Transforming the financial industry for the new world order

The next decade will be one of opportunity for the financial industry – for those who can move fast enough. Even though most financial institutions have pushed transformation to the top of their list of strategic priorities, the need for improvement is never-ending. In the post-crisis period, the industry has been under constant pressure as a result of disruption from unexpected competitors, the explosive growth of new technologies and relentless consumer demands. As the world’s consumers embrace digital adoption, retail financial services customers expect a seamless service across multiple channels and all lifecycle stages in a human purpose and experience driven era.

The 47th Efma Congress will explore these opportunities and challenges and more across these dedicated themes:

- Changes in the FS landscape
- How to react to them by:
  - Reinventing yourself in leadership, culture & organization
  - Transforming, innovating & creating new lines of business

C-level executives and industry’s leaders and visionaries will come together to discuss the transformation of the financial services and its role in the new world order.

The agenda is available at www.efma.com/congress19

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**47TH EFMA CONGRESS IS PART OF THE ‘BEST EFMA WEEK’ IN PARIS:**

14 - 15 October 2019

Innovation Summit: Innovation for Growth

www.efma.com/innovation19

16 October 2019

Enjoy Paris like a local

17 - 18 October 2019

47th Efma Congress: Banking Transformation

www.efma.com/congress19
1 LAST EDITION OF EFMA CONGRESS

218 ATTENDEES
38 SPEAKERS
67% TOP SENIORS
67% FINANCIAL INSTITUTIONS
45 COUNTRIES

2 FEEDBACK FROM PAST DELEGATES

‘WELL ORGANISED CONGRESS WITH A WIDE RANGE OF SUBJECTS RELEVANT TO MY JOB, EXCELLENT PRESENTATIONS BY VERY VALID SPEAKERS’
Alan Micallef, Executive Head of Consumer Finance, Bank of Valletta, Malta

‘INFORMATION COVERING DIFFERENT TOPICS, GOOD SIZE (NOT TOO SMALL/NOT TOO BIG)’
Rike Poppe, Head of Retail Strategic Projects, Erste Group, Austria

‘PROFESSIONAL, USEFUL, INFORMATIVE’
May Bente Olsen, Director Digital Sales, SpareBank, Norway

46th Efma Congress 2018 Flickr photo gallery
Click on the icons to see what happened in the last edition
@Efma_news #EfmaCg18
Meet them and take the discussions further!
EFMA CONGRESS SPEAKERS

Meet them and take the discussions further!

Sean Hunter
CIO
OakNorth
United Kingdom

Riéla Alain Law Min
CEO
MCB Mauritius Commercial Bank
Mauritius

May Michelson
Head Of Futures Literacy
Unesco
France

Rinel Miller
Head Of International Sales
solarisBank
Germany

Leon Muis
Chief Business Officer
Yolt
United Kingdom

Christophe Joyau
VP of Business Development
Tink
Sweden

Martin Moeller
Digital Transformation Principal for Banking & Finance
Microsoft
Switzerland

Manroop Khela
Chief Transformation Officer, Executive Committee Member
Santander UK
United Kingdom

Joël Nadjar
Financial Services Worldwide Lead
Wavestone
France

Alexey Kruglov
Managing Director, Retail Digital Business
Sberbank
Russian Federation

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Lukasz Opoka
Head of Digital Banking Innovation and Development, Executive Director
UBS
Switzerland

