



WSBI



ESBG



CaixaBank

WSBI-ESBG BUSINESS FORUM

RETAIL BANKING REIMAGINED

Advice and Sales
at the Digital
Crossroads

21&22
September 2017
CaixaForum
BARCELONA
SPAIN

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@WSBI_ESBG
#BUSINESSFORUM

WSBI-ESBG BUSINESS FORUM

21 & 22 September 2017

RETAIL BANKING REIMAGINED Advice and Sales at the Digital Crossroads

Learn and share insights on redesigning the branch experience, integrating channels by combining technology and a human touch, streamlining the customer experience, using analytics and big data, tapping into Artificial Intelligence, understanding open banking, reimagining your staffing and business model, fueling innovation and picking the best technology from top retail banking innovators.

The Business forum allows for in-depth discussions and exchanges with like-minded institutions as well as retail banking and innovation frontrunners.

THURSDAY, 21 SEPTEMBER 2017

Venue: CaixaForum, Av. de Francesc Ferrer i Guàrdia, 6-8, 08038 Barcelona, Spain

Moderated by **Natalie Staniewicz**, WSBI-ESBG
Manager Innovation & Business Development

8.30 – 9.00 Registration

9.00 – 9.10 Welcome & Opening

Opening Speech by Chris De Noose, WSBI-ESBG Managing Director

9.10 – 9.30 Keynote Speech by Antonio Massanell, Deputy Chairman, CaixaBank, and Chair of the WSBI-ESBG High-Level Group on Digitisation and Innovation

9.30 – 10.40 Session 1: Creating the advice model and client relationship of the future

Inspirational Presentations on new branch concepts, branch profitability and performance, creating a seamless user experience by integrating traditional and digital channels and targeting the right channel at the right time.

- A New Way of Banking by Digitalisation & Transformation
- Vincent Hui, General Manager & Head of Personal Banking Division, The Bank of East Asia, Limited

- The Digital Branch & Lifestyle Banking
- Hubert Knapp, Chairman, Fintech Solution Provider "Scale360"

10.40 – 11.10 Coffee Break

11.10 – 12.20 Session 2: Using AI, Big Data & Analytics to improve sales and banking services

Insights into redesigning services to meet the individual financial needs of customers, Artificial Intelligence, big data and digital tools to improve the commercial offer and sales.

- Digital Intelligence meets Digital Business: A Cognitive Bank - how to make it real!?
- Glenn Brouwer, Director, IBM Watson Financial Services Solutions
- Opportunities of AI and Big data for the Financial Sector
- Rajesh Kumar, Chief General Manager (Digital & e-Commerce), State Bank of India

12.20 – 14.00 Lunch

14.00 – 15.00 Session 3: The new frontiers of API and open banking

Panel discussion highlighting the challenges and opportunities of APIs and open banking models. Understanding the implications on business model change, customer and third party interaction, payments disruption, fintech cooperation, consumer awareness and data protection.

Moderator: Diederik Bruggink, Senior Advisor Payments, WSBI-ESBG

On the Panel:

- Mario Brkić, R&D Lead, BeeOne / ErsteGroup
- Kirstine Nilsson, Head of Strategic Engagements & Relationships, Group Payments & Cash Management, Swedbank
- Marten Nelson, Co-Founder & VP of Marketing, Token
- Chris Scheuermann, Head of Partnerships, Figo

15.00 – 15.30 Coffee Break

15.30 – 17.00 Breakout Sessions

You can participate in a discussion of your choice with an expert leading the conversation and kicking off with a presentation. The aim of this session is to gain insights and exchange opinions and experiences.

- **Session A: Rethinking your branch and channel strategy - better understanding and planning the commercial agenda and customer relationship**

Facilitator / Expert: Javier Mas, Head of Marketing Division, CaixaBank

- **Session B: How to integrate robotics and smart applications in your bank – opportunities and challenges**

Facilitator / Expert Jordi Viñas, CIO, GDS CUSA

- **Session C: Leveraging mobile banking to the fullest – digital onboarding, e-ID and seamless cross-channel experience**

Facilitator / Expert: Jalal Douame, Group Digital Sales, Erste Group

17.00 – 17.30 Outcome of Breakout Sessions

Presentation of outcomes and Q&A

17.30 – 18.10 Innovation Spotlight

A 10 minute rapid-fire presentation and pitch led by a financial solution or fintech provider highlighting the latest in customer experience tools and technology.

- Relationship banking - Connecting customers with merchants
 - Oscar Sala, VP Product Strategy, Strands
- Creating frictionless services with SaaS: Keys to dramatically reduce back-office efforts and increase revenues
 - Samanta Boero, Country Manager Spain, FinReach
- Customer engagement in a hybrid world: Bridging the Digital / Physical gap
 - Oliver Brupbacher, Founder and CTO, Appway

18.10 – 18.20 Closing of Day 1

20.00 Networking Reception & Dinner

Terrace of HOTEL CATALONIA BARCELONA PLAZA
Plaça Espanya, 6-8, 08014 Barcelona
(Walking Distance from CaixaForum)

FRIDAY, 22 SEPTEMBER 2017

Venue: CaixaForum, Av. de Francesc Ferrer i Guàrdia, 6-8, 08038 Barcelona

9.00 – 9.10 Welcome & Opening of Day 2

9.10 – 10.40 Session 1: Tapping into new services & changing business models

Technology, changing customer behaviour and a trend of value chain unbundling are making new services and products possible – this session will look ahead into new business models and opportunities.

- The Ecosystem of Alibaba & Alipay - the Chinese app pioneer
 - Tao Tao, Director of Business Development, AlipayEMEA
- Developing new business models – How OP Financial Group is innovating and rethinking finance
 - Kristian Luoma, Head of OP Financial Lab, OP Financial Group
- Smart cities, digital platforms & new business models
 - Francesca Bria, Commissioner of Technology and Digital Innovation, City of Barcelona

10.40 – 11.00 Coffee Break

11.00 – 12.30 Breakout Sessions

You can participate in a discussion of your choice with an expert leading the conversation and kicking off with a presentation. The aim of this session is to gain insights and exchange opinions and experiences.

- **Session A: Payments Disruption & Building a Payments Ecosystem**

Insights on CaixaBank's payments ecosystem & Payments Innovation Hub

Facilitator / Expert: Joan Morlà, Global Head of Payments, CaixaBank

- **Session B: Making people a competitive advantage in a digital age – skillsets and talent needed in the bank of the future**

Facilitator / Expert: Fabian Vandenreydt, Executive Chairman, B Hive

12.30 – 12.50 Outcome of Breakout Sessions

Presentation of outcomes and Q&A

12.50 – 13.20 Looking into the future

Augmented and Virtual Reality (AR & VR) & what it can bring to Financial Institutions – Edita Bezegova, Consultant, Ecorys

13.20 – 13.30 Closing and Conclusions

Conclusions of the WSBI-ESBG Business Forum by Natalie Staniewicz, Manager Innovation & Business Development, WSBI-ESBG

Closing Remarks by Jean Naslin, Executive Director - Head of Public Affairs, CaixaBank

13.30 – 14.30 Lunch

From 14.30 (Following Lunch) - **OPTIONAL: Guided Visit of the CaixaForum exhibition**

