

DAY ONE – TUESDAY 21<sup>st</sup> MAY 2019

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| 8:00 | Coffee and registration   |
| 9:00 | <p><b>Opening keynotes</b></p> <p><b>The future of cash</b><br/>The Access to Cash Review, an independent review of consumer needs for cash access, reported in March 2019 on its predictions for the future of cash in the UK, and on the implications of a reduced cash society. This session will explore the findings of the review, and its conclusions on the future of cash provision in the UK.<br/>Natalie Ceeney CBE, Chair, Access to Cash Review (UK)</p> <p><b>The development of the payment market in Sweden</b><br/>The payments market in Sweden is undergoing major changes. Use of cash is declining and thereby also the general public's access to central bank money. The Riksbank is currently investigating the possibility of introducing a so-called e-krona. This session discusses the challenges of a cash-free society and the need for an e-currency.<br/>Martin Flodén, Deputy Governor, Sveriges Riksbank (Sweden)</p> <p><b>The future of retail banking – new rules for an old game</b><br/>Retail banking customers are shifting their behaviour and expectations towards more convenient services and products, but still with a request for personalisation. This sets new rules for retail banks, which must increasingly master omnichannel interactions with customers, while at the same facing the challenge of new market entrants.<br/>Klaus Dallerup, Partner, McKinsey &amp; Company (Denmark)</p> <p><b>Creating a qualitatively new network</b><br/>As one of the largest bank ATM deployers in the world, Sberbank has invested significant time and energy in ensuring the quality of its ATMs stands out as much as the quantity distributed throughout Russia and beyond. This case study explores highlights of recent projects, including migration to recycling ATMs, and the rollout of contactless readers.<br/>Danil Shishnyov, Executive Director, and Andrey Zharsky, Managing Director, Bank by Your Side Division, Sberbank (Russia)</p> |

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| 10:45 | Coffee and exhibits open  |
| 11:30 | <p><b>How AI and machine learning is transforming banking</b></p> <p><b>Rewriting retail banking with AI</b><br/>Artificial intelligence is transforming retail banking, using vast amounts of data to build models that improve decision making, tailor services, and enhance risk management. Which areas will see the most significant transformation? How to forge the right foundation? How to realise value? And what pitfalls to avoid?<br/>Abhijit Akerkar, Head of Applied Sciences Business Integration, Lloyds Banking Group (UK)</p> <p><b>AI across banking</b><br/>This session explores AI applications in key areas of financial services provision, including trading, payments, advisory services, RM and branch banking. In addition, it addresses key considerations for banks when implementing new technologies, including accessibility, vulnerability, supervision, personalisation, and profitability.<br/>Wayne Bartlett, Head of UK Banking, Microsoft (UK)</p> <p><b>Open Banking and machine learning</b><br/>Building a bank on complete data can produce meaningful results for users. Open Banking allows innovative solutions for customers across personalised banking solutions. In this session one of the UK's leading challenger banks explores the potential of machine learning to enhance service provision in an open banking environment.<br/>Paul Clark, Chief Technology Officer, Tandem Bank (UK)</p> |

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| 12:45 | Lunch and exhibits open   |
| 14:00 | <p><b>Stream 1: ATM pooling, collaboration and cost savings</b></p> <p><b>The ATMfutura pooling initiative</b><br/>The Swiss banking market has in recent years been the home of one of the most ambitious ATM pooling projects seen in Europe, with heavyweights of international banking collaborating on ATM provision in the market. In this session, the coordinators of the project outline how 'Futura' came to be, and where it is going in the near future.<br/>Alexander Verbeck, Head of Cash Ecosystem, SIX (Switzerland)</p> <p><b>Key trends in retail banking and how the ATM ecosystem continues to thrive</b><br/>Globally, payments are becoming increasingly digital and banking is becoming increasingly mobile. As technology advances and consumer expectations rise, the role of the ATM must evolve as well. In this session, we will explore key payment trends and the role of the ATM.<br/>Clinton Cheng, Global Head of Visa/Plus ATM Network, Visa (USA)</p> <p><b>Developing a shared off-site ATM network</b><br/>In Brazil, several banks have collectively withdrawn their off-site ATMs and entrusted them with a single operator, rolling out an ever-expanding shared network. In this presentation, the network operator outlines the reasons for its inception, the challenges presented by the project, as well as the advantages such an arrangement can hold for banks in other markets.<br/>Jaques Rosenzvaig, CEO, TecBan (Brazil)</p> |

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| 15:30 | Coffee and exhibits open   |
| 16:15 | <p><b>Stream 1: Enhancing the customer journey</b></p> <p><b>Back to basics – conversational banking and its applications</b><br/>What is conversational banking, and why is it valuable for bank customers? This presentation introduces Maxi, Isbank's conversational banking platform for the mobile channel. Using cutting-edge AI, this personal banking assistant can answer questions and aid customers with a range of tasks, providing modern self-service with a personal touch.<br/>Hüsnü Mete Güneş, Digital Banking Manager, İşbank (Turkey)</p> <p><b>Every customer invested all the time! Really?</b><br/>Sales conversion rates of digital processes related to investments fall well behind human to human conversion rates. With clients born digital on the rise, the challenge is clear. If this sounds familiar and keeps you awake at night, come and listen. We have a remedy and it's better than a sleeping pill.<br/>François Rossillion, Innovation Manager, KBC Asset Management (Belgium)</p> <p><b>The need for speed – real-time tips for securing the customer experience</b><br/>Banks and payments service providers have made great advances in how they monitor the customer experience and reduce risk of fraud loss. Granular, real-time transaction data plays a crucial role. Mexico's largest payments processor discusses its data acquisition strategy and ways to provide a more secure, undisrupted customer experience.<br/>Ander Murillo, Deputy Director of Fraud Prevention, E-Global (Mexico)</p> |

17:30 Drinks reception – sponsored by:

DAY TWO – WEDNESDAY 22<sup>nd</sup> MAY 2019

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| 8:00 | Coffee and registration  |
| 9:00 | <p><b>Stream 1: Using fintech solutions to enhance customer experience</b></p> <p><b>Bridging the gap between banks and social apps</b><br/>PayKey drives a unique banking experience through a patented Social Banking solution that enables customers to instantly access key banking services from within ANY app, directly from their smartphone keyboard. This solution is streamlined into users' digital lives, turning messaging apps into a new channel for banking services, Information and engagement.<br/>Guy Talmi, CMO, PayKey (Israel)</p> <p><b>Human banking in the age of self-service</b><br/>Customer expectations are shifting away from physical interactions in local branches towards online, instant and personal experiences. Video banking presents a new and better way for customers to connect with branches anywhere, anytime. Hear from 24sessions how you can successfully leverage this new emerging customer interaction channel.<br/>Ferdinand Royackers, Video Banking Specialist, 24sessions (Netherlands)</p> <p><b>Don't lose touch!</b><br/>An illustration of the customer-centric banking concepts of today and tomorrow. Let us share our vision of convergence of various banking and financial services on one 'personal finance centre'.<br/>Jens Bader, Co-Founder and Chief Commercial Officer, MuchBetter (Austria)</p> <p><b>Automated retirements: how to close retirement gaps</b><br/>Once connected with this system, algorithms explore the client's expenses and a simulation identifies the retirement goal. The user can then set a strategy in order to close the retirement gap. These algorithms manage the strategy to ensure the client's goal is achieved.<br/>Ralf Heim, Co-Founder, Fincite (Germany) and Andreas von Hirschhausen, New Business Manager, Fincite (Germany)</p> <p><b>Adoption of blockchain technology on payments</b><br/>Nuggets is a blockchain-based secure payments and identity verification platform. Working with financial institutions and payment processors, to help drive adoption of blockchain technology, will not only facilitate compliance with PSD2 but also provides a method to implement SCA that soon needs to be applied to every online transaction.<br/>Alastair Johnson, CEO and Founder, Nuggets (UK)</p> <p><b>'Virtual ATMs' – the future of self-service banking</b><br/>Sonect democratises the process of cash distribution via ATMs. Leveraging Open Banking, instant payments and machine learning, the Swiss company has found an efficient cash recirculation model to reduce the 'cost of cash'.<br/>Rik Krieger, Co-Founder, Sonect (Switzerland)</p> |

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| 11:00 | Coffee and exhibits open  |
| 11:45 | <p><b>Stream 1: Changing customer needs and the future of banking</b></p> <p><b>Changing the world of banking</b><br/>The emergence of digital banking has irrevocably changed the paradigm for how a bank can, and should, offer services to its customers. Spanning innovation from the UK's first mobile-only bank through to the award winning payments as a service, one of the UK's most prominent challenger banks talks about how it is changing the retail banking world.<br/>Julian Sawyer, Head of Banking Services, Starling Bank (UK)</p> <p><b>Fast forward five years – what does the future hold for how banks interact with fintechs and independent ATM deployers?</b><br/>The last five years have seen changes in how banks work with other organisations. The next five years sees banks develop their business models to work in closer collaboration with other banks, fintechs and IADs, especially as organisations look for growth across Europe and other international markets.<br/>Sanjeev Bhatti, Principal, Product Management, GBP Payments, BNY Mellon (UK)</p> <p><b>Fintech-led digital transformation in banking and payments</b><br/>The fintech era has changed the rulebook for how banks can partner with start-up firms to shake up their digital offerings. This presentation highlights best practice from around the world about how innovative companies are meeting the growing demands of consumers for a digital-first, personalised banking and payments experience.<br/>Jan-Willem Weggemans, Associate Partner, Eden McCallum (UK)</p> |

