



first annual

DIGITAL TRANSFORMATION IN BANKING SUMMIT

APAC

DataStax

26-27 | AUG | 2021

OneTrust

TITLE SPONSOR

PLATINUM SPONSOR

Obtain Latest Insights From **25** Leading Speakers & Industry Experts



Nish Dharmaratne
MD, Global Head of Product, GTS
Westpac



Deepak Mathur
ED, Group Technology & Operations
United Overseas Bank



Millie Gillon
Global Head of CX, Senior Managing Director
Standard Chartered



Frederick Kwan
Head of Innovation and Receivables, Payment services and GLCM technology
HSBC



Manohar Chadalavada
MD, Global Head AI, Ecosystems and Open Banking
Standard Chartered



Mani Rajagopalan
Executive Director, Head of Payment Platform & Partner Solutions
DBS Bank



Deepak Sharma
President & Chief Digital Officer
Kotak Mahindra Bank



Gary Lam
Chief Technology Officer
Livi Bank



Yudhi Dwi Cahyono
Senior Manager of Digital Bank Development
Bank Rakyat Indonesia



Mukesh Pilania
Digital Transformation & Change Leader
Techcombank (TCB)



Steven WONG Weng Leong
Chief Digital & Global Banking Strategist
China Construction Bank (Malaysia)



Ramu Arivuvel
Group CTO
Tonik Bank



Izzat Aziz
Director Emerging Technology Risk and Cyber Technology Advisory
KPMG



Libby Davey
General Manager, Business Bank CIO & Group Core Product Platforms
Bank of Queensland



AJ Boelens
Managing Director
Innovation Connected



Vishal Gharwala
Chief Technology Officer
SUSE



Mona Zoet
Founder and CEO
RegPac Revolution



Robinson Roe
Managing Director APJ
OneTrust



Patrycja Wisniewska
COO & Product Lead
ING Singapore



Raveesh Bhatnagar
SVP & Head of Digital Banking
IndusInd Bank



Nicholas Edwards
APAC Regional Director – Temenos Infinity
Temenos



Murli Adury
MD, Global Head Affluent Segments Propositions, RM and Branch Management
Standard Chartered



Dr. Thomas Fromherz
Fellow
Netcetera



Khwanchai Huailuk
Head of Digital Business Development Operations
GSB Bank



Sree Pradhip
Data Architect
Datastax



CONFERENCE SPONSORS

Title Sponsor
DataStax

Platinum Sponsor
OneTrust

Thought Leader Sponsor
netcetera

Thought Leader Sponsor
TEMENOS
THE BANKING SOFTWARE COMPANY

Thought Leader Sponsor
SUSE



first annual DIGITAL TRANSFORMATION IN BANKING SUMMIT

APAC

DataStax

26- 27 | AUG | 2021

OneTrust

TITLE SPONSOR

PLATINUM SPONSOR

SPONSORS

Title Sponsor

DataStax

DataStax is the open, multi-cloud stack for modern data apps. DataStax gives enterprises the freedom of choice, simplicity, and true cloud economics to deploy massive data, delivered via APIs, powering rich interactions on multi-cloud, open source and Kubernetes.

DataStax is built on proven Apache Cassandra™, Apache Pulsar™ streaming, and the Stargate™ open source API platform. DataStax Astra is the new stack for modern data apps as-a-service, built on the scale-out, cloud-native, open source K8ssandra™.

DataStax powers modern data apps for 500 of the world's most demanding enterprises including The Home Depot, T-Mobile, Intuit and half of the Fortune 100.

Platinum Sponsor

OneTrust

OneTrust is the #1 fastest-growing company on Inc. 500 and the category-defining enterprise platform to operationalize trust. More than 10,000 customers, including half of the Fortune 500, use OneTrust to make trust a competitive differentiator, implementing central agile workflows across privacy, security, data governance, GRC, third-party risk, ethics and compliance, and ESG programs.

