



2nd annual

DIGITAL TRANSFORMATION

IN BANKING SUMMIT 13-14TH | OCT | 2021 | ON-SCREEN CONNECT

NORDICS

'Reinventing Future Banking through Digital Transformation' AI | ML | CX | BigData | BlockChain | IoT | Customer On-boarding | eKYC

OBTAIN LATEST INSIGHTS FROM **18+** 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

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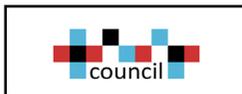
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Welcome

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 Nordics region on this potent topic. Therefore, as a part of our DXB series, we are back with our 2nd Annual Digital Transformation in Banking Summit.

The summit aims to help the banking sector to learn about the latest case studies in Nordics, 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!



Parry Batta

Parry Batta
 Conference Director
 Email: parry@kinfos.co.uk



09:00 Conference Chair's Opening RemarksRitesh Jain | Co-Founder | **Infynit**

SESSION 1

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?
- How Technology is set to influence business models and processes across the board?
- Evolution: What are the skills the bankers of the future will have to learn?
- Is Digital Transformation being rushed 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?
- Would Technology change how we interact or replace the interactions?
- Beyond Banking: How banks can reimagine offerings build digital wrappers around traditional functions?
- How banks in Nordics are embracing the API economy and fostering innovation?
- 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
- Impact of AI and ML in AML and Fraud Risk Management
- 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.

Pieter Ruyschaert | Corporate Development & Strategy | **KBC Group**Senior Executives | **TBC**Ritesh Jain | Co-Founder | **Infynit** (Moderator)**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

Senior Executives | **TBC** (available for Title Sponsor)**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

Jenny Winther | Secretary General | **Nordic Payments Council****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 Gailane | Community Manager - Open Banking Community | **Nordea****11:10** P27: The Opportunity to Innovate and Modernize Your Payments Offering

- Why collaboration is key to the success of the initiative
- What is the optimal route to P27
- How to innovate and create a better customer experience

Senior Executives | **TBC****11:30** Digital lending in the changing banking ecosystem

Coming soon.....

Senior Executives | **TBC****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?

Senior Executives | **TBC****12:10** Building a cashless society

- The Rise of Digital & diminishing importance of cash
- P2P Account to account transfer is gaining more traction
- CBDC's

Senior Executives | **TBC** (available for Thought Leader Sponsor)**12:30** Lunch Break

SESSION 2

13:00 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

Senior Executives | **TBC****13:20** 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?

Senior Executives | **TBC****13:40** Conference Chair's Closing RemarksRitesh Jain | Co-Founder | **Infynit**

14:00 - 17:00 Virtual Networking

09:00 Conference Chair's Opening RemarksAnette Broløs | Independent Fintech Analyst | **Broløs Consult****SESSION 1****09:10** Morning power hour panel

- How banks are pivoting & rebooting their strategy to capitalize on the pandemic driven pace of change?
- Is digitisation about to change the value chain in the Nordics banking sector?
- Competition from the Big techs (Apple, Google, Ali Baba in Scandinavia)?
- Why 'Open Innovation' is the key to compete with the Big Techs?
- How cooperation with FinTech's is the way Forward for banks?
- How banks are creating and nurturing ecosystems that in turn can compete against each other?
- How new regulation and digitisation would open up the value chain in financial services?
- How banks can create opportunities to build contextually rich data ecosystems that enable great experiences?
- How banks and financial institutions can leverage the most scalable data stack?
- OB: Is the Nordic banking sector particularly well suited for PSD2?
- Fraud, KYC & AML: How Nordic banks are addressing cyber risks?
- How merchants and banks can offer seamless multifactor authentication?
- What are the common roadblocks to delivering first class digital experiences?
- How does 'Big Data', Data Analytics fit in the digital transformation strategies?
- What is Connected Banking, and its key drivers?
- How AI offers exponential development and how to commercialize?
- Embracing risks using cognitive technologies and gain a competitive advantage
- Why data and analytics are critical components of digital transformation?
- Blockchain Use-Cases as part of the DX strategy
- What are some of the DX implementation challenges?
- How banks can flatten the speed bumps?
- CBDC's: Why central banks are pushing digital currencies?
- What role Customer Intelligence can play in creating digital excellence?
- How Digital lending is changing the ecosystem?
- Innovation trends in Central and Eastern Europe

Mary Alcantara | Head of Startups | **MKB Fintechlab**Senior Executives | **TBC**Anette Broløs | Independent Fintech Analyst | **Broløs Consult** (Moderator)**10:10** Cloud is fast becoming a foundational element for digital driven change

- With emerging technology trends, ubiquity of Smartphones, and tech savvy Millennials, how customers have evolved to become more discerning and demanding?
- How convenience, context and speed define the way customers interact with their banks?
- How banks are turning to the cloud, employing it as a business asset to transform their companies and reshape their operating models, products, services and end customer experience?

Senior Executives | **TBC** (available for Title Sponsor)**10:30** Future Banking: Invisible, Connected, Secure, Insights-driven

- Riding the next wave of payments modernisation in the 'age of the customer'
(from instant payments to invisible payments)
- Why Data Insights are so crucial in building value based customer experiences
- Why banks must enable collaborators beyond banking to weave value into frictionless, rich customer journeys?
- How can seamlessness be balanced with security?

Senior Executives | **TBC****10:50** Customers don't want your bank - Human-centric banking

Coming soon....

Mary Alcantara | Head of Startups | **MKB Fintechlab****11:10** Alternative credit scoring model for micro business

- Psychometric models in everyday life – to discuss personal characteristics and behaviors
- Entrepreneurs' lending potential – how can we decrease negative COVID-19 effect and acquire new customers?
- Current issues in Micro lending – what are the "bottlenecks" in the current decision-making process?
- QinCo PSY model in 4 dimensions – digitalization of the lending process for private entrepreneurs
- PSY model expected results – to discuss challenges of the innovative models' implementation

Stanislav Turchenko | Head of Retail Credit Risk Management | **Sberbank Europe****11:30** Where Open Banking and payments innovation meet?

- What are the key trends and innovations in payments and digitisation to watch in 2021 and beyond?
- Where are major investments and innovations taking place?
- Is ISO 20022 a catalyst for banks to embrace payments innovation? How prepared are Nordics banks? What are the migration strategies & challenges for banks?

Senior Executives | **TBC****11:50** P27 – The Payment Game changer

- What makes P27 different?
- Why payments modernization is essential to achieve P27 objectives
- The global trend towards Payments as a Service (PaaS) in the cloud
- Adding value with multi-currency cross-border payments in a single service
- Practical examples of how to be P27 ready and better serve business customers

Senior Executives | **TBC****12:10** Creating a hyper-personalized strategy for CX

- CX is about your ability to innovate at speed
- CX is about optimizing your existing CX estate by combining new and existing capabilities
- Why CX and innovation are best powered by open source technologies

Senior Executives | **TBC** (available for Thought Leader Sponsor)**12:30** Lunch Break**SESSION 2****13:00** Banking and crypto economy

- What are the drivers of Crypto economy?
- How Banks Can Succeed with Cryptocurrency?
- CBDC's and the future of the monetary system
- Blockchain-based investment products
- Effects in the financial system, How to scale it?

Senior Executives | **TBC****13:20** Intelligent Banking

Making use of new technologies such as AI, ML, big data and robotics to help you improve operational efficiency through digital transformation

- What is the future of Intelligent Banking?
- How to ensure your artificial intelligence is making the right decisions?
- Client transparency and data collection – how to make it work?
- Using artificial intelligence and machine learning to monitor transactions
- Understanding the implementation challenges and key success factors

Senior Executives | **TBC****13:40** Conference Chair's Closing RemarksAnette Broløs | Independent Fintech Analyst | **Broløs Consult**

14:00 - 17:00 Virtual Networking