

08:00-08:45 **Coffee & Registration**

08:45-08:50 **Chairperson's welcome**



**Douglas Blakey**, Editor, Retail Banker International

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## SESSION 1: Redefining Retail Banking in Europe

08:50-09:10 **Delighting Consumers in the Digital Age**

- Blockchain – revolution or evolution?
- FINtech – how can better outcomes be achieved?
- Consumer experiences – More than just clever UX



**Marc West**, Senior Vice President of Technology Development, **Fiserv**

**fiserv.**

09:10-09:30 **Unique Transformation in the Financial Industry Taking Nordea to the Future**

- Simplification in the core of the transformation
- Building a “digital engine” as part of Nordea’s future operating model
- Future operating model. Working towards being an integrated part of the digital ecosystem
- Changing the culture to enable the transformation



**Jukka Salonen**, COO and Head of Group Simplification, **Nordea**

**Nordea**

09:30-09:50 **How to Succeed in a Digital Economy?**

- Catering to the changing customer mindset, behaviour and expectations
- Big data and the power of analytics - Utilising advanced data modelling
- Introducing effective online relationship management through new technologies
- Exploring how to complete sales online through a digital platform only



**Edward Dillon**, Director of Innovation, **KBC Bank Ireland**

**KBC**

09:50-10:10 **Achieving a Sustainable Innovation Strategy by Combining the Best of Both Worlds by Developing in House Structures and Forging Partnerships**

- Outlining the need to extend external collaborations throughout the development phase of your in-house lab to avoid limitations to innovation
- How to accelerate developments of your innovation lab using flexible working structures?
- Highlighting the benefits of utilising your own innovation lab to further test solutions you bought in



**Harrie Vollaard**, Global Head of FinTech & Innovation, **Rabobank**

**Rabobank**

10:10-10:30 **Speaker Discussion and Audience Q&A**

*Moderated by: **Douglas Blakey**, Editor, **Retail Banker International***

*Speakers include:*



**Eric Tak**, Global Head ING Payments Centre, **ING**

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**ING**

**Jukka Salonen**, COO and Head of Group Simplification, **Nordea**

**Nordea**

**Edward Dillon**, Director of Innovation, **KBC Bank Ireland**

**KBC**

**Marc West**, Senior Vice President of Technology Development, **Fiserv**

**fiserv.**

**Harrie Vollaard**, Global Head of FinTech & Innovation, **Rabobank**

**Rabobank**

10:30-10:50 **Networking Coffee Break**

SESSION 2: Forward Looking Customer Engagement Strategies



**Chairperson: James Barker**, Head of Digital Banking EMEA, International Group, **Fiserv**



10:50-11:10

**Setting the Regulatory Scene for Retail Payments in Europe**

- Outlining the latest European regulatory developments in Brussels
- Focusing on Artificial Intelligence, e-identity, the PSD2 and blockchain technology



**Monica Monaco**, Founder and Manager Director, **TrustEu Affairs**



11:10-11:30

**Sustainable Compliance**

- Buckaroo – a customer success story



**Marijke Terpstra**, CRO & COO, **Buckaroo B.V**



**Ruud Grotens**, Principal Consultant Financial Crimes Risk Management, **Fiserv**

11:30-11:50

**How to Achieve Exceptional Client Lifecycle Management in a Digital World**

- From initial onboarding to continuous product-related onboarding
- Omni-channel servicing: how a global client fully integrated self and branch servicing
- Guaranteeing regulatory compliance across jurisdictions



**Andrea Buzzi**, Head of Solutions, **Appway**



**Cesare Allavena**, Business Development Executive EMEA, **Appway**



11:50-12:10

**Successful, Cutting Edge Technology to Challenge Traditional Financial Advisors**

- Revolutionising technology to grow and protect your money
- Clever and engaging propositions to draw in the consumer
- How to successfully target the mass affluent consumer of the future
- The relevance and diversity of Munnypot to other products



**Andrew Fay**, CEO and Co-Founder, **Munnypot**



12:10-12:40

**Speaker Discussion and Audience Q&A**

*Moderated by: James Barker, Director Digital Banking, Fiserv*

*Speakers include:*

**Cesare Allavena**, Business Development Executive EMEA, **Appway**

**Marijke Terpstra**, CRO & COO, **Buckaroo**

**Anne Dorst**, Strategy Director, **Collinson Group**

**Andrew Fay**, CEO and Co-Founder, **Munnypot**

**Monica Monaco**, Founder and Manager Director, **TrustEu Affairs**



12:40-13:40

**Networking Lunch**

SESSION 3: Open Banking - Challenges, Opportunities and Requirements



13:40-14:00

**Chairperson: Monica Monaco**, Founder and Manager Director, **TrustEu Affairs**

trusteuaffairs

**Collaboration Instead of Competition: Highlighting the Need for Synergies Between Fintech and Banks**

- Friend or foe? Clarifying the role of FinTech start-ups within a sustainable innovation strategy
- Building strategic partnerships and flexible collaborations developing the tools to compete in a digital world
- What can banks learn from Fintechs and where should banks differentiate?



