



3rd edition

# DIGITAL TRANSFORMATION

## IN BANKING SUMMIT 13-14<sup>TH</sup> | OCT | 2021 | NORDICS & ROE

VIRTUAL  
EUROPE

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

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  
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**Martin Georgzen**  
Chief Strategy Officer and  
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P27 Nordic Payments Platform



**Ritesh Jain**  
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Rooted in our values, we believe that innovation, performance, agility and people are the keys to success – and together accelerate the creation of value.

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Digital Signature, Authentication, and Encryption are the three pillars of Intesi Group's offer, in addition to system integration services and solutions design. Partnership with the key stakeholders contributes to making Intesi Group solutions the best-designed base for every signature and dematerialization project. [intesigroup.com](https://www.intesigroup.com)

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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!



**Parry Batta**  
 Conference Director  
 Email: [parry@kinfos.co.uk](mailto:parry@kinfos.co.uk)



### 09:00 Conference Chair's Opening Remarks

Anette Broløs | Independent Fintech Analyst | [Broløs Consult](#)

### 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?
- 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 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
- 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
- Banking for SME's and post pandemic economic development
- ESG

Jenny Winther | Secretary General | [Nordic Payments Council](#)

Martin Georgzen | Chief Strategy Officer | [P27 Nordic Payments Platform](#)

Logi Karlsson | Executive Director | [Íslandsbanki](#)

Matti Honkanen | Director, Head of Next Gen FX | [Nordea](#)

Anette Broløs | Independent Fintech Analyst | [Broløs Consult](#) (Moderator)

#### 10:10 How Nordea uses Enterprise Architecture to assess its IT and applications

- Leveraging the Application Registry for application management
  - Inventory
  - Evaluation
  - Transformation
- Key benefits

Francis Bell | Head of Architecture, Methods & Platforms | [Nordea](#) (Mega) (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 Gaillane | Community Manager - Open Banking Community | [Nordea](#)

### 11:10 Becoming a financial Ecosystem Orchestrator

- Going beyond digital
- How do you move from digital into a larger financial ecosystem
- What are the main initiatives Arion Bank has taken on it's journey
- What role does Open Banking play
- Where do different distribution channels fit in

Vilhjálmur Halldórsson | Head of Digital Development and Open Banking | [Arion bank](#)

### 11:30 Digital Signature for Banks and Financial Institutions

Go paperless and speed up internal processes and banking services subscriptions by using the Remote Digital Signature. Streamline Customer onboarding and make Customer experience smoother and secure.

Francesco Vetrano | Business Development Manager | [Intesi Group](#) (Demo Sponsor)

### 11:38 Virtual Networking and Coffee Break

### SESSION 2

#### 12:00 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 KPI's in the customer journey

Jenny Josefsson | Digital Sales Growth Manager | [Swedbank](#)

Åsa (Jonsson) Boffardi | Sr. Digital Analytics Manager | [Swedbank](#)

#### 12:20 Towards quantitative ethics in AI

- Today's big concerns in AI ethics are fairness, bias removal, explainability and privacy. What's next?
- Can we turn our moral and ethical principles into usable mathematical models?
- What problems do we need to solve in the future to achieve truly ethical AI and what can we win?

Orest Dubay | Head of AI Modelling | [Nordea](#)

#### 12:40 Digital Transformation & How We Grew Digital Sales 2x

- How we grew digital sales ratio in two years over 2x (before Covid).
- How we onboarded the organization and our learnings as well as fails during that process.

Märten Liinat | Head of Digital Sales and Automation | [SEB](#)

Edward Rebane | Head of Digital Banking | [SEB](#)

### 13:00 Conference Chair's Closing Remarks

Anette Broløs | Independent Fintech Analyst | [Broløs Consult](#)

### 13:05 - 17:00 Virtual Networking

### 09:00 Conference Chair's Opening Remarks

Ritesh Jain | Co-Founder | [Infynit](#)

### 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)?
- How Technology is set to influence business models and processes across the board?
- 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?
- Impact of AI and ML in AML and Fraud Risk Management

Mary Alcantara | Head of Startups | [MKB Fintechlab](#)

Rene Konings | Program Manager Group Strategy and Architecture | [Credit Suisse](#)

Anna Issel | Global Head Anti-Financial Crime International Private Bank | [Deutsche Bank](#)

Pieter Ruysschaert | Corporate Development & Strategy | [KBC Group](#)

Ritesh Jain | Co-Founder | [Infynit](#) (Moderator)

#### 10:10 A new way of doing banking

Maurice Lisi | Head of Digital Channels | [Intesa Sanpaolo](#)

#### 10:30 Cloud enabled business transformation

- Rationale for moving to the cloud and transforming your business
- Challenges associated with corresponding key get rights.

Ange Johnson de Wet | Head of Cloud Transformation | [Lloyds Banking](#)

#### 10:50 Customers don't want your bank: How MKB is building the bank of the future in Hungary

- How customer behavior has changed in the past 3 years
- Lessons learned from neobanks and challengers
- Impact of coronavirus on investment and IT spend in Hungary and CEE region
- The 3 pillars of the bank of the future

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 Virtual Networking and Coffee Break

### SESSION 2

#### 11:45 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?

Manuela Sedvartaitė | Innovation Manager | [Banco Santander](#)

#### 12:05 Digital transformation is hard, but cultural transformation is harder

- Rapid iterative changes almost always beat multi-year transformation programmes
- Empowered cross-functional teams are critical, but that's easier said than done
- The best people to run traditional banks are often the worst to transform them
- Also beware the Chief Digital Officer: hiring out a WeWork won't make you innovative

Conrad Ford | Chief Product Officer | [Allica Bank](#)

#### 12:25 Digital Transformation in a pandemic situation

- Our strategy
- Our organisation
- Human & Technology
- Examples

Milko Hascher | Chief of Operations and Insurance | [Creditplus](#)

#### 12:45 Digitisation in the area of Financial Crime & Sanction

- Screening of clients and payments
- ML/TF Automated Client Risk Scoring
- Tracking of suspicious clients / transactions
- Client On Boarding - Reviews
- Trade Based Money Laundering
- KYC Digital Platforms

Niki Charilaou | Manager Financial Crime & Sanctions Compliance | [Bank of Cyprus](#)

#### 13:05 Conference Chair's Closing Remarks

Ritesh Jain | Co-Founder | [Infynit](#)

#### 13:10 - 17:00 Virtual Networking

Conference Ends