

» Ebook

To greenfield or not to greenfield?

How banking leaders are preparing for tomorrow's customer today

TechPros.



1 | How this ebook will inform your innovation strategy

2 | Introduction: change is not optional

3 | Six pressures modern consumers are placing on banks

4 | Six pressures technology and the financial sector are placing on banks

5 | Retail banks are at a crossroads: which way now to be a part of the future?

6 | Success factors for competing in the era of digital banking

7 | How innovative is your bank? Assess your digital adoption progress

8 | Meet the industry leaders who have informed this ebook



What's in this ebook for you*

- 1 | How this ebook will help inform your innovation strategy
- 2 | Introduction: change is not optional
- 3 | Six pressures modern consumers are placing on banks
- 4 | Six pressures technology and the financial sector are placing on banks
- 5 | Retail banks are at a crossroads: possible routes to innovation
- 6 | Success factors for competing in the era of digital banking
- 7 | Developing a strategy: how banks can plot a path to payment innovation
- 8 | Meet the industry leaders who have informed this ebook

1 | How this ebook will inform your innovation strategy

New technology and a changing regulatory environment have created fertile ground for unprecedented competition and innovation in banking.

The fintech challenge in particular has driven significant disruption in the sector. In response, a number of long-established financial institutions have opted to build 'greenfield' digital banks. But, as innovation pathways go, this isn't suitable for everyone and banks are executing a variety of effective strategies including systemic transformation, open banking collaboration and investing in tech startups to name but a few.

No matter which strategy you opt for, we're confident the insights in this ebook, pulled from a wide range of industry stakeholders, will help galvanise your own thinking around banking innovation.

As you read through the book, you'll hear from 32 European banking leaders, who offer their thoughts on the current and future landscapes of banking. Importantly, they also share ideas and experiences relating to their own unique digital transformation journeys. Taken together, we aim to put you in a strong position to forge ahead with a winning innovation strategy - in order to meet new competitive headwinds and soaring consumer demand for digital banking solutions.



2 | Introduction: change is not optional

Open banking and the rise of fintechs are changing the world of banking. Established financial institutions may have ridden out many of the changes so far, thanks to their banking licences and consumer trust, but fintechs and challenger banks are steadily eroding market share. For example, ‘buy now, pay later’ credit (BNPL) provider Klarna, launched just 16 years ago, was reported to be valued at 45 billion euros, placing it above some traditional banks.

Fintechs are delivering solid customer experiences in targeted areas, underpinned by low-cost agile operating models. By focussing on specific segments, and/or a narrow product set, the challengers have put together compelling propositions that up until now, banks have struggled to match. The fintechs have unbundled financial services and used open banking to avail of real-time data sources that have enabled them to understand customers’ spending habits and needs and design solutions that are more inclusive and personalised.

This poses challenges for incumbent banks, many of which are grappling with high operating costs and hard-to-change cultures, systems and processes. But where there are challenges there are also opportunities.

A recent survey for Marqeta among 500 Generation Z consumers found that 86 per cent of Zoomers use the same traditional bank as their parents. Banks can retain these customers by offering competitive products in step with the wider market. The survey also showed many Gen Z consumers looked to tech brands to help manage their money and remove friction from everyday spending and transfers.

How banks harness technology is important - not just in a customer-facing context, but behind the scenes by supporting real-time payments and data flows, and quickly and cost-effectively plugging in new products, functions and features.

Now is the time for banking CXOs to decide where their organisations will sit in the new financial services landscape, and how they are going to make that happen.

Klarna.

launched just 16 years ago, was reported to be valued at 45 billion euros, placing it above Barclays.

86%

of Zoomers use the same traditional bank as their parents

According to a recent survey for Marqeta among 500 Generation Z consumers

“Across the banking world, open banking is shifting the focus towards financial services ecosystems and banks’ crucial role within them”

Hetal Popat, Director of Open Banking at HSBC Group.

20£20

According to Hetal, 2020 was a watershed year for financial services, as consumers began to experience tangible benefits from a wide range of new financial experiences. These included personal financial management, accounting integration and automation, payments and credit support.

3 | Six pressures modern consumers are placing on banks

While trust will always be a central consideration for financial service customers, it is by no means a brand differentiator. There are six key areas shaping the future of retail banking, which banks should consider...



Self-servicing



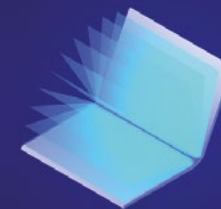
Embedded



Personalised experience



Real-time insights



Freedom to choose



Mobile and digital

1. DIY financial services/customer self-service.

With digital adoption increasing across all age groups, more customers expect to be able to manage finances online, via mobile apps or self-service in branches. As well as offering round-the-clock convenience, the self-service option has proved a lifeline during the pandemic, when face-to-face services all but disappeared and manual processes involving cheques and cash were greatly compromised.

“Self-servicing is a key customer expectation. They want to do things immediately and consistently all within their mobile banking app.”

René Gerig, Head of Product Management Credit Cards – UBS

The switch to digital self-service has also exposed gaps in capability – such as time lags in payments being settled/reflected in respective accounts, and protracted processes for applying for credit cards, loans or mortgages, often still involving phone appointments, extensive form-filling and delays while identities and credit scores are checked.

End-to-end process digitalisation requires that these costly human elements are removed wherever possible, allowing customers to proceed in their own time and at their own pace with whatever it is they are trying to achieve.

“Banks are burdened by costs of legacy operations, things that should be self-serve are done by human beings. That cost base makes it very difficult for them to compete on price.”

Conrad Ford, Chief Product & Strategy Officer – Allica Bank

2. Embedded financial services at the point of need.

Whether a customer is buying a car, renting a property or booking a holiday, the whole process becomes faster and easier when financial services are an integrated and invisible part of it. That is, customers don't have to visit a bank, draw out cash, write a cheque, prove who they are, or demonstrate their credit rating.

Open banking and API-based software integration make it possible for financial service providers and merchants to incorporate payments/money transfer/credit checking securely as part of other transactions. Solutions like Klarna, PayPal and Apple Pay and Google Pay have done much to transform retail purchasing experiences, allowing consumers to complete transactions without having to look up their credit card details or entering a shipping address.

From mobile wallets to virtual credit cards, challenger financial service providers are embedding their propositions within merchant experiences. Banks that adopt such technology have an opportunity to improve customer experiences through better insights into cardholder behaviour.

“I think embedded scenarios will become the new normal within the next few years. If someone wants to buy an e-bike, for example, and this costs two to three thousand euros, they don't want to have to apply for a loan. Rather, the shop will offer you finance or the option payment in instalments. This is the first step to embedded banking – the offer of a banking product in a non-banking world.”

Hannes Merlecker, Head of Investor Relations – Multitude



3. Personalised experiences aligned with customer lifestyle choices.

Incumbent banks have always prided themselves on their lifetime customer relationships, which enabled them to offer student borrowing, mortgages and family savings plans based on the person's current stage of life.

“Embracing complexity of customer segments and personalising your offering is the best way to compete.”

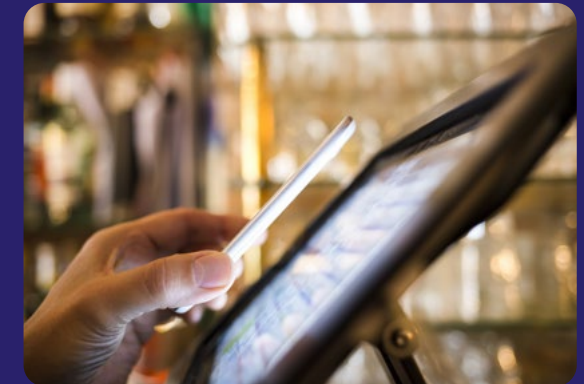
Conrad Ford, Chief Product & Strategy Officer – Allica Bank

But with younger consumers expecting to bank with a large tech brand in the future, banks are beginning to lose their grip on customer ownership – and on their lifestyles and evolving needs. With so much spending activity happening digitally now, there are rich data trails enabling financial service providers to understand more about their customers and their habits and preferences than ever before.

But if companies like Monzo or Klarna have that view, they could be the ones in prime position to continue honing their offerings to ensure they keep adding targeted value.

“In the context of commercial expenses, it could include the ability to update a credit limit in real time at the point of purchase.”

Sergio Ortega, Head of BBVA Pivot Commercial Cards – BBVA



4. Real-time insights, immediate customer service and personal finance management.

The tighter money is, the closer rein customers want over it. If transactions aren't reflected in real time, if they can't extend their borrowing/stop a payment quickly, the experience deteriorates and the scope for stress grows. This, in turn, can drive customers to call helplines, strike up a web chat, increasing use of the bank's resources.

“We have created an AI voice assistant, we had 1m conversations with clients using algorithm voice assistant. Our voice bot has a better NPS than our traditional customer service channels.”

Aleksandra Sroka-Krzyżak, Head of Strategy and Projects – PKO Bank Polski SA

Personal financial management is a particular area of potential: challenger banks like Monzo and Starling introduced real-time insights and tools to make it easier for consumers to track and manage their money. And even if customers continue to use their traditional banks to receive their income from employment, if they transfer that money straight out again to a challenger bank, the originator bank becomes a step removed from the customer's spending activity and any influence it might have on that.

“Fintechs have developed the ability to test in real time which messages and experiences are most likely to result in a positive customer response.”

Conrad Ford, Chief Product & Strategy Officer – Allica Bank



5. Freedom to choose the best service providers.

Increasingly, customers are shopping around for better deals and experiences with financial products.

Banks can respond by making those options accessible through a branded marketplace to retain a share of the extended activity, increase customer engagement and generate additional revenue streams.

“Whether it’s for a personal loan, credit card, personal current account, mortgage investment product, or even non-banking products, think of your digital shop as a physical marketplace you might go and browse in a city on a Saturday morning. That’s the future of banking: where banks are effectively running a marketplace and the person coming in isn’t necessarily a customer, but by the time they’ve walked through your shop they have hopefully become one.”

Fergus Murphy, Chief Customer Experience Officer – Virgin Money UK PLC



“Customers are very much outcome driven; they just want everything to work smoothly end-to-end. To deliver that as a bank, I want to be able to pull in the best of breed and just make it all happen; make everything connect and work together. That’s all part of the digital solution. It’s a change of paradigm, especially for banks which have been used to developing everything in house, from start to finish. That’s not possible any more. Now it’s all about cooperating with the leading players in each class, making those options available to your clients and leaving the choice to them.”

Sergio Ortega, Head of BBVA Pivot Commercial Cards – BBVA

6. Mobile first and digital payments

Digital and mobile payments soared during the Covid pandemic, as customers were deterred from handling cash in store and were often encouraged to complete transactions remotely. In November 2020, Capgemini consumer research published 7 major payment trends that will shake up banking in the year ahead, found that during the first six months of the pandemic, 41% of habitual cash users had tried a contactless card for the first time; 35% of card owners had added this to a digital wallet; and 27% had experimented with QR code payments for the first time¹.

The pandemic has also driven higher-value, end-to-end digital transactions, such as buying a car online, and even remote house purchasing. In many cases, while retail banks were the underpinning financially-regulated body, their involvement was largely seamless to the consumer.

Remote and zero-touch spending also called into question the long-term value of physical debit and credit cards. Indeed, debit and credit cards are expensive to produce and distribute; usually take 3-5 days to arrive; and are vulnerable to loss, theft and fraud. Meanwhile, mobile/digital wallets and virtual debit and credit cards are growing in popularity.

“Mobile payments are one of the main areas of advancement and of potential, triggered by propositions like Google Pay and Apple Pay. These have had a tremendous influence already on the uptake of mobile payments, as they have created awareness of the huge potential of virtual cards. It’s all about the convenience these systems are bringing, and I could definitely see this stretching even further. I’m curious to see how adoption will differ by geography/country culture.”

Simon Boonen, FinTech Consultant – ING Bank

Some banks allow customers who have lost a card to make cardless ATM withdrawals via a code sent to their mobile. But other alternative financial providers offer the means to aggregate cards via a single digital payment mechanism, or to use a phone to make payments without the need to carry a physical wallet. Biometric security advances have made these options more secure than plastic.

“Virtualisation of cards is essential to delivering the kind of digital experiences that customers expect. It is allowing banks to onboard customers instantly and issue a card in minutes.”

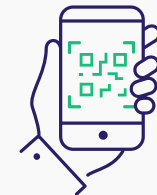
René Gerig, Head of Product Management Credit Cards – UBS



41%
of habitual cash users had tried a contactless card for the first time.



35%
of card owners had added this to a digital wallet.



27%
had experimented with QR code payments for the first time¹.

4 | Six pressures technology and the financial sector are placing on banks

We've looked at the pressures coming from consumers but what about from within the banking sector itself and what role is technology playing?



Regulatory requirements



Financial pressures



Landscape changes



Real-time insights



Consumer pressures



Data loss

1. Regulatory requirements

Open banking has made it easier for fintechs to offer enticing new products, and give customers increased choice.

That's because financial institutions are required under open banking legislation to share customer data with third parties via APIs. It's an increasing regulatory trend and the next logical steps are open finance and eventually open data, leading to increased competition and better outcomes for consumers.

Open banking is helping to address the issue of financial inclusion. By moving into the banking-as-a-service space, banks are able to share their data and infrastructure to provide solutions for underserved sections of society. Another benefit of this tech-savvy approach is that it strengthens banks' ability to compete by partnering with fintechs, taking a co-opetition, as opposed to a competition approach.

“Open banking will have a very strategic part in what we’ll all be doing in the coming decades. Long term, it’s absolutely essential for the democratisation of financial services.”

Fergus Murphy, Chief Customer Experience Officer – Virgin Money UK PLC

“Open Banking is the beginning of a new era in Banking, in which financial institutions are opening up. We are going beyond that, APIs are the mechanism that’s driving openness towards open finance (opening up the financial industry) and open data (data exchange and interchange across industries).”

Simon Boonen, FinTech Consultant – ING Bank



2. Financial pressures

Fintechs are challenging banks' cost and revenue models, requiring that they find new ways to reduce the cost to serve so that they can stay relevant. This is the new battleground for banks, which now need to fully digitise processes such as customer onboarding and lifetime customer management, to transform operational costs.

