

The Future of Digital Banking

Innovation in practice - achieving success in a digital age

10th & 11th June 2014
One Whitehall Place, London

Speakers include:



Alex Sion
President & Managing Director
Moven



Andrew Audry
Head of Digital Services & CBD
Lead Future Bank SSD
Royal Bank of Scotland



Luis Uguina
Global Head of Remote
Channels and New Digital
Business
BBVA



Dan Bolland
Global Head of Analytics
Barclays Bank



Gokhan Mendi
Executive Vice President, Head
of Retail & Private Banking
TEB



Andrew Moody
Industry Head, Finance
Google



Peter McElwaine-John
Head of Multi-Channel
Architecture
Lloyds Banking Group



Milon Veasey
Senior Vice President, Head
of UK Corporate Mobile
Barclays Bank



Pol Navarro Gonfau
Head of Channels & Innovation
Banco Sabadell



Luke Olbrich
Senior Director and Head of
EMEA Core Payments
PayPal



Gavin Littlejohn
Chief Executive Officer
Money Dashboard



Nick Hungerford
Chief Executive Officer
Nutmeg

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Key themes include:

- Customer experience
- Multi-channel strategy
- Mobile proposition
- Competing in the digital age
- PFM
- Data analytics
- Digitising branch banking
- Innovation in practice

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The future of banking is in discussion and insights; both can be found at Marketforce's The Future of Digital Banking - a well organised showcase of key influencers and thought provoking ideas across European financial services

Andrew Audry, Head of Digital Services & CBD Lead Future Bank SSD,
Royal Bank of Scotland

2014 has already seen a surge of innovation in digital banking, as banks are looking to align multiple channels and create services that meet the needs of Generation Y. Join us at *The Future of Digital Banking* to discuss the delivery of a personalised service anytime, anywhere, that will help banks attract and retain the future customer.

Last year's *The Future of Digital Banking* saw over 125 senior representatives from the banking industry meet to discuss future innovations in the market. This year's conference promises to build on its leading reputation, now expanding to a 2 day event that encompasses best practice case studies from across Europe.

Key reasons to attend

- Hear from established models and new players on their vision for the future of digital
- Debate the future of omni-channel and channel integration
- Discover new innovations in online, mobile and branch banking
- Discuss routes to converting data into true insight
- Learn how best to overcome operational challenges
- Network with the key players of leading banks from across Europe

Comments from our delegates:

Very well organised, good quality of speakers and delegates, and a well balanced agenda. A very constructive conference.
CIO/COO, ING Direct France

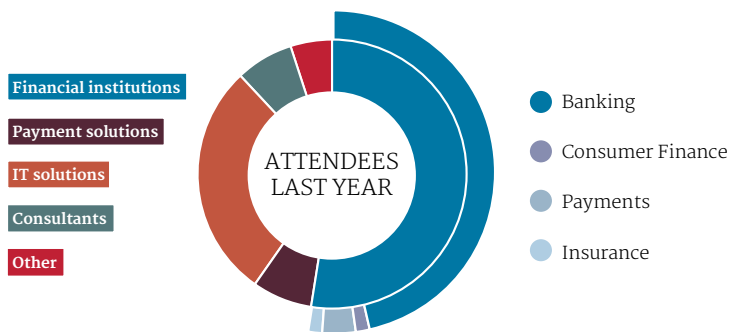
Very good. Enjoyed all speakers and broad content.
Product Portfolio, Digital Banking, Lloyds Banking Group

A good overview of digital banking across Europe.
Manager, Octo Technology

Join over 125 attendees

Below is a sample of attendees from last year's event:

- | | |
|--------------------------|-------------------------------|
| AIB Group | Kazkommertsbank |
| Aimia | Lifestyle Services Group |
| Backbase | Lloyds Banking Group |
| Banco Sabadell | Misys |
| Barclaycard | Money Dashboard |
| Barclays Bank | Nationwide |
| BBVA Group | PayU Group |
| Belfius | Post of Slovenia |
| BNP Paribas | PostFinance |
| Central Bank of Ireland | Rabobank Group |
| Clydesdale Bank | Royal Bank of Scotland |
| Comarch | Santander |
| Danske Bank | Saudi Arabian Monetary Agency |
| Enova Financial | Tata Consultancy Services |
| ERGO Insurance | Tesco Bank |
| Erste Bank | TSB Bank |
| Google | Visa |
| HSBC Group | VocaLink |
| ING Bank | Which? |
| Intelligent Environments | Wipro |
| Intesa Sanpaolo | Yorkshire Bank |
| Investec | Zagrebacka Bank |
| Íslandsbanki | Zapp |



Attendee profile:

The Future of Digital Banking attracts attendees from across the banking industry with the following job functions:

- | | | |
|-------------------------------|---------------------|------------------------|
| • CEO/CIO/CTO/COO | • Digital Portfolio | • Business Development |
| • Digital Banking | • Product Delivery | • Mobile Payments |
| • Direct Banking | • Marketing | • Innovation |
| • Mobile Banking | • Multi-Channel | • Strategy |
| • Digital Experience & Design | • Branch Technology | • Brand Experience |



Join the debate on twitter using the hashtag #digibanking14 or follow @MarketforceRB

Day 1 - Tuesday 10th June 2014

2

From multi- to omni-channel: creating a consistent digital journey

09.00
09.05

Welcome address by **Juliet Knight**, Director, **Marketforce**
Chairman's opening remarks

11.30

Successfully moving to omni-channel

- What growth opportunities might the move to omni-channel create?
- Routes to successfully integrating the mobile, online and branch experience
- What can banks learn from other industries in creating an omni-channel strategy?

Peter McElwaine-John, Head of Multi-Channel Architecture, **Lloyds Banking Group**

1

Putting digital banking on the global map – views from the leaders

In a world where technology is rapidly evolving, customers now expect a personalised service, anytime, anywhere. In this session, leading experts will share their visions for the role of digital banking in acquiring and retaining the future customer.

11.50

Creating the digital bank of tomorrow: the future of omni-channel banking
Jelmer de Jong, Global Head of Marketing, **Backbase**

09.10

Leading the way in building a bank for the future
Andrew Audry, Head of Digital Services & CBD Lead Future Bank SSD, **Royal Bank of Scotland**

12.10

 **Panel Discussion**

Integrating channels in a digital world – future strategies for success

09.30

Delivering a world-class digital customer experience

- What role will digital banking play in enabling a leading customer experience?
- How can digital banking be used to differentiate service and maintain loyalty?
- In what way will new technologies help to repair trust and reputation?
- How might the Digital Age change customer behaviour? How should the industry adapt?

Luis Uguina, Global Head of Remote Channels and New Digital Business, **BBVA**

Delegates will now form groups at their tables to devise a single critical question to be answered by our expert speakers. Suggested questions include:

- Multi vs. omni-channel: which approach to channel integration is the most appropriate?
- How realistic and necessary is an integrated service across all channels?
- Can services appear seamless without full channel integration?
- How might consumer behaviour change the functions of each channel?
- How can cultural and operational barriers to omni-channel best be overcome?

Peter McElwaine-John, Head of Multi-Channel Architecture, **Lloyds Banking Group**
Antonio Galiano, Head of Ebank, **Iccrea Banca**
Allister Green, Business Development Controller, **Cumberland Building Society**
Jelmer de Jong, Global Head of Marketing, **Backbase**

09.50

Making or breaking relationships: meeting customers' expectations
As e-commerce continues to boom, banks and customers are beginning to see digital banking as a core function. This development has been particularly pronounced in Turkey. In this presentation, the Head of Retail & Private Banking at TEB, one of Turkey's leading banks, will share the lessons learned in building the capabilities to meet the expectations of the two thirds of customers who now use TEB's alternative distribution channels.
Gokhan Mendi, Executive Vice President, Head of Retail & Private Banking, **TEB**

12.35

Lunch

10.10

Advisory session

3

Evolving the mobile proposition: next steps in banking and payments

10.30

 **Mobile Voting and Panel Discussion**

Delegates will now have the opportunity to vote on a series of questions using their mobile devices. The panel will discuss poll results as they appear. Themes covered in the session will include:

- To what extent is digital banking already becoming a hygiene factor?
- How advanced is the industry in developing digital channels?
- Which channels will be seen as core functions by the future customer?
- Is the banking industry adequately prepared for the emergence of digitised new entrants?
- Will digitisation impact customer loyalty for the better or the worse?