Alain Law Min
CEO
MCB Mauritius Commercial Bank
Mauritius

Ian Ormerod
Head of New Digital Businesses
BBVA
Spain
<table>
<thead>
<tr>
<th>Name</th>
<th>Title and Company</th>
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<tbody>
<tr>
<td>Sonia Wedrychowicz</td>
<td>Digital Transformation Practitioner and thought Leader, Former Head of Technology Transformation JPMorgan Chase USA and COO Digital Bank DBS Singapore</td>
<td>USA</td>
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<tr>
<td>Michal Panowicz</td>
<td>Director, Technology Advantage Practice, London BCG</td>
<td>UK</td>
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<tr>
<td>Nobutake Suzuki</td>
<td>President &amp; CEO MUGF Innovation Partners</td>
<td>Japan</td>
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<td>Yolande Piazza</td>
<td>CEO Citi FinTech</td>
<td>USA</td>
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<td>Axel Reinaud</td>
<td>Senior Partner &amp; Managing Director BCG</td>
<td>France</td>
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<td>John Schlesinger</td>
<td>Chief Enterprise Architect Temenos</td>
<td>UK</td>
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<td>Antoine Sire</td>
<td>Head of Company Engagement and member of the Executive Committee of BNP Paribas BNP Paribas</td>
<td>France</td>
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<td>Katrien Van Hover</td>
<td>VP Professional Services EMEA NGDATA</td>
<td>Belgium</td>
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<td>Geert Van Mol</td>
<td>Chief Digital Officer Belfius</td>
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<td>Tomas Vysny</td>
<td>Co-founder The Booster Labs</td>
<td>Slovakia</td>
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<td>Aalishaan Zaidi</td>
<td>Global Head of Digital Banking Standard Chartered Bank</td>
<td>Singapore</td>
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<td>Alexandra Syrovatski</td>
<td>Head of Finance for Google Cloud Google</td>
<td>France</td>
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<td>President &amp; CEO MUGF Innovation Partners</td>
<td>Japan</td>
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PROGRAM 17 OCTOBER 2019

8.00  Welcome coffee & registration
8.40  Opening remarks by Efma’s Chairwoman by Yolande Piazza

### Responsible and Sustainable Banking

8.50  **Making Transformation Sustainable - Getting the Organisation to Transform Itself in a Sustainable and Long Lasting Way**
- Customer Centred, Technology Enabled: Transforming an organisation must be customer centred and technology focused.
- Put your Money where your Priorities are: The importance of ensuring your investment aligns to your strategic goals and wider organisational vision
- Bring your bank with you: Transformation must be organisation-wide.
  
  **Manroop Khela**  Chief Transformation Officer, Executive Committee Member **Santander UK**
  United Kingdom

9.10  **Futures Literacy and Temporality: Rethinking Credit Creation and Asset Distribution**
- Inequality, Asset Creation, Wealth Distribution and Time: Can Futures Literacy Change the Conditions of Change?
  
  **Riel Miller**  Head of Futures Literacy **UNESCO** France

9.35  **Financial inclusion and microfinance: there is still much to do**
- The sector of microfinance: key figures
- Inclusive Finance from Grameen Credit Agricole Foundation
- Microfinance: the main key challenges
  
  **Eric Campos**  Head of Corporate Social Responsibility **Crédit Agricole S.A. and CEO Foundation Grameen Crédit Agricole** France

9.55  **Attijariwafa Bank**
- **Omar Bounjou**  CEO **Attijariwafa Bank** Morocco

10.15  **PANEL DISCUSSION: Endorsing the Principles for Responsible Banking and Becoming Part of the Sustainable Financial System of the Future**
- **Alain Law Min**  CEO **Mauritius Commercial Bank** Mauritius
- **Krzysztof Bachta**  CEO **Alior Bank** Poland
- **& Sébastien De Brouwer**  Chief Policy Officer **European Banking Federation (EBF)** Belgium

10.40  Coffee break & networking

11.10  **Why Does Sustainable Finance and Responsible Banking Matter for Banks**
- What is at stake? Climate change as a financial risk
- Societe Generale commitments and concrete initiatives:
  - Paris climate agreement implementation into the financing policy
  - Introducing green and positive impact bonds
  - “Grow with Africa” strategy
- Indentifying and prioritising is crucial: Balanced regulation, European integration and global commitment as key drivers
  
  **Philippe Heim**  Deputy CEO **Société Générale** France

11.30  **Why Does Sustainable Finance and Responsible Banking Matter for Banks**
- What drives Meaning for Finance Brands?
- Return on Meaning for Finance Industry
- Cases of Meaningful Finance Brands
  