Thought Leader Sponsors

netcetera



MEDIA PARTNERS



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 and 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 DTB series, we are back with our third edition of the Digital Transformation in Banking Summit.

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



10:00 Conference Chair's Opening Remarks

AJ Boelens | Managing Director | **Innovation Connected**

SESSION 1

10:10 Morning power hour panel

- What is the current APAC banking landscape?
- How the current pandemic has impacted banking?
- DX: a necessary disruption, a strategic imperative or just another trend?
- What digital gaps in banking were revealed during the pandemic?
- How the challenger banks present a stronger post-pandemic proposition?
- Why incumbent banks need to focus on 'digital-first'? what is driving this shift?
- How banks can boost revenue, uncover previously unrealized opportunities with DX?
- DX and Rise in Customer-centricity
- What are the most successful customer-centric use cases around data and AI?
- How banks can create Intelligent, Personalized and truly Omnichannel experiences?
- How banks can adopt new models of remote banking for the future?
- Leveraging AI & Machine Learning to improve efficiency and improve scalability?
- The rise of cyber security threats: how AI and ML can come for the rescue?
- Why data and analytics are critical components of digital transformation?
- How does 'Big Data' fit in the digital transformation strategies for Banks?
- How Open-Innovation & Strategic partnerships can boost DX for banks?
- Cultural Shift: Why banks need to behave more like FinTechs, and do experimentation?
- How banks can harness DX to optimize customer engagement?
- Can DX reduce the churn and increase customer loyalty?
- What are the key obstacles preventing banks from deploying AI capabilities at scale?
- What forms a holistic transformation strategy: API, Cloud and Data Management

Steven WONG | Chief Digital & Global Banking Strategist | **China Construction Bank**
 Patrycja Wisniewska | COO & Product Lead | **ING Singapore**
 Murli Adury | MD, Global Head Affluent Segments Propositions | **Standard Chartered**
 Khwanchai Huailuk | Head of Digital Business Development Operations | **GSB Bank**
 AJ Boelens | Managing Director | **Innovation Connected** (Moderator)

11:10 The Open Data Stack for the Future

For Banking and Financial Services companies, post-Covid era with new ways of living and working are releasing a whole new ocean of data that could overwhelm legacy platforms - or create opportunities to build contextually rich data ecosystems that enable great experiences. The webinar gives insights into how the world's biggest banks and financial institutions leverage the world's most scalable data stack for their real-world use cases.

Sree Pradhip | Data Architect | **DataStax** (Title Sponsor)

SESSION 2

11:30 Personalized banking for the new age consumer

- Do you really 'know your customers'?
- How do millennials and gen Z customers want to interact with their banking services?
- Creating a hyper-personalized strategy for CX
- Harnessing AI, ML and Predictive Analytics for quality engagements with customers
- Biometrics: overcoming the trade-off between security and convenience

Millie Gillon | Global Head of CX, Senior Managing Director | **Standard Chartered**

11:50 Creating a hybrid CX using Technovation

- How to improve access to customers, identify pain points more effectively?
- Finding the right balance of digital self-service and human touch
- AI vs. Human: How banks can find a perfect balance of AI and human force in CS?
- What are the best use cases of Chatbots, AI and automation in the banking experience?

Mukesh Pilonia | Digital Transformation & Change Leader | **Techcombank (TCB)**

12:10 Welding DX to seize growing APAC markets

- Why digitalization will be necessary to harness growth opportunities for banking in APAC?
- Developed & Emerging Asia - how digitalization can bridge the two markets?
- How incumbents and new entrants alike should adapt with evolving customers?
- What are the common roadblocks to delivering first class digital experiences.