We have already witnessed this trend with tech innovators such as Wise and Revolut, which have unbundled foreign exchange services to offer highly competitive rates to consumers. This places pressure on banks to operate more efficiently and remove costs from their processes. It also is forcing banks to think more innovatively about new revenue streams.

“Cost to income ratio is critical - banks need to make sure they have digitised everything where the customer doesn't want to speak to somebody.”

Conrad Ford, Chief Product & Strategy Officer – Allica Bank

“Banks need to prioritise digitalisation projects that allow them to become more lean, efficient and more automated as they look to reduce the cost to serve.”

René Gerig, Head of Product Management Credit Cards – UBS



“Open banking has moved mainstream, due to a number of drivers. Once you’ve tried open banking once, you’re much more likely to try it again. Customer journeys have also become a lot more elegant, consumers can now access open banking on their phone using mobile security.”

Conrad Ford, Chief Product & Strategy Officer – Allica Bank

3. Landscape changes

The trend towards embedded finance (as part of wider merchant or service experiences), and the unbundling of products means banks can't depend on the same share of wallet they once enjoyed. This is because challenger banks, alternative lenders or fintech providers are focussing on specific financial services and products. Banks risk being reduced to a platform role, underpinning the cutting-edge experiences offered by other fintech providers.

Additionally, consumer behaviour, perhaps nudged along by coronavirus restrictions, has shifted further towards ecommerce and mcommerce. Throughout the pandemic, we've seen an explosion of consumers using buy now, pay later (BNPL) solutions, offering 0% interest and the ability to spread payments. And while growth of BNPL doesn't necessarily spell the death of the credit card, it could eat into market share as this becomes the preferred lending product of the younger generation. These are the biggest changes to the retail banking landscape taking place right now.



“Most banks are struggling with 0% interest and an erosion of revenue and as such they need to develop new business models and open banking is the opportunity that is allowing them to do this, primarily in the form of embedded banking.”

Hannes Merlecker, Head of Investor Relations – Multitude

4. Technology trends

Product innovation cycles have accelerated, making it hard for banks to take the lead with novel offerings. Fintechs and digital challenger banks are spinning out new products within weeks, thanks to a fail-fast culture which fosters experimentation with minimum viable products (MVPs) that consumers can play with, giving feedback which can be incorporated into next releases. This agile approach, supported by modern digital tech platforms, allows them to stay one step ahead.

“When you look at the product development cycle of a fintech challenger, the rate at which they ship new features and test products is dramatically faster than traditional players. This has as much to do with company culture as with the existence or not of legacy technology.”

Conrad Ford, Chief Product & Strategy Officer – Allica Bank

The way financial institutions procure, interact with and consume technology has changed too. Banks no longer need to spend millions on payments infrastructure. Instead, externally-provided, cloud-based APIs and software-as-a-service are the most efficient ways to provide customers with modern banking solutions. Often, this technology forms part of an ecosystem of financial functions, which can be accessed as technical modules, empowering innovators to be more agile through a plug and play approach. It’s not dissimilar to a Lego environment, where technologies can be pieced together or taken apart easily to create new solutions and better customer experiences

“Accelerating product development cycles are directly linked to organisations’ ability to respond to customer feedback. Most banks have now invested heavily in getting basic digital technology up and running to enable them to iterate faster.”

Erik Howell, Partner – Flagship Advisor Partners

“Take QR code based payments. That is a massive innovation that has happened, and banks are doing it. Within HSBC, we have launched PayMe in Hong Kong, which is not only for retail customers, but also for our business customers: we are closing that loop (consumers simply scan QR codes with their PayMe app and authenticate their payment, removing the friction of handling cash).”

Adrija Biswas, Global Head of Cash and Cheques Transformation – HSBC

5. Consumer pressures

Today's customers expect digital and mobile options for everything they do. They want rich app-based self-service options, and to be able to complete entire processes without breaking off to make a phone call or take paperwork into a branch. The winners of this technological race may be the ones who are first to eliminate all points of friction and use data in real time to deliver products that the consumer can use at the point of purchase with minimal, if any, interaction with their bank.

Importantly, expectations here are very much being set by big technology brands such as Netflix and Amazon. Consumers are taking their experiences of these platforms and using them to benchmark the performance of all the businesses with whom they interact, including banks. And it's not difficult to see a chasm opening up when comparing the functionality of features such as chatbots, where digital innovators are delivering a superior experience compared to some traditional providers.

“Opportunities include being able to extend a universal line of short-term credit that can be directly tied into the current account – maybe not replacing a credit card or overdraft, but as an alternative to it. That’s the big product innovation opportunity today: how to make transactional credit an everyday product – and not a separate, onerous thing customers have to apply for.”

Erik Howell, Partner – Flagship Advisor Partners



6. Data loss

Until recently, banks sat on rich reserves of data about their customers and their account and transaction histories: invaluable data which they could use to tailor offers over a customer's lifetime, and provide back to them as a value-added service - a personal financial audit trail going back years. But as customers have increasingly transferred large proportions of their income to fintech providers – such as Starling, Revolut or Monzo – traditional banks have lost sight of daily customer activity.

If banks can find a way to resolve the first five challenges, and thereby retain consumers as their primary provider, they will keep more of this data and start to look at ways to use it more innovatively to underpin new services, experiences and profitable revenue streams.



62.5%

of people agree that consumers are transferring money from their long-term banking provider to a challenger in order to better understand and manage their spending.

According to a recent survey for Marqeta among 32 interviewees

4.1 | Tackling the six technology and financial sector pressures head on

1. Regulatory rethink

Think of open banking as a means to strategic advantage and service reinvention, rather than a compliance burden. Instead of seeing it as a competition threat too, use the framework to identify ways to optimise your own data – through collaborating with third parties to deliver better services and outcomes for consumers. Admiral Financial Services is a case in point. The business joined forces with open banking platform Credit Kudos to better understand customers’ financial circumstances to improve decisioning in a data-driven partnership. The desired outcome for Admiral is to increase lending volumes and reduce default rates.

“Open banking will enable that collaborative ecosystem. We’re already up and running with it and it’s evolving. We’ll deploy it into the marketplace as a best-in-breed ecosystem. We have very similar plans for mortgages and retail banking, too. It’s all based around open banking, and the functionality which that brings - enabling us to contact and connect seamlessly with partners.”

Fergus Murphy, Chief Customer Experience Officer – Virgin Money UK PLC

“The boundaries of financial services are blurring, with PSD2 and open banking; new parties are entering the domain and big tech have entered and have set the bar in customer experience and customer interaction.”

Simon Boonen, FinTech Consultant – ING Bank

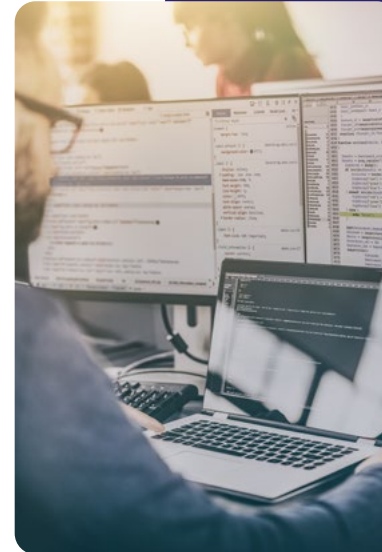
2. Financial reformation

Make end-to-end process digitalisation a priority now, to drive cost-efficient real-time account creation and servicing at radically reduced cost. Look to simplify IT infrastructure where possible, harnessing new capabilities securely via the cloud at every opportunity. Enable internal development teams to focus on building better solutions for customers and develop new products faster, by tapping into relevant, modern open API platforms.

It's important to seek out and provide your developers with best-in-class platforms. This way, you will empower your team to focus on delivering value rather than maintenance and problem solving. Look out for tech partners who allow you to self-serve and don't levy a fee each time you want to make a change to a financial product. Additionally, adopting technology that allows your customers to self-serve will reduce the number of live calls and queries into your bank, lightening the operational burden.

“In the context of card services, online onboarding to instant issuing to virtual cards are all strategic priorities. These topics are crucial to the future. Economies of scale could be too. When you look at Europe’s large number of cards, which are processed by processing unit, this could become a topic and of course, the pressure on the revenues could also become a challenging factor, which will influence cost structures.”

René Gerig, Head of Product Management Credit Cards – UBS



3. Be part of the new landscape

Rather than lament accelerating market disruption, embrace it by leading or becoming part of wider financial services (FS) or retail/service ecosystems. Decide whether your bank will act as the underpinning platform that enables all kinds of spin-off experiences for customers, or whether and how you will retain more direct customer ownership through your own take on embedded, unbundled or virtual services.

“What we’re doing is not only creating a new banking app, but also completely redeveloping the middle layer so that it’s ready for non-banking products and applications, via a very structured API gateway.”

Hannes Merlecker, Head of Investor Relations – Multitude



4. Technology transformation

Take advantage of open API platforms that enable you to test the technology before procurement. Such platforms will enable you, via a private sandbox, to build prototype banking products before making commercial commitments. A fully open API platform will enable agile development and faster delivery of innovative new products and features.

But before you deploy this, you need to develop a solid API strategy that takes into account the customer audience and the problems you're attempting to solve. The strategy will also need to include technical considerations, such as whether you are going to opt for a low code plug-in solution or write your own, and how your new tools will interact with existing, potentially legacy, payment rails.

“These APIs make things possible that haven't been possible before.”

Hannes Merlecker, Head of Investor Relations – Multitude



“Most banks are sitting on stable, performing, legacy, analogue systems and bringing many systems together with millions of customers is very difficult.

There’s a different way of solving this though: putting a microservices layer over all the legacy to drive insight, data and customer experience. That offers a more practical solution.”

Fergus Murphy, Chief Customer Experience Officer – Virgin Money UK PLC

5. Create customer feedback mechanisms

Challenger banks and fintechs are typically very good at this, engaging customers through social channels and community groups to find out what's causing them friction, what they need more of, and how they can help. These forums are a great way to test out MVPs before committing to fuller-featured products, making sure they hit the spot with customers.

But there is a growing trend for financial businesses to go beyond connecting with customers. Some are even creating account holder communities along the lines of social media networks. It's very much what Catalonian financial innovator 11Onze is doing, with its Plaza platform which aims to provide an 'enriching' digital community.

“Customer feedback has definitely got quicker. Successful fintechs brought a suite of capabilities to financial services. Fintechs are testing in real time if customers respond better to one message or experience over another”

Conrad Ford, Chief Product & Strategy Officer – Allica Bank



6. Value the data you have – and make more of it

When the EU introduced its new General Data Protection Regulation (GDPR), a host of surveys on consumer sentiment towards data use by companies revealed a strong correlation emerged between people’s readiness to share data in return for value – in the form of more customised offers, better products and richer experiences. Banks, sitting on decades of customer data, have a unique chance to build better customer engagement, and add new value – if they can find ways to channel that data into product development.

There are also new ways of keeping sight of customer data captured elsewhere in the FS ecosystem, as open banking continues to encourage unbundling and products become embedded in other services. Playing an active or leading role in API-based FS ecosystems is a key part of this strategy.

“The priority for digitisation is building the next steps of technology foundation, by migrating to the cloud in two areas; data analytics and personalisation and next generation mobile channels.”

Aleksandra Sroka-Krzyżak, Head of Strategy and Projects – PKO Bank Polski SA



4.2 | Why every bank needs to think about ‘above the glass’ & ‘below the glass’ digitalisation

The combined pressures from consumers, technology and the financial sector itself, means it’s essential banks address both ‘above the glass’ and ‘below the glass’ digital transformation.

“Card virtualisation is a great example of innovation that offers an enhanced experience to customers, while simultaneously reducing a bank’s operational costs, accelerating customer onboarding and allowing them to generate revenue more quickly.”

René Gerig, Head of Product Management Credit Cards – UBS

“We started by digitising the interface and building the best mobile app. Then you can take the opportunity to digitise the back-end processes to reduce the cost-to-income ratio and tech maintenance costs. Then you need to digitise the culture.”

Aleksandra Sroka-Krzyżak, Head of Strategy and Projects – PKO Bank Polski SA

‘Above the glass’ transformation is focussed on the customer user experience and relates to how they are interacting with and consuming the service.

- **Mobile app** offering user ability to self-serve and manage accounts
- **Sales portal** providing access to financial products like savings, loans and investments
- **Functionality** comes to life and new innovations are experienced by the end user
- **User behaviours** create data for actionable insights (with customer consent)



‘Below the glass’ innovation is about moving away from a time-consuming linear, multi-team process and towards new efficiencies behind the scenes that help banks reduce the cost-to-serve.

- **Processes and methodology** shape the customer journey throughout the app
- **Embedded and connected ecosystems** integrally distribute financial services at the point of need or purchase
- **Organisational culture** is based on a willingness to partner rather than try to control everything internally
- **Modern scalable technology platforms** reliably underpin the app’s overall performance

“Digitalisation has the biggest impact on CX. That’s been the big battleground of fintech and they have taken a strategy akin to what Ryanair did in the aviation industry. In the longer term the digitalisation battleground will be focused on the cost of serving customers.”

Conrad Ford, Chief Product & Strategy Officer – Allica Bank

5 | Retail banks are at a crossroads: which way now to be a part of the future?

As banks respond to changing market conditions, a major consideration for leaders will be which part of the future they want to command.

Global analyst Forrester³ suggests banks may need to choose between owning customers and powering finance as others dominate front-line consumer experiences.



Buy a bank



Build a bank



Partner

'Buy now, pay later' credit facilities (e.g. Klarna) and PayPal, Apple, Google, even Facebook or WhatsApp purchasing options and mobile commerce are tipping the balance away from banks' direct involvement with customers.

While traditional banks don't have to let these opportunities pass by, how best can they retain market share? So far, many banks have struggled to see how they can compete with smaller, newer and more agile financial service providers. They have been held back by complex, ageing processes and IT systems, which cannot be adapted to create and launch new products or experiences at speed.