  **Maria Garrido**  Senior Vice President - Brand Marketing **Vivendi** France
<table>
<thead>
<tr>
<th>Time</th>
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<tr>
<td>11.50</td>
<td>Bigtech and Telco Companies – Are They Going to Eat the Cake From Banks?</td>
<td><strong>Google Cloud &amp; Financial Institutions</strong>&lt;br&gt;What if we could improve your P&amp;L while ....&lt;br&gt;- ...Improve your customer experience&lt;br&gt;- ...reduce cost of managing risks&lt;br&gt;- ...and start to build the Bank of the Future&lt;br&gt;Alexandra Syrovatski Head of Finance for Google Cloud Google France</td>
</tr>
<tr>
<td>12.10</td>
<td>A Tel-ban-co Perspective to Better Analyze Collo-Petitive Telecom/Banking Relationship</td>
<td><strong>The Essence of Digital Transformation and Leadership in the Age of Industry 4.0</strong>&lt;br&gt;- Uncovering the essentials of the dramatic transformation that the world is going through for the last 10-15 years&lt;br&gt;- Basic mechanisms and triggers that set the foundation of the knowledge based economy that is ruled by the customers demanding simplicity, speed and convenience&lt;br&gt;- Explaining an inevitable process of banking services fragmentation and disintermediation to the technology-enabled new entrants to the financial space&lt;br&gt;Sonia Wedrychowicz Digital Transformation Practitioner and thought Leader, Former Head of Technology Transformation JPMorgan Chase USA and COO Digital Bank DBS Singapore USA</td>
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<td>12.30</td>
<td>Reinventing Organizations: Leadership &amp; Cultural Shift to Transform Financial Institutions</td>
<td><strong>Digital Leadership: Providing Insights Into a New Leadership and How It Works in Practice</strong>&lt;br&gt;- Rapidly responding to unanticipated opportunities and threats with higher level of autonomy of your employees and solutions devised and developed collaboratively&lt;br&gt;- People First: Engaging and inspiring your workforce instead of managing work to let them actively participate&lt;br&gt;- Collaboration is key to success for leadership in the digital age&lt;br&gt;Krzysztof Bachta CEO Alior Bank Poland</td>
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<td>12.50</td>
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<td><strong>EYMA MEMBER</strong></td>
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<td>13.10</td>
<td>Lunch &amp; networking</td>
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<tr>
<td>14.25</td>
<td>Raising Opportunities from Open Banking and Emerging Technologies</td>
<td><strong>STUDY PRESENTATION: World Banking Report 2019</strong>&lt;br&gt;Embracing Modern Banking Models via Building Digital Ecosystems&lt;br&gt;Elias Ghanem Global Head of Financial Services Market Intelligence Capgemini Spain</td>
</tr>
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<td>14.50</td>
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<td><strong>How trust transforms banking in the open era</strong>&lt;br&gt;- What it means now that customers are in control of their data&lt;br&gt;- How to drive loyalty and building trust with your customers&lt;br&gt;- How to anticipate the ways in which customers will engage with their data and use it to inform your strategies&lt;br&gt;Christophe Joyau VP of Business Development Tink Sweden</td>
</tr>
<tr>
<td>15.15</td>
<td>Digital for Daily Lives</td>
<td><strong>Matthijs Eijpe Regional Sales Director EMEA Backbase Netherlands</strong></td>
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### Study Presentation: «Open Banking & the Bank of the Future»

- Context and objectives of Open Banking and PSD2
- The opportunity for banks to launch larger-scale projects and move towards an «Open Banking» model:
  - Where is the market?
  - What are the different models?
- Food for thought on future developments and impacts on the retail banking market

**Joël Nadjar** Financial Services Worldwide Lead **Wavestone** France

### Coffee Break & Networking

### Making CX different: lessons learnt from new players

#### 16.30 Neobanks are Growing Up from Infancy.
- What is the prognosis for their “adulthood”?
- Road to monetization and profitability in the neobanking space
- Customer point-of-view: how does Tandem create propositions which customer come to love

