

Retail Banking: Europe 2019

14th November, 2019 | Prague, Czech Republic

RETAIL BANKER
INTERNATIONAL

Our Partners



Speaker Line up

Eric Tak - Global Head of ING Payments Centre, **ING Bank**

Riem Zouzou - Chief Digital Consultant, **Danske Bank**

Nick Middleton – Strategic Payments Director, **Virgin Money**

Georgie Smallwood - Chief Product Officer, **N26**

Jim Wadsworth – SVP - Open Banking, **Mastercard**

Zdenek Romanek - Member of Board, Chief Retail Officer & Leader of Digital Transformation,
Slovenska Sporitelna

Piotr Szykowny - Head of Retail Controlling and Projects, **Bank BGŻ BNP Paribas**

David Barczy - Head of Digital Channels / Tribe Leader, **Komerční banka**

André Garcia Costa - Head of Innovation IT, **WiZink**

Konstantin Iliev, Head of Branch Network, **Postbank**

Aleš Sloupenský - Chief Retail Distribution Officer, **Moneta Money Bank**

Joerg-M. Lenz - Director Marketing & Communication, **Namirial Group**

Sarah Joyce - Chief Global Officer, **AVIXA**

Bonnie Reese - Strategy Director, Digital Experience Design, **Gensler**

Ton Kentgens - Business Developer, **Ortec Finance**

Christoph Neut - VP EMEA, **Sparkcentral**

Brendan Jones – COO, **Konsentus**

Patrick Brusnahan – Editor, **Verdict**

Retail Banking: Europe

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	Retail Banking Europe Programme
08:00 – 08:50	REGISTRATION AND REFRESHMENTS
08:50 – 9:00	CHAIR'S OPENING REMARKS Patrick Brusnahan – Editor, Verdict
SESSION ONE: SETTING THE SCENE: EUROPEAN RETAIL BANKING IN 2019 Chaired by Patrick Brusnahan	
09:00 – 09:20	<p>Assessing the impact of Open Banking and PSD2 - Next steps for retail bankers</p> <ul style="list-style-type: none"> Open banking in reality - Evaluating the rise of non-traditional banks and new services built on APIs to drive customer value Exploring the opportunities available for retail banks and customers in the wake of PSD2 Highlighting the challenges following implementation of PSD2 and potential solutions Uncovering where Open Banking will go beyond Europe and how to utilise this growth <p>Jim Wadsworth – SVP Open Banking, Mastercard</p>
09:20 – 09:40	<p>Are we moving to a cashless society?</p> <ul style="list-style-type: none"> Exploring new opportunities in the way digital payments are made and the potential of adopting mobile money in Europe Is cash still king? What does this mean for the way banks operate and customers access to cash What will the impact of a cashless Europe be on banks and all areas of society? What can and should banks do to ensure access to cash? Discovering how banks are approaching an increasing use of mobile payments with tightening Electronic Money Regulation <p>Nick Middleton – Former Strategic Payments Director, Virgin Money</p>
09:40 – 10:00	<p>“Digitally-Powered-Advisors: step-change in productivity, product scope, and quality of financial advisory by digital and advanced analytics tools”</p> <ul style="list-style-type: none"> Our way the ultimate “dream”: having 2.000 advisors that each of them can systematically actively advise on all 8 financial product categories, and are able to serve each of the 2 million clients Digital is “must do”, however branches can benefit for the digitisation and digital tools the most, meaning can delivered the largest impact and also the fastest