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| 13:00 | Lunch and exhibits open  |
| 14:15 | <p><b>Closing keynotes</b></p> <p><b>Keeping the customer at the centre of self-service</b><br/>With the mad scramble to transform branches into digital self-checkout centres, banks risk dehumanising the branch experience at the industry's peril. The real challenge ahead is for banks to deliver self-service capabilities that connect with customers on an emotional level and are more than just cost-cutting strategies.<br/>Michael Graham, SVP and Head of ATM and Branch IT, Wells Fargo (USA)</p> <p><b>1% finished</b><br/>This session offers a unique view as to what we need to do to level up and deliver the future of truly digital financial services. Core themes explored as part of the presentation include digital banking being only 1% finished, and the difference between customers which have been digitised and those which are born digital.<br/>Ross Gallagher, Delivery Lead and Host of 'Fintech Insider' podcast, 11:FS (UK)</p> <p><b>How banks are addressing changing market dynamics through self-service and digital channels – a global perspective</b><br/>Bringing together key findings from RBR's research, this presentation gives an overview of the global ATM market, exploring the impact of the challenges faced by banks around the world, and how markets are adapting to this evolving landscape.<br/>Richard Cummings, Senior Associate, RBR (UK)</p> |
| 16:00 | Closing remarks  |

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| 8:00 | Coffee and registration  |
| 9:00 | <p><b>Stream 2: Handheld self-service – the mobile channel</b></p> <p><b>Myth or fact – do millennials 'really' lead digital banking?</b><br/>You can't read an industry report, go to a conference or talk to anyone in marketing without someone mentioning the coveted millennial segment. The so-called digital native group are said to lead all the relevant trends, and companies must change how they do business to reach them or risk becoming industry dinosaurs. But are they really that different in the way that they bank?<br/>Chris Barlow, VP, Mobile Banking, Digital Banking, Marketing and Experience, Webster Bank (USA)</p> <p><b>Mobile banking – pushed or pulled?</b><br/>This case study reviews the customer journey towards mobile solutions, via self-service both in the branch and via phone, internet and mobile platforms. The bank has analysed behavioural patterns in each journey, and asks key questions: why have our customers changed how they bank? What are customers' preferences, and why? What has really changed? Where are we going?<br/>Wojciech Rybak, Board Member, Bank Millennium (Poland)</p> <p><b>Mono Pay – a game changing payment platform</b><br/>In this session Norway's leading digital challenger bank explains its user experience focussed philosophy, and introduces its Fintech driven Mono Pay app. This product, described by the Norwegian press as a 'game changer', provides a variety of functionalities designed to provide customers with complete control over their finances.<br/>Roy Gunnar Blommedal, Product Manager, Monobank (Norway) and Samra Baftiarovic, Product Specialist, Monobank (Norway)</p> <p><b>Sustaining hyper-growth – serving a global customer base with an omnichannel platform</b><br/>This session explores how to rapidly scale a platform through centralised services whilst simultaneously driving growth through experimentation by implementing omnichannel communications throughout the customer journey. This single platform blends in-house technology with third-party integrations to allow SMS, WhatsApp, Chatbot and others.<br/>Angus Fisher, Senior Product Owner, SumUp (Germany)</p> |

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| 11:00 | Coffee and exhibits open  |
| 11:45 | <p><b>Stream 2: New ATM and branch deployment models</b></p> <p><b>Can ATMs in rural areas be profitable?</b><br/>Banks are closing branches and ATMs in rural areas, leaving people without access to cash or the possibility to make deposits. This bank case study asks the question: can innovative concepts combining different services provide a solution?<br/>Mirko Siepmann, Board Member, Bankhaus August Lenz (Germany)</p> <p><b>Cajero Express – the first non-banking ATM network in Argentina</b><br/>Cajero Express is a new business model for ATM deployment in Argentina, involving the installation of the market's first non-bank ATMs, and which has resulted in an expansion of ATM access in the country. This case study explores the reasons behind the project, and its subsequent successes.<br/>Óscar Castellano, Head of Special Projects, Red Link (Argentina)</p> <p><b>Branch going digital – the self-service way of going</b><br/>No longer is the discussion about physical branches vs. digital, rather it's now all about branches and digital. This approach includes advances in branch-based technology working in parallel with those available in the latest versions of online and mobile banking solutions. Self-service technology plays a very important role in the re-evolution of the branches.<br/>Sérgio Magalhães, Director of IT, Millennium bcp (Portugal)</p> |

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