Efma EVENTS
Enabling connection & inspiring innovation

World Retail Banking Summit
12 - 13 FEBRUARY 2019 Dubai
www.efma.com/dubai19

Bank + Fintech
2 - 3 APRIL 2019 Barcelona
www.efma.com/bankfintech19

CCX Forum: Channels & Customer Experience
4 - 5 APRIL 2019 Barcelona
www.efma.com/ccxforum19

SME Banking Summit
13 - 14 JUNE 2019 Vienna
www.efma.com/sme19

Insurance Summit
13 - 14 JUNE 2019 Vienna
www.efma.com/insurance19

Insurance Awards Ceremony
24 JUNE 2019 Amsterdam
By invitation only
www.efma.com/innovationininsurance

Learning Expedition in London
25 - 27 JUNE 2019 London
www.efma.com/LELondon19

Retail Banking Summit in Lebanon
3 JULY 2019 Beirut
www.efma.com/lebanon19

Learning Expedition in Asia
16 - 19 SEPTEMBER 2019
Reserved for AI Executive Certificate participants
www.efma.com/AIExecutiveCertificate

Learning Expedition in USA
1 - 3 OCTOBER 2019 New York
www.efma.com/LEusa19

Innovation Summit
14 - 15 OCTOBER 2019 Paris
www.efma.com/innovation19

DMI Awards Ceremony
16 OCTOBER 2019 Paris
By invitation only
www.efma.com/innovationawards19

47th Efma Congress
17 - 18 OCTOBER 2019 Paris
www.efma.com/congress19

Retail Banking Summit in Asia
6 - 7 NOVEMBER 2019 Singapore
www.efma.com/asia19

Learning Expedition in Dubai & Abu Dhabi
26 - 28 NOVEMBER Dubai & Abu Dhabi
www.efma.com/LEme19
### Welcome coffee and registration

8.00

### How are bank-fintech engagement models evolving?

- Ten areas Fintechs should consider throughout collaboration
- Open Banking Readiness
- Barriers to successful Fintech collaboration
- Fintech adoption by product category
- Provocative discussion topics
- Polls with participants

Philippe Van Fraechem General Manager, North Europe & Worldwide Programme Director **Efma Belgium** & Carlo Giugovaz CEO **Supernovae Labs Italy**

8.45

### PANEL SESSION

Voice of the Fintechs: how do they perceive the collaboration with banks?

A few Fintechs will debate on their challenges, opportunities and successes in determining market needs, approaching and partnering with banks.

Carlo Giugovaz CEO **Supernovae Labs Italy**
Eylem Özen Bastürk Strategy & Business Development Head **Cbot Turkey**
Tashi Gauffin VP Commercial **Tink Sweden**
Janina Leiser VP Digital Strategy & Experience **Kony USA**

8.55

### Fintechs are helping banks to become the go-to platform for financial needs

Benoit Legrand Chief Innovation Officer & CEO **ING Ventures ING Bank Netherlands**

9.00

### Why do banks partner with Fintechs?

- How Fintechs support banks in realising new business models
- How cultural changes often are required to succeed when partnering with Fintechs
- How partnering with Fintechs can increase competitiveness

Dorthe Håhr Dupont Head of Nordea Ventures and Partnerships CoE **Nordea Denmark**

9.20

### Coffee break & networking

9.45

### e-Estonia: an efficient, secure and transparent ecosystem for a digital journey

Some of the best e-solutions that have led to Estonia becoming one of the world’s most developed digital societies

Taavi Rõivas Former Prime Minister of Estonia & Member of the **Estonian Parliament Estonia**

10.20

### Building 1 on 1 connections between customers and their bank

- Flipping the traditional service model on its head
- Empower 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
- Develop strong partnerships with Fintechs - How de Volksbank/SNS Bank effectively partnered with Kony DBX to achieve their vision

Ronald Pieters Director Retail & Advice **SNS Bank Netherlands**
Janina Leiser VP Digital Strategy & Experience **Kony USA**

11.00

### The love story between Banks & Fintechs – Joint presentation

- The integration of account aggregation in BNP Paribas Fortis’ Easy Banking App
- How to leverage each other’s expertise to bring mutual value
- Inspiring each other: why engagement and a shared view of where banking is heading is key in a fruitful partnership