	<ul style="list-style-type: none"> <i>How can digital tools bring a step-change in productivity of advisors versus the traditional tools used for development and management of sales so far</i> <p>Zdenek Romanek, Chief Retail Officer & Leader of Digital Transformation, Slovenská sporiteľňa a. s.</p>
10:00 – 10:40	<p>Panel: Exploring the benefits and drawbacks of Open Banking</p> <ul style="list-style-type: none"> <i>How are the different member states reacting to the EBA 2nd opinion</i> <i>Considering customer impact and communicating opportunities to customers</i> <i>How far will open banking go?</i> <i>Uncovering the adoption of Open Banking on an EU scale, why customers should care and the benefits available to them</i> <p>Jim Wadsworth – SVP Open Banking, Mastercard Nick Middleton – Former Strategic Payments Director, Virgin Money Zdenek Romanek, Chief Retail Officer & Leader of Digital Transformation, Slovenská sporiteľňa a. s. Brendan Jones – COO, Konsentus</p>
10:40 – 11:10	MORNING REFRESHMENTS AND NETWORKING
<p>SESSION TWO: DIGITAL TRENDS AND ECOSYSTEMS Chaired by Patrick Brusnahan</p>	
11:10 – 11:30	<p>“Best practices in digitizing last mile in omnichannel” - based on real life examples from across Europe</p> <ul style="list-style-type: none"> <i>Integrate all stakeholders into digital customer onboarding and contracting</i> <i>Improve conversion rates and achieving higher customer satisfaction ratings</i> <i>Achieve full compliance in multi-national roll-outs including AMLD, GDPR and eIDAS</i> <i>Orchestrate signature acquisition efficiently using e-signatures & e-seals also in branches</i> <p>Joerg-M. Lenz - Director Marketing & Communication, Namirial Group Aleš Sloupenský - Chief Retail Distribution Officer, Moneta Money Bank</p>
11:30 – 11:50	<p>Reimagining the Bank Branch in the Audiovisual Age</p> <ul style="list-style-type: none"> <i>How to leverage audiovisual technologies to equip a bank branch with tools for digital-first customers</i> <i>How to integrate mobile banking with the physical branch through audiovisual technology</i> <i>How to communicate and differentiate a brand through LED video walls, automated lighting, digital art, and more</i> <i>How to apply audiovisual trends from other markets – retail, hospitality, and others – to the banking industry</i> <i>Identify emerging technologies and their application to the bank industry</i>

	<p>Sarah Joyce, Chief Global Officer, AVIXA [moderator] Bonnie Reese, Strategy Director, Digital Experience Design, Gensler</p>
11:50 – 12:10	<p>Trends in wealth management and their impact on the retail side of Banks</p> <ul style="list-style-type: none"> • <i>Are we going to see a decline in assets and market growth?</i> • <i>Why should the industry stay connected to their clients? Does digital have a future?</i> • <i>Hybrid advice as the key to success</i> • <i>The impact of Big Techs on the banking industry</i> <p>Ton Kentgens - Business Developer, Ortec Finance</p>
12:10 – 12:50	<p>Panel: Understanding ways AI and ML can improve European retail bank services</p> <ul style="list-style-type: none"> • <i>Explore best practices and distinguish practical solutions for the use of ML or AI</i> • <i>How to take the plunge and begin implementing AI within the retail bank</i> • <i>Leveraging the workforce to focus on high value tasks</i> • <i>Pushing the limits of what AI can do to make things better for customers</i> <p>Joerg-M. Lenz - Director Marketing & Communication, Namirial Group Aleš Sloupenský - Chief Retail Distribution Officer, Moneta Money Bank Ton Kentgens - Business Developer, Ortec Finance</p>
12:50 – 13:50	LUNCH
<p>SESSION THREE: TRANSFORMING THE CUSTOMER EXPERIENCE Chaired by Patrick Brusnahan</p>	
13:50 – 14:10	<p>Collaborating between fintechs and retail banks to achieve better services for customers</p> <ul style="list-style-type: none"> • <i>Examining ways to retain customer loyalty with the rise of challenger banks</i> • <i>Understanding the impact on traditional banks and how banks should be responding to offer better services and win more customers</i> • <i>Identifying how to target and maintain digital native customers whilst retaining services for less digitally savvy customers</i> • <i>Using remittance services as a USP offering in attracting migrant professionals in order to compete with fintechs</i> • <i>Can the retail banks broaden their collaborative horizons with fintechs, to widen services available and be an all-encompassing tech-enabled retail experience?</i> <p>André Garcia Costa - Head of Innovation IT, WiZink</p>
14:10 – 14:30	<p>Uncovering future opportunities and emerging technologies to deliver better value to customers</p>

