



# The Future of Digital Banking

Pushing the boundaries  
of digital innovation

**5th & 6th June 2017**

Marriott Grosvenor Square  
London

[www.marketforce.eu.com/digital-banking](http://www.marketforce.eu.com/digital-banking)

*“Thought-provoking, challenging and inspiring: The Future of Digital Banking delivered high-quality insights and great content right across the board”*

Director of Digital Products  
and Propositions  
**Barclays**

Bringing together bankers from across the globe for two days packed full of exclusive insights on topics including open banking, a mobile-first model, AI, blockchain and more.

Visit the website to join our mailing list, find out about our early registration rates and remain up to date [www.marketforce.eu.com/digital-banking](http://www.marketforce.eu.com/digital-banking)

**Book before the  
12th of May  
to save up to £150**

## Key reasons to attend

1

Get to grips with PSD2, open banking and GDPR with insights from Fidor Bank, TSB Bank, BBVA and Tink

2

Tech exclusive!  
For the first time ever we are delighted to welcome AI leader David Isbitski, Chief Evangelist of Alexa and Echo at Amazon!

3

Take advantage of 6+ networking hours across the two days and make your mark on 250+ attendees

4

Exclusive case studies on artificial intelligence and personalisation from HSBC, Royal Bank of Scotland and CYBG Plc.!

5

Pick and mix your sessions with streams on digital culture and cybersecurity



**Sigga Sigurdardottir**  
 Managing Director –  
 Chief Customer and  
 Innovation Officer, UK  
**Santander**

**David Isbitski**  
 Chief Evangelist  
 Alexa and Echo  
**Amazon**

**Cristina Cordovez de  
 Villeneuve**  
 Chief Digital Officer  
**BNP Paribas**

**Mark Mullen**  
 Chief Executive  
 Officer  
**Atom Bank**

**Russell Pert**  
 Business Partner Lead  
 – Retail Banking  
**Facebook**

**Jane Howard**  
 Managing Director,  
 Personal Banking  
**Royal Bank of Scotland**

*How is Santander responding to customer demands for ‘intuitive’ banking? Sigga will open your eyes to a world of digital opportunities*

*Broaden your horizons, don’t miss out on hearing from an AI leader with David’s exclusive keynote address*

*With BNP Paribas to spend €3bn on digital transformation, hear directly from Cristina about how she hopes to transform the industry*

*How can banks put the customer at the heart of the digital strategy? Don’t miss out on Mark’s vision of the future*

*What can banks learn from social media giants? Make sure you join Russell as he shares his insights into the exciting world of Facebook*

*Be inspired by Royal Bank of Scotland and join Jane as she delivers an exclusive case study on AI chatbots*

## 2017 top speakers

See the full speaker line-up at:  
[www.marketforce.eu.com/digital-banking#speakers](http://www.marketforce.eu.com/digital-banking#speakers)

# 2017 Speaker line-up!

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## Established

- **Sigga Sigurdardottir**, Managing Director - Chief Customer and Innovation Officer, UK, **Santander**
- **Ruchir Rodrigues**, Senior Managing Director, Digital Banking, **Barclays**
- **Jane Howard**, Managing Director, Personal Banking, **Royal Bank of Scotland**
- **Richard Crook**, Head of Innovation Engineering, **Royal Bank of Scotland**
- **Vivienne Artz**, Managing Director, **Citigroup**
- **Sophie Bialaszewski**, Head of Innovation Culture and Events, **Lloyds Banking Group**
- **Yuri Misnik**, Global Head of Digital IT - Digital CIO, **HSBC**

## Challengers

- **Mark Mullen**, Chief Executive Officer, **Atom Bank**
- **Helen Page**, Chief Marketing Officer, **CYBG Plc.**
- **Pol Navarro Gonfaus**, Digital Innovation & Transformation Director, **TSB Bank**
- **Ricky Knox**, Founder, **Tandem Bank**
- **Ken Villum Klausen**, Chief Executive Officer, **Lunar Way**
- **Hugo Cornejo**, Head of Design, **Monzo Bank**
- **Will Beeson**, Head of Operations and Innovation, **CivilisedBank**

## EU

- **Cristina Cordovez de Villeneuve**, Chief Digital Officer, **BNP Paribas**
- **Sophie Guibaud**, Vice President European Expansion & UK Managing Director, **Fidor Bank**
- **Natasha Kyprianides**, Group Head of Digital Banking & Innovation, **Hellenic Bank**
- **Álvaro Martin Enriquez**, Chief Economist of Digital Regulation, **BBVA**

## Game changers

- **Russell Pert**, Business Partner Lead - Retail Banking, **Facebook**
- **Eileen Burbidge**, Partner, **Passion Capital** and FinTech Special Envoy, **HM Treasury**
- **David Isbitski**, Chief Evangelist Alexa and Echo, **Amazon**
- **Daniel Kjellén**, Chief Executive Officer & Founder, **Tink**

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# The Future of Digital Banking

Monday 5th June 2017 | London

09.00 Welcome address by Juliet Knight, Director, Marketforce

09.05 Chair's opening remarks

09.10 **Keynote address**  
**Leading the charge: setting a gold standard in digital innovation**  
Sigga Sigurdardottir, Managing Director - Chief Customer and Innovation Officer, UK, Santander

09.30 Questions

## 1 Welcoming a new age of banking

09.55 **Breathing new life into banking**  
Mark Mullen, Chief Executive Officer, Atom Bank

10.15 **Exploring new territories: the rise of GAFA in financial services**  
Russell Pert, Business Partner Lead – Retail Banking, Facebook

10.35 **Leaders' forum**  
**Revolutionising the industry: paving the way for a truly digital future**

- Banking in 2025: what will the industry look like?
- What is holding banks back from achieving total digitisation?
- What are the key components to implementing a culture of digital innovation?
- To what extent is implementing a digital-only strategy a viable option for banks?
- Real-time banking: how are banks responding to customer demands for instant services?
- GAFA: what role will they assume in banking?
- What impact will the opening up of APIs have on the banking industry?

Mark Mullen, Chief Executive Officer, Atom Bank  
Ruchir Rodrigues, Senior Managing Director, Digital Banking, Barclays  
Helen Page, Chief Marketing Officer, CYBG. Plc  
Russell Pert, Business Partner Lead – Retail Banking, Facebook  
Cristina Cordovez de Villeneuve, Chief Digital Officer, BNP Paribas



11.10 Refreshments

## 2 Personalisation in practice

11.40 **Setting a benchmark for personalisation**

- Nurturing loyalty: how can personalisation help build positive emotional attachments?
- 2020 vision: optimising data to build tailored products and services
- Crossing the line: when personalisation goes too far
- Standing out from the crowd: how personalisation can help maintain a competitive edge

Ricky Knox, Founder, Tandem Bank

12.00 Title to be confirmed  
Senior Representative, Earnix

12.20 **Out-of-industry case study**  
To be confirmed

12.40 **Case study: B by CYBG**  
**A bank designed by customers, for customers**  
Using artificial intelligence, the B mobile banking app by CYBG delivers a truly tailored service to its customers. Learning and evolving on every step of the customer journey, CYBG has discovered how digital can be applied in meaningful ways to enhance customer experience. Helen Page will discuss how B has successfully responded to a shift in customer demands for tailored and instant digital banking experiences on the go.  
Helen Page, Chief Marketing Officer, CYBG Plc.

13.00 Questions

13.15 Lunch hosted by Earnix

## 3 Streams

### A Delivering cultural change

14.30 **Shaping the banking workforce of tomorrow**

- Embedding a digital culture: what does this mean?
- What can be done to equip staff with the necessary skill set to better serve customers in the digital age?
- More than a bank: what role will banks likely have in their customers' lives in ten years' time?
- Procuring the best talent: identifying the right skills sets

Clara Barrabes Solanes, Global Head of Transformation, Talent and Culture, BBVA

14.50 Advisory session

15.10 Questions

15.20 **Workshops**  
To encourage the exchange of best practice, delegates will be able to choose between one of three workshops relating to a new banking culture and the role of staff in an era of digital innovation. At the end of the workshop, the conference will come back together for fifteen minutes so that the most interesting conclusions from each workshop can be shared with all the delegates.