Andrew Audry, Head of Digital Services & CBD Lead Future Bank SSD, **Royal Bank of Scotland**
Gokhan Mendi, Executive Vice President, Head of Retail & Private Banking, **TEB**
Luis Uguina, Global Head of Remote Channels and New Digital Business, **BBVA**
Tim Turner, Head of Personal Products & eChannels, **Danske Bank**

13.50

 **Case Study**

Using the mobile offering to improve customer experience
Banco Sabadell has become known as a leader in mobile payments and banking, with services ranging from cardless ATM withdrawals to pioneering contactless payments. In this case study, the Head of Channels & Innovation will discuss how the mobile offering will need to evolve to retain the customer.
Pol Navarro Gonfaus, Head of Channels & Innovation, **Banco Sabadell**

14.05

 **Case Study**

Barclay's evolving mobile proposition

- Creating an award-winning mobile app – strategies for success
- Leading the way in developing a P2P mobile proposition
- M-commerce consumer behaviour: understanding what customers need and want
- How can banks gain a foothold at the front of the m-commerce value chain?

Milon Veasey, Senior Vice President, Head of UK Corporate Mobile, **Barclays Bank**

11.00

Refreshments

14.20

Advisory session

14.40



Panel Discussion

Profitable mobile propositions: the road ahead

- Which customer segments have the greatest potential for growth in mobile banking?
- Which functions do customers want and how might appetite change?
- What more could be done to encourage take-up of digital wallets?
- What will be the role of players such as Google, Amazon and PayPal going forward?
- Disintermediation risk: how significant a role will non-banks play?

Pol Navarro Gonfaus, Head of Channels & Innovation, **Banco Sabadell**

Milon Veasey, Senior Vice President, Head of UK Corporate Mobile, **Barclays Bank**

Luke Olbrich, Senior Director and Head of EMEA Core Payments, **PayPal**

15.10

Refreshments

4

Helping customers to manage their finances: the role of digital

Digital platforms, such as PFM, offer the industry an opportunity to increase customer control and restore trust. What insights can the industry gain from customer behaviour trends and how far could this approach be developed?

15.40



Case Study: Money Dashboard

Exploring the future of Personal Financial Management

- What features will determine the popularity of PFM and how can uptake be improved?
- What different functionality appeals to different demographics?
- How might PFM evolve as the customer becomes more digital savvy?

Gavin Littlejohn, Chief Executive Officer, **Money Dashboard**

16.00

Advisory session

16.20



Interview

Meeting the needs of the proactive investor – a digital model for financial transparency

- How can digitisation cater to the future HNWI's lifestyle and needs?
- What strategies are integral to upholding trust and creating transparency online?
- How might future innovations change the investment landscape?

Nick Hungerford, Chief Executive Officer, **Nutmeg**

16.40

Questions

5

From service to sales: seizing the opportunities of social media

16.45



Case Study: Social media as a service channel

17.00

Advisory session

17.20

Examining the trends of how consumers engage with online
Andrew Moody, Industry Head, Finance, **Google**

17.40

Questions

17.50

Chairman's closing remarks

Day 2 - Wednesday 11th June 2014

09.15

Chairman's opening remarks

09.20

! Keynote Opening Address

Catering to customers' needs with a digital proposition
Alex Sion, President & Managing Director, **Moven**

6

Transforming the organisation for the Digital Age



Strategic Forum

09.40

Mapping the road to digital leadership

Anne Boden, Ex-Chief Operating Officer, **AIB**

10.00

Building an agile and innovative organisation

- Competing in a digital landscape: how risk averse can firms afford to be?
- What are the key success factors in creating a nimble culture and infrastructure?
- Empowering innovation and nurturing collaboration: strategies for success
- What can be done to improve team collaboration and the sharing of lessons learned?