Nicholas Edwards | APAC Regional Director - Temenos Infinity | **Temenos** (Thought Leadership Sponsor)

12:30 Virtual Networking and Lunch Break



SESSION 3

13:00 Embrace Safer & Secure Authentications, Higher Approvals and Increased Transaction Completion Rates

- How Netcetera's 3-D Secure Issuer Service comprehensive set of modules enables issuing banks to authenticate a cardholder in case of online payment transaction with the highest accuracy.
- How Strong Customer Authentication supports a variety of authentication methods like: Out of Band (OOB) combined with biometrics or PIN and one-time passcode (OTP) combined with an answer to a security question.
- How Netcetera's pre-integrated Risk Engine makes real-time assessment of the transaction risk level and involves customer for verification only if it is not low enough. In any other case, a customer enjoys the most seamless checkout experience possible.
- How 3DS2 expands the list of data to be collected by a factor of ten so that the issuer can evaluate a transaction's risk more accurately. Therefore, card schemes predict that around 95% of transactions will be approved right away.
- How all factors mentioned above contributes to the significant reduction of cart abandonment rates facilitated by reduced payment transaction time, absence of explicit redirect and migration of the password related risks.

Dr. Thomas Fromherz | Fellow | **Netcetera** - (Thought Leadership Sponsor)

13:20 Open banking - the fuel to digital transformation

- Where does Asia-Pacific stand on Open Banking?
- Different regulatory approaches to open banking across APAC
- How banks can harness API banking for integrating customers' needs and generate additional revenue streams

Deepak Sharma | President & Chief Digital Officer | **Kotak Mahindra**

13:40 Nurturing successful partnerships across new ecosystems

- Potential benefits of incumbent banks to collaborate with FinTechs and BigTechs.
- How banks can fit into this emerging ecosystem model, and broadening into new markets to effect change?
- Fostering the intrapreneurial mindset - finding synergies with start-ups to help meet bank's innovation goals

Gary Lam | Chief Technology Officer | **Livi bank**

14:00 Transparency and trust with DX

- How FinTech and Bank reach, engage and retain customers?
- Who have pivoted quickest to offer the relationship consumers want?
- Steps to increase transparency to enhance reputation and loyalty
- Using DX to retain customers and meeting their dynamic needs.
- How UX can be improved with more security and authentication?

Raveesh Bhatnagar | SVP & Head of Digital Banking | **IndusInd Bank**

14:20 Conference Chair's Closing Remarks

AJ Boelens | Managing Director | **Innovation Connected**

14:25 Closing Remarks

10:00 Conference Chair's Opening Remarks

Mona Zoet | Founder and CEO | [RegPac Revolution](#)

SESSION 1

10:10 Power-Hour Round Table Session

- Rethinking banking towards open, intelligent and platform-based models
- How Open banking is acting as a catalyst for digital transformation?
- What are growing trends in accelerated bank-fintech collaborations?
- How banks can create a DX roadmap from 'ideation to implementation'?
- What are the limitations and obstacles in the path towards DX?
- How banks can flatten the speed bumps?
- Would replacing the legacy systems be the first step to DX?
- How a business must strategically reposition itself in the digital economy?
- Why certain banks struggle to move from experimentation to scaling up?
- How organizations can overcome internal resistance to change?
- Why the 'starting-point' and the 'work-pace' is so crucial?
- Could 'too much too soon' stir more confusion, resentment and add new problems?
- Why RPA? Short-term Fix or a Long-term intelligent automation strategy?
- From simple Chatbots to complex Fraud Risk Analysis & Scoring
- How banks can integrate AI, ML and NLP to deliver a spectrum of CX services?
- What costs are associated with business process automation?
- What is 'Low-Code Automation'?
- How customer centricity plays a crucial role in driving digital transformation?
- Why banks must inculcate agility to spearhead new initiatives from the ground up?
- How Data & AI is used for predictive personalized products offerings?
- Why quantum computing is potentially game changer?
- Blockchain payment systems, Financial Crime & Digital Transformation
- How Democratizing IT Systems can fast-track Digital Transformation?
- Will ESG drive the next wave of transformation?
- Blockchain Use-Cases as part of the DX strategy
- Blockchain based remittance platform for cross-border payments
- How winning businesses must think and operate?
- Leveraging BC-based trade finance for risk management and supply chain
- BC based bill collection, letter of credit, C2C and B2C transactions, invoice financing
- BC solutions in Islamic finance institutions, including smart contracts and distributed cloud storage