Tashi Gauffin VP Commercial **Tink Sweden**
Bert Dobbelaeere Project Manager **BNP Paribas Fortis Belgium**

11.45

### Coffee break & networking
Key trends in the Fintech world in 2019

- How to industrialize effective collaboration between Corporate and Startups
- With better customer centricity and use of emerging technologies, FinTech firms are revitalizing the FS customer journey
- With complementary strengths, FinTechs and incumbents firms enjoy a symbiotic relationship, and FinTechs will most likely fail if they do it alone.
- Successful collaboration is contingent upon selection of the best partner and engagement model, as well as the creation of an ecosystem of partners and firms to be ready for future disruption from multinational BigTechs

Elias Ghanem
VP FinTech and Chief new Technologies Officer, Financial Services, Europe
Capgemini
France

CO-CREATION WORKSHOP
Unleash your potential of collaboration

Round tables composed each of 10 participants will brainstorm on several topics such as:
- How to select and evaluate a Fintech for a project
- How to co-work with a Fintech
- How to increase probability of successful collaboration
- How to make "innovation with startups" part of the company culture
- How to industrialize collaboration
- When or not to invest in a Fintech
- Share the outstanding Fintech you know
- Open banking
- And a summary of main findings or insights will be presented on day 2

Ecosystem: 2019 version of FinTech Game of Thrones

SPEED DEMOS

4 Fintechs and 4 banks will present their apps during 7-minute demo presentations.
Banks and Fintechs to be confirmed

Eylem Özen Bastürk Strategy & Business Development Head Cbot Turkey
& Birol Akan Esen Senior Business Consultant ING Bank Turkey Turkey
Efma MEMBER

Ecosystem: 2019 version of FinTech Game of Thrones

- What makes an hub successful
- New collaboration models
- Stakeholders

Matteo Rizzi Co-Founder, FinTechStage & Venture Partner FinTechStage Portugal

Fintech party at the Village
Welcome coffee

New ecosystems & open banking

9.00

New Eco-systems and Open Innovation: impact on business
Short presentations by Leaders and Panel
Laurent Herbillon Director Open Innovation & Startup Cooperation **BNP Paribas** France & David Martin de Nascimento Ecosystem Collider **BBVA** Spain

9.45

How are banks with a limited budget and resources dealing with Fintechs?
- Spar Nord – a Mid-sized bank as Danish pioneer in fintegration
- How a Mid-sized Danish retail bank has been one of the European trailblazers for corporate venture investment in general and funding of early stage fintechs specifically
- With a stated ambition of becoming “an open platform with a banking license” Spar Nord has co-developed and integrated a number of Fintech solutions aimed at both private customers and SMEs
Ole Madsen Senior VP, Communication & Innovation **Spar Nord** Denmark

10.15

Coffee break & networking

10.45

How RBI Elevator Lab Partnered with Pisano for Better Customer Experience
- Managing customer experiences across online and offline customer journeys.
- Using technology to create opportunities for more meaningful customer engagement.
- Integrating modern channels into enterprise systems after GDPR.
- Promoting customer-centric culture across your organization.
Ozkan Aykut Demir CEO **Pisano** United Kingdom
Istvan Kovacs Responsible for Fintech partnerships **Raiffeisen Bank International AG** Austria

11.05

Omnibot: collaboration between bank and Fintech
- Omnibot: a bot to answer questions 24/7 on any channel
- Chatbot, Callbot, Mailbot, SMSbot, Twitterbot, Agencybot, etc.: there is no limit to your imagination and the channel that you want to automate!
- Crédit Agricole will share its experience with “Caro” the Inbenta bot that they first deployed on their website in 2016: the opportunity to discover why a true NLP technology and human resources are both essential to the success of a bot project
Luc Truntzler Directeur Associé **Inbenta** France
& Nicolas Devey Head of Project Digital **Crédit Agricole Nord de France** France

11.35

Leveraging startups in the airlines industry
Why do we work with startups: operational; tactical & strategic startup cooperation
- Getting started: building the network
- Execute: startup cooperation tools
- Seeing startups as long-term suppliers
- Costa: an Eindhoven-based initiative that brings together startups and companies (KLM, KPN Shell, Philips, AkzoNobel, ING, Thales Nederland, Rabobank and Unilever)
- Categories: leveraging | Big) Data; seamless travel, ancillary revenues; brand loyalty, etc.
Rogier Van Beugen Director Innovation & Venturing **KLM Royal Dutch Airlines** Netherlands

