PROGRAMME OF THE WEEK

17-19 APRIL 2018
HONG KONG
L’hotel élan, 38 Chong Yip Street, Kwun Tong, Hong Kong

Day 1 - 17th April 2018
WSBI Asia Regional Group Meeting;

Day 2- 18th April 2018
WSBI Innovation Workshop;

Day 3 - Morning of 19th April 2018
Visit to Bank of East Asia Hong Kong, open to WSBI member participants only.

Please register via the WSBI website:
https://www.wsbi-esbg.org/Events/Asia_Regional_Group_Meeting_2018

Participation for WSBI Members: free of charge
Participation for non-WSBI Members (excluding speakers): 200€
SAVINGS AND RETAIL BANKS IN THE DIGITAL AGE - DEVELOPING A WINNING STRATEGY

Day 1, 17th April 2018

Draft Programme of 2018 WSBI Asia Regional Group Meeting

08:30-09:00  REGISTRATION

09:00-09:15  OPENING REMARK

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Mr Satria Budi, Director of **P. T. Bank Tabungan Negara**, Indonesia, representing Mr Maryono, President of WSBI Asia Regional Group

Mr Chris De Noose, Managing Director of WSBI

09:15-11:00  WSBI INSTITUTIONAL AGENDA

- Introduction on the new WSBI membership
- Members’ Roundtable: *Each WSBI member institution is invited to give a presentation on its latest development.*
- WSBI key achievement and priorities
- Roundtable discussions:
  - Any challenge pertaining to increasingly intense regulation and supervision?
  - The future Asia Regional Office
  - Members’ suggestion on regional activities

11:00-11:30  COFFEE BREAK

11:30-12:00  WSBI’S COMMON PROJECT

Update on remittance platform by **Mrs. Gulser Celik, Director of Marketing**, UPT Turkey

Objective: *review the status of the remittance project and discussion on how to move forward*

12:00-12:30  KEYNOTE SPEECH ON ‘WINNERS AND LOSERS: THE DIGITAL AGE IN THE ERA OF CONSTRAINTS’ BY MR CHANDAN NAIR, FOUNDER AND CEO, GLOBAL INSTITUTE FOR TOMORROW

**MORNING SESSION IS OPEN TO WSBI MEMBER PARTICIPANTS ONLY**
12:30-13:30  Lunch Break

13:30-15:00  Asia’s Banking Landscape: Who’s in and Who’s Out?

Moderator: Mr Jame DiBiasio, Co-founder & editor at DigFin

Panel discussion on:

- Evolution of banking landscape in Asia and suggestion on how to respond to the changes.
- Building the roadmap to transform into the Bank of Future – key success factors

Panelists:

- Ms Alicia Garcia Herrero, Chief Economist, Natixis Asia Pacific
- Mr Keith Lin, Partner, Financial Services Advisory, EY
- Ms Rachel Freeman, Advisory Services Manager, Financial Institutions Group, IFC
- Mr Praveen Gupta, Managing Director (Retail & Digital Banking), State Bank of India

15:00-15:30  Coffee Break

15:30-17:00  Locally Focused Banks - Differentiation Strategy

Panel discussion on:

- Change management, ‘be agile’, master ‘digital transformation’
- Retail and municipal banking, close to the community, trust services, small business lending

Moderator: Mr Jeff Hackeson, Managing Director, Change Enablement

- The Chinese savings banks in Hong Kong: A business model shift in historical perspective, by Professor Lee Pui Tak, Honorary Research Fellow, Hong Kong University
- Mr Joseph Delhaye, Head Legal and Senior Vice-President, BCEE (National Savings Bank), Luxembourg

17:00-17:10  Closing

19:00-21:00  Dinner at élan 120, 3rd Floor, L’Hotel élan
Day 2, 18th April 2018

WSBI INNOVATION WORKSHOP

Facilitated by Mr Cal Wong, Content Strategy and Planning Manager APAC, PR Newswire Asia

After the successful Innovation Workshop in Bangkok in 2017, WSBI is taking another deep dive look on the rapid developments in Asia in banking transformation and financial technology. How are new technologies impacting the customer, the regulatory framework and banking in general? How are banks coping with the need to embrace new business models and technologies to enhance the customer experience and offering for consumers and SMEs? What can we learn from newcomers on how to best harness the opportunities of FinTech (financial technology)?

The Workshop will showcase insights and learnings on innovation best practices and give ample room for debates and discussions among participants. Join us to exchange, share & get inspired!

09:30 WELCOME

Mr Chris De Noose, Managing Director of WSBI

09:45 FOSTERING AN INNOVATION ECOSYSTEM

“Digital onboarding and digital banking – Insights into European and international regulatory developments” – Presentation by Joseph Delhaye, Head Legal and Senior Vice-President, BCEE Luxembourg & Q&A

“Insights on the Hong Kong innovation ecosystem” – Presentation by Vincent Hui, General Manager & Head of Personal Banking Division, The Bank of East Asia, Limited & Q&A

Roundtable Exchange between Participants
Participants are invited to share their views on topics such as: Financial Technology disruption trends impacting their local banking ecosystem. Strategy of their country in fostering innovation. Challenges to overcome in digitalising finance. What are the expectations towards regulators and authorities to boost innovation and financial technology in banking?

11:30 – 11:50 COFFEE BREAK

11:50 OPTIMISING THE CHANNEL MIX & CUSTOMER EXPERIENCE

“State Bank of India’s YONO – an integrated app for financial services” – Presentation by Praveen Gupta, Managing Director (Retail & Digital Banking), State Bank of India & Q&A

“Imagin Bank – A mobile-only bank” – Insights by Benjamin Puigdevall, Managing Director of CaixaBank Digital Business & Q&A
Exchange between Participants
Participants are invited to discuss: How to choose the right channel for the right customer? What are experiences gained regarding mobile-only solutions? How to best engage various customer segments and redefine the customer experience to fit the customer journey and needs?

12:50 – 14:00 LUNCH

14:00 NEW TECHNOLOGY IMPACT & FINANCE TRANSFORMATION

“Transforming Lending & Automating Credit Decisioning” – Insights by Thomas J. DeLuca, CEO, AMP Credit Technologies & Q&A

“Big Data application at WeBank” – Presentation by Lilith Hu, WeBank

Exchange between Participants
Participants are invited to exchange and share their thoughts on: Lending (SME and Private Consumer) Transformation, Impact of New Technologies on Finance such as Automation and AI & Big Data, ...

15:30 – 15:50 COFFEE BREAK

15:50 PLATFORMS, APIS AND COLLABORATION ON THE RISE

“Open Banking and APIs as an Innovation Opportunity” – Insights by Saket Saith, Head of External APIs, DBS Bank & Q&A

Roundtable Exchange between Participants
Participants are invited to exchange and share their experiences on: Potential or existing collaborative partnerships between banks. Partnerships between banks and fintech newcomers or other industry players. Upcoming API trends or strategies embarked upon towards open banking or open data. What are the challenges, advantages and steps taken?

16:50 – 17:00 CLOSING
Day 3, 19th April 2018

Study Visit to Bank of East Asia

Address: 26/F., BEA Tower, Millennium City 5, 418 Kwun Tong Road, Kowloon

Open to WSBI Members only, limited amount of available seats

10:00-12:00 HRS

- **INNOVATION CENTRE VISIT**
  - i-DEVICE PRESENTATION AT i-CENTRE
  - i-HUB
  - i-LAB
- **SUPER GOLD CENTRE VISIT**