Mani Rajagopalan | ED, Head of Payment Platform & Partner Solutions | [DBS Bank](#)

Manohar Chadalavada | MD, Global Head AI, Ecosystems & Open Banking | [SC](#)

Izzat Aziz | Director Emerging Technology Risk and Cyber Technology Advisory | [KPMG](#)
(Moderator)

11:10 DX needs Data, 2nd & 3rd Party Data needs Customer Consent

- Backlash against "Surveillance Capitalism" is leading to tighter Regulations
- Privacy Technology led by Apple is increasing; Apps Access, 3rd Party Cookies
- The new paradigm: "Consent exchanged for Customer Value" is coming
- Consumer Trust Management is being led by OneTrust, hear how!

Robinson Roe | Managing Director APJ | [OneTrust](#) (Platinum Sponsor)

SESSION 2

11:30 Real-Time Payments as part of Digital Transformation journey

- How digital is revolutionizing banking and the customer ecosystem
- Immediate Payments: Seizing the Customer Opportunity
- Everyday Payments: Why does it matter for banks

Nish Dharmaratne | MD, Global Head of Product, GTS | [Westpac](#)

11:50 Implementing API - a gradual shift from traditional to open banking

- Are API-based products finally gaining traction within the financial marketplace?
- How the API services help in eliminating barriers between businesses, particularly in the financial industry?
- Does API give access to the latest digital services and easy-to-use experience for the customers?
- How can banks integrate API and IoT to deliver innovative solutions to customers?
- Why do businesses with more sophisticated API have an edge over other businesses with basic or no API?

Yudhi Dwi Cahyono | Sr. Manager of Digital Bank Development | [Bank Rakyat Indonesia](#)

12:10 Banking on Digital Resilience

The pandemic created challenging demands in many areas of banking. Global lockdowns forced consumers to interact with their banks exclusively using digital channels. As a result, contact center volumes shot through the roof. Customer expectations also increased in relation to being able to do everything digitally and remotely. All this fundamentally tested the resiliency and scalability of the underlying IT foundation of banks. In this session, we will look at how banks can build digital resilience to rapidly adapt to business disruptions by modernizing and transforming their core technology foundation.

Vishal Ghariwala | Chief Technology Officer | [SUSE](#) (Thought Leadership Sponsor)

12:30 Virtual Networking and Lunch Break



SESSION 3

13:00 Building a Neo Bank in 12 months

- Neo Banking Strategy
- How to build a bank in 12 months

Arivuvell Ramu | Group CTO | [Tonik Bank](#)

13:20 Unlocking the potential of CBDCs / Cryptocurrency

- CBDCs & Stablecoins: Will the central bank digital currency (CBDCs) play a transformative role?
- Will they facilitate faster payments and lower processing fees?
- Addressing the hesitancy associated with cryptocurrencies.
- Increasingly cashless societies to be a catalyst for digital currencies?

Frederick Kwan | Head of Innovation & Receivables | [HSBC](#)

13:40 Building blocks for analytics driven, real time digital marketing in banking

The keynote will discuss common challenges in campaign management practices today in banks; talk about building blocks that banks should invest in that allow algorithm driven, real time, personalized marketing offers using first party customer data

Deepak Mathur | ED, Group Technology & Operations | [United Overseas Bank \(UOB\)](#)

14:00 Conference Chair's Closing Remarks

Mona Zoet | Founder and CEO | [RegPac Revolution](#)

14:05 Virtual Networking

Conference Ends