**Workshop 1**  
**Implementing a new culture in banking**  
This workshop will focus on what exactly a digital culture in banking looks like and how it can be effectively implemented across all areas of the organisation.

Clara Barrabes Solanes, Global Head of Transformation, Talent and Culture, BBVA

**Workshop 2**  
**Training and recruiting a workforce fit for a digital age**  
This workshop will provide delegates with practical lessons on how to train staff to be digitally adept and how to attract and recruit the best digitally-savvy talent to stay competitive.

Speaker to be confirmed

**Workshop 3**  
**Aligning technological change with cultural change**  
This workshop will focus on the challenges facing banks in their efforts to align technological change with cultural change and explore how these may be overcome.

Will Beeson, Head of Operations and Innovation, CivilisedBank

16.00 Refreshments

### B A spotlight on cyber security

In order to encourage open discussion about the challenges and opportunities facing the industry, this session will take place under Chatham House Rule.

14.30 **Emerging cyber threats: a warning to the industry**  
From Mossack Fonseca, to Ashley Madison to Tesco Bank, high-profile hacks make news headlines every other week. Hackers leave no stone unturned in their attempts to infiltrate every aspect of our lives. The banking sector must pull up its socks in preparation for such attacks. A security agency will explore the growing cybersecurity threat to the banking industry and the new risks innovative technologies bring with them.

Speaker to be confirmed

14.50 Advisory session

15.10 **Moving towards greater and more effective cyber resilience**

- Identifying the weak spots: in which areas are banks most at risk from cyber attacks?
- How can legacy systems be made more secure?
- What new technologies can be introduced to improve defences?
- What impact will the GDPR have on cyber security strategies?

Vivienne Artz, Managing Director, Citigroup

15.30 Questions

15.40 **Peer-to-peer discussion**  
**Maintaining vigilance: uniting against a common enemy**  
Delegates will have the chance to discuss at their tables how greater collaboration in the industry could lead to a decline in successful cyber attacks. The audience will then feed back their ideas to the Chair and speakers for comment. Topics to be discussed may include:

- What are the current obstacles facing cross-industry collaboration and how can these be overcome?
- Is data sharing the key to preventing and detecting security breaches?
- Setting common standards: how can security within third party agencies be ensured?



**16.30** Gathering speed: exploring the potential of AI and automation

- In which areas of banking are we seeing the greatest uptake of AI and automation?
- Automating banking: what are the limitations?
- Will intelligent machines supplement or supplant the existing workforce?
- Beyond basic customer service: where else can AI and automation succeed?

**Yuri Misnik**, Global Head of Digital IT – Digital CIO, HSBC

**16.50** Advisory session**17.10** Case study: Royal Bank of Scotland Delivering an engaging AI chatbot experience

**Jane Howard**, Managing Director, Personal Banking, Royal Bank of Scotland

**17.30** Questions**17.40** Champagne keynote address

## Tomorrow's World: pushing the boundaries of artificial intelligence

**David Isbitski**, Chief Evangelist Alexa and Echo, Amazon

**18.00** Questions**18.05** Chair's closing remarks and end of day 1  
Drinks reception

*“A great experience with insightful conversations with colleagues of the industry”*

Global Head of Transformation,  
Talent and Culture.  
**BBVA Group**

*Make sure you join us for our cocktail reception in the Ballroom on the evening of 5th June!*

*Kick start your night and get to know your peers over a selection of wines, beers, cocktails and canapés.*

# The Future of Digital Banking

Tuesday 6th June 2017 | London

**08.15** Breakfast Roundtable

## A spotlight on innovation labs

Sign up beforehand for limited places at our breakfast roundtable, where a leading expert will guide discussion over continental breakfast and coffee.