	<ul style="list-style-type: none"> • <i>Considering the operational structures put in place to develop and implement innovations whilst exploring the risk appetite for implementing new services</i> • <i>Equipping retail banks with sophisticated technological tools to expand their digital offering across different devices</i> • <i>Showcasing successful examples of AI, robotics, blockchain, and analytics</i> • <i>Showcasing the right tools for development to provide customers new digital offerings in different areas of retail banking</i> <p>Christoph Neut - VP EMEA, Sparkcentral</p>
14:30 – 14:50	<p>Navigating the customer journey in the move to digital self-service banking</p> <ul style="list-style-type: none"> • <i>Harnessing the thinning line between digital distribution and banking</i> • <i>Safeguarding direct contact for customers whilst implementing greater digital distribution</i> • <i>Identifying customer behaviour and managing potential trade-offs in banking innovation</i> • <i>Now you know your customer, but are you prepared to understand them all?</i> <p>Riem Zouzou - Chief Digital Consultant, Danske Bank</p>
14:50 – 15:30	<p>Panel: Determining strategies to stay relevant to your customer</p> <ul style="list-style-type: none"> • <i>Is there a level playing field for fintechs and traditional banks?</i> • <i>Harnessing the power in the brand to maintain long-lasting customer relationships</i> • <i>Will customers prefer big tech companies as their front end of banking</i> • <i>Exploring how to keep a personal relationship with customers amidst digital transformation</i> <p>André Garcia Costa - Head of Innovation IT, WiZink Christoph Neut - VP EMEA, Sparkcentral Riem Zouzou - Chief Digital Consultant, Danske Bank Piotr Szykowny - Head of Retail Controlling and Projects, Bank BGŻ BNP Paribas David Barczy - Head of Digital Channels / Tribe Leader, Komerční banka</p>
15:30 – 16:00	MID-AFTERNOON REFRESHMENTS
<p>SESSION FOUR: TECHNOLOGY AND THE FUTURE Chaired by Patrick Brusnahan</p>	
16:00 – 16:20	<p>The Phygital Era – How to achieve the maximum potential of your Branch Network</p> <ul style="list-style-type: none"> • <i>How phygital solutions helped us change the operational model of the branch and increase the sales force efficiency</i> • <i>Decrease operation workload through employing digitally enhanced services in the branches</i>

	<ul style="list-style-type: none"> • <i>Improve level of customer service and decrease costs by introducing e-signing for transitions in branches</i> <p>Konstantin Iliev, Head of Branch Network, Postbank</p>
16:20 – 16:40	<p>Examining customer experience and determining ways it can be maximised</p> <ul style="list-style-type: none"> • <i>How to stay ahead of the curve by establishing changing expectations of retail banks from customer feedback and market research</i> • <i>Preparing for shifts in customer behaviour in this new digital environment</i> • <i>Using strategic innovation and growth practices to ensure customers are prepared for digital change</i> • <i>How to remain competitive by differentiating the customer experience</i> <p>Georgie Smallwood - Chief Product Officer, N26</p>
16:40 – 17:00	<p>Successfully reaching consumers with digital services that go beyond payments and significantly improve their financial lives</p> <ul style="list-style-type: none"> • <i>Exploring technology beyond payments by adapting insurance and loan services</i> • <i>Determining agile methods of digitally transforming product services</i> • <i>Safeguarding against financial exclusion of certain segments of society</i> • <i>Harnessing customer experience data to improve efficiency of payments</i> <p>Eric Tak - Global Head of ING Payments Centre, ING</p>
17:00 – 17:40	<p>Panel: Delving into the opportunities and challenges on the horizon</p> <ul style="list-style-type: none"> • <i>Establishing why social banking should be an increasing priority</i> • <i>Are bank branches a thing of the past? - Examining the lifeline of the physical retail bank branch</i> • <i>Identifying the potential five year outlook of retail banking across Europe considering open banking, digital transformation and changing customer needs.</i> • <i>Outlining the competencies necessary for the new age retail banker</i> <p>Georgie Smallwood - Chief Product Officer, N26 Eric Tak - Global Head of ING Payments Centre, ING Sarah Joyce - Chief Global Officer, AVIXA Bonnie Reese - Strategy Director, Digital Experience Design, Gensler Jim Wadsworth – SVP Open Banking, Mastercard</p>
17:40 – 17:45	<p>CHAIR'S SUMMARY AND CLOSE OF CONFERENCE</p> <p>Patrick Brusnahan – Editor, Verdict</p>

17:45 - 19:45	<div>RECEPTION DRINKS AND RETAIL BANKING EUROPE AWARDS</div> <div>Join us for an evening celebrating the best in retail banking excellence.</div>
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