AUSTRALIAN RETAIL BANKING SUMMIT 2017

Retail: Ripe for Revolution
Thursday 25th May and Friday 26th May

Grand Ballroom
Sheraton on the Park
161 Elizabeth Street
Sydney NSW 2000

This agenda is subject to change

www.australianretailbankingsummit.com/
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About RFi & Our Events

RFi Group is a global business intelligence and media provider focusing exclusively on financial services.

We specialize in data and information gathering, customer based insight generation and business decision support for the world’s leading financial service providers.

With offices in San Francisco, Toronto, Washington DC, London, Hong Kong, Singapore, and Sydney, RFi Group consistently provides clients with tailored advice and independent intelligence relevant to their specific market needs.

With a core focus on delivering insightful, valuable and actionable research within the banking sector both locally and internationally, RFi Group’s offering covers retail, SME, corporate, and private banking.

RFi Group produces over 100 key events throughout the year with an aim to produce quality interactive forums with insightful and relevant debate. We utilise our market insight to produce high-quality industry gatherings that provide attendees with both topical and thought provoking sessions.

Our events are aimed at senior level industry leaders and we secure both national and internationally recognised speakers.

Australian Retail Banking Summit

The Australian Retail Banking Summit 2017 is the 8th annual instalment of the conference and will focus on the ever-evolving retail banking offerings both here and abroad.

This year, the conference will include the content from our Australian Customer Experience Workshop, Australian Consumer Finance Forum and Australian Payments Innovation Forum to give a holistic view of the retail banking market and a more valuable experience to delegates.

Discussion will deep-dive into the execution of innovation both locally and globally, navigating regulation, look at payments in the new environment, how best to deliver a differentiated customer experience and how customer expectations are driving change in personal finance.

Key themes:
- Executing innovation
- Digital identity
- Regulation: FSI, data, security, open APIs
- Driving deposits and funding the retail bank
- Evaluating the success of innovation hubs
- The impact of the NPP, mobile and platforms on payments
- Customer experience for the experience-loyal customer
- The banking culture shift
- Personal loans, credit and rewards schemes
- Big data and analytics – winning the customer

Who Should Attend?
- Senior Directors, executives and heads of retail banking
- Senior executives, heads and directors of customer experience
- Head and directors of lending - Mortgages and Personal Loans
- Head and directors of cards and payment processing
- Senior executives, heads and directors of digital and technology
- Heads and directors of branches, distribution, and product development
- Head and directors of marketing
AGENDA

THURSDAY 25TH MAY

REGISTRATION

8:30 – 8:55AM
Arrival tea and coffee

WELCOME & OVERVIEW

8:55-9:00AM
Nerida Caesar, Group Managing Director, Australia & New Zealand, Equifax

SESSION ONE: INNOVATION – LOOKING TO THE HORIZON

Chair: Andrew Stabbback, CEO, AB+F

Banking & Fintech: A Love Story

9:00 - 9:30AM
• Fintech story from 1.0 to 3.0
• Collaboration is key
• Tips to prepare for 3.0

Kristen Lunman, Programme Director - Kiwibank FinTech Accelerator at Lightning Lab, Kiwibank

Data as a catalyst for consumer engagement

9:30 – 10:00AM
• A global view of data implementation
• How do consumers want to engage with their bank?
• Measures of success in the market

Matthieu Philippe Garnier, Chief Data Officer, Equifax

Impactful Innovation in Banking

10:00 – 10:30AM
• The changes executed and the changes needed
• Recognisable roadblocks and opportunities for Australian Banks
• True drivers of measurable change

Jost Stollman, Executive Director, Tyro Payments

How do you become a Digital Bank?

10:30 – 11:00AM
• FinTech is the latest but not the last in a long line of competitive threats to banks
• What are the next set of threats?
• How can banks turn threats into opportunities, and opportunities into profits?

Daragh O’Byrne, Global Head, Marketing & Alliance, Nucleus Software
MORNING TEA
11:00 – 11:30AM

SESSION TWO: KYC AND NAVIGATING REGULATION

PANEL: Realising and securing digital identity
11:30 – 12:15PM
- Developing a single-view of the customer across digital channels
- Solving the pain point of identity verification for consumers and institutions
- Consumer managed credentials – who owns the data?