But banks do have options. Forrester³ predicts that by 2030 banking will be 'invisible, connected, insights-driven and purposeful' and, whether they are the enabling platforms or the future FS trailblazers, banks won't be readily erased from the picture. Banks need to decide where they want to be:

- Which target customer group(s) are they going to serve?
- What kinds of products will they offer, and to what extent will these be proprietary vs delivered via third-party partnerships?
- How will they deliver those new services? Will they serve more as an enabling platform, providing the infrastructure that powers finance; or be more directly active at the front end of the banking experience with more direct ownership of the customer relationship?
- Finally, but crucially, how will they reduce the 'cost to serve' so that they remain competitive and profitable?

There are several paths to digital innovation banks can take, all of which require some degree of greenfield thinking.

Build

Build a greenfield bank. Start a separate digital bank from scratch, creating a completely new entity with new processes and people.

Buy

Buy a greenfield bank. Purchase an existing neobank and incorporate its assets into your portfolio.

Partner

Partner with a tech provider. Utilise open banking and open APIs to produce products via partnerships.

Read on to learn more about what each route entails for modernising banks...

By 2030

Forrester predicts banking will be 'invisible, connected, insights-driven and purposeful'... but banks won't be erased from the picture

Forrester: [The Future of Banking has arrived, July 2020](#)

5.1 | Building a greenfield bank

Starting with a blank sheet means banks can set out with the optimum blend of culture/skills, processes and technology to promote continuous innovation and great customer experiences delivered efficiently via end-to-end process digitalisation.

A recent survey from the Economist Intelligence Unit 'A Whole New World: How Technology Is Driving the Evolution of Intelligent Banking, Sep 2019' found that 36% of major banks intend to create their own greenfield challenger banks. And in a Marqeta poll of 32 bank decision-makers, more than half (19) agreed that the heightened need to transform experiences for customers during and after the pandemic would stimulate a new raft of greenfield bank launches.

“Greenfield banking has some key core components; modern technology, IT and data driven, customer centricity, culture and governance... Culture is the biggest obstacle for traditional banks to do greenfield successfully, they don't have the same innovator culture that the likes of Amazon have.”

Hannes Merlecker, Head of Investor Relations – Multitude

“It's often just too difficult to re-engineer an existing bank, so an element of greenfield activity is often the best way forward.”

Fergus Murphy, Chief Customer Experience Officer – Virgin Money UK PLC

Starting with a blank sheet means banks can set out with the optimum blend of culture/skills, processes and technology.

“Building a greenfield bank has its advantages. You don't start with legacy and can work on latest standards, including microservice orientation and modularity by design.”

Simon Boonen, FinTech Consultant – ING Bank



36%

of major banks intend to create their own greenfield challenger banks.

According to a recent survey from the Economist Intelligence Unit 'A Whole New World: How Technology Is Driving the Evolution of Intelligent Banking,' Sep 2019



Over half

of bank decision-makers agree transformed customer experiences stimulate new greenfield bank launches.

According to a Marqeta poll of 32 bank decision-makers

A challenge with the spin-off bank approach is what happens when the original bank tries to absorb the new entity, or dovetail the new apps and experiences with existing products and customer base. This risks 'organ failure', disrupting existing experiences which have worked well within their limitations.

“If you build a purely standalone greenfield entity it’s very likely to be outperformed by the digital challengers. You’d be better off bringing to bear your actual assets: challengers don’t have your brand; your core infrastructure; your funding costs; your regulatory licences.”

Fergus Murphy, Chief Customer Experience Officer – Virgin Money UK PLC

Banks may want to play to their strengths, including capitalising on the trusted relationships built up over many decades, their official licensed status and regulated/resilience-based credentials, and on everything they know about their customers. But banks will face strategic decisions as they make inroads into digital/mobile-first services. Should they prioritise traditional services, or take the 'enabling platform' route to the new era?

If banks opt to invest in transforming the consumer experience while keeping customers loyal, they need to pick their areas of focus. Which customer groups are in their sights, and what new value can they offer?



“There are several stages of greenfield investment. You can set up a whole new bank next to a bank; you can make an investment in different applications and different layers of your banking system; or you can do something minor like relaunching your app.”

Hannes Merlecker, Head of Investor Relations – Multitude

5.1 | Building on an existing bank

Ultimately, many banks will need to update their core capabilities – even if they see their future as that of a banking engine, providing safe basic services that people trust. That’s because greater transparency and real-time experiences will become increasingly important – both to customers and to fintech innovators striving to deliver next-generation services.

Transforming an existing bank from the inside out can be very costly and risky, and take many years to pull off – a risk few established institutions are willing to entertain. It isn’t only that they don’t want to undermine the stability of legacy IT systems; when processes (including those for devising and developing new products) have been done a certain way for decades, and people are used to working in a certain way (waterfall development, 5-year projects), it can be difficult to change that culture and operating model.

“Very few greenfields become successful. However, sometimes a bank has no choice. Wherever possible I would prefer to go for systemic transformation. By switching from waterfall to agile we can evolve products faster. However, it doesn’t apply to all projects. For e.g. core systems replace, with agile methodology doesn’t work. For small product changes or CX agile is faster.”

Aleksandra Sroka-Krzyżak, Head of Strategy and Projects – PKO Bank Polski SA

A more pragmatic and less risky approach is to find ways to innovate incrementally, applying some element of greenfield capability where it matters most.

Progressive modernisation allows banks to take greater control of the experiences they want to offer, without putting their core business at risk. This also provides an opportunity for them to reflect on why they want to modernise: what it is that isn’t working; and what they want to improve. It may be that only certain experiences are cumbersome and inconvenient for customers, and need more immediate transformation. Or that digitalisation needs to be focussed on reducing costs and improving the bank’s margins and/or its ability to compete on rates and fees.



5.2 | Buying a greenfield bank

One alternative to building a greenfield bank is to buy one. This offers significant benefits, as the difficult development work has often been completed and customer acquisition is already, or should be, showing solid growth. The challenge tends to lie in differences in culture, processes and technology between the acquirer and the acquired. However, there is a growing number of success stories worthy of note. These include:

BNP Paribas and NiCKEL

BNP Paribas acquired its greenfield subsidiary NiCKEL (formerly branded Compte-Nickel) in 2017 with a portfolio of around half a million customers and a proven digital tech stack. In the succeeding four years, NiCKEL has gone from strength to strength, expanding from its French home market to Spain and with plans to enter Portugal and Belgium. Alongside this, NiCKEL reports the customer base has grown nearly fourfold since the acquisition, thanks to initiatives such as partnerships with France's lottery and tobacconist associations.

Goldman Sachs and Marcus

Global investment brand Goldman Sachs has taken a slightly different route, buying up established financial brands like GE Capital and Clarity Money, and using these for the benefit of Marcus, its digital banking platform. By combining acquired consumer retail finance expertise with its own digital talent, Goldman Sachs reports that it has built a four million-strong customer portfolio, handling more than \$50 billion of deposits and \$5 billion in loans.

5.3 | Partnering with a tech provider

Open banking means banks are now in a position to take advantage of the data they possess to create customer-centric solutions in partnership with tech innovators.

A good example of how this might work is a bank joining forces with a lender to service customers who might not otherwise qualify for funds under the bank's traditional lending criteria. The lender would use digital tools to collate a range of data to assess and approve loan applications accordingly.

And banks nowadays can call upon a range of expertise from new businesses that specialise in open banking and the API economy. These include:

Plaid, which uses open banking integrations to aggregate data from credit card and bank accounts, and retrieve investment account data. Plaid reports that it supports more than 11,000 financial institutions, making the 5,000 fintech propositions built on the platform widely accessible.

Yapily, which gives companies access to financial information in a range of financial services, including banking, lending, payments, accounting and money management. The business does this by connecting to thousands of banks using a secure open API. The aim of which is to remove complexity and share financial information and payment infrastructures.

Truelayer, which builds universal APIs that allow companies to access their customers' bank accounts to share financial data, make payments and validate their identity. Truelayer reports that their platform handles 50% of open banking traffic in the UK, Ireland and Spain.



Plaid aggregates data from credit card and bank accounts, and retrieve investment account data via open banking.



Yapily is able to remove complexity and share financial information by connecting thousands of banks using a secure open API network.



Truelayer reports that it handles 50% of open banking traffic in the UK, Ireland and Spain by building universal APIs allowing companies to access financial data.

5.4 | Why a hybrid approach?

Whichever route banks take to the future, it's pretty much a given that it will entail a degree of greenfield thinking across all levels of operations.

Each approach – be it building, buying or partnering – has merit and suitability across a wide spectrum of use cases. But perhaps the easiest way to plot an innovation path is to first evaluate your bank's organisational strengths. And then play to them.

For traditional financial establishments, these are likely to be regulatory compliance capabilities and expertise; dependable and scalable infrastructure; possession of a banking licence; and brand reputation and consumer trust. The challenge is how to monetise these strengths in fresh new ways:

One example is offering banking-as-a-service (BaaS). A good example of this is HSBC, which has teamed up with Oracle NetSuite, to allow customers to create and provide business banking solutions through their own platforms. Essentially, with BaaS banks can monetise their infrastructure by making it available through APIs to third parties.

Experiment with new technology and propositions. By operating outside of your mainframe technology, banks can innovate with niche market segments such as a current account or borrowing. In essence, this could be unbundling 2.0 but this time led by traditional establishments rather than fintechs.



In Marqeta's poll of European banking leaders, there was almost unanimous consensus about the importance of open APIs in their technology stacks, with 28 out of 32 interviewees ranking this 8 or higher and 14 ranking it as 10 out of 10, in terms of criticality now.

Good examples of banks that are pushing forward with focussed propositions include Natwest with business banking solution Mettle, financial companion George by Erste Group, Goldman Sachs' Marcus savings account, and JP Morgan's retail venture Chase.

“For your customer experience, you should probably be looking at new, greenfield technology to increase your flexibility and speed to market. Greenfield banks were born out of the fact that the reality for traditional banks is you can't be best at all things.”

Conrad Ford, Chief Product & Strategy Officer – Allica Bank

Create a banking ecosystem. Banks that build an ecosystem or marketplace composed of its own and third-party solutions are able to retain brand ownership.

“The winning strategy for banks is to create an ecosystem with other partners, where they can add services beyond banking and ultimately add value to the customer, which will empower banks to generate new revenue sources.”

René Gerig, Head of Product Management Credit Cards – UBS

An example of a hybrid strategy could include:

- Trying a greenfield approach for a particular banking product, for example in the area of lending or buy now, pay later.
- Build a marketplace using open banking, where customers can choose from the best apps and experiences around, all pointing back to your bank's brand.
- Rationalise your technology stack and progressively retire core systems.

“If you focus on building ‘greenfield’ infrastructure for its own sake, you risk building nothing of value. If you have a ‘Head of Digital’ or ‘Chief Digital Officer’ you’ve missed the point. **If you’re moving to a future where everything is digital, everyone must be digital.** For your customer experience, you should probably be looking at new, greenfield technology to increase your flexibility and speed to market.”

Conrad Ford, Chief Product & Strategy Officer – Allica Bank

6 | Success factors for competing in the era of digital banking

Whether banks innovate under their own steam, or partner with specialists to deliver new payment experiences, it's vital to ensure these offer something new or better than what's gone before, and are not just adding to existing commodity services.



Know what you're aiming for



Assemble the right team



Experiment safely



Think laterally about growth opportunities

1. Know what you're aiming for – and why

Every banking innovation must have a well thought-out justification behind it. Whether it's relaunching a mobile app, enabling middleware micro-services that support new experimentation using open APIs, or spinning out a separate brand, those driving the change must be able to justify the chosen path in a quantifiable way in terms of what it will achieve for customers and for the business. Ultimately, new products should drive revenue while reducing operating costs and lowering risk.

There is no value in launching a greenfield bank just for the sake of it. Every banking innovation must have well thought-out justification behind it.

2. Assemble the right team

Experts in the mechanics of payments are unlikely to be the best equipped for delivering something that blends seamlessly and conveniently into account holders' daily activities. Future payment experiences should be designed by those who understand customers, and those who understand what's possible from a development perspective. Assembling the right teams means tapping into external niche companies to deliver experiences - an approach that is emerging as best practice in this era of the API economy, where no single player needs to try to do everything by itself.

3. Experiment safely

A key balance to get right is that between experimentation and retaining the trust and quality that all banking customers appreciate. Ring-fencing core banking and legacy investments while using open banking APIs and specialist third parties to branch out into new products and services is a great way of ensuring this. Just because banks are innovating incrementally does not mean they won't be able to transform more fully over time. Rather, it gives them the option to go at their own pace, while still delivering the experiences customers want today.

Future payment experiences should be designed by those who understand customers, and those who understand what's possible from a development perspective.

4. Think laterally about growth opportunities

No two markets are the same, and opportunities will vary by country, culture and target customer base. So there is no reason to limit ambitions or investigations to existing pockets of innovation in pursuit of success. Above all, listen to customers, seek their opinions and ideas, and build their feedback into product innovation cycles.

Ring-fencing core banking and legacy investments while using open banking APIs and specialist third parties is a great way of ensuring money stays safe.

7 | How innovative is your bank? Assess your digital adoption progress

To get to where they want to be, banks must first understand where they are starting from – and how ‘ready’ they are to embark on ambitious new digital product and service delivery.



Every bank knows the importance of delivering modern, blended payment or credit experiences, for instance. But first they must understand their current state of digital innovation maturity, so they can determine their next steps for staying ahead of the competition.

To this end, Marqeta has developed an intelligent evaluation tool to help banks establish where they are on the digital innovation continuum for payment transformation, what may be preventing them from pushing forward, and what to do to stimulate progress.

To get started, take our simple quiz, [here](#). There are different versions depending on whether you are in a tech role or a commercial/operating role.



About Marqeta

Marqeta brings speed and efficiency to card issuing and payment processing with the world's first open API modern card issuing platform. Our platform – created by developers for developers – was built from the ground up to power an innovative payment experience for many of the apps and services customers enjoy daily.

Our secure, cloud-based development platform is purpose-designed so that you're in full control of every aspect of your card or credit programme. Alongside open APIs and advanced analytics, you have control to issue cards/virtual cards so that you are able to set the rules - not the scheme or the processor. When extending credit, we offer the flexibility of being able to break down every individual transaction and empower the customer to decide how they want to pay – buy now, pay later, end of month, revolving credit, etc – offering them complete flexibility and freedom of choice.

With Marqeta, you can try out new ideas and bring them to life quickly and easily via your own private sandbox. As soon as you're ready with the product or experience you've built and tested, you'll be able to bring it to market and launch in different countries with ease.

Via API-driven 'webhooks' we allow the instant transfer of information between applications (for example, your platform and the user's phone), so you can have a real-time, personalised conversation with your cardholders. This could be at the point of purchase or at any other time you choose to engage them, perhaps to remind them to top-up a savings pot or redeem loyalty points.

SOURCES:

1. Cag Gemini/The Financial Brand, November 2020 - 7 Major Payment Trends that Will Shake Up Banking in the Year Ahead: <https://1.thefinancialbrand.com/104617/payment-changes-banking-2021-credit-card-debit-mobile-p2p-pos-lending/>
2. Coronavirus Has Some Buyers Purchasing Homes Without Setting Foot Inside Them, Wall Street Journal, May 2020: <https://www.wsj.com/articles/coronavirus-has-some-buyers-purchasing-homes-without-setting-foot-inside-them-11589459471>
3. The Future Of Banking Has Arrived, Forrester, July 2020: <https://go.forrester.com/blogs/the-future-of-banking-has-arrived/>
4. Open Banking year three: Insights from the CMA9, Finextra, January 2021: <https://www.finextra.com/newsarticle/37263/open-banking-year-three-insights-from-the-cma9>
5. Real demand for open banking as user numbers grow to more than two million, Open Banking Implementation Entity (OBIE), September 2020: <https://www.openbanking.org.uk/about-us/latest-news/real-demand-for-open-banking-as-user-numbers-grow-to-more-than-two-million/>
6. Temenos: A Whole New World: How Technology Is Driving the Evolution of Intelligent Banking, Sep 2019' <https://www.temenos.com/insights/white-papers-reports/eiu-and-temenos-the-evolution-of-intelligent-banking/>

Acknowledgements

This report benefits from the input of 32 professionals who kindly shared their insights. We would like to extend particular thanks to those we have cited directly in this eBook, along with the numerous others who contributed more general insights towards the bigger picture.

*The views and opinions of third parties expressed in this publication do not necessarily reflect the views or opinions of Marqeta.

www

f

in

t

1 | How this ebook will inform your innovation strategy

2 | Introduction: change is not optional

3 | Six pressures modern consumers are placing on banks

4 | Six pressures technology and the financial sector are placing on banks

5 | Retail banks are at a crossroads: which way now to be a part of the future?

6 | Success factors for competing in the era of digital banking

7 | How innovative is your bank? Assess your digital adoption progress

8 | Meet the industry leaders who have informed this ebook



About TechPros

TechPros.io interviews senior enterprise leaders on emerging topics covering changing customer engagement strategies, digital innovation, partner ecosystems, location strategies, and many more.

By featuring in content programmes shared widely within their sector and participating in follow-on virtual roundtables and workshops, TechPros.io interviewees learn from and connect with industry peers solving similar business challenges.

SHARE. LEARN. CONNECT.



TechPros.



1 | How this ebook will inform your innovation strategy

2 | Introduction: change is not optional

3 | Six pressures modern consumers are placing on banks

4 | Six pressures technology and the financial sector are placing on banks

5 | Retail banks are at a crossroads: which way now to be a part of the future?

6 | Success factors for competing in the era of digital banking

7 | How innovative is your bank? Assess your digital adoption progress

8 | Meet the industry leaders who have informed this ebook



8 | Meet the industry leaders who have informed this ebook





Adrija Biswas
Global Head of Cash and Cheques Transformation
– HSBC



Aleksandra Sroka-Krzyżak
Head of Strategy and Projects
– PKO Bank Polski SA



Alexander Modley
Global Product Head
– HSBC



Alexey Palagin
Enterprise Digital Architect
– The Open University



Conrad Ford
Chief Product & Strategy Officer
– Allica Bank



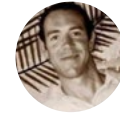
Duncan de Vries
Head of Innovation Lab
– NIBC Bank



Erik Howell
Partner
– Flagship Advisory Partners



Fergus Murphy
Chief Customer Experience Officer
– Virgin Money UK PLC



Fergus O'Neill
Head of Card Payments
– Leveris



Florin Guruita
Head of Payments and Alternative Channels Operations
– Unicredit Bank Romania



Francisco Mainez
Head of Data & Analytics, Business Financial Crime Risk, Wealth and Personal Banking – HSBC



Hannes Merlecker
Head of Investor Relations
– Multitude



Ian Ormerod
Global Head of New Digital Business
– BBVA



Jenny Josefsson
Digital Transformation Growth Manager, Digital Banking
– Swedbank



Karl Smith
Co-CEO
– Agile World Inc



Luis Felipe Gutman
Co-Founder – Code King



Marcin Kołodziej
Business Manager
– ING Bank



Marina Ishchenko
Digital Client Onboarding / Partnerships Manager at Marketing Department
– Banco Atlantico



Dr. Markus Gremmel
Chief Marketing Officer (CMO) / Head of Marketing & Products
– Bawag PSK



Dr. Martin Evers
Chief Digital Officer
– DZ Privatbank SA



Miguel Teixeira Santos
Head of Retail Digital Channels
– Santander Portugal



Neslihan Hazerli
Management Consultant
– BNP Paribas



Nuruddin Walyani
Director Group Strategy
– HSBC



René Gerig
Head of Product Management Credit Cards
– UBS



Rui Negrões Soares
Head of Digital Bank Department
– Caixa Geral de Depositos



Sergio Ortega
Head of BBVA Pivot Commercial Cards
– BBVA



Shahid Chaudary
Principal Solution / Infrastructure Architect, Account CTO
– Nationwide Building Society



Simon Boonen
FinTech Consultant
– ING Bank



Svetlana Zuravela
Owner
– SIA PMProfs



Tin Gathani
Managing Director
– Enigma



Vinay Konrandla
Head of Corporate Banking
– Axis Bank



Adrija Biswas
Global Head of Cash and Cheques Transformation – HSBC



Aleksandra Sroka-Krzyżak
Head of Strategy and Projects – PKO Bank Polski SA



Alexander Modley
Global Product Head – HSBC



Alexey Palagin
Enterprise Digital Architect – The Open University



Conrad Ford
Chief Product & Strategy Officer – Allica Bank



Duncan de Vries
Head of Innovation Lab – NIBC Bank



Erik Howell
Partner



Fergus Murphy
Chief Customer



Fergus O'Neill
Head of Card Payments



Florin Guruita
Head of Payments and Alternative Channels Operations – Unicredit Bank Romania



Francisco Mainez
Head of Data & Analytics, Business Financial Crime Risk, Wealth and Personal Banking – HSBC



Adrija Biswas
Global Head of Cash and Cheques Transformation – HSBC

A global corporate leader, visionary, motivational speaker, innovator, humanitarian, 9/11 Survivor, Adrija has extensive experience working across global strategic programmes, mainly in the delivery of large scale business, digital change, customer experience and IT transformation and innovation. Adrija has received awards for creating an app to help vulnerable and disenfranchised women. She has been featured by BBC London as a global inspirational woman.

“To improve customer service and experience over the next few years, our focus is on providing convenience through payments innovation such as QR code payments, contactless payments, cardless payments and at the same time ensuring access to cash. While we transition to alternate payments, our biggest plan is creating a cash ecosystem with the right amount of cash at the right place and at the right time and providing a cash ordering app using a digital journey.”



Luis Felipe Gutman
Co-Founder – Code King



Miguel Teixeira Santos
Head of Retail Digital Channels – Santander Portugal



Sergio Ortega
Director, Global Commercial Cards Product Owner – BBVA



Shahid Chaudary
Principal Solution / Infrastructure Architect, Account CTO – Nationwide Building Society



Simon Boonen
FinTech Consultant – ING Bank



Svetlana Zuravela
Owner – SIA PMPProfs



Rui Negrões Soares
Head of Digital Bank Department – Caixa Geral de Depositos



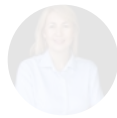
Vinay Konrandla
Head of Corporate Banking – Axis Bank



Tin Gathani
Managing Director – Enigma



Adrija Biswas
Global Head of Cash and Cheques Transformation
– HSBC



Aleksandra Sroka-Krzyżak
Head of Strategy and Projects
– PKO Bank Polski SA



Alexander Modley
Global Product Head
– HSBC



Alexey Palagin
Enterprise Digital Architect
– The Open University



Conrad Ford
Chief Product & Strategy Officer
– Alica Bank



Duncan de Vries
Head of Innovation Lab
– NIBC Bank



Erik Howell
Partner
– Flagship Advisory Partners



Fergus Murphy
Chief Customer Experience Officer
– Virgin Money UK PLC



Fergus O'Neill
Head of Card Payments
– Leveris



Florin Guruita
Head of Payments and Alternative Channels Operations
– Unicredit Bank Romania



Francisco Mainez
Head of Data & Analytics, Business Financial Crime Risk, Wealth and Personal Banking – HSBC



Luis Felipe Gutman
Co-Founder – Code King



Miguel Teixeira Santos
Head of Retail Digital Channels
– Santander Portugal



Sergio Ortega
Director, Global Commercial Cards Product Owner
– BBVA



Vinay Konrandla
Head of Corporate Banking
– Axis Bank



Shahid Chaudary
Principal Solution / Infrastructure Architect, Account CTO
– Nationwide Building Society



Simon Boonen
FinTech Consultant
– ING Bank



Svetlana Zuravela
Owner
– SIA PMPProfs



Tin Gathani
Managing Director
– Enigma





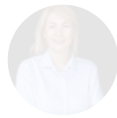
Aleksandra Sroka-Krzyżak
Head of Strategy and Projects – PKO Bank Polski SA

Aleksandra heads strategy, projects and implementation of the digital transformation at PKO Bank Polski (largest CEE bank, recently known as the best digital bank in Europe, and the best banking app), and is also a member of PKO Corporate Venture Capital, responsible for the acquisition of start-ups. She is an enthusiast of new technologies (provided they bring value to clients).

“With analytics, machine learning is a must. It’s not even new technology – it’s bread and butter.”



Adrija Biswas
Global Head of Cash and Cheques Transformation
– HSBC



Aleksandra Sroka-Krzyżak
Head of Strategy and Projects
– PKO Bank Polski SA



Alexander Modley
Global Product Head
– HSBC



Alexey Palagin
Enterprise Digital Architect
– The Open University



Conrad Ford
Chief Product & Strategy Officer
– Allica Bank



Duncan de Vries
Head of Innovation Lab
– NIBC Bank



Erik Howell
Partner
– Flagship Advisory Partners



Fergus Murphy
Chief Customer Experience Officer
– Virgin Money UK PLC



Fergus O'Neill
Head of Card Payments
– Leveris



Florin Guruita
Head of Payments and Alternative Channels Operations
– Unicredit Bank Romania



Francisco Mainez
Head of Data & Analytics, Business Financial Crime Risk, Wealth and Personal Banking – HSBC



Alexander Modley
Global Product Head – HSBC

Alexander has over 25 years' leadership experience building consumer lending and payments businesses for Citibank, Barclays, Visa and HSBC. He has a global track record in business management. With a focus on leveraging digital capability to transform customer journeys and experience, Alexander is recognised as a leader who brings an open mindset to challenge the status quo and drive business growth.



Luis Felipe Gutman
Co-Founder – Code King



Miguel Teixeira Santos
Head of Retail Digital Channels
– Santander Portugal



Sergio Ortega
Director, Global Commercial Cards Product Owner
– BBVA



Shahid Chaudary
Principal Solution / Infrastructure Architect, Account CTO
– Nationwide Building Society



Simon Boonen
FinTech Consultant
– ING Bank



Svetlana Zuravela
Owner
– SIA PMProfs



Tin Gathani
Managing Director
– Enigma

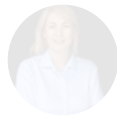


Vinay Konrandla
Head of Corporate Banking
– Axis Bank





Adrija Biswas
Global Head of Cash and Cheques Transformation
– HSBC



Aleksandra Sroka-Krzyżak
Head of Strategy and Projects
– PKO Bank Polski SA



Alexander Modley
Global Product Head
– HSBC



Alexey Palagin
Enterprise Digital Architect
– The Open University



Conrad Ford
Chief Product & Strategy Officer
– Alica Bank



Duncan de Vries
Head of Innovation Lab
– NIBC Bank



Erik Howell
Partner
– Flagship Advisory Partners



Fergus Murphy
Chief Customer Experience Officer
– Virgin Money UK PLC



Fergus O'Neill
Head of Card Payments
– Leveris



Florin Guruita
Head of Payments and Alternative Channels Operations
– Unicredit Bank Romania



Francisco Mainez
Head of Data & Analytics, Business Financial Crime Risk, Wealth and Personal Banking – HSBC



Alexey Palagin
Enterprise Enterprise Digital Architect – The Open University

Alexey is a business-focused and solution-driven senior digital technologist with broad experience across B2B and B2C, SaaS/PaaS, omni-channel, enterprise systems architecture design and delivery of “fit for purpose” solutions in global organisations (financial services, retail, utilities). He has a proven track record of building successful teams - hiring, retaining and motivating talented people, and getting the best out of them.

“You cannot replace everything with digital interactions. There have been some inefficiencies which have been introduced where we have lost those precious moments of human interaction.”



Luis Felipe Gutman
Co-Founder – Code King



Miguel Teixeira Santos
Head of Retail Digital Channels
– Santander Portugal



Sergio Ortega
Director, Global Commercial Cards Product Owner
– BBVA



Shahid Chaudary
Principal Solution / Infrastructure Architect, Account CTO
– Nationwide Building Society



Simon Boonen
FinTech Consultant
– ING Bank



Svetlana Zuravela
Owner
– SIA PMProfs



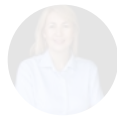
Tin Gathani
Managing Director
– Enigma



Vinay Konrandla
Head of Corporate Banking
– Axis Bank



Adrija Biswas
Global Head of Cash and Cheques Transformation
– HSBC



Aleksandra Sroka-Krzyżak
Head of Strategy and Projects
– PKO Bank Polski SA



Alexander Modley
Global Product Head
– HSBC



Alexey Palagin
Enterprise Digital Architect
– The Open University



Conrad Ford
Chief Product & Strategy Officer
– Alica Bank



Duncan de Vries
Head of Innovation Lab
– NIBC Bank



Erik Howell
Partner
– Flagship Advisory Partners



Fergus Murphy
Chief Customer Experience Officer
– Virgin Money UK PLC



Fergus O'Neill
Head of Card Payments
– Leveris



Florin Guruita
Head of Payments and Alternative Channels Operations
– Unicredit Bank Romania



Francisco Mainez
Head of Data & Analytics, Business Financial Crime Risk, Wealth and Personal Banking – HSBC



Luis Felipe Gutman
Co-Founder – Code King



Miguel Teixeira Santos
Head of Retail Digital Channels
– Santander Portugal



Sergio Ortega
Director, Global Commercial Cards Product Owner
– BBVA



Vinay Konrandla
Head of Corporate Banking
– Axis Bank



Shahid Chaudary
Principal Solution / Infrastructure Architect, Account CTO
– Nationwide Building Society



Simon Boonen
FinTech Consultant
– ING Bank



Svetlana Zuravela
Owner
– SIA PMProfs



Tin Gathani
Managing Director
– Enigma

Conrad Ford
Chief Product & Strategy Officer – Alica Bank

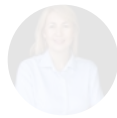
✕

Conrad is Chief Product Officer at Alica Bank, which is bringing relationship banking back to the UK's established SMEs, using the latest technology. Previously, Conrad founded leading fintech Funding Options - named in the 2021 Financial Times FT1000 list of Europe's fastest-growing firms - before stepping down as CEO in 2019. More recently, he has advised a number of the UK's flagship fintechs, including Starling Bank.

"Machine learning, big data and AI are easy things to say and express in a PowerPoint but, in reality, the actual proven cases that have transformed businesses are fairly limited. Less talk and more action."



Adrija Biswas
Global Head of Cash and Cheques Transformation
– HSBC



Aleksandra Sroka-Krzyżak
Head of Strategy and Projects
– PKO Bank Polski SA



Alexander Modley
Global Product Head
– HSBC



Alexey Palagin
Enterprise Digital Architect
– The Open University



Conrad Ford
Chief Product & Strategy Officer
– Allica Bank



Duncan de Vries
Head of Innovation Lab
– NIBC Bank



Erik Howell
Partner
– Flagship Advisory Partners



Fergus Murphy
Chief Customer Experience Officer
– Virgin Money UK PLC



Fergus O'Neill
Head of Card Payments
– Leveris



Florin Guruita
Head of Payments and Alternative Channels Operations
– Unicredit Bank Romania



Francisco Mainez
Head of Data & Analytics, Business Financial Crime Risk, Wealth and Personal Banking – HSBC



Duncan de Vries
Head of Innovation Lab – NIBC Bank

Duncan de Vries is an experienced financial sector specialist who fulfilled several roles during his 17-year career at NIBC Bank. Duncan de Vries is currently heading the bank's Innovation Lab and he is CFO at NIBC Bank's yesqar, a fintech company that offers smart finance solutions to automotive businesses.

"We've launched a couple of greenfield propositions the past few years. It is a faster way to get new propositions to the market, as these ventures don't have any legacy. They act faster, it's easier to implement new technologies and they put data at the centre of their business, serving customers better."



Luis Felipe Gutman
Co-Founder – Code King



Miguel Teixeira Santos
Head of Retail Digital Channels
– Santander Portugal



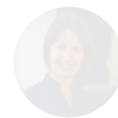
Sergio Ortega
Director, Global Commercial Cards Product Owner
– BBVA



Shahid Chaudary
Principal Solution / Infrastructure Architect, Account CTO
– Nationwide Building Society



Simon Boonen
FinTech Consultant
– ING Bank



Svetlana Zuravela
Owner
– SIA PMProfs



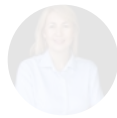
Tin Gathani
Managing Director
– Enigma



Vinay Konrandla
Head of Corporate Banking
– Axis Bank



Adrija Biswas
Global Head of Cash and Cheques Transformation
– HSBC



Aleksandra Sroka-Krzyżak
Head of Strategy and Projects
– PKO Bank Polski SA



Alexander Modley
Global Product Head
– HSBC



Alexey Palagin
Enterprise Digital Architect
– The Open University



Conrad Ford
Chief Product & Strategy Officer
– Alica Bank



Duncan de Vries
Head of Innovation Lab
– NIBC Bank



Erik Howell
Partner
– Flagship Advisory Partners



Fergus Murphy
Chief Customer Experience Officer
– Virgin Money UK PLC



Fergus O'Neill
Head of Card Payments
– Leveris



Florin Guruita
Head of Payments and Alternative Channels Operations
– Unicredit Bank Romania



Francisco Mainez
Head of Data & Analytics, Business Financial Crime Risk, Wealth and Personal Banking – HSBC



Erik Howell
Partner – Flagship Advisory Partners

Erik Howell is a Partner at Flagship Advisory Partners, a boutique consultancy and M&A advisory firm focussed on payments. Erik has 20 years of experience in payments as Head of Transactional Banking for a publicly traded bank, and as a trusted advisor, where he has developed and implemented winning roadmaps, digital channels, technical migrations, successful partnerships and accretive M&A.

“There are huge opportunities for the use of new technologies and these have been present for years, now is the time to link all the technology together to do actual machine learning, and from there, to execute.”



Luis Felipe Gutman
Co-Founder – Code King



Miguel Teixeira Santos
Head of Retail Digital Channels
– Santander Portugal



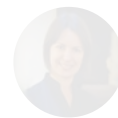
Sergio Ortega
Director, Global Commercial Cards Product Owner
– BBVA



Shahid Chaudary
Principal Solution / Infrastructure Architect, Account CTO
– Nationwide Building Society



Simon Boonen
FinTech Consultant
– ING Bank



Svetlana Zuravela
Owner
– SIA PMPProfs



Tin Gathani
Managing Director
– Enigma



Vinay Konrandla
Head of Corporate Banking
– Axis Bank



Adrija Biswas
Global Head of Cash and Cheques Transformation
– HSBC




Aleksandra Sroka-Krzyżak
Head of Strategy and Projects
– PKO Bank Polski SA




Alexander Modley
Global Product Head
– HSBC



Alexey Palagin
Enterprise Digital Architect
– The Open University



Conrad Ford
Chief Product & Strategy Officer
– Alica Bank



Duncan de Vries
Head of Innovation Lab
– NIBC Bank



Erik Howell
Partner
– Flagship Advisory Partners




Fergus Murphy
Chief Customer Experience Officer
– Virgin Money UK PLC



Fergus O'Neill
Head of Card Payments
– Leveris



Florin Guruita
Head of Payments and Alternative Channels Operations
– Unicredit Bank Romania



Francisco Mainez
Head of Data & Analytics, Business Financial Crime Risk, Wealth and Personal Banking – HSBC



Fergus Murphy
Chief Customer Experience Officer – Virgin Money UK PLC



Karl Smith
Co-CEO
– Agile World Inc



Luis Felipe Gutman
Co-Founder – Code King

Fergus is responsible for the Group's Customer Experience activities across Virgin Money's 6 million personal and business customer base, including Customer Strategies, Distribution, Customer Journeys, the design and accountability for the Bank's future retail and business ecosystems, customer outcomes, conduct risk, customer service and complaints. Fergus is also a board member of Virgin Money UTM, the Bank's Investment Management JV with Standard Life Aberdeen.



Dr. Martin Evers
Chief Digital Officer
– DZ Privatbank SA



Miguel Teixeira Santos
Head of Retail Digital Channels
– Santander Portugal


"Existing banks remain dominant because of their brand, their scale and the trust that customers have in them. With the pace at which the market is moving, greenfield is a credible option, but many banks will continue to build their digital business from within."



Rui Negrões Soares
Head of Digital Bank Department
– Caixa Geral de Depositos



Sergio Ortega
Director, Global Commercial Cards Product Owner
– BBVA



Shahid Chaudary
Principal Solution / Infrastructure Architect, Account CTO
– Nationwide Building Society



Simon Boonen
FinTech Consultant
– ING Bank



Svetlana Zuravela
Owner
– SIA PMProfs



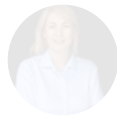
Tin Gathani
Managing Director
– Enigma



Vinay Konrandla
Head of Corporate Banking
– Axis Bank



Adrija Biswas
Global Head of Cash and Cheques Transformation
– HSBC



Aleksandra Sroka-Krzyżak
Head of Strategy and Projects
– PKO Bank Polski SA



Alexander Modley
Global Product Head
– HSBC



Alexey Palagin
Enterprise Digital Architect
– The Open University



Conrad Ford
Chief Product & Strategy Officer
– Alica Bank



Duncan de Vries
Head of Innovation Lab
– NIBC Bank



Erik Howell
Partner
– Flagship Advisory Partners



Fergus Murphy
Chief Customer Experience Officer
– Virgin Money UK PLC



Fergus O'Neill
Head of Card Payments
– Leveris



Florin Guruita
Head of Payments and Alternative Channels Operations
– Unicredit Bank Romania



Francisco Mainez
Head of Data & Analytics, Business Financial Crime Risk, Wealth and Personal Banking – HSBC



Fergus O'Neill
Head of Card Payments – Leveris

Fergus has over 20 years' experience in Irish and UK Banking. He implemented customer acquisition strategies that saw Bank of Ireland generate significant market share increases in key segments. As Head of Cards in Ulster Bank he introduced several payment innovations. Fergus is currently Head of Product in digital banking platform provider Leveris with responsibilities including onboarding, current accounts, payments, cards and lending.

"With the ongoing evolution of digitisation, it's important to look at customer data which is at the centre of everything you do, and then how to leverage and use it".



Luis Felipe Gutman
Co-Founder – Code King



Miguel Teixeira Santos
Head of Retail Digital Channels
– Santander Portugal



Sergio Ortega
Director, Global Commercial Cards Product Owner
– BBVA



Shahid Chaudary
Principal Solution / Infrastructure Architect, Account CTO
– Nationwide Building Society



Simon Boonen
FinTech Consultant
– ING Bank



Svetlana Zuravela
Owner
– SIA PMProfs



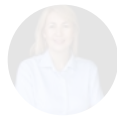
Tin Gathani
Managing Director
– Enigma



Vinay Konrandla
Head of Corporate Banking
– Axis Bank



Adrija Biswas
Global Head of Cash and Cheques Transformation
– HSBC



Aleksandra Sroka-Krzyżak
Head of Strategy and Projects
– PKO Bank Polski SA



Alexander Modley
Global Product Head
– HSBC



Alexey Palagin
Enterprise Digital Architect
– The Open University



Conrad Ford
Chief Product & Strategy Officer
– Alica Bank



Duncan de Vries
Head of Innovation Lab
– NIBC Bank



Erik Howell
Partner
– Flagship Advisory Partners



Fergus Murphy
Chief Customer Experience Officer
– Virgin Money UK PLC



Fergus O'Neill
Head of Card Payments
– Leveris



Florin Guruita
Head of Payments and Alternative Channels Operations
– Unicredit Bank Romania



Francisco Mainez
Head of Data & Analytics, Business Financial Crime Risk, Wealth and Personal Banking – HSBC



Luis Felipe Gutman
Co-Founder – Code King



Miguel Teixeira Santos
Head of Retail Digital Channels
– Santander Portugal



Sergio Ortega
Director, Global Commercial Cards Product Owner
– BBVA



Vinay Konrandla
Head of Corporate Banking
– Axis Bank



Shahid Chaudary
Principal Solution / Infrastructure Architect, Account CTO
– Nationwide Building Society



Simon Boonen
FinTech Consultant
– ING Bank



Svetlana Zuravela
Owner
– SIA PMProfs



Tin Gathani
Managing Director
– Enigma

Florin Guruita
Head of Payments and Alternative Channels Operations
– Unicredit Bank Romania

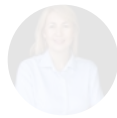
✕

Florin is a results-driven and accomplished professional with extensive experience in IT support, banking operations and project management with specific success within the international banking industry. With proven IT service mManagement skills, he boasts 15 years of experience across a wide range of technical areas. Florin is committed to technical innovation, cross-functional collaboration, and process optimisation; equally passionate about servicing clients.

“We have to use more resources for innovation for the banking sector to cope in the future with the competition.”



Adrija Biswas
Global Head of Cash and Cheques Transformation
– HSBC



Aleksandra Sroka-Krzyżak
Head of Strategy and Projects
– PKO Bank Polski SA



Alexander Modley
Global Product Head
– HSBC



Alexey Palagin
Enterprise Digital Architect
– The Open University



Conrad Ford
Chief Product & Strategy Officer
– Alica Bank



Duncan de Vries
Head of Innovation Lab
– NIBC Bank



Erik Howell
Partner
– Flagship Advisory Partners



Fergus Murphy
Chief Customer Experience Officer
– Virgin Money UK PLC



Fergus O'Neill
Head of Card Payments
– Leveris



Florin Guruita
Head of Payments and Alternative Channels Operations
– Unicredit Bank Romania



Francisco Mainez
Head of Data & Analytics, Business Financial Crime Risk, Wealth and Personal Banking – HSBC



Luis Felipe Gutman
Co-Founder – Code King



Miguel Teixeira Santos
Head of Retail Digital Channels
– Santander Portugal



Sergio Ortega
Director, Global Commercial Cards Product Owner
– BBVA



Vinay Konrandla
Head of Corporate Banking
– Axis Bank



Shahid Chaudary
Principal Solution / Infrastructure Architect, Account CTO
– Nationwide Building Society



Simon Boonen
FinTech Consultant
– ING Bank



Svetlana Zuravela
Owner
– SIA PMProfs



Tin Gathani
Managing Director
– Enigma

Francisco Mainez
Head of Data & Analytics, Business Financial Crime Risk, Wealth and Personal Banking – HSBC

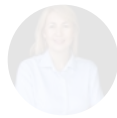
✕

Francisco leads a team that supports all activities related to data extraction, analysis and insight reporting, covering money laundering, financial crime typologies, operations, customer due diligence and tax evasion, among other areas. Prior to HSBC, Francisco fulfilled roles in Standard Chartered Bank in London and Singapore after completing several tours of operations in military intelligence for NATO and the European Union.