**Paul Clark** CTO **Tandem** United Kingdom

#### 16.45 Case Study: Yolt’s Journey in Open Banking and PSD2
- How was smart money platform built
- What comes next – cooperation with banks and fintechs and consumer empowerment
- Unlocking the power of open banking, what the future holds

**Leon Muis** Chief Business Officer **Yolt** UK

#### 17.00 Case Study: Leveraging Big Data and Artificial Intelligence to Redefine Lending to SMEs
- Performing zero defaults and 8% margin on SME lending due to using an alternative source of data and AI
- Providing mortgages to individuals with no stable income
- Boosting revenues from using BaaS (Banking as a Service)

**Sean Hunter** CIO **OakNorth** UK

#### 17.15 Panel Discussion: New Models of Creating and Delivering Financial Services to Customers

- What is Next in 5 Years for Neobank:
  - Product strategy
  - Go to market: national vs. international expansion
  - Where do you see the whole financial industry going next?
  - What business would you start as the next one in financial services?

**Sean Hunter** CIO **OakNorth** UK
**Leon Muis** Chief Business Officer **Yolt** UK
**Paul Clark** CTO **Tandem** UK
& **Tomas Vysny** Co-founder **The Booster Labs** Slovakia

#### 17.45 Wrap up session – End of Day 1
8.15 Welcome coffee

Traditional banks’ responses to digital transformation – lessons learnt from endeavors of traditional players

8.45 Building a More Innovative and Resilient Bank Capable of Stronger Growth
- Embedding a performance-orientated and innovative culture, which emphasises conduct and sustainability
- Streamlining our own operations to ensure we delight our clients, and drive productivity
- Investing in digital initiatives to transform our business
- Collaborating with best-in-class partners to quickly roll-out top-class products and services
- Rapidly expanding sustainable financing to drive a positive social, environmental and economic impact

Aalishaan Zaidi Global Head of Digital Banking Standard Chartered Bank Singapore
Deniz Güven CEO of the Virtual Bank by Standard Chartered Bank Hong Kong Standard Chartered Bank Hong Kong

9.00 Digital Transformation: Going Beyond Digital Customer Experiences
- Why a digital experience alone is insufficient for customers, digital disruption and disruptive business models
- How we approach innovation at Wells Fargo and what’s required for the future in terms of culture and mindset:
  - Data & Artificial Intelligence
  - Distributed Ledger Technology
  - Apply technology in places that 5 years ago people were not considering
  - Commercial/entrepreneurism – banking-as-a-service, open banking
  - Getting to Yes/agile and migration mindset
  - Talent of the future

Lisa Frazier Executive Vice President, Head of Innovation Wells Fargo USA

9.15 Innovation — Doing It and Learning From It
- What’s the most likely future
- What does that mean to banks / BBVA
- What levers to we use to innovate and disrupt
- What have we learned on the way

Ian Ormerod Head of New Digital Business BBVA Spain

9.30 PANEL DISCUSSION:
Lisa Frazier Executive Vice President, Head of Innovation Wells Fargo USA
Ian Ormerod Head of New Digital Business BBVA Spain
Aalishaan Zaidi Global Head of Digital Banking Standard Chartered Bank Singapore
Deniz Güven CEO of the Virtual Bank by Standard Chartered Bank Hong Kong Standard Chartered Bank Hong Kong
&Sonia Wedrychowicz Digital Transformation Practitioner and thought Leader, Former Head of Technology Transformation JPMorgan Chase USA and COO Digital Bank DBS Singapore USA

Digital transformation observatory

10.00 STUDY PRESENTATION: Digital Transformation

Axel Reinaud Senior Partner and Managing Director BCG France
Michal Panowicz Director, Technology Advantage Practice, London BCG UK

10.25 Strategies to Successfully Transforming Your Digital Channels and Touchpoints
- Becoming number 1 bank in mobile banking in Belgium with over 1,1 million active customers
- Geert Van Mol Chief Digital Officer Belfius Belgium

