

08:00-09:00 Coffee & Registration

09:00-09:10 Chairperson's Welcome

Patrick Brusnahan, Senior Reporter, Retail Banker International



SESSION ONE: Setting the Scene: Where is Nordic Retail Banking in 2018?

09:10-09:30 **OPENING ADDRESS:**

- The digital transformation of Nordic banking
- The arrival of PSD2 and the roadmap ahead
- The era of Open banking and the implications for the region

Henrik Bergman, Deputy Director Financial Infrastructure, **Swedish Bankers' Association**



09:30-09:50 Embracing the World of Open Banking

- How can strong customer authentication systems benefit third parties, as well as consumers?
- What will drive them to do so and what will be the impact on the industry?
- Will Open Banking drive collaboration or boost competition?

Gunnar Berger, Head of Open Banking, Nordea



09:50-10:10 Open Banking in Practice

- Open Banking impact on customers
- Open Banking impact on industry
- Open banking: The practicalities of innovating, partnering and getting access

Emma Strömfelt, Head of Digital Innovation, Swedbank



10:10-10:30

Customer Engagement and How to Stay Relevant

- Drivers of change and the impact for retail banks
- Market trends and changing consumer behaviour
- How to build customer retention and engagement post PSD2





10:30-11:00

Speaker Discussion and Audience Q&A

Speakers:

Henrik Bergman, Deputy Director Financial Infrastructure, Swedish

Bankers' Association

Emma Strömfelt, Head of Digital Innovation, Swedbank

Gunnar Berger, Head of Open Banking, Nordea

Johan A. Moss, COO, Market2Member AB/ CEO, Hoolistic Group AB







11:00-11:30 Networking Coffee Break





SESSION TWO: The New Regulatory Landscape and the Brave New Customer

11:30-11:35 Chair's Opening Remarks: *Iren Tranvåg, CEO, Nordic Finance Innovation AS*



11:35-11:55

The New Digital age: A Regulator's View

- The challenge of supervising new Fintechs how to see through the technology to supervise financial activity?
- How can financial regulators support innovation? Finansinspektionen's new innovation centre
- Virtual currencies and ICO: Time to proceed with caution

Stig Johansson, Head of Innovation Centre, Finansinspektionen



11:55-12:15

Delivering a Superior Digital Customer Experience

- How automated credit assessment disrupted the mortgage market in Iceland
- What is the impact of automated lending on customers and lending activity?
- What are the operational implications of improving the digital journey?



Bernhard Bernhardsson, Head of Products, Pricing and Digital Channels, Arion Bank

12:15-12:35 Down to Earth: PSD2, SCT Inst, Omnichannel and Other Challenges

- How PSPs and retailers look on PSD2 and SCT Inst
- What impacts could SCA and SCT Inst have on the market?
- Other issues our industry hasn't solved like omnichannel
- Retailers and banks navigating the chaos: a few good examples



Ralf Gladis, Founder and CEO, Computop

12:35-13:05 Speaker Discussion and Audience Q&A

Speakers:

Stig Johansson, Head of Innovation Centre, **Finansinspektionen Bernhard Bernhardsson**, Head of Products, Pricing and Digital Channels, **Arion Bank**

Ralf Gladis, Founder and CEO, Computop



13:05-14:05

Networking Lunch





SESSION THREE: Leveraging Fintech and Technological Innovation

14:05-14:10 Chair's Opening Remarks: Matthew Argent, Founder and CEO, Fintech Hub



14:10-14:30 The First FinTech Bank in the Nordics

- The Nordics banking landscape
- Navigating the complex Nordic infrastructure
- A bank from a Fintech's perspective

Ken Villum Klausen, Founder and CEO, Lunar Way



14:30-14:50 Fintech in Banking and the Need for Interconnection

- Banking and an interconnected digital network
- Using Fintech to develop targeted products
- The rise of Blockchain

James Maudslay, Solution Marketing Senior Manager, Financial Services and Insurance, **Equinix**



14:50-15:10 Contextual Banking for Micro-Entrepreneurs

- The increase in entrepreneurship in Europe
- How a one-size-fits-all approach by banks traditionally is not fit for the world of the microbusiness
- Why micro-entrepreneurs want more from their banking than just an account



Antti-Jussi Suominen, CEO, Holvi

15:10-15:40 Speaker Discussion and Audience Q&A: The Future of Retail Banking in the Nordics

- Are branches a necessary part of banking?
- Keeping the personal side of banking alive in a technical age
- Human interaction vs. automation
- Maintaining the personal touch through digital services

Speakers:

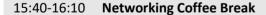
Ken Villum Klausen, Founder and CEO, Lunar Way

Antti-Jussi Suominen, CEO, Holvi

James Maudslay, Solution Marketing Senior Manager, Financial Services and Insurance, **Equinix**

Nathaniel Easterman, Digital Transformation Consultant, **Intelligent Environments**









SESSION FOUR: FinTech: The Future of Banking?

Chair: Matthew Argent, Founder and CEO, Fintech Hub



16:10-16:30 Case Study: Running with Digi-Natives: Adapt or die:

- The need for fundamental and rapid change to succeed in our everchanging world
- Transformation of Nordnet Bank into a tech company focused on UX and AI
- Traditional financial advisory services vs. Nordnet's robo-advice

Tuva Palm, CPO/CTO, Nordnet Bank



16:30-16:50

A Digital Onboarding Experience

- The current state of onboarding and the customer pain points today
- What we need to consider when moving onboarding to purely digital
- How IDmee solve digital onboarding





16:50-17:20

Speaker Discussion and Audience Q&A: Beyond Digital: How Will Banks Flourish and Harness the Best in Innovation?

- Banking without banks: A view of the future?
- How to adapt to the millennial generation?
- Where will retail banking be in 2030?
- How will technology take the industry to a new level?
- Open banking: A revolution in retail banking?

Speakers:

Tuva Palm, CPO/CTO, Nordnet Bank

Jannicke Birkevold, CEO, IDmee/Innovation Specialist, DNB

Lisa Paulsson, Chief of Digital Services, Marginalen Bank

Björn Stjernquist, Commercial Lead Nordics, Santander Consumer Bank



17:20-17:25

Chair's Closing Remarks

17.25 Close of Conference