“Open banking changes the rules of the game as it forces you to share more data and to be exposed to customers who have not necessarily gone through your due diligence channels. There are opportunities but also risks here.”



Adrija Biswas
Global Head of Cash and Cheques Transformation
– HSBC



Aleksandra Sroka-Krzyżak
Head of Strategy and Projects
– PKO Bank Polski SA



Alexander Modley
Global Product Head
– HSBC



Alexey Palagin
Enterprise Digital Architect
– The Open University



Conrad Ford
Chief Product & Strategy Officer
– Allica Bank



Duncan de Vries
Head of Innovation Lab
– NIBC Bank



Erik Howell
Partner
– Flagship Advisory Partners



Fergus Murphy
Chief Customer Experience Officer
– Virgin Money UK PLC



Fergus O'Neill
Head of Card Payments
– Leveris



Florin Guruita
Head of Payments and Alternative Channels Operations
– Unicredit Bank Romania



Francisco Mainez
Head of Data & Analytics, Business Financial Crime Risk, Wealth and Personal Banking – HSBC



Hannes Merlecker
Head of Investor Relations – Multitude

Hannes has more than 10 years' experience in banking and fintech. He was at the forefront of building Germany's first robo-advisor and accelerating one of Germany's most successful fintechs. Currently, Hannes helps DKB to develop new sustainable capital market products.

"There are several stages of greenfield investment. You can set up a whole new bank next to a bank; you can make an investment in different applications and different layers of your banking system; or you can do something minor like relaunching your app."



Luis Felipe Gutman
Co-Founder – Code King



Miguel Teixeira Santos
Head of Retail Digital Channels
– Santander Portugal



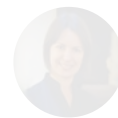
Sergio Ortega
Director, Global Commercial Cards Product Owner
– BBVA



Shahid Chaudary
Principal Solution / Infrastructure Architect, Account CTO
– Nationwide Building Society



Simon Boonen
FinTech Consultant
– ING Bank



Svetlana Zuravela
Owner
– SIA PMPProfs



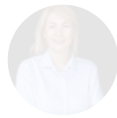
Tin Gathani
Managing Director
– Enigma



Vinay Konrandla
Head of Corporate Banking
– Axis Bank



Adrija Biswas
Global Head of Cash and Cheques Transformation
– HSBC



Aleksandra Sroka-Krzyżak
Head of Strategy and Projects
– PKO Bank Polski SA



Alexander Modley
Global Product Head
– HSBC



Alexey Palagin
Enterprise Digital Architect
– The Open University



Conrad Ford
Chief Product & Strategy Officer
– Allica Bank



Duncan de Vries
Head of Innovation Lab
– NIBC Bank



Erik Howell
Partner
– Flagship Advisory Partners



Fergus Murphy
Chief Customer Experience Officer
– Virgin Money UK PLC



Fergus O'Neill
Head of Card Payments
– Leveris



Florin Guruita
Head of Payments and Alternative Channels Operations
– Unicredit Bank Romania



Francisco Mainez
Head of Data & Analytics, Business Financial Crime Risk, Wealth and Personal Banking – HSBC



Ian Ormerod
Global Head of New Digital Business – BBVA

Ian has 27 years' progressive experience across all areas of financial services, from banking to insurance and M&A to fintech development, combined with an entrepreneurial drive which has led to the creation of two stand alone businesses. Driven by a passion for strategic execution and a focus on team and culture, Ian's expertise has been increasingly converged on driving sustainable growth and scalable revenues.

"Technology is becoming the secondary obstacle while the primary one is risk innovation. Banks are still using very traditional models and approaches and not innovating as fast as they should do."



Luis Felipe Gutman
Co-Founder – Code King



Miguel Teixeira Santos
Head of Retail Digital Channels
– Santander Portugal



Sergio Ortega
Director, Global Commercial Cards Product Owner
– BBVA



Shahid Chaudary
Principal Solution / Infrastructure Architect, Account CTO
– Nationwide Building Society



Simon Boonen
FinTech Consultant
– ING Bank



Svetlana Zuravela
Owner
– SIA PMProfs



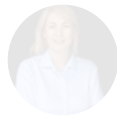
Tin Gathani
Managing Director
– Enigma



Vinay Konrandla
Head of Corporate Banking
– Axis Bank



Adrija Biswas
Global Head of Cash and Cheques Transformation
– HSBC



Aleksandra Sroka-Krzyżak
Head of Strategy and Projects
– PKO Bank Polski SA



Alexander Modley
Global Product Head
– HSBC



Alexey Palagin
Enterprise Digital Architect
– The Open University



Conrad Ford
Chief Product & Strategy Officer
– Alica Bank



Duncan de Vries
Head of Innovation Lab
– NIBC Bank



Erik Howell
Partner
– Flagship Advisory Partners



Fergus Murphy
Chief Customer Experience Officer
– Virgin Money UK PLC



Fergus O'Neill
Head of Card Payments
– Leveris



Florin Guruita
Head of Payments and Alternative Channels Operations
– Unicredit Bank Romania



Francisco Mainez
Head of Data & Analytics, Business Financial Crime Risk, Wealth and Personal Banking
– HSBC



Jenny Josefsson
Digital Transformation Growth Manager, Digital Banking – Swedbank

Jenny has more than 10 years' experience in the banking and finance industry. She has worked in several manager positions, both customer related and strategic roles in digital transformation. Today she is responsible for increasing digital usage and sales within the daily banking area.

“Our goal is to use data in a more efficient, relevant and personalised way. We want to ensure each customer does not feel like an impersonal number, instead feeling that their bank understands their needs and wants.”



Luis Felipe Gutman
Co-Founder – Code King



Miguel Teixeira Santos
Head of Retail Digital Channels
– Santander Portugal



Sergio Ortega
Director, Global Commercial Cards Product Owner
– BBVA



Shahid Chaudary
Principal Solution / Infrastructure Architect, Account CTO
– Nationwide Building Society



Simon Boonen
FinTech Consultant
– ING Bank



Svetlana Zuravela
Owner
– SIA PMPProfs



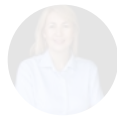
Tin Gathani
Managing Director
– Enigma



Vinay Konrandla
Head of Corporate Banking
– Axis Bank



Adrija Biswas
Global Head of Cash and Cheques Transformation
– HSBC



Aleksandra Sroka-Krzyżak
Head of Strategy and Projects
– PKO Bank Polski SA



Alexander Modley
Global Product Head
– HSBC



Alexey Palagin
Enterprise Digital Architect
– The Open University



Conrad Ford
Chief Product & Strategy Officer
– Alica Bank



Duncan de Vries
Head of Innovation Lab
– NIBC Bank



Erik Howell
Partner
– Flagship Advisory Partners



Fergus Murphy
Chief Customer Experience Officer
– Virgin Money UK PLC



Fergus O'Neill
Head of Card Payments
– Leveris



Florin Guruita
Head of Payments and Alternative Channels Operations
– Unicredit Bank Romania



Francisco Mainez
Head of Data & Analytics, Business Financial Crime Risk, Wealth and Personal Banking – HSBC



Karl Smith
Co-CEO – Agile World Inc

Karl builds companies and new capabilities working as leader and consultant, CEO, CIO, CTO, CDO or CXO to deliver the change clients are seeking. He has established both new businesses and core competencies in existing businesses that directly impact efficiency, market capability and value creation. His recent focus has been on the creation of the media company Agile World News.

“Problems with banking include legacy thinking, technology, organisational structures and people. Banks have become used to certain ways of working which no longer suits the way customers want to engage. Banks need to change.”



Luis Felipe Gutman
Co-Founder – Code King



Miguel Teixeira Santos
Head of Retail Digital Channels
– Santander Portugal



Sergio Ortega
Director, Global Commercial Cards Product Owner
– BBVA



Shahid Chaudary
Principal Solution / Infrastructure Architect, Account CTO
– Nationwide Building Society



Simon Boonen
FinTech Consultant
– ING Bank



Svetlana Zuravela
Owner
– SIA PMProfs



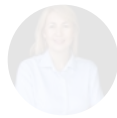
Tin Gathani
Managing Director
– Enigma



Vinay Konrandla
Head of Corporate Banking
– Axis Bank



Adrija Biswas
Global Head of Cash and Cheques Transformation
– HSBC



Aleksandra Sroka-Krzyżak
Head of Strategy and Projects
– PKO Bank Polski SA



Alexander Modley
Global Product Head
– HSBC



Alexey Palagin
Enterprise Digital Architect
– The Open University



Conrad Ford
Chief Product & Strategy Officer
– Alica Bank



Duncan de Vries
Head of Innovation Lab
– NIBC Bank



Erik Howell
Partner
– Flagship Advisory Partners



Fergus Murphy
Chief Customer Experience Officer
– Virgin Money UK PLC



Fergus O'Neill
Head of Card Payments
– Leveris



Florin Guruita
Head of Payments and Alternative Channels Operations
– Unicredit Bank Romania



Francisco Mainez
Head of Data & Analytics, Business Financial Crime Risk, Wealth and Personal Banking – HSBC



Luis Felipe Gutman
Co-Founder – Code King

Luis is an IT executive with over 20 years of experience in financial, educational, telecommunications and logistics companies. He has been facing digital transformation challenges in small, large and complex companies, in Latin America, USA and Europe. He is also the founder of Code King, a programming school for children and teenagers, seeking to prepare our children for the future.

“The banks historically are very closed technologically. Open banking is creating an environment where new competitors can enter and compete on a much more level field.”



Luis Felipe Gutman
Co-Founder – Code King



Miguel Teixeira Santos
Head of Retail Digital Channels
– Santander Portugal



Shahid Chaudary
Principal Solution / Infrastructure Architect, Account CTO
– Nationwide Building Society



Simon Boonen
FinTech Consultant
– ING Bank



Svetlana Zuravela
Owner
– SIA PMProfs



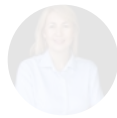
Tin Gathani
Managing Director
– Enigma



Vinay Konrandla
Head of Corporate Banking
– Axis Bank



Adrija Biswas
Global Head of Cash and Cheques Transformation
– HSBC



Aleksandra Sroka-Krzyżak
Head of Strategy and Projects
– PKO Bank Polski SA



Alexander Modley
Global Product Head
– HSBC



Alexey Palagin
Enterprise Digital Architect
– The Open University



Conrad Ford
Chief Product & Strategy Officer
– Alica Bank



Duncan de Vries
Head of Innovation Lab
– NIBC Bank



Erik Howell
Partner
– Flagship Advisory Partners



Fergus Murphy
Chief Customer Experience Officer
– Virgin Money UK PLC



Fergus O'Neill
Head of Card Payments
– Leveris



Florin Guruita
Head of Payments and Alternative Channels Operations
– Unicredit Bank Romania



Francisco Mainez
Head of Data & Analytics, Business Financial Crime Risk, Wealth and Personal Banking – HSBC



Marcin Kołodziej
Business Manager – ING Bank

Marcin is Business Manager at ING Bank, having worked more than 10 year with the organisation. He also holds a master's degree in accounting and finance from the University of Economics in Katowice, Poland.

“Greenfield banks might be an easier way for old banks to switch their IT landscape and re-engineer the old legacy IT models and stacks.”



Luis Felipe Gutman
Co-Founder – Code King



Karl Smith
Co-CEO
– Agile World Inc



Dr. Martin Evers
Chief Digital Officer
– DZ Privatbank SA



Miguel Teixeira Santos
Head of Retail Digital Channels
– Santander Portugal



Rui Negrões Soares
Head of Digital Bank Department
– Caixa Geral de Depositos



Sergio Ortega
Director, Global Commercial Cards Product Owner
– BBVA



Shahid Chaudary
Principal Solution / Infrastructure Architect, Account CTO
– Nationwide Building Society



Simon Boonen
FinTech Consultant
– ING Bank



Svetlana Zuravela
Owner
– SIA PMPProfs



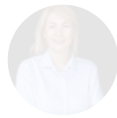
Tin Gathani
Managing Director
– Enigma



Vinay Konrandla
Head of Corporate Banking
– Axis Bank



Adrija Biswas
Global Head of Cash and Cheques Transformation
– HSBC



Aleksandra Sroka-Krzyżak
Head of Strategy and Projects
– PKO Bank Polski SA



Alexander Modley
Global Product Head
– HSBC



Alexey Palagin
Enterprise Digital Architect
– The Open University



Conrad Ford
Chief Product & Strategy Officer
– Allica Bank



Duncan de Vries
Head of Innovation Lab
– NIBC Bank



Erik Howell
Partner
– Flagship Advisory Partners



Fergus Murphy
Chief Customer Experience Officer
– Virgin Money UK PLC



Fergus O'Neill
Head of Card Payments
– Leveris



Florin Guruita
Head of Payments and Alternative Channels Operations
– Unicredit Bank Romania



Francisco Mainez
Head of Data & Analytics, Business Financial Crime Risk, Wealth and Personal Banking
– HSBC



Marina Ishchenko
Digital Client Onboarding / Partnerships Manager at Marketing Department – Banco Atlantico

Marina is Customer Onboarding and Partnerships Manager at Banco Atlântico Europa, SA., a Portuguese bank focussed on digital banking and trade finance business. Prior to this, Marina worked as a financial and economic consultant for the Portuguese Banking Association, which represents and defends the interests of the banking sector in Portugal. She holds an MSc. in Business Administration and an MSc. in International Economic Law.