10.45 Coffee break & networking
**Program 18 October 2019**

**11.15**  
**Data enabled banking evolution**  
- Data driven = Client driven: What it takes to be a true AI powered Bank today  
- Looking ahead: Emerging new business models enabled by Data & AI  
- Reality check: From strategic insights to applied strategy  
- How banks are actually getting from A to B  
**Martin Moeller** Digital Transformation Principal for Banking & Finance **Microsoft** Switzerland

**11.35**  
**The Rise of the Bank as a Platform**  
- Introducing Sberbank Online platform: From a product-oriented to an Innovation-driven platform development  
- Deep technology transformation – how Sberbank mastered it to become the top financial services platform in the country  
- Addressing difficulties and challenges in platformification  
- What’s coming up next?  
**Alexey Kruglov** Managing Director **Sberbank** Russia

**11.55**  
**Data & Analytics in UBS : sharing learnings on navigating the journey**  
- How do we organise work around Data & Analytics in UBS: Center of Excellence  
- What are we aiming to achieve: Analytical Use Cases Roadmap  
- What do we need to build to make it happen: Analytics Ecosystem Technology Blueprint  
**Lukasz Opoka** Executive Director, Head of Digital Banking Innovation and Development **UBS** Switzerland

**12.15**  
**Banking on a customer-centric approach to data for powerful results**  
- Putting people at the centre of every business via Customer DNA, AI powered CDP which continuously learns from behavior to deliver compelling customer experiences  
**Mark Vanderstraeten** Customer Relationship Management Coordinator **Telenet** Belgium  
**Katrien Van Hover** VP Professional Services EMEA **NGDATA** Belgium

**12.30**  
**Driving Customer Engagement: The Core of Any Successful Transformation**  
- Case Study: Banca Transilvania | leveraging social media to keep financial services always in front of customers  
- Sharing best practices of delivering a frictionless mobile banking experience  
- Exploring new engagement tools that help banks differentiate their offering and stand out from competition  
**May Michelson** Director, Sales & Business Development - Europe **PayKey** Israel  
**Tudor Avram** BT/Paykey Project Coordinator, Digital Transformations **Banca Transilvania** Romania

**12.50**  
**Lunch & networking**

**13.50**  
**Open Banking**  
- Flipping the traditional service model on its head  
- Empowering local customer teams to deliver personalized, proactive banking services consistently through any physical and digital channels  
- Significantly improve customers’ Net Promoter Scores by providing a more personal, local digital experience  
- Turn bankers into financial coaches and become a talent magnet  
**John Schlesinger** Chief Enterprise Architect **Temenos** United Kingdom

**14.15**  
**Financial Inclusion Report: Building a Future that Makes a Difference**  
- Initiatives leading banks are undertaking to actively contribute to making a better world  
- What will be the meaning of finance for individuals? Companies? Society?  
- How the financial sector can contribute to creating tangible value for all its stakeholders  
- How are financial institutions actively contributing to financial inclusion?  
**Martin Calnan** Director of Executive Education **École des Ponts Business School** France
Learning from MUFG’s Open Innovation Strategy and Its Partnerships with Start-Ups
- Key initiatives that drive MUFG’s digital transformation
- How MUFG works with startups to accelerate partnerships and innovations.
- Leveraging Corporate Venture Capital (CVC) as a final piece of puzzle for MUFG’s open innovation strategy.

Nobutake Suzuki President & CEO MUFG Innovation Partners Japan

Digital Transformation Journey Case Studies from Across the Globe

14.55 CASE STUDY: Building a Digital Challenger Bank with solarisBank
- Finance from a contextual point of view
- Partnering and broadening product offering
- Banking as a service business model addressing different customer demands

Rinse Jacobs Head of International Sales solarisBank Germany

15.15 Coffee break & networking

16.00 Learning How George Scaled Internally from an Idea to a Cross-Country Banking Platform Used by Millions
- Unification of all of the Erste’s 16 million customers from 7 countries into a central digital ecosystem
- Aiming not just to deliver leading digital experience for its customers, but as well to digitally unlock the economy of scale of CEE region
- How George scaled from pilot to a cross-country platform with agile, product oriented organization

Martin Kobza Head of Digital Erste Group Bank Austria

16.20 Wrap-up and end of the conference
The 47th Efma Congress will unite CEOs and top level executives to address this and other key topics including leadership and culture, banking-as-a-service, open banking, AI and data strategy, platforms and digital ecosystems, neobanks vs traditional players.

