

Future Payments & Digital Banking Conference & Awards

14-15 May 2014, London, UK

Why Attend: Professional Networking and Thought Leadership

Future Payments & Digital Banking is a platform for retail banking and payments industry professionals, thought leaders and innovators to network with their peers and discuss the most pressing issues shaping the sector. Over the two content-rich conference days the event guests will share ideas with their fellow participants, experienced speakers and selected partners. Event format provides extensive opportunities for benchmarking and learning best practices from a variety of leading organisations in financial services, digital and mobile commerce, regulation and retail. Inspirational keynote presentations, practical case studies and interactive Q&A sessions are structured to maximise participant engagement and promote opportunities for future collaboration across sectors and regions.

Who is Attending: Event Participants by Industry

The annual event brings together decision-makers and specialists from a variety of key sectors:

- Banking and Financial Services
- Retailers and Merchants
- Digital Device Manufacturers
- Digital Security Experts
- Regulators and Policy Makers
- Digital and Mobile Service Providers
- Researchers and Analysts

Key Takeaways: Industry Trends and Major Challenges

In 2014 the conference will examine the major trends reshaping the industry: next steps in the digital evolution, emergence of mass mobile payment systems, commercially viable applications of biometric authentication, innovative approaches to branding and customer engagement, the role of alternative forms of payment on customer expectations. Each conference session will explore the vision of a smarter, faster, safer future of the digital banking and payments industry from a different angle. Speakers, participants and event partners will contribute their ideas to finding solutions to the key industry challenges.

Future Payments & Digital Banking 2014 will answer the most burning industry questions:

- What is driving the transformation of the payments and digital banking ecosystems?
- What are the rules of running a successful financial services company in the digital age?
- How to use innovation as a business strategy and monetise new technologies?
- Who is embracing disruptive technologies and what are their strategic plans?
- Who will emerge as a game-changer in the mobile banking and payments race?
- How can leaders build a smarter, more competitive company?
- What steps will help you to achieve customer service excellence through your digital platforms?

Future Payments & Digital Banking 2014 aims to decode the major regulatory changes in Europe and the UK to help professionals develop informed opinions about risks and opportunities of investing in new technologies and pioneering business models. Powered by technological advances, the future of banking and payments is complex, but exciting. We invite you to contribute to the discussion and reimagine banking and payments as a more innovative, collaborative and profitable industry.

FUTURE PAYMENTS AND DIGITAL BANKING 2014 – DAY ONE

08:15-09:00 **Registration and Networking Coffee**

Session One: Navigating The Future of Payments Beyond 2014

09:00-09:10 **Chairman's Introduction**

Douglas Blakey
Group Editor for Consumer Finance
TIMETRIC



09:10-09:30 **Keynote Address: A Strategic Vision for Payments**

- How does collaboration deliver innovations and competition in the payments industry?
- What is the Payments Roadmap – Pinpointing Digital Banking Now and in the Future
- The current and future requirements of payment users, emerging themes across the ecosystems
- What are the future functional developments to meet these requirements?

Adrian Kamellard
Chief Executive
PAYMENTS COUNCIL
UK PAYMENTS ADMINISTRATION



09:30-09:50 **Navigating Future Markets: Key Payment and Digital Banking Industry Trends**

- What is driving the growth and innovation in the payments industry?
- How are our new digital habits changing the payments infrastructure?
- Transition to cashless economy: are we reaching the tipping point?

Douglas Blakey
Group Editor for Consumer Finance
TIMETRIC



09:50-10:10 **The Future of Payments in the Netherlands is Now**

- Current payment behaviour in the Dutch market
- Future scenarios lead to new behaviour and new payment methods
- How ING anticipates to these developments every day

Herco le Fevre
Head of Business Strategy
ING



10:10-10:30 **Panel Discussion**

10:30-11:00 **Networking Break**

Session Two: Market Leading Innovation In Payments and Digital Banking

11:00-11:20 **Survey Results: Innovation Dynamics of a Digital Platform Market**

- How are digital platforms such as Google, Facebook and other innovative businesses changing payment ecosystems?
- Which platforms will emerge as industry leaders in the future?
- What are the fundamental economic forces shaping technology-driven innovation in the payments industry?

Annabelle Gawer
Professor of Strategy and Innovation
IMPERIAL COLLEGE



- 11:20-11:40 **Innovating To Fight Fraud And Beat The Bad Guys**
- Fraudsters are creative and innovative – how can technology help you stay ahead?
 - Applying the right tools to each situation
 - Tracking the changing nature of fraud through self-learning – and staying one step ahead

Andy Brown
Marketing Director
ALARIC



- 11:40-12:00 **The Evolution Of The Mobile Payments Experience**
- Creating growth and value in the payments market
 - Consumer behaviour and its role in shaping the future of transaction banking
 - Choosing who to partner with on innovative payments products

Terry Cordeiro
Head of Mobile
RBS



- 12:00-12:20 **e-ID: The Biggest Business Enabler Of The Internet**
- National e-ID Schemes in Scandinavia – highest adoption in the world
 - AML and KYC make it hard for branchless banks to drive business
 - Taking use of a proven infrastructure is a free lunch for private financial institutions
 - From Pioneer in 2006 to more than 200 000 signed contracts per year

Jes Rasmussen
Senior Director, Strategy & Business
Development
SEB Kort Bank AB



Arne Vidar Haug
VP Business Development & Co-Founder
Signicat



- 12:20-12:40 **Panel Discussion**

12:40-14:00 **Networking Lunch**

Session Three: Regulatory Context: Future Payments Focus

- 14:00-14:20 **Payments And In The Context Of The Regulatory Landscape**
- What does the current regulatory framework look like across Europe and the UK?
 - What is the regulatory pipeline for payments?
 - What will life be like with a UK payments regulator?

