution reach global
- How can alternative payments help the FinTech
- Automation: the next frontier

Challenge or Opportunity for Industry Incumbents?

- How to deliver relevant services faster and at lower cost for customers
- How to keep incumbent banks competitive
- Adapting your digital offering in house for

Aneet Morar, Head of Partnerships, Digital and BANKIN Transformation Lloyds Banking Group* Transformation, Lloyds Banking Group*



Speaker Discussion and Audience Q&A

Speakers include:

Aneet Morar, Head of Partnerships, Digital and Transformation, Lloyds Banking Group*



13:00-14:00

Networking Lunch - Exhibition Area

SESSION THREE: Keeping up With the Customer

Chairperson:

14:00-14:20 Shaping the Future of Financial Services

- Will digitisation destroy branch banking?
- Artificial Intelligence
- The future impact of digitisation

Steve Hulme, CFO, Tandem Bank

TANDEM

14:20-14:40 Customer-Centric Onboarding: The Need for Automation

- Agreement automation: speed up customer activation
- Customer authentication: enable effective KYC
- Managing compliance and risk without compromising the customer experience





14:40-15:00

Putting the Emotion Back into Banking

- Benefits of building emotion into product design: The importance of understanding the customer during the customer journey
- Customers and users: what's the difference and why a human centred approach is important
- Utilising critical touch points and creating trust and security throughout interactions
- Turn the negative into positive experiences to engender emotionally engaged customers



Terry Cordeiro, Head of Project Management- End to End Transformation, **Lloyds Banking Group**



15:00-15:40

Expert Panel Discussion: Next Generation Banking Solutions

Hear experts from across the industry come together to discuss and debate what's truly driving the next generation of retail banking and payments.

Discussion points to include:

- Customer-centric financial services
- Revolutionising Self-Service Banking
- Combination of new technologies, data analytics and service-driven change
- Revolutionizing apps
- Understanding what the future customer looks like

Speakers include:

Abe Smith, CEO, Dealflo

Terry Cordeiro, Head of Project Management- End to End Transformation,

Lloyds Banking Group

Jon Hall, Managing Director, Masthaven Bank

Steve Hulme, CFO, Tandem Bank





masthaven

15:40-16:00 Networking Coffee Break – Exhibition Area

SESSION FOUR: Capitalising on the Fastest Growing Segment: Mass Affluent Banking

Chairperson:

Representative, VocaLink



16:00-16:20

The Role of the Human in the Digital Age -Mass Affluent Segment Focus

- Outlining how Barclays Premier has transformed its relationship management model
- Moving the management model into the digital age
- Using data to understand when you need a human to add value
- Can your human capital be a competitive edge in the market



Paul Titterton, Managing Director - Premier UK & International, Barclays



16:20-16:40

Munnypot: Clever With Your Money

- How to successfully veer away from traditional financial advisors
- Revolutionising technology to grow and protect your wealth
- What are the simple solutions offered to today's mass affluent customer?



Andrew Fay, CEO and Co-Founder, Munnypot



16:40-17:20 Expert Panel Debate – Planning the Next Steps and Looking Towards the Future

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

Discussion points will include:

- Key market trends identified from today's talks
- How can the UK learn from other markets?
- What comes after millennials?
- How will Brexit reshape the future of retail banking in UK and Europe?
- Regulation in Retail Banking 2017
- Where will retail banking be in 2030?

Speakers include:

Paul Titterton, Managing Director | Premier UK & International, Barclays

Andrew Fay, CEO and Co-Founder, Munnypot

Randy Ross, Executive Vice President, Kiran Analytics



17:20-17:30	Chairperson'	's Closing Remarks
-------------	--------------	--------------------

17:30	Close of Conference	
18:30	Pre-Awards Drinks Reception	
19:30	Retail Banker International Global Awards	Sponsored by: fisery