OBTAIN LATEST INSIGHTS FROM 25+ LEADING SPEAKERS & INDUSTRY EXPERTS

Jenny Josefsson
Digital Sales Growth Manager
Swedbank

Åsa (Jonsson) Boffardi
Senior Digital Analytics Manager
Swedbank

Jenny Winther
Secretary General
Nordic Payments Council

Milko Hascher
Chief of Operations & Insurance / Chief Representative / Digital Executive
Creditplus Bank

Agnija Gailane
Community Manager - Open Banking Community
Nordea

Vilhjálmur Halldórsson
Head of Digital Development and Open Banking
Arion bank

Martin Georgzen
Chief Strategy Officer and Head of Business Execution
P27 Nordic Payments Platform

Ritesh Jain
Co-Founder
Infynit

Mary Alcantara
Head of Startups
MKB Fintechlab

Pieter Ruyschaert
Corporate Strategy & Transformation Manager
KBC Bank & Verzekering

Stanislav Turchenko
Head of Group Retail Credit Risk
Sberbank Europe AG

Anette Broløs
Independent Fintech Analyst
Broløs Consult

Ange Johnson de Wet
Head of Governance and Compliance - Cloud Transformation
Lloyds Banking

Rene Konings
Program Manager Group Strategy and Architecture
Credit Suisse

Manuela Sedvartaite
Innovation Manager
Banco Santander

Orest Dubay
Head of AI Modelling
Nordea

Anna Issel
Global Head Anti-Financial Crime
International Private Bank
Deutsche Bank

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Dear Colleagues,

There is a paradigm shift towards digital transformation in the banking and financial sector as it presents an unprecedented opportunity to win new customers who are eager to enjoy more of the ease and convenience that are the hallmarks of the digital experience. Several factors — including change of firms and customer behaviour in post-pandemic landscape, the rise of tech-savvy millennials, new competitors from outside the traditional banking, and an increased requisition for transparency — have impelled banks to further invest in rewiring their back-end systems in order to improve data management, analytics, and reporting.

In order to remain competitive and relevant in the world that operates digitally, it has become imperative for today’s Bank to switch from their age-old legacy systems to more robust, efficient and modernised platforms. Most of the leading banks are now investing heavily in digital technologies including AI, Automation, Big Data, IoT, Blockchain, Cloud computing that can help create a hospitable environment for growth and opportunity by keeping risk at bay. Despite the regulatory challenges, banks have recognised the importance of digital developments and are working intensively on potential solutions and strategies.

Kinfos Events had identified through its research the importance of ‘Digital Transformation’ as it has emerged as one of the most topical subjects in the financial sector. It is set to transform the banking of the future but there is currently no dedicated banking summit in Europe on this potent topic. Therefore, as a part of our DXB series, we are back with our 3rd edition of Digital Transformation in Banking Summit.

The summit aims to help the banking sector to learn about the latest case studies in Europe, live rollouts, industry best practices and address some of the most common challenges of implementing Digital Transformation from selecting the right digital platforms, managing the cultural shift, minimising their costs of implementation, identifying new partners who can support this transformation journey through collaboration FinTechs.

We invite you to come and engage at this exciting summit.

Warm welcome!
**DRAFT AGENDA**

### SESSION 1

**09:00** Conference Chair’s Opening Remarks

- Anette Broløs | Independent Fintech Analyst | Broløs Consult

**09:10** Morning power hour panel

- What does Digital Transformation mean for the future of banking?
- A Nordic head start: Why Nordics banks are set for lead DX in Europe?
- How digitization and collaboration are the key drivers of innovation in the Nordics?
- Future banking: Would Technology completely disrupt the “traditional” role of the banker?
- What are the basic building blocks of Banks of the Future?
- AI & RPA: Are we looking at the fully automated banks in the near Future?
- Why “Open Innovation” is the key to compete with the Big Techs?
- Evolution: What are the skills the bankers of the future will have to learn?
- Is Digital Transformation being pushed due to the pressures of COVID-19?
- How to deal with the disruption of at such rapid pace?
- DX and rise in Customer Centricity
- How banks can offer frictionless, rich customer journeys leveraging customer insights?
- What are the most successful customer-centric use cases around data & AI?
- Why is Technology changing how we interact or replace the interactions?
- Beyond Banking: How banks can reimagine offerings build digital wrappers around traditional functions?
- What are the consequences and opportunities from PSD2 for the Nordic region?
- How Nordic banks are leveraging on their tradition of collaborations?
- What impact did the global pandemic have on Nordics banks?
- What are the key challenges that regional banks continue to face?
- Why banks should build an Open, agile, and secure platform?
- IoT, data and blockchain in payments to inform and improve commercial innovation strategies
- Integrating Usage of Blockchain in Financial Transactions and Services
- Innovation trends in Central and Eastern Europe
- Payments Transformation: Role of P27 Nordic Payments & Nordic Payments Council in Creating Common, interoperable and secure instant payments infrastructure
- How should financial institutions position themselves for the next phase of P27?
- CBDC’s and future trends.

