

















08:00-09:00	<b>Welcome refreshments and registration</b>
09:00-09:10	<b>Welcome address from the Chair:</b> <i>Douglas Blakey, Editor, Retail Banker International</i> 
<b>SESSION ONE: The State of the Union: European Retail Banking in 2018</b>	
09:10-09:30	<b>OPENING ADDRESS:</b>  <i>Ramon Billordo, Head of Consumer Finance Business for Santander Consumer Finance, Banco Santander</i> 
09:30-09:50	<b>The service formerly known as banking</b> <ul style="list-style-type: none"> <li>Account aggregation is driving transparency and competition in the retail banking sector.</li> <li>Drawing insights from the aggregated data enables banks to offer tailored advice and services to their customers.</li> <li>The smartest banks will seize this as an opportunity to win customers by investing in technology</li> </ul> <i>Martin Ekenbäck, Business Development Director, Tink</i> 
09:50-10:10	<b>AI, Big Data and Machine Learning in a financial business</b> <ul style="list-style-type: none"> <li>What are the main ingredients needed to become a true data driven bank?</li> <li>What is AI and why is it important for digital transformation?</li> <li>How are BBVA applying these technologies in live, customer facing applications?</li> <li>How do you use AI responsibly?</li> </ul> <i>Elena Alfaro, Global Head of Data and Open Innovation, BBVA</i> 
10:10-10:30	<b>How much could Open Banking cost banks?</b> <ul style="list-style-type: none"> <li>How has the economics changed?</li> <li>What's the value at risk for banks?</li> <li>What does this mean for banks, and their relationship with Fintechs?</li> </ul> <i>Antti Lemberg, Associate Director, Frontier Economics</i> 
10:30-11:00	<b>Speaker discussion and Q&amp;A</b>     <i>Ramon Billordo, Head of Consumer Finance Business for Santander Consumer Finance, Banco Santander</i> <i>Martin Ekenbäck, Business Development Director, Tink</i> <i>Elena Alfaro, Global Head of Data and Open Innovation, BBVA</i> <i>Antti Lemberg, Associate Director, Frontier Economics</i>
11:00-11:30	<b>Networking Coffee Break</b>

SESSION TWO: The Fintech Revolution	
11:30-11:35	<b>Chair's opening remarks</b> <i>Nacho Baro, Digital Interactions Director, ING</i> 
11:35-11:55	<b>Fintech and the revolution of banking</b> <ul style="list-style-type: none"> <li>How is N26 building a global bank?</li> <li>The first bank that customers will love: Design and technology are shaping everything N26 does</li> <li>The bank of the future, today. What's next in the banking industry?</li> </ul> <i>Francisco Sierra, Head of European Markets and General Manager Spain, N26</i> 
11:55-12:15	<b>Digital trust to unlock innovation in financial services</b> <ul style="list-style-type: none"> <li>The main challenge for banks today is to “modernise” their business processes to cope with new competitors in an increasingly regulatory context (PSD2, AML5, GDPR, ...)</li> <li>The role of a qualified trust service provider: Innovating customer interactions and internal processes while ensuring the highest level of trust and compliance</li> <li>Learn how InfoCert - the largest certificate authority in Europe - has enabled the digital transformation for more than 50 large financial institutions leveraging EU regulatory frameworks and connecting technology with people and compliance</li> </ul> <i>Marco Di Luzio, Head of Digital Consulting, InfoCert</i> 
12:15-12:35	<b>The opportunities for blockchain and cryptocurrencies</b> <ul style="list-style-type: none"> <li>KYC and AML: Establishing a single, digital identity using blockchain</li> <li>Increasing security, faster processes and cutting costs: Is automation by blockchain too good to be true?</li> </ul> <i>Montse Guardia Güell, Blockchain Technologies Director, Banco Sabadell</i> 
12:35-13:05	<b>Speaker discussion and Q&amp;A</b>  <i>Montse Guardia Güell, Blockchain Technologies Director, Banco Sabadell</i> <i>Francisco Sierra, Head of European Markets and General Manager Spain, N26</i> <i>Pablo Ruiz Correa, Head of Digital Innovation, Liberbank</i>  
13:05-14:05	<b>Networking Lunch</b>

SESSION THREE: Enhancing Customer Experience for the Digital Age	
	<b>Chair: Douglas Blakey, Editor, Retail Banker International</b> 
14:05-14:30	<b>Crypto-assets: Considerations from a central bank perspective</b> <ul style="list-style-type: none"> <li>What are crypto-assets being used for?</li> <li>Which kind of risks do they bring to the financial sector?</li> <li>What are financial authorities doing?</li> </ul> <p><b>Ana Fernández Bedoya</b>, Head of the New Products and Services Unit, Financial Innovation Division, <b>Banco de España</b></p> 
14:30-14:50	<b>Adapting for the millennial customer</b> <ul style="list-style-type: none"> <li>How do expectations of a bank differ for millennial customers?</li> <li>What do millennials expect from payment services?</li> </ul> <p><b>Ricardo Gomez</b>, Chief Operating Officer, <b>Wizink</b></p> 
14:50-15:10	<b>The new challenger bank: Are mobile-only banks the future?</b> <ul style="list-style-type: none"> <li>buddybank case: The pure conversational banking experience, exclusively designed for iPhone, with a 24/7 personal concierge for banking and lifestyle</li> </ul> <p><b>Angelo D'Alessandro</b>, buddybank® founder, <b>UniCredit</b></p> 
15:10-15:55	<b>Speaker Q&amp;As and Panel Discussion: Differing expectations: Adapting for all:</b> <ul style="list-style-type: none"> <li>Personal financial management: A requirement for the new generation?</li> <li>Millennials and the older generation: How to successfully interact with all generations</li> <li>A digital bank: The ability to cater for all?</li> </ul> <p><b>Angelo D'Alessandro</b>, buddybank® founder, <b>UniCredit</b>  <b>Bijna K. Dasani</b>, Head of Business Architecture and Innovation, Group Transformation, <b>Lloyds Banking Group</b>  <b>Trevor Clarke</b>, Executive Vice President, Business Development, <b>Ethoca</b>  <b>Andrew Clark</b>, Vice President, APAC, <b>Moven</b>  <b>Marco Di Luzio</b>, Head of Digital Consulting, <b>InfoCert</b>  <b>Ricardo Gomez</b>, Chief Operating Officer, <b>Wizink</b></p>      
15:55-16:25	<b>Networking Coffee Break</b>

SESSION FOUR: Technology and the Future	
	<b>Chair: Douglas Blakey, Editor, Retail Banker International</b> 
16:25-16:45	<b>Modernising customer onboarding: How to establish a trustworthy digital account opening process</b> <ul style="list-style-type: none"> <li>Challenges of delivering a fully digital and secure, yet frictionless experiences across channels</li> <li>How to deal with stringent Know Your Customer (KYC) compliance requirements and the rise of malware and fraud attacks</li> <li>How can banks, lenders and other financial institutions combine identity verification and e-signature solutions to securely onboard customers in minutes</li> <li>How to increase customer satisfaction and user engagement through a fully digital account opening &amp; agreement automation process</li> </ul> <p><i>Michael Lakhal, Product Manager, OneSpan</i></p> 
16:45-17:25	<b>PANEL DISCUSSION: How is technology reshaping the future of European Retail Banking?</b> <ul style="list-style-type: none"> <li>Where will retail banking be in a decade's time?</li> <li>Can traditional banks compete effectively in the new digital world?</li> <li>Will the banks of tomorrow be the technology companies of today?</li> <li>What impact will enhanced European integration have on the retail banking sector?</li> </ul> <p> <i>Pedro Pinto Coelho, Chairman and Chief Executive, Banco BNI Europa</i>  <i>Manuel Silva, Managing Partner, Santander InnoVentures</i>  <i>Enrique Tellado, Chief Executive Officer, EVO Banco</i>  <i>Michael Lakhal, Product Manager, OneSpan</i> </p>    
17:25-17:30	<b>Chair's closing remarks</b>
17:30	<b>Drinks reception</b>