14:00-14:20

**Michael Harte**, Group Head of Innovation, **Barclays**

BARCLAYS

**Instant Payments: Beyond the Need for Speed**

- Speed isn't everything! What are the other use cases for businesses?
- Understanding the opportunities of rich data and non-payment messages
- When speed has a place – the positive impact of replacing cards with instant payments



14:20-14:40

**Richard Dear**, Business Development Director, **Icon Solutions**

icon solutions

**Open Banking to the Max**

- How open can an Open Banking platform be?
- How much can you expose your infrastructure and what types of partnerships does Open Banking enable?
- What kinds of compelling user experiences can you create, if you think beyond PSD2 and try to take Open Banking to the max?



14:40-15:00

**Benny Johansen**, Head of Open API, **Saxo Bank Group**

SAXO MARKETS

**The Financial Consumer: Open for Business**

- Customers, FinTech and PSD2 are driving seismic changes and opportunities across the banking industry, but what do consumers actually want?
- Highlights from recent research that investigates financial consumers' feelings regarding open banking, technology innovations and the role of payments
- How should banks respond in order to expand their customer base?



15:00-15:20

**Kevin Poe**, VP Global Retail Banking, **CGI Group**

CGI

**Open Banking Fraud Concerns? Protecting the New "Channel"**

- Open Banking-flavoured fraud threats
- Detection analytics for the open channel
- Creating a "Strong Customer Authentication" strategy



**Omri Kletter**, Head of Fraud & Authentications Solutions, **NICE Actimize**

NICE ACTIMIZE

15:20-15:40 **Speaker Discussion and Audience Q&A**

*Moderated by: **Monica Monaco**, Founder and Manager Director, **TrustEu Affairs***

trusteuaffairs

*Speakers include:*

**Michael Harte**, Group Head of Innovation, **Barclays**

BARCLAYS

**Richard Dear**, Business Development Director, **Icon Solutions**

icon solutions

**Kevin Poe**, VP Global Retail Banking, **CGI Group**

CGI

**Omri Kletter**, Head of Fraud & Authentications Solutions, **NICE Actimize**

NICE ACTIMIZE

**Umang Shah**, Senior Digital Architect, **Kony**

kony

**Benny Johansen**, Head of Open API, **Saxo Bank Group**

SAXO MARKETS



15:40-16:00 **Networking Coffee Break**

SESSION 4: Leveraging Fintech and Technological Innovation



Chairperson: **Douglas Blakey**, Editor, **Retail Banker International**



16:00-16:20

**Exploring Different Strategies to Navigate Through the Digital Transformation in Financial Services**

- Will digitalisation destroy branch banking?
- Which leading edge technologies are right for your strategy?
- Building the future bank: Be a corporation, innovate like a start-up and think like a disruptor!



**Benoit Legrand**, Global Head of Fintech, **ING**



16:20-16:25

**Q&A with Benoit Legrand**

16:25-16:45

**Customer-Centric Onboarding: The Need for Automation**

- Agreement automation: speed up customer activation
- Customer authentication: enable effective KYC
- Managing compliance and risk without compromising the customer experience



**Alastair Brown**, Vice President, Marketing, **DealFlo**



16:45-17:05

**Digital Advice will Shift from Investment Planning to Online Financial Planning in the Future**

- Goal based planning will be the way forward when creating a financial plan
- Omni-channel will be key to create a seamless flow between advisor-led processes and online customer portals and cost efficient processes
- And this is all in a MiFID compliant way with full (risk) monitoring processes to keep customers up-to-date, manage the expectations enabling a better client engagement



**Ton Kentgens**, Global Business Development Private Client Solutions, **Ortec Finance**



17:05-17:25

**Speaker Discussion and Audience Q&A**

*Moderated by: **Douglas Blakey**, Editor, **Retail Banker International***



*Speakers include:*



**Andrea Buzzi**, Head of Solutions, **Appway**



**Eric Tak**, Global Head ING Payments Centre, **ING**



**Ton Kentgens**, Global Business Development Private Client Solutions, **Ortec Finance**



17:25-17:30

**Closing Remarks - Douglas Blakey**, Editor, **Retail Banker International**



18:00

**Gather in lobby for coach transfer to boat – drinks and dinner**

Sponsored by:  
**fiserv.**

19:30

**Networking Dinner**