Emma Thomas, EU Regulatory Director
Stewart Plant, Partner
DLA PIPER UK



- 14:20-14:40 **The Future of Retail Payments: Identifying the Regulatory Challenges**
- PSD2 and the Interchange Regulation
 - Data Protection and Anti Money Laundering rules
 - Mobile, Contactless and electronic payments: what is next on the European Commission agenda?

Monica Monaco
Founder and Managing Director
TRUST EU AFFAIRS



14:40-15:00 **Challenges For European Retail Payments After SEPA Migration**

- Development of innovative solutions
- Focus on security issues
- Competition versus cooperation in a market with new players
- Regulators' approach

Rui Pimentel

Head Of Unit – Payment Systems Development

BANCO DE PORTUGAL



15:00-15:20 **Panel Discussion**

15:20-15:50 **Networking Break**

Session Four: Creating Exceptional Customer Experience: The Future of Consumer Payments

15:50-16:10 **Putting Customers at the Heart of Future Payments**

- Developing a payment strategy: matching customer expectation
- Optimising investment opportunity, charting the infrastructure, building a practical route map
- Developing a licence to evolve: mapping and expanding customer experience

Paul Horlock

Head of Payments and Service Strategy

NATIONWIDE



16:10-16:30 **Liberate User Experience From Your IT Department**

- The expense/difficulty of working with legacy systems can prohibit customer-centric design of functionality and user interfaces
- A new approach is available that liberates you from those IT constraints
- Easily deploy new products to your customers (consumer or commercial) which you, your partners and other 'crowd' developers can customise for optimum customer experience - without IT spend.

Alex Mifsud

Founder & CEO

IXARIS SYSTEMS LTD



16:30-16:50 **Transforming Customer Experience and Business Practices in Retail Banking**

- Designing and implementing change: hurdles to achieving seamless integration of digital solutions
- Designing optimal benefit realisation processes for mobile payment systems
- Improving customer relationship management across multiple channels

Ken Cregan

Associate Partner, Financial Services

IBM Digital Transformation



16:50-17:10 **Panel Discussion**

17:10-17:20 **Chairman's Summary**

19:00-22:00 **Cocktail Reception – Followed by Dinner & Awards Ceremony**

FUTURE PAYMENTS AND DIGITAL BANKING 2014 – DAY TWO

08:30-09:00

Morning Coffee

Session Five: New Technology Initiatives Driving Innovation in Payments & Digital Banking

09:00-09:10

Chairman's Introduction

Francesco Burelli
Partner
VALUE PARTNERS



09:10-09:30

CaixaBank's Near Field Communication (NFC) Experiences

- Why CaixaBank is working on mobile proximity payments (NFC)
- The new NFC ecosystem: defining the business and infrastructure
- Current status and the evolution of NFC at CaixaBank

Jordi Guaus
Head of Mobile Payment
LA CAIXA



09:30-09:50

Opportunities And Challenges Associated With Driving A Digital Payments Strategy

- How customer needs and expectations are shaping digital payment strategies
- Common barriers that hinder the delivery of a digital strategy
- Why Omni-channel and Multi-channel solutions are important to growth

Roger Bracken
Co-General Manager & Head of Financial Services, EMEA
FIRST DATA



09:50-10:10

Exploring the Most Reliable Cloud-Based NFC Payment Ecosystem

- Understanding cloud-based NFC payment scenarios
- Trusted integration of cloud-based NFC transactions
- The future of mobile payments over GSM and NFC

Pardis Pourghomi
Doctoral Researcher
BRUNEL UNIVERSITY



10:10-10:30

Panel Discussion
Speaker joining for discussion

Simon Cadbury
Head of Strategy & Innovation
INTELLIGENT ENVIRONMENTS



10:30-11:00

Networking Break

Session Six: Establishing A Roadmap For Digital Banking and Future Payments

11:00-11:20 **Virtual Currencies And Financial Services Industry Disintermediation**

- Emerging business models based on P2P
- Virtual currencies the history so far
- Challenges and future scenarios

Francesco Burelli
Partner
VALUE PARTNERS



11:20-11:40 **Considering the Security of Mobile Commerce: Is your Digital Banking System Secure?**

- Should we rely on the security of mobile phone banking applications?
- Defining the attacks security modules and elements are built to resist to secure your company
- Is it a case of pragmatism versus security best practice in digital banking?

Keith Mayes
Director of ISG Smart Card Centre
Professor of Information Security, Royal Holloway
UNIVERSITY OF LONDON



11:40-12:20 **Digital Roadmap And Case Study: How We Are Getting Our Customers' Involved**

- Overview of AIB's Digital Roadmap and current adoption rates
- Customer Experience at the Heart of Digital
- Case Study - The LAB Bringing the Customer with us

Jonathan Law
Strategic Relationship Manager Personal Business &
Corporate Banking
ALLIED IRISH BANKS



12:20-12:50 **Extended Panel Discussion: The Future Of Payments & Digital Banking - Building A Roadmap for 2015 And Beyond**

Hear experts discuss a plan of action as gained from the two days of presentations. Planning the next steps for your strategy and looking towards the future. Panelists will consist of retail banks, academics, regulatory bodies and product specialists to provide a cross-industry view on the Future of Payments & Digital Banking.

12:50-13:00 **Chairman's Summary**

13:00-14:00 **Networking Lunch**

14:00 **Conference Close**