**09.00** Chair's opening remarks

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## Exploring the open banking eco-system

**09.05** Open APIs: transforming the banking landscape

**Sophie Guibaud**, Vice President European Expansion & UK Managing Director, Fidor Bank

**09.25** Advisory session**09.45** Panel discussion

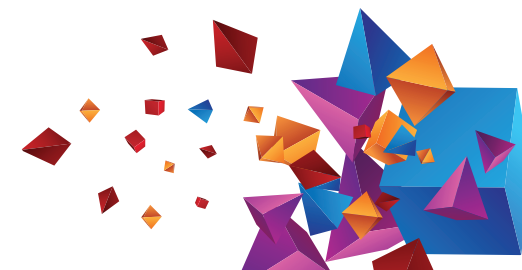
## Open banking: preparing the industry for major restructuring

- What impact will the opening up of APIs and data have on the industry?
- To what extent will open APIs encourage healthy collaboration and competition?
- Can the fragmentation of standards be avoided? Is it necessarily a bad thing?
- A customer-centric open banking strategy: building systems fit for purpose
- Identifying the security risks with open banking: ensuring customer data remains safe
- The road ahead: what are the next steps for banks?

**Sophie Guibaud**, Vice President European Expansion & UK Managing Director, Fidor Bank  
**Pol Navarro Gonfaus**, Digital Innovation & Transformation Director, TSB Bank

**Álvaro Martin Enriquez**, Chief Economist of Digital Regulation, BBVA

**Daniel Kjellén**, Chief Executive Officer & Founder, Tink

**10.30** Refreshments & enhanced networking

## 6

## A happy marriage – finding the perfect FinTech partner

**11.10** Keynote address

## FinTech champions: putting start-ups at the forefront of banking innovation

**Eileen Burbidge**, Partner, Passion Capital and FinTech Special Envoy, HM Treasury

**11.30** Questions**11.35** Advisory session**11.55** New approaches to FinTechs: minimising risk, maximising returns

- To what extent are FinTechs essential to the ongoing success of the industry?
- How can the risk of investing in FinTechs be mitigated?
- Mentor vs. back-seat investor: what role should banks play with FinTechs?
- Where next? Which areas of banking are ripe for FinTech innovation?

**Sophie Bialaszewski**, Head of Innovation Culture and Events, Lloyds Banking Group

**12.15** Questions**12.25** Fireside chat

## FinTech partnerships: reimagining the banking industry

- Ensuring compatibility: what do banks and FinTechs need to look out for?
- Dual-brand service, white label deals or integration? Finding the perfect partnership
- Open APIs: what impact will this have on banks and FinTechs?
- Building sustainable, long-term partnerships: identifying best practice
- How can board-level stakeholders be convinced of the advantages of partnerships?
- Maintaining control: what is the key to balancing two separate cultures?

**Natasha Kyprianides**, Group Head of Digital Banking & Innovation, Hellenic Bank  
**Ken Villum Klausen**, Chief Executive Officer, Lunar Way

**12.55** Lunch



## Moving towards a mobile-first business model

### 14.10 Out-of-industry case study

To be confirmed

### 14.30 Advisory session

### 14.50 Delivering truly engaging mobile banking experiences

- Exceeding expectations: what do customers really want from their banking apps?
- Exploring the potential of value-added services: becoming more than just a bank
- Maximising partnerships with FinTechs to deliver truly engaging mobile experiences
- Real-time mobile banking: identifying and overcoming the challenges

Hugo Cornejo, Head of Design, Monzo Bank

### 15.10 Questions



## A blockchain masterclass

### 15.25 Realising the full potential of blockchain

- Blockchain 101: what is blockchain and how will it transform the banking industry?
- What are the best use cases in blockchain to date?
- Achieving scalability: what are the challenges and how can these be overcome?
- Aligning blockchains with current back-office systems: how can the two be harmonised?
- Standardisation of applications: what are the advantages and how can it be encouraged?

Richard Crook, Head of Innovation Engineering, Royal Bank of Scotland

### 15.45 Advisory session

### 16.05 Closing address Distributed ledger technology: the future of banking?

Speaker to be confirmed

### 16.35 Questions

### 16.40 Chair's closing remarks and end of conference



*“Very insightful conference with experts from varied fields ... banks, platform providers, start-up incubators and more were made available on one platform. Their learning and success stories motivates you to bring change in your own organisation”*

Mobile Payments Head – Internet and Mobile Banking Group  
**ICICI Bank**

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# The Future of Digital Banking

# Who Attends?





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