

DAY ONE – MONDAY 14th MAY 2018

8:00 Coffee and registration

9:00 Opening keynotes

Banking infrastructure in the 2020s

How will banking look and feel in the next decade? This high-level vision for the industry looks at the present state of banking infrastructure, and the consumer, economic and technological background for its future development. What are the changes currently under way – and the changes we should expect in the years ahead? *Mervyn Davies, Lord Davies of Abersoch, Chairman, Corsair Capital (UK)*

The journey towards a modern self-service channel

The challenge of developing a self-service proposition fit for today – and tomorrow – is nowhere greater than at the world's largest banks. New technology and strategic vision are the two driving forces in a multi-layered process which will see an enhanced role for both traditional self-service banking, and the next generation of assisted self-service transactions. *Michael Graham, SVP and Head of ATM and Branch IT, Wells Fargo (USA)*

Embrace the larger ecosystem – drive seamless consumer journeys across physical and digital channels

Digitisation alone is not enough. Progress is not a simple story of pushing further online – banks must extend transformation across all channels, and look at their underlying business models, to accelerate physical channels and integrate them into the digital experience. This presentation identifies trends within the changing consumer landscape and shows how banks can unlock agility and efficiency to provide seamless, personalised consumer journeys. *Reinhard Rabenstein, SVP and Chief Technology Officer, Solutions, Diebold Nixdorf (Germany)*

Giving digital bank customers access to physical channels

Digital banking is no longer a sideline for traditional high street banks – it is a fully-fledged phenomenon in its own right. A purely digital offering requires a new approach, but also consideration of how a digital account will interact with physical banking channels to give customers access to the full spectrum of services. *Norris Koppel, Founder and CEO, Monese (UK)*

10:45 Coffee and exhibits open

11:30 How to maintain free universal access to cash

Cash will remain important to consumers for decades, and vital to more vulnerable consumers. However, declining usage means that the cost of running ATM networks also needs to fall. How can this be achieved without reducing free ATM access? LINK has made reforms in the UK – including reductions in interchange, and a financial inclusion programme – to defend and extend the free network. *John Howells, CEO, LINK (UK)*

Redefining the role of IADs in today's self-service world

Independent ATM deployers have been major players in the world of self-service for many years, but their role is changing to respond to the rapid and sometimes confusing evolution of the retail banking market. How will IADs define their market niche going forward – as competitors to banks, or increasingly as partners? *Peter McNamara, CEO, NoteMachine (UK)*

Banking on the future – technology is driving innovation at an accelerating pace

The convergence of digital and physical channels is challenging banks to deliver seamless and secure customer experiences. As the ecosystem continues to evolve, new technology, including increased processing power, in the device and at the edge, enables new services. As physical and digital solutions converge, banks will need to leverage multiple systems that offer seamless communication protocols and heightened manageability. *Joe Jensen, VP, Internet of Things Group and General Manager, Retail Solutions Division, Intel (USA)*

12:45 Lunch and exhibits open

14:00 Stream 1: The evolution of ATMs and self-service

Technology – the driving force behind self-service

The role of technology and connectivity is crucial to the future evolution of the ATM, and the wider self-service space. This presentation examines how technological change continues to influence cash usage, payments and the evolution of the role of the ATM – both as a means to access cash and to carry out banking transactions. *Clinton Cheng, Global Head of Visa/Plus ATM Network, Visa (USA) and Anthony Diack, ATM Product Manager, Europe, Visa Europe (UK)*

Nothing is going to stop digitalisation

Even though the number of digital channels for every banking operation is increasing, millennials show us that branches and self-service solutions will still be integral parts of the customer's phigital journey in the future. This case study shows how one of Europe's most innovative banks drives seamless customer experiences within a fully managed self-service environment, and across all connected touchpoints. *Michal Sator, Strategy and Innovation Consultant, Tatra Banka (Slovakia) and Norbert Knievel, Head of Strategic Business Development and Branch Transformation, EMEA, Diebold Nixdorf (Germany)*

CEO panel – building an ATM future that meets customers' needs

The banking industry faces numerous challenges in adapting to changing customer behaviour, regulation, and economic reality. How best to pilot a course through a period of unprecedented turbulence, and at the same time identify the opportunities that will present themselves? *Panelists: Daryl Cornell, CEO, Triton (USA), John Howells, CEO, LINK (UK) and Peter McNamara, CEO, NoteMachine (UK)*

15:30 Coffee and exhibits open

16:15 Stream 1: Modernising the self-service channel

IT challenges and opportunities in the ATM and cards space

Customer expectations of what banking should offer change at a rapid pace. Within the last few years, the experiences and services that customers demand from ATMs and cards have changed significantly. Banks must develop and modernise their underlying IT platforms in order to support the overall customer experience, which can lead to a number of challenges – but also opportunities. *Peter Dalsgaard, Senior Development Director and SVP, Danske Bank (Denmark)*

Transforming an ATM network at European level and taking a group approach

In late 2014, ING decided to upgrade to a multivendor ATM application software platform in order to transform its ATM network in the Netherlands, Belgium, Romania and Turkey. This presentation focuses on ING's experience in its home market of the Netherlands, looking at the project's goals, the implementation methodology, and the results achieved. *Paul Schaper, IT Area Lead, Cash, ING (Netherlands) and Audrey Priami, Europe and Africa Head of Sales, KAL ATM Software (France)*