Moderator: Mike Cameron, Group Executive - Operations, PEXA
With: Emma Poposka, CEO, BRON.TECH
      Sean Simmons, Founder, ZipID, Part of Equifax

PANEL: Open Banking 2018 – How do we get there?
12:15 – 1:00PM
- The impacts of PSD2 and more open-APIs
- A discussion on risk, liability, security and governance
- Discovering opportunities and striking a balance for a ‘shared’ economy

Moderator: Danielle Szetho, Chief Executive Officer, Fintech Australia
With: Peter Cheesman, Payments Industry Leader, DXC Technology, Australia & New Zealand
      George Lucas, Managing Director, Acorns
      Jost Stollmann, Executive Director, Tyro Payments
      Greg Symons, Co-founder and Chief Operating Officer, SocietyOne

Fireside chat: The regulation course set for the new financial year
1:00-1:30PM
- Reaching full implementation of the FSI
- Will new regulation change the way Australian banks do business?
- Regulators, institutions, and tech – how do they all work together and what are the implications?

With: Dr Hillary Ray, Partner, Cowell Clarke
      Michael Saadat, Senior Executive Leader - Deposit Takers, Credit & Insurers, ASIC

LUNCH
1:30 – 2:15PM
SESSION THREE: CX FOR REAL DIFFERENTIATION

Fireside chat: Win the Millennial – it’s all in the CX

2:15 – 2:45PM

- Understanding the digital natives that value convenience above all else
- How credit active are millennials now and what is the appetite going forward?
- Use data to engage and serve your millennial customers

With
Angus Luffman, General Manager, Consumer Products, Equifax
Peter Gray, Co-Founder & Director, zipMoney

Welcome to the 21st century bank

2:45 – 3:15PM

- Striking the balance between moving fast and controlling risk
- Enabling rapid innovation through fintech, regulation and banking relationships
- Banking is in the pocket of the customer – how does a bank optimise experience and deal with the challenges?

Catherine de Ryter de Wildt, Associate Partner Digital Transformation, DXC Technology
Andrew Slapp, Emerging Technologies Lead, DXC Technology

AFTERNOON TEA

3:15 – 3:30 PM

SESSION FOUR: INNOVATE TO CREATE ENGAGEMENT

The outlook for retail funding

3:30 – 3:50PM

- How does the bank attract deposit makers in the low interest rate environment?
- Adding value to the deposit-making experience and making a customer sticky
- Innovative retail funding for the banks

Hector Ortiz, Chief Executive Officer, Cashwerkz

PANEL: Engagement and connection: customers and their banking relationship

3:50 – 4:15PM

- What proportion of customers are saving into the wrong account?
- Engaging with the customer base and developing financial inclusion
- The macro and micro changes for the bank

Moderator
Hector Ortiz, Chief Executive Officer, Cashwerkz

With
Angus Blandy, Head of Consumer Product and Prepaid, NAB
Kristen Lunman, Programme Director - Kiwibank FinTech Accelerator at Lightning Lab, Kiwibank
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PANEL: Banking innovation hubs – how successful are they?

4:15 – 5:00PM

• How do you integrate start-up culture and mentality into a traditional bank?
• Where to focus the investment dollar for developing an omni-channel experience?
• Common barriers to implementation and overcoming them
• Has the depth and breadth of the customer relationship changed?