“I feel to have been in much closer proximity to our customer base in the last 12 months with branches closed and using video conferencing, I’ve been getting more feedback now than before.”



Luis Felipe Gutman
Co-Founder – Code King



Miguel Teixeira Santos
Head of Retail Digital Channels
– Santander Portugal



Sergio Ortega
Director, Global Commercial Cards Product Owner
– BBVA



Shahid Chaudary
Principal Solution / Infrastructure Architect, Account CTO
– Nationwide Building Society



Simon Boonen
FinTech Consultant
– ING Bank



Svetlana Zuravela
Owner
– SIA PMPProfs



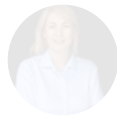
Tin Gathani
Managing Director
– Enigma



Vinay Konrandla
Head of Corporate Banking
– Axis Bank



Adrija Biswas
Global Head of Cash and Cheques Transformation
– HSBC



Aleksandra Sroka-Krzyżak
Head of Strategy and Projects
– PKO Bank Polski SA



Alexander Modley
Global Product Head
– HSBC



Alexey Palagin
Enterprise Digital Architect
– The Open University



Conrad Ford
Chief Product & Strategy Officer
– Alica Bank



Duncan de Vries
Head of Innovation Lab
– NIBC Bank



Erik Howell
Partner
– Flagship Advisory Partners



Fergus Murphy
Chief Customer Experience Officer
– Virgin Money UK PLC



Fergus O'Neill
Head of Card Payments
– Leveris



Florin Guruita
Head of Payments and Alternative Channels Operations
– Unicredit Bank Romania



Francisco Mainez
Head of Data & Analytics, Business Financial Crime Risk, Wealth and Personal Banking – HSBC



Dr. Markus Gremmel
Chief Marketing Officer (CMO) / Head of Marketing & Products – Bawag PSK

Dr. Markus Gremmel is the main shareholder of GRECE GmbH, which develops and invests in financial services distribution models. Prior to founding his own company, Markus was Chief Marketing Officer of BAWAG (one of the leading Austrian banks), where he was responsible for the marketing mix, while also developing alternative sales channels. From 2003 to 2008 he was a junior partner at McKinsey & Company.

“Open banking has been a challenge in that you overestimate it in the beginning and underestimate the impact long-term. So far, customers have not picked up on open banking applications and it will need more time to settle.”



Luis Felipe Gutman
Co-Founder – Code King



Miguel Teixeira Santos
Head of Retail Digital Channels
– Santander Portugal



Sergio Ortega
Director, Global Commercial Cards Product Owner
– BBVA



Shahid Chaudary
Principal Solution / Infrastructure Architect, Account CTO
– Nationwide Building Society



Simon Boonen
FinTech Consultant
– ING Bank



Svetlana Zuravela
Owner
– SIA PMProfs



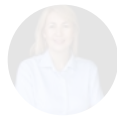
Tin Gathani
Managing Director
– Enigma



Vinay Konrandla
Head of Corporate Banking
– Axis Bank



Adrija Biswas
Global Head of Cash and Cheques Transformation
– HSBC



Aleksandra Sroka-Krzyżak
Head of Strategy and Projects
– PKO Bank Polski SA



Alexander Modley
Global Product Head
– HSBC



Alexey Palagin
Enterprise Digital Architect
– The Open University



Conrad Ford
Chief Product & Strategy Officer
– Allica Bank



Duncan de Vries
Head of Innovation Lab
– NIBC Bank



Erik Howell
Partner
– Flagship Advisory Partners



Fergus Murphy
Chief Customer Experience Officer
– Virgin Money UK PLC



Fergus O'Neill
Head of Card Payments
– Leveris



Florin Guruita
Head of Payments and Alternative Channels Operations
– Unicredit Bank Romania



Francisco Mainez
Head of Data & Analytics, Business Financial Crime Risk, Wealth and Personal Banking – HSBC



Luis Felipe Gutman
Co-Founder – Code King



Miguel Teixeira Santos
Head of Retail Digital Channels
– Santander Portugal



Sergio Ortega
Director, Global Commercial Cards Product Owner
– BBVA



Vinay Konrandla
Head of Corporate Banking
– Axis Bank



Shahid Chaudary
Principal Solution / Infrastructure Architect, Account CTO
– Nationwide Building Society




Simon Boonen
FinTech Consultant
– ING Bank



Svetlana Zuravela
Owner
– SIA PMPProfs



Tin Gathani
Managing Director
– Enigma



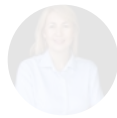
Dr. Martin Evers
Chief Digital Officer – DZ Privatbank SA

Dr. Martin Evers is a physicist and has worked in the financial industry for more than 20 years. He has been in charge of innovation and digitisation for the past 5 years. With broad skills in IT Service Management, he connects new technologies with business needs, especially focussing on digital communication, data analytics and distributed ledger technology as well as aspects of cultural change.

✕



Adrija Biswas
Global Head of Cash and Cheques Transformation
– HSBC



Aleksandra Sroka-Krzyżak
Head of Strategy and Projects
– PKO Bank Polski SA



Alexander Modley
Global Product Head
– HSBC



Alexey Palagin
Enterprise Digital Architect
– The Open University



Conrad Ford
Chief Product & Strategy Officer
– Alica Bank



Duncan de Vries
Head of Innovation Lab
– NIBC Bank



Erik Howell
Partner
– Flagship Advisory Partners



Fergus Murphy
Chief Customer Experience Officer
– Virgin Money UK PLC



Fergus O'Neill
Head of Card Payments
– Leveris



Florin Guruita
Head of Payments and Alternative Channels Operations
– Unicredit Bank Romania



Francisco Mainez
Head of Data & Analytics, Business Financial Crime Risk, Wealth and Personal Banking – HSBC



Luis Felipe Gutman
Co-Founder – Code King



Miguel Teixeira Santos
Head of Retail Digital Channels
– Santander Portugal



Sergio Ortega
Director, Global Commercial Cards Product Owner
– BBVA



Vinay Konrandla
Head of Corporate Banking
– Axis Bank



Shahid Chaudary
Principal Solution / Infrastructure Architect, Account CTO
– Nationwide Building Society



Simon Boonen
FinTech Consultant
– ING Bank



Svetlana Zuravela
Owner
– SIA PMProfs



Tin Gathani
Managing Director
– Enigma

Miguel Teixeira Santos
Head of Retail Digital Channels – Santander Portugal

✕

Miguel is currently Head of Retail Digital Channels at Santander Portugal. Previously he was Head of B2B Product Development at EDP, where he co-developed a successful Energy Services Sales Accelerator Platform that skyrocketed sales of the Portuguese Utility. He also worked for Deloitte as Strategy & Operations Senior Consultant. He holds an MBA from The Lisbon MBA (NOVA School of Business and Economics joint with Catolica-Lisbon).

“Open banking is breaking the vertical integrated chain, it’s now not about delivering a banking service, but a banking experience in a much faster way.”



Adrija Biswas
Global Head of Cash and Cheques Transformation
– HSBC



Aleksandra Sroka-Krzyżak
Head of Strategy and Projects
– PKO Bank Polski SA




Alexander Modley
Global Product Head
– HSBC



Alexey Palagin
Enterprise Digital Architect
– The Open University



Conrad Ford
Chief Product & Strategy Officer
– Alica Bank



Duncan de Vries
Head of Innovation Lab
– NIBC Bank



Erik Howell
Partner
– Flagship Advisory Partners




Fergus Murphy
Chief Customer Experience Officer
– Virgin Money UK PLC



Fergus O'Neill
Head of Card Payments
– Leveris



Florin Guruita
Head of Payments and Alternative Channels Operations
– Unicredit Bank Romania



Francisco Mainez
Head of Data & Analytics, Business Financial Crime Risk, Wealth and Personal Banking – HSBC



Neslihan Hazerli
Management Consultant – BNP Paribas

Neslihan is a business consultant at BNP Paribas Personal Finance, in charge of supporting the Group's entities to better meet the needs of customers. She holds management experience across various areas of retail banking and several positions in Turkey, Czech Republic and Germany sequentially. Neslihan is focussed on solution designing, daily banking, customer experience, business development, payments, digital banking and marketing during career path.

“NFC payments are becoming more important because even though we don't always take our cards or wallets out with us, we never leave our mobiles at home.”



Karl Smith
Co-CEO
– Agile World Inc



Luis Felipe Gutman
Co-Founder – Code King



Dr. Martin Evers
Chief Digital Officer
– DZ Privatbank SA




Miguel Teixeira Santos
Head of Retail Digital Channels
– Santander Portugal



Rui Negrões Soares
Head of Digital Bank Department
– Caixa Geral de Depositos



Sergio Ortega
Director, Global Commercial Cards Product Owner
– BBVA



Shahid Chaudary
Principal Solution / Infrastructure Architect, Account CTO
– Nationwide Building Society



Simon Boonen
FinTech Consultant
– ING Bank



Svetlana Zuravela
Owner
– SIA PMPProfs



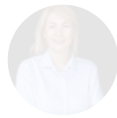
Tin Gathani
Managing Director
– Enigma



Vinay Konrandla
Head of Corporate Banking
– Axis Bank



Adrija Biswas
Global Head of Cash and Cheques Transformation
– HSBC



Aleksandra Sroka-Krzyżak
Head of Strategy and Projects
– PKO Bank Polski SA



Alexander Modley
Global Product Head
– HSBC



Alexey Palagin
Enterprise Digital Architect
– The Open University



Conrad Ford
Chief Product & Strategy Officer
– Alica Bank



Duncan de Vries
Head of Innovation Lab
– NIBC Bank



Erik Howell
Partner
– Flagship Advisory Partners



Fergus Murphy
Chief Customer Experience Officer
– Virgin Money UK PLC



Fergus O'Neill
Head of Card Payments
– Leveris



Florin Guruita
Head of Payments and Alternative Channels Operations
– Unicredit Bank Romania



Francisco Mainez
Head of Data & Analytics, Business Financial Crime Risk, Wealth and Personal Banking – HSBC



Nuruddin Walyani
Director Group Strategy – HSBC

Nuruddin has over 15 years' experience in the financial services and technology sector. In his current role, Nuruddin formulates strategic plans at the global level and executes strategic projects. His recent focus has been on strategic growth initiatives, business and operating models for regional markets, technology and innovation. Prior to this, he was part of the strategy team for HSBC's Corporate and Investment Bank.

"The normal banking suite of accounts, mortgages and loans has been the same for the last 60 years. Virtual banks, thanks to technology, have sparked an innovation race innovating existing products. There is now a race to upgrade products so the share is not lost".



Luis Felipe Gutman
Co-Founder – Code King



Miguel Teixeira Santos
Head of Retail Digital Channels
– Santander Portugal



Sergio Ortega
Director, Global Commercial Cards Product Owner
– BBVA



Shahid Chaudary
Principal Solution / Infrastructure Architect, Account CTO
– Nationwide Building Society



Simon Boonen
FinTech Consultant
– ING Bank



Svetlana Zuravela
Owner
– SIA PMProfs



Rui Negrões Soares
Head of Digital Bank Department
– Caixa Geral de Depositos



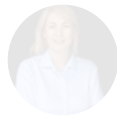
Vinay Konrandla
Head of Corporate Banking
– Axis Bank



Tin Gathani
Managing Director
– Enigma



Adrija Biswas
Global Head of Cash and Cheques Transformation
– HSBC



Aleksandra Sroka-Krzyżak
Head of Strategy and Projects
– PKO Bank Polski SA



Alexander Modley
Global Product Head
– HSBC



Alexey Palagin
Enterprise Digital Architect
– The Open University



Conrad Ford
Chief Product & Strategy Officer
– Allica Bank



Duncan de Vries
Head of Innovation Lab
– NIBC Bank



Erik Howell
Partner
– Flagship Advisory Partners



Fergus Murphy
Chief Customer Experience Officer
– Virgin Money UK PLC



Fergus O'Neill
Head of Card Payments
– Leveris



Florin Guruita
Head of Payments and Alternative Channels Operations
– Unicredit Bank Romania



Francisco Mainez
Head of Data & Analytics, Business Financial Crime Risk, Wealth and Personal Banking – HSBC



René Gerig
Head of Product Management Credit Cards – UBS

René Gerig is Head of Product Management Credit Cards at UBS and has more than 25 years' professional experience in banking and card services.

“Greenfields have significant advantages in that they have no legacy. The largest banks have a lot of legacy with little flexibility, and need to build around existing frameworks. This is costly and time-consuming.”



Luis Felipe Gutman
Co-Founder – Code King



Miguel Teixeira Santos
Head of Retail Digital Channels
– Santander Portugal



Sergio Ortega
Director, Global Commercial Cards Product Owner
– BBVA



Shahid Chaudary
Principal Solution / Infrastructure Architect, Account CTO
– Nationwide Building Society



Simon Boonen
FinTech Consultant
– ING Bank



Svetlana Zuravela
Owner
– SIA PMProfs



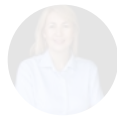
Tin Gathani
Managing Director
– Enigma



Vinay Konrandla
Head of Corporate Banking
– Axis Bank



Adrija Biswas
Global Head of Cash and Cheques Transformation – HSBC



Aleksandra Sroka-Krzyżak
Head of Strategy and Projects – PKO Bank Polski SA



Alexander Modley
Global Product Head – HSBC



Alexey Palagin
Enterprise Digital Architect – The Open University



Conrad Ford
Chief Product & Strategy Officer – Alica Bank



Duncan de Vries
Head of Innovation Lab – NIBC Bank



Erik Howell
Partner – Flagship Advisory Partners



Fergus Murphy
Chief Customer Experience Officer – Virgin Money UK PLC



Fergus O'Neill
Head of Card Payments – Leveris



Florin Guruita
Head of Payments and Alternative Channels Operations – Unicredit Bank Romania



Francisco Mainez
Head of Data & Analytics, Business Financial Crime Risk, Wealth and Personal Banking – HSBC



Rui Negrões Soares
Head of Digital Bank Department – Caixa Geral de Depositos

With more than 25 years of working experience, Rui's professional career spans across retail & corporate banking: from sales, marketing, HR (banking and leasing industry), finance and risk (leasing companies) and operations and IT (automotive data, intelligence and software provider). Over the last 4 years, Rui has been focussed on digital and business transformation, with responsibility for the digital transformation programme of CGD.

