

08:00-09:00 Coffee & Registration

09:00-09:10 Chairperson's Welcome

*Patrick Brusnahan, Senior Reporter, Retail Banker International*

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*

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

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



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*



Nordea



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***



EQUINIX



15:40-16:10 **Networking Coffee Break**

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 ever-changing 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

**Jannicke Birkevold**, CEO, **DNB ID Solution AS**



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**