**10:10** New banking ecosystem – a game changer for open banking models

- The Emergence of Open Banking ecosystem in Nordics
- Why Nordic banks leads the way for Open Banking in Europe?
- What kind of use cases can be solved with open banking?
- Fintech Innovation and Open Banking in the Nordics

**10:30** Changes and harmonisation of the Nordic payment infrastructure

- Solving the fragmented Nordic payment infrastructure
- The role of the Nordic Payments Council (NPC)
- NPC payment schemes using the ISO20022 standard

**10:50** Flying high with Embedded Finance

- How compliance opened up business opportunity for APIs and Open Finance
- Embedded banking and what opportunities it brings
- Meeting customers where they want to be met.
- Agnija Galaine | Community Manager - Open Banking Community | Nordea

**11:00** How Customer Centricity is Driving Digital Transformation

- Enhancing the customer experience through greater use of digital tools and channels
- How banks can use analytics to master the personalisation of their offers to the customers?
- Leverage Artificial Intelligence (AI) to automate routine tasks
- Harnessing big data and analytics for rich customer UI

**11:30** A Digital onboarding journey – How to exceed customer expectations

- How to mix quant and qual data in the insight analysis
- How to create excellent customer experience using data
- The importance of relevant KPIS in the customer journey
- Jenny Joseffson | Digital Sales Growth Manager | Swedbank
- Åsa (Jonsson) Boffardi | Sr. Digital Analytics Manager | Swedbank

**11:50** Digital privacy, Consent Management & Authentication

- Role of RegTechs in meeting the demands of Constantly Evolving digital privacy landscape (PSD2, GDPR and CCPA, frameworks like IAB TCF)
- Why it’s imperative for financial institutions to respect consumer privacy, provide transparency, build trust & create loyal customers?
- How banks can minimize friction with strong authentication
- Secrets on how to Optimise, Personalise, Maximise Opt-Ins?

**12:10** Demo by Intesi Group

**12:20** Lunch Break

### SESSION 2

**12:40** Creating a Truly Digital Bank

- Culture first: Creating culture of digital dexterity and agility
- How has the Covid-19 pandemic changed the banking landscape?
- What are the risks of digital only banking?
- Customer trust and brand loyalty: Can new banks compete with existing players

**13:10** Harnessing the shift to a digital economy

- How will digital banking trends evolve in 2030
- The role banks will play in the future and how will banks fit into customers’ life and the big ecosystem
- How banks can leverage platform technology to create a seamless customer experience and build a scalable digital front office?

**13:30** Conference Chair’s Closing Remarks

- Anette Broløs | Independent Fintech Analyst | Broløs Consult

**13:35 - 17:00** Virtual Networking
<table>
<thead>
<tr>
<th><strong>09:00</strong></th>
<th>Conference Chair’s Opening Remarks</th>
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<td>**Ritesh Jain</td>
<td>Co-Founder</td>
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**SESSION 1**

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<th><strong>09:10</strong></th>
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<tr>
<td>How banks are pivoting and rebalancing their strategy to capitalize on the pandemic driven pace of change?</td>
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<td>Is digitization about to change the value chain in the Nordics banking sector?</td>
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<td>How Technology is set to influence business models and processes across the board?</td>
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<td>How is the Nordic banking sector particularly well suited for PSD2?</td>
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<td>How AI is offering exponential development and how to commercialize?</td>
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<td>How to bring key stakeholders and users along with the change?</td>
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**Moderator**

**Ritesh Jain | Co-Founder | Infynit**

**Pieter Ruysschaert | Corporate Development & Strategy | KBC Group**

**Rene Konings | Program Manager Group Strategy and Architecture | Credit Suisse**

**Mary Alcantara | Head of Startups | MKB Fintechlab**

**Anna Issel | Global Head Anti-Financial Crime International Private Bank | Deutsche Bank**

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<th>Alternative credit scoring model for micro business</th>
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<td>Psychometric models in everyday life – to discuss personal characteristics and behaviors</td>
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<td>Entrepreneurs’ lending potential – how can we decrease negative COVID-19 effect and acquire new customers?</td>
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<td>Current issues in Micro lending – what are the “bottlenecks” in the current decision-making process?</td>
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<td>QinCo PSY model in 4 dimensions – digitalization of the lending process for private entrepreneurs</td>
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<td>PSY model expected results – to discuss challenges of the innovative models’ implementation</td>
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**Stanislav Turchenko | Head of Retail Credit Risk Management | Sberbank Europe**

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<th><strong>11:30</strong></th>
<th>Transformation process in a Tech-bank</th>
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**Milko Hascher | Chief of Operations and Insurance | Creditplus**

**Senior Executives | TBC**

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<th><strong>12:10</strong></th>
<th>Creating a hyper-personalized strategy for CX</th>
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<td>How to drive a successful digital transformation in Banking?</td>
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<td>The principals and capabilities you need to derive digitization?</td>
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<td>Can digitization be driven from the bottom of the organisation or is it a top down approach?</td>
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<td>How to bring key stakeholders and users along with the change?</td>
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**Senior Executives | TBC**

**12:30** | Lunch Break |

**SESSION 2**

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<td>How Banks Can Succeed with Cryptocurrency?</td>
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<td>CBDC’s and the future of the monetary system</td>
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<td>Blockchain-based investment products</td>
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<td>Effects in the financial system, How to scale it?</td>
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**Senior Executives | TBC**

**13:20** | Intelligent Banking |
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<td>Making use of new technologies such as AI, ML, big data and robotics to help you improve operational efficiency through digital transformation</td>
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<td>What is the future of Intelligent Banking?</td>
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<td>How to ensure your artificial intelligence is making the right decisions?</td>
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<td>Client transparency and data collection – how to make it work?</td>
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<td>Using artificial intelligence and machine learning to monitor transactions</td>
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<td>Understanding the implementation challenges and key success factors</td>
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| **14:45 - 17:00** | Virtual Networking |

**Conference Ends**