**EFMA CONGRESS CURRENT CHALLENGES**

Responsible and sustainable banking, one of the key topics addressed at this year’s event

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**Why Efma members are adopting the Principles of Responsible Banking**

The UNEP Finance Initiative’s ‘Principles of Responsible Banking’ are soon set to become the industry standard with over 55 leading banks worldwide already confirming their support. 15 Efma members are among the founding banks and early endorsers of the principles.

Launched on 26 November 2018 by the United Nations Environment Programme Finance Initiative (UNEP FI) together with 28 leading banks from five continents, the ‘Principles of Responsible Banking’ offer banks the opportunity to play a leading role in achieving society’s goals for a sustainable and equitable future. Namely, by endorsing the principles, banks commit to align their strategy, portfolio and business practices with the Paris Climate Agreement and to explicitly integrate the Sustainable Development Goals into their business strategy.

“The Principles provide guidance for banks to create value for their customers, shareholders, and society. They are the first global framework to enable banks to integrate sustainability across all business areas, from strategic, to portfolio, to transaction level. The transparency and accountability mechanism of the Principles requires signatories to address their most significant impacts, set public targets and report back on progress,” outlines the UNEP FI website.

Currently under global public consultation, the principles will become available for signature during the UN General Assembly in New York on 22 September 2019. In the meantime, banks and other stakeholders from the financial services industry are leading the way by publicly endorsing the principles. Read more

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**What our speakers have to say**

As the pace of change continues to get faster and is powered by more new technologies, banks need to look beyond digital customer experiences which are fast becoming table stakes. As an industry, we need to focus on new business models, using data in smarter ways, and how we attract the talent we’ll need in the future. I look forward to discussing the future of banking with esteemed peers from all over the world at Efma Congress 2019.

**Lisa Frazier**
Wells Fargo
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PRACTICAL INFORMATION

Dates
The 47th Efma Congress: Banking Transformation will begin with a welcome coffee on Thursday 17 October 2019 around 8.30 and will end on Friday 18 October 2019 around 18.00.

Location
Pullman Paris Centre Bercy
1 rue de Libourne
75012, Paris - France

Languages
All sessions will be held in English.

Accommodation
You can now book your room by following this link: 🛋️ Hotel

Registration
The registration fee covers participation in the 47th Efma Congress, documents, lunches and coffee breaks. Registration fees must be paid in full prior to the event. Efma reserves the right to refuse entry to any delegate who has not paid his or her invoice prior to the event. We welcome late-bookers, but credit card information must be provided.

Cancellation
If you cancel your registration before Wednesday 14 August 2019, it's free of charge! For a cancellation made between Thursday 15 August and Monday 30 September, you will be charged 20% of your registration fee. From Tuesday 1st October until the event, you will be charged 100% of your registration fee unless medical certificate provided. If you are not able to come to the event, please send a substitute delegate as no reimbursement will be made.

REGISTRATION FEE

€0 for Efma 2019 Premium Pass holders - www.efma.com/premiumpass
€1,600 for Efma members and associate members
€1,800 for Efma Business Partners
€2,400 for representatives of non-member institutions

VAT not included. All registrations are strictly individual.
NEW: Please note that 2 tickets of your ePass pack are needed to register for this event. You don’t know what is the ePass yet? Discover it on www.efma.com/epass

Good news, discounts apply for group registration! Contact registration@efma.com for more details.

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<thead>
<tr>
<th>Participants</th>
<th>3-9</th>
<th>10-14</th>
<th>15+</th>
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<tr>
<td>Discount</td>
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