

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

SESSION TWO: The Fintech Revolution		
11:30-11:35	Chair's opening remarks <i>Nacho Baro, Digital Interactions Director, ING</i>	
11:35-11:55	Fintech and the revolution of banking <ul style="list-style-type: none"> • How is N26 building a global bank? • The first bank that customers will love: Design and technology are shaping everything N26 does • The bank of the future, today. What's next in the banking industry? <i>Francisco Sierra, Head of European Markets and General Manager Spain, N26</i>	
11:55-12:15	Digital trust to unlock innovation in financial services <ul style="list-style-type: none"> • 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, ...) • The role of a qualified trust service provider: Innovating customer interactions and internal processes while ensuring the highest level of trust and compliance • 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 <i>Marco Di Luzio, Head of Digital Consulting, InfoCert</i>	
12:15-12:35	The opportunities for blockchain and cryptocurrencies <ul style="list-style-type: none"> • KYC and AML: Establishing a single, digital identity using blockchain • Increasing security, faster processes and cutting costs: Is automation by blockchain too good to be true? <i>Montse Guardia Güell, Blockchain Technologies Director, Banco Sabadell</i>	
12:35-13:05	Speaker discussion and Q&A <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	Networking Lunch	

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

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