Moderator  Amy Ciolek, Senior Associate, Ashurst
With    Jarod Avila, General Manager, Customer Transformation, Bankwest
        Brad Delamare, Chief Executive Officer, Tank Stream Labs
        Kim Anderson, Head of Innovation Incubation – NAB Labs, Products & Markets, NAB
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Agenda – Day Two
Friday 26th May

REGISTRATION
8:30 – 8:55AM
Arrival tea and coffee

WELCOME & OVERVIEW
8:55 - 9:00AM

SESSION ONE: THE BANKING CULTURE SHIFT
Changing the banking culture in Australia
9:00 – 9:20AM
• Where are we now as a sector and where do we need to be?
• Building a strong vision for the customer
• Actively responding to and becoming leaders in regulatory reform
  Philip Chronican, Non-Executive Director

Crafting a culture that will thrive in disruption
9:20 – 9:50AM
• Culture change in context
• Creating an environment conducive to good decision-making
• Lessons learnt in shifting organisational culture
  Tony Fiddes, Principal, Nous Group

The Power of your People
9:50 – 10:05AM
• The changing workforce demographic – recruitment values based approach
• Flexibility and mobility across the industry – vertical, horizontal and global mobility
• Personal development, ethics & integrity shift
  Chris Whitehead, Chief Executive Officer & Managing Director, FINSA

PANEL: What is the future workforce for retail banking?
10:05 – 10:45AM
• What does the shift from branch to digital mean for retail banking staff?
• Diversity of capabilities
• How does the bank re the changing customer?
  Moderator: Josh Gadsby, Business Development Director, RFi Group
  With: Michael Baumann, General Manager Everyday Banking and Payments, CBA
        Ainslie van Onselen, Executive Director, RAMS
        Bob Melrose, Executive General Manager – Retail, NAB
        Chris Whitehead, Chief Executive Officer & Managing Director, FINSA
Innovating Successfully with Fintechs
10:45 – 11:00AM
• Principles to guide engagements between Banks and Fintech startups
• How to get fintechs innovating for you
• Lean startup principles for large financial institutions
Luke Howes, Chief Executive Officer, Proviso

MORNING TEA
11:00 – 11:15AM

SESSION TWO: BIG DATA & ACCESSIBLE ANALYTICS
Big data: personalised experience for a satisfied customer
11:15 – 11:45AM
• IT as the enabler to new business models and agile delivery
• Banking at point of time
• Retail and cognitive computing as the drivers of innovation
Kieran Hagan, Big Data and Analytics Technical Team Leader for Australia and New Zealand, IBM

Data analytics as the source of truth
11:45 – 12:15PM
• How will data and digital change the retail banking landscape? Where is the greatest opportunity?
• Retail banking through the segment lens
• Harness customer data
Alan Shields, Managing Director – Consulting, RFi Group

How technology innovation is finally making customer-centricity a reality
12:15 – 12:45PM
• Connecting the dots between digital and physical banking channels to drive sales enablement and customer experience
• Creating front-line offer intelligence to generate and manage personalized offers and become smarter over time
• Taking Big Data analytics like price optimization and behavioural segmentation out of the back office and putting them to work across customer touchpoints
Frank Rohde, President and Chief Executive Officer, Nomis Solutions

LUNCH
12:30 – 1:30PM
SESSION THREE: PAYMENTS IN THE NEW ENVIRONMENT

Marching toward the New Payments Platform
1:30 – 2:00PM
- Latest update on status of New Payments Platform in advance of launch
- What will customers see on Day 1?
- How will the NPP support innovation through overlay services?
  Adrian Lovney, Chief Executive Officer, NPP Australia

Digital & Faster Payments at the Speed of Life
2:00 – 2:30PM
- Speed: Consumer expectations are changing faster than technology
- Ease: Moving money quickly and securely is paramount
- Convenience: Innovation will drive interactions and determine who wins
  Robert Liong, Vice President & Managing Director, ANZ & Pacific Islands, Fiserv

PANEL: Current issues in payments
2:30 – 3:00PM
- Trends and innovations in payments usage
- Current policy issues in payments
- New services in the market and where to next?
- Where is current usage, what is the trajectory?
- How does Australia stack up globally?
- Successes thus far, players to watch and where to next?
  Moderator: Alex Boorman, Global Research Director, RFi Group
  With: Peter Cook, Chief Executive Officer, Novatti
        Dr Leila Fourie, Chief Executive Officer, Australian Payments Network
        Marie Kellett, Chief Product Officer, EFTPOS
        Tony Richards, Head of Payments Policy, Reserve Bank of Australia