Developing an omnichannel client experience

Central to the bank of the future will be the ability to offer a seamless and intuitive application flow, whether the customer initiates transactions in assisted channels (branch, sales location, telephone) or self-service (internet, mobile). This case study examines how one bank has built an omnichannel platform incorporating instant customer response and an integrated credit underwriting process, enabling instant credit decisions. *Michael Berner, Managing Director, Country Consumer Banking Head, Citibank (Russia)*

17:30 Drinks reception – sponsored by:



DAY TWO – TUESDAY 15th MAY 2018

8:00 Coffee and registration

9:00 Stream 1: How to make a success of ATM pooling

A European perspective on ATM pooling

Some European banks have tried ATM pooling and subsequently moved away from it, while others are only now embracing such arrangements. This presentation looks at ATM pooling projects in a diverse range of European markets, and considers the forces that shape these different experiences. *Rowan Berridge, Associate, RBR (UK)*

ATM sharing – the Scandinavian model

The Nordic countries are among the leaders in Europe with respect to ATM pooling. In Sweden, the leading banks responded to changing customer behaviour and economic realities by switching to a joint ownership model which has helped streamline their self-service business and reduce expenses – as well as enhancing customer interactions. *Johan Alvinger, Product Director, Bankamat (Sweden)*

ATM pooling as a way to counter falling revenues

Over the last five years, decreasing interchange fee income in Ukraine has compelled banks to come up with innovative approaches to ATM deployment. This presentation studies the life cycle of some of the ATM pooling projects that have successfully boosted income once again. *Oleg Tyshchenko, Head of Electronic Banking Services Division, Ukreximbank (Ukraine)*

10:30 Coffee and exhibits open

11:15 Stream 1: Fintech and innovation in banking

Friends with benefits – bank and fintech partnerships in 2018

Bank-fintech collaboration will play an increasingly important role in the personal banking landscape going forward. But how can they best work together? *Sara Rasmussen, Global Head of Sales, Auka (Norway)*

The seven characteristics of digital disruption

Financial technology has 30 key areas – which pose the strongest challenges to financial services as we currently know them? *David Gyori, CEO, Banking Reports (UK)*

Virtual ATMs – introducing sharing economy to cash logistics

New technology has the ability to convert anyone into a 'virtual ATM' – reducing the cost of cash distribution for banks, and making cash management easier for merchants, via a location-based on-demand service that allows its users to withdraw cash everywhere using a smartphone. *Sandipan Chakraborty, Founder and CEO, Sonect (Switzerland)*

Will the real ATM innovators please stand up?

The ATM industry has been guilty of dressing up incremental improvement as 'innovation' for too long. Other channels have left the ATM behind in the race for consumer relevance. We should ask ourselves, 'what is innovation in self-service?' and 'does my organisation have a plan for an innovative future for self-service banking?' *Jim Tomaney, COO, Renovite Technologies (UK)*

Personalisation – what can banks learn from social media and digital leaders?

How can banks develop meaningful engagement in their digital channels, which are becoming more important than ever? *Bragi Fjalldal, CMO and VP, Business Development, Meniga (Iceland)*

13:00 Lunch and exhibits open

14:15 Closing keynotes

Digital transformation, innovation, and the future of self-service

Financial services are undergoing a digital transformation such as has already swept sectors including retail, transport, and media. Growth in consumer demand for immersive, personalised experiences is unrelenting. This presentation considers the strategic implications of new and emerging digital technologies including intelligent cloud, the internet of things, open APIs, and how design-led thinking can harness these to deliver future self-service experiences. *Symon Garfield, Digital Strategy Advisor, Microsoft (UK) and Callum Morton, General Manager, Financial Services Industry Solutions Group, NCR (UK)*

A new era in ATM experience

Turkey is one of Europe's most forward-looking and technologically sophisticated banking markets. A potential model for the industry is Garanti Bank's 'ATM Redesign' project to overhaul its self-service channel, including a rollout of innovative customer interaction technology based on QR-code cash withdrawals. *Burak Eder, ATM Channel Management Supervisor, Garanti Bank (Turkey)*

The limits of self-service banking

Banks have used automation to remove friction points for customers, with great success. However, automation cannot replicate human interaction, which is more important when it comes to making big financial decisions. Banks have addressed convenience and are working on trust. Building customers' confidence comes next, and will require highly-skilled humans, with automation supporting behind the scenes. *Jean-Pierre Lacroix, President, SLDNXT (Canada)*

Adapting bank corporate culture to a changing world

Banks must be agile in order to meet the next wave of challenges that await them. In order to thrive rather than just survive, banks must consider how technological progress impacts and changes customer behaviour; how changing customer behaviour impacts traditional business models; and how business transformation abilities and survival in disruptive times are dependent on corporate culture. *Jochen Werne, Director of Marketing, Business Development, Treasury and Payments Services, Bankhaus August Lenz (Germany)*

16:00 Closing remarks

Conference presentations will be made available to delegates following the event (subject to authorisation)