"We are currently investing in open banking solutions that will allow customers to have one place to access their full financial services. We are investing in making payments easy and seamless using the technology and services available to them."



Luis Felipe Gutman
Co-Founder – Code King



Miguel Teixeira Santos
Head of Retail Digital Channels – Santander Portugal



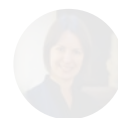
Sergio Ortega
Director, Global Commercial Cards Product Owner – BBVA



Shahid Chaudary
Principal Solution / Infrastructure Architect, Account CTO – Nationwide Building Society



Simon Boonen
FinTech Consultant – ING Bank



Svetlana Zuravela
Owner – SIA PMProfs



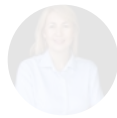
Tin Gathani
Managing Director – Enigma



Vinay Konrandla
Head of Corporate Banking – Axis Bank



Adrija Biswas
Global Head of Cash and Cheques Transformation
– HSBC



Aleksandra Sroka-Krzyżak
Head of Strategy and Projects
– PKO Bank Polski SA



Alexander Modley
Global Product Head
– HSBC



Alexey Palagin
Enterprise Digital Architect
– The Open University



Conrad Ford
Chief Product & Strategy Officer
– Allica Bank



Duncan de Vries
Head of Innovation Lab
– NIBC Bank



Erik Howell
Partner
– Flagship Advisory Partners



Fergus Murphy
Chief Customer Experience Officer



Fergus O'Neill
Head of Card Payments
– Leveris



Florin Guruita
Head of Payments and Alternative Channels Operations
– Unicredit Bank Romania



Francisco Mainez
Head of Data & Analytics, Business Financial Crime Risk, Wealth and Personal Banking – HSBC



Sergio Ortega
Director, Global Commercial Cards Product Owner – BBVA

Sergio is responsible for BBVA's global commercial cards solutions development enabling local, regional and global enterprises to homogeneously manage the expenses made with commercial cards in the BBVA footprint (Europe & LAC). Sergio has 15 years' experience in payments systems, a Master's Degree in computer science from Deusto University (Spain) and Aalborg University (Denmark), and an Executive MBA from Esade Business School (Spain).

"The pandemic had a big impact on corporate expenses, especially with home working. For those businesses that didn't have an end-to-end digital process, they had to manage expenses on spreadsheets, enter data manually, create tickets and send details to the operational team. This could and should all be automated through integrations of systems."



Luis Felipe Gutman
Co-Founder – Code King



Miguel Teixeira Santos
Head of Retail Digital Channels
– Santander Portugal



Sergio Ortega
Director, Global Commercial Cards Product Owner – BBVA



Shahid Chaudary
Principal Solution / Infrastructure Architect, Account CTO
– Nationwide Building Society



Simon Boonen
FinTech Consultant
– ING Bank



Svetlana Zuravela
Owner
– SIA PMPProfs



Rui Negrões Soares
Head of Digital Bank Department
– Caixa Geral de Depositos

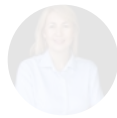


Vinay Konrandla
Head of Corporate Banking
– Axis Bank

Tin Gathani
Managing Director
– Enigma



Adrija Biswas
Global Head of Cash and Cheques Transformation
– HSBC



Aleksandra Sroka-Krzyżak
Head of Strategy and Projects
– PKO Bank Polski SA



Alexander Modley
Global Product Head
– HSBC



Alexey Palagin
Enterprise Digital Architect
– The Open University



Conrad Ford
Chief Product & Strategy Officer
– Alica Bank



Duncan de Vries
Head of Innovation Lab
– NIBC Bank



Erik Howell
Partner
– Flagship Advisory Partners



Fergus Murphy
Chief Customer Experience Officer
– Virgin Money UK PLC



Fergus O'Neill
Head of Card Payments
– Leveris



Florin Guruita
Head of Payments and Alternative Channels Operations
– Unicredit Bank Romania



Francisco Mainez
Head of Data & Analytics, Business Financial Crime Risk, Wealth and Personal Banking – HSBC



Luis Felipe Gutman
Co-Founder – Code King



Miguel Teixeira Santos
Head of Retail Digital Channels
– Santander Portugal



Sergio Ortega
Director, Global Commercial Cards Product Owner
– BBVA



Vinay Konrandla
Head of Corporate Banking
– Axis Bank



Shahid Chaudary
Principal Solution / Infrastructure Architect, Account CTO
– Nationwide Building Society



Simon Boonen
FinTech Consultant
– ING Bank



Svetlana Zuravela
Owner
– SIA PMProfs



Tin Gathani
Managing Director
– Enigma

Shahid Chaudary
Principal Solution / Infrastructure Architect,
Account CTO – Nationwide Building Society

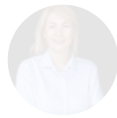
✕

Shahid is an accomplished and strategically focussed, hands on leader, as well as contributor to any organisation. He has a reputation for achieving transformational change, at a business, service, operational or technical level, managing people, process and technology effectively and optimally, whilst mentoring resources to enhance the hard and soft skills of individuals. He is a proven troubleshooter, ready to resolve any problem or challenge.

“Buy now pay later has taken off, this could be perceived as a credit card 2.0 proposition. It’s made for the digital age, it better facilitates the customer journey, making the checkout process easy and seamless.”



Adrija Biswas
Global Head of Cash and Cheques Transformation
– HSBC



Aleksandra Sroka-Krzyżak
Head of Strategy and Projects
– PKO Bank Polski SA



Alexander Modley
Global Product Head
– HSBC



Alexey Palagin
Enterprise Digital Architect
– The Open University



Conrad Ford
Chief Product & Strategy Officer
– Alica Bank



Duncan de Vries
Head of Innovation Lab
– NIBC Bank



Erik Howell
Partner
– Flagship Advisory Partners



Fergus Murphy
Chief Customer Experience Officer
– Virgin Money UK PLC



Fergus O'Neill
Head of Card Payments
– Leveris



Florin Guruita
Head of Payments and Alternative Channels Operations
– Unicredit Bank Romania



Francisco Mainez
Head of Data & Analytics, Business Financial Crime Risk, Wealth and Personal Banking – HSBC



Simon Boonen
FinTech Consultant – ING Bank

Simon works as a fintech partnership consultant for ING Neo. In his role, Simon explores fintech partnership opportunities for ING in the areas of open banking, payments, banking as a service, and transaction services. Prior to joining ING, he has worked in start- and scale-ups and in management consultancy, fulfilling roles in strategy, transformation and innovation.

“Technology is only one part of the journey. In order to be innovative there are other key components; leadership and culture. Innovation won’t work without these.”



Luis Felipe Gutman
Co-Founder – Code King



Miguel Teixeira Santos
Head of Retail Digital Channels
– Santander Portugal



Sergio Ortega
Director, Global Commercial Cards Product Owner
– BBVA



Shahid Chaudary
Principal Solution / Infrastructure Architect, Account CTO
– Nationwide Building Society



Simon Boonen
FinTech Consultant
– ING Bank



Svetlana Zuravela
Owner
– SIA PMProfs



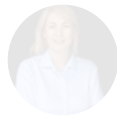
Tin Gathani
Managing Director
– Enigma



Vinay Konrandla
Head of Corporate Banking
– Axis Bank



Adrija Biswas
Global Head of Cash and Cheques Transformation
– HSBC



Aleksandra Sroka-Krzyżak
Head of Strategy and Projects
– PKO Bank Polski SA



Alexander Modley
Global Product Head
– HSBC



Alexey Palagin
Enterprise Digital Architect
– The Open University



Conrad Ford
Chief Product & Strategy Officer
– Alica Bank



Duncan de Vries
Head of Innovation Lab
– NIBC Bank



Erik Howell
Partner
– Flagship Advisory Partners



Fergus Murphy
Chief Customer Experience Officer
– Virgin Money UK PLC



Fergus O'Neill
Head of Card Payments
– Leveris



Florin Guruita
Head of Payments and Alternative Channels Operations
– Unicredit Bank Romania



Francisco Mainez
Head of Data & Analytics, Business Financial Crime Risk, Wealth and Personal Banking – HSBC



Svetlana Zuravela
Owner – SIA PMProfs

Svetlana is an accomplished IT/banking Leader/consultant, ex Payments and AML Program Director at Luminor Bank, PMP certified and a professional coach with a proven track record of guidance and leadership in global and local companies, including Luminor Bank, European Union Intellectual Property Office, Tieto, Lionridge and other smaller organisations. Her core competencies include: executive coaching, strategy development, delivery management.

“The rise of greenfield banks is due to the need for banks to react quickly and the increase of alternate fintech platforms. The movement to create more flexible systems indicates that banks are starting major programmes, moving to the cloud and either integrating new technology from new entrants or buying them”.



Luis Felipe Gutman
Co-Founder – Code King



Miguel Teixeira Santos
Head of Retail Digital Channels
– Santander Portugal



Sergio Ortega
Director, Global Commercial Cards Product Owner
– BBVA



Shahid Chaudary
Principal Solution / Infrastructure Architect, Account CTO
– Nationwide Building Society



Simon Boonen
FinTech Consultant
– ING Bank



Svetlana Zuravela
Owner
– SIA PMProfs



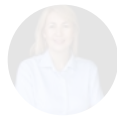
Tin Gathani
Managing Director
– Enigma



Vinay Konrandla
Head of Corporate Banking
– Axis Bank



Adrija Biswas
Global Head of Cash and Cheques Transformation
– HSBC



Aleksandra Sroka-Krzyżak
Head of Strategy and Projects
– PKO Bank Polski SA



Alexander Modley
Global Product Head
– HSBC



Alexey Palagin
Enterprise Digital Architect
– The Open University



Conrad Ford
Chief Product & Strategy Officer
– Alica Bank



Duncan de Vries
Head of Innovation Lab
– NIBC Bank



Erik Howell
Partner
– Flagship Advisory Partners



Fergus Murphy
Chief Customer Experience Officer
– Virgin Money UK PLC



Fergus O'Neill
Head of Card Payments
– Leveris



Florin Guruita
Head of Payments and Alternative Channels Operations
– Unicredit Bank Romania



Francisco Mainez
Head of Data & Analytics, Business Financial Crime Risk, Wealth and Personal Banking – HSBC



Tin Gathani
Managing Director – Enigma

Tin has spent 23 years in banking and payments. He has spent the past 17 years as an independent banking payments strategist/consultant, advising on and managing some of the largest and most complex banking payments transformations programmes. After spending over two decades living out of a suitcase, planes and hotels, across Europe and USA, Tin is now partially retired.

“From the business perspective, the traditional players have struggled with the concept of open banking, primarily because of their staid business models and the constraints on their platforms in their current business models and strategies.”



Luis Felipe Gutman
Co-Founder – Code King



Miguel Teixeira Santos
Head of Retail Digital Channels
– Santander Portugal



Sergio Ortega
Director, Global Commercial Cards Product Owner
– BBVA



Shahid Chaudary
Principal Solution / Infrastructure Architect, Account CTO
– Nationwide Building Society



Simon Boonen
FinTech Consultant
– ING Bank



Svetlana Zuravela
Owner
– SIA PMProfs



Tin Gathani
Managing Director
– Enigma



Vinay Konrandla
Head of Corporate Banking
– Axis Bank



Adrija Biswas
Global Head of Cash and Cheques Transformation
– HSBC



Aleksandra Sroka-Krzyżak
Head of Strategy and Projects
– PKO Bank Polski SA



Alexander Modley
Global Product Head
– HSBC



Alexey Palagin
Enterprise Digital Architect
– The Open University



Conrad Ford
Chief Product & Strategy Officer
– Allica Bank



Duncan de Vries
Head of Innovation Lab
– NIBC Bank




Erik Howell
Partner
– Flagship Advisory Partners




Fergus Murphy
Chief Customer Experience Officer
– Virgin Money UK PLC



Fergus O'Neill
Head of Card Payments
– Leveris



Florin Guruita
Head of Payments and Alternative Channels Operations
– Unicredit Bank Romania



Francisco Mainez
Head of Data & Analytics, Business Financial Crime Risk, Wealth and Personal Banking – HSBC



Vinay Konrandla
Head of Corporate Banking – Axis Bank

Vinay is a senior executive in an SMR certified position, with over 12 years of experience in all domains of corporate banking and strong knowledge in DCM, loan syndication, structured finance and treasury products. He has a proven ability to create and execute strategy to increase topline, market share and profitability by continually introducing new products, expanding into new geographies and through process improvements.

“If the customer benefits ultimately the industry thrives and if the industry thrives then all the banks will thrive. Trying to develop everything your customer needs yourself will shackle your growth.”



Karl Smith
Co-CEO
– Agile World Inc



Luis Felipe Gutman
Co-Founder – Code King



Dr. Martin Evers
Chief Digital Officer
– DZ Privatbank SA




Miguel Teixeira Santos
Head of Retail Digital Channels
– Santander Portugal



Rui Negrões Soares
Head of Digital Bank Department
– Caixa Geral de Depositos



Sergio Ortega
Director, Global Commercial Cards Product Owner
– BBVA



Shahid Chaudary
Principal Solution / Infrastructure Architect, Account CTO
– Nationwide Building Society



Simon Boonen
FinTech Consultant
– ING Bank



Svetlana Zuravela
Owner
– SIA PMProfs



Tin Gathani
Managing Director
– Enigma



Vinay Konrandla
Head of Corporate Banking
– Axis Bank

Thank You

TechPros.



1 | How this ebook will inform your innovation strategy

2 | Introduction: change is not optional

3 | Six pressures modern consumers are placing on banks

4 | Six pressures technology and the financial sector are placing on banks

5 | Retail banks are at a crossroads: which way now to be a part of the future?

6 | Success factors for competing in the era of digital banking

7 | How innovative is your bank? Assess your digital adoption progress

8 | Meet the industry leaders who have informed this ebook