Deniz Devrim Cengiz, Director of Alternative Delivery Channels, **TEB**

10.20

Advisory session

10.40



Mobile Voting and Panel Discussion

Delegates will now have the opportunity to vote on a series of questions using their mobile devices. The panel will discuss poll results as they appear. Themes covered in the session will include:

- How great an impact would operational change have on innovation in the digital space?
- What are the main impediments to digitising banking: legacy systems, culture or talent?
- Transforming banking systems: bit-by-bit approach or total overhaul?
- What is the greatest impediment to driving operational change: risk-appetite, board buy-in or regulatory pressures?

Deniz Devrim Cengiz, Director of Alternative Delivery Channels, **TEB**

Anne Boden, Ex-Chief Operating Officer, **AIB**

Alex Sion, President & Managing Director, **Moven**

11.10

Refreshments

7

Understanding and optimising the data opportunity

11.40

Converting data into insight

- Which digital channels are the most valuable sources for providing good quality data?
- How can the industry overcome the challenge of unstructured data?
- What are the key success factors to converting data into useful insight?
- What role will analytics play in improving security and tackling vulnerability to fraud?

Dan Bolland, Global Head of Analytics, **Barclays Bank**

David Clay, Vice President, Retail Banking Analytics & Pricing, **Barclays Bank**

12.00

Topic to be confirmed




David Sosna, Co-Founder and Chief Executive Officer, **Personetics**

- 12.20 **Using customer insight to personalise digital channels**
 • What levels of personalisation will customers expect from digital channels?
 • How can analytics and digital teams improve collaboration?
 • What strategies are integral to personalising the customer journey?
Tim Turner, Head of Personal Products & eChannels, Danske Bank
- 12.40 Questions
- 12.45 Lunch

8 Digitising the branch

- 14.00 **Building a branch fit for the future**
AIB recently launched The Lab, a physical space that allows customers to get to grips with banking services. The Lab brings together technologies to showcase, test and introduce customers to the digital experience. In this case study, a senior representative from AIB will discuss lessons learned in how the branch can evolve to meet the needs of the digital customer.
Conor McCarthy, Head of Consumer Channel Optimisation, AIB
- 14.20 Questions

9 Disruptive technologies: potential game-changers for digital banking

- 14.25  **Case Study: Gamification**
- 14.45  **Case Study: Crowd-funding**
- 15.05  **Case Study: Mobile**
- 15.25 Questions
- 15.35 Chairman's closing remarks and end of conference

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Backbase is the maker of Backbase CXP, the award-winning

customer experience platform that helps financials create omni-channel, customer-centric digital experiences. Backbase CXP deploys a new presentation layer over underlying infrastructure and IT systems, allowing banks and insurers to deliver personal, relevant experiences to customers on every device, in any channel. The unique Backbase approach enables financials to drive self-service, fuel online revenues and turn their online channel into a full-service customer experience platform. Global organizations such as ABN AMRO, AIG, Nationwide, Nordstrom, Hiscox, Legal & General, Bank of America, Barclays, ING, UBS and Visa have improved their online customer interactions and maximized online customer experience, retention and conversion, by leveraging Backbase's technology.
www.backbase.com



Personetics offers a predictive "Smart Assistant" solution designed specifically for

the banking industry. We deliver highly intelligent and personalised banking experiences to customers across all digital channels, with the goal of helping to further improve customer trust and loyalty. Our unique approach enables FIs to deliver superior and dynamic customer experiences that are highly personalised and help to reduce a firm's cost to serve, and further increase user adoption and utilisation. By focusing on each individual's best interest, institutions can improve their relationships with customers, building trust and achieving sustainable growth.
www.personetics.com

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11th & 12th November, Istanbul
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The Future of Retail Banking

November 2014, London
marketforce.eu.com/retailbanking14

FREE CONTENT

There are a number of free resources available to view online including conference footage, webinars and reports:

- Digital Roadmap Report
- The multi-channel digital experience | ING Direct France
- Next steps in digital banking: refining the customer experience | RBS
- Transforming to meet changing customer needs | First Direct
- Digital Banking Consumer Webinar
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