Bank+Fintech 2018 Flickr photo gallery

CLICK ON THE ICONS TO SEE WHAT HAPPENED LAST YEAR

@Efma_news
#BankFintech18
PROGRAM 3 APRIL 2019

12.05  

**we.trade : a ‘Fintech’ created by a consortium of 12 European banks**  
- Insights and experience on a DLT co-creation project  
- Different stages in Collaboration: roadmap from MoU to joint venture company  
- Expectations and Commitments of collaboration  
- Defining Roles and Responsibilities – how to develop an effective governance  
  
Chantal Van Haute Business Development Manager Trade Finance & Innovation  
KBC Bank Belgium  
&  
Maria Del Mar Santana Rollan Head of Foreign Trade & Risk Management  
CaixaBank Spain  

12.35  

Lunch & networking  

The love story between Banks & Fintechs – Joint presentation  

14.05  

**Commercial implementation of blockchain technology at PKO Bank Polski – Durable medium and not only…**  
- Let’s Fintech with PKO Bank Polski’s acceleration program and the story of cooperation with Coinfirm Fintech startup  
- The concept of a durable medium in communication with customers and why blockchain technology can help  
- Process flow, implementation architecture in practice, benefits for the bank and the customer  
- The use of blockchain in other banking processes, including in the area of payments  
  
Grzegorz Pawlicki Head of Innovation  
PKO Bank Polski Poland  
&  
Pawel Kuskwoski CEO & Co-founder  
Coinfirm Poland  

14.35  

**Digital migration with coupons**  
- How Bradesco has encouraged the use of digital channels through discounts and bonuses in partnership with the startup Cuponeria  
- Cuponeria is a Brazilian startup that specializes in discount coupons. It has developed a coupon code validation technology already deployed by the largest retailers in Latin America  
- Cuponeria provides more than 1 million coupons a month to more than 5 million users  
- More than 2 million customers transformed in 5 months into users of the bank’s digital solutions, resulting in big savings for the bank  
- Conversion of more than 50% of participants into engaged clients with benefits  
- Engagement of the bank in several customer journeys through the use of digital coupons  
- Partnerships with other brands such as McDonald’s, KFC and Burger King  
  
Renata Talarico Petrovic Innovation & Research Executive  
Banco Bradesco Brazil  
&  
Thiago Brandão CEO & Co-founder  
Cuponeria Brazil  

15.05  

**Fintechs are helping to reshape the banking universe**  
- Revolution in Banking Universe  
- Open Innovation@Garanti Bank  
- Collaboration with Fintechs  
- Open Talent’18 Turkey winner MoneyMo  
  
İrtem Akyolgu Digital Strategy Manager  
Garanti Bank Turkey  
&  
Barış Bayoğlu Managing Partner  
Moneymo Turkey  

15.35  

Coffee break & networking  

16.05  

Learn from a Fintech that just acquired a bank  
- Introducing Raisin, winner of the inaugural Efma/Capgemini FinTechVisor Race to the Top 2019  
- FinTechVisor Race to the Top is a joint competition launched by Efma and Capgemini that aims to reward startups providing cutting-edge solutions in the financial services industry  
- It offers an opportunity to startups to pitch their solutions to an elite panel of financial institutions and industry influencers.  
  
Benedikt Voller Head of Europe  
Raisin Germany  
&  
Nicolo Fiorio Chief Operating Officer  
Banca Sistema Italy  

16.30  

End of conference
WE THANK OUR PARTNERS

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![INYYO INSIGHTS Logo]
What are the Efma councils?
Reserved for Efma members, the councils are exclusive groups of senior executives from leading banks and insurance companies that meet three times per year and exchange on the latest ideas and industry developments. To date, Efma councils gather more than 250 members from 40 countries.

What are the topics of the Efma councils?

**AFFLUENT & PRIVATE BANKING**
- Members: 33
- Countries: 17
- [www.efma.com/affluentandprivatecouncil](http://www.efma.com/affluentandprivatecouncil)

**DIGITAL CHANNELS**
- Members: 62
- Countries: 20
- [www.efma.com/digitalchannelscouncil](http://www.efma.com/digitalchannelscouncil)

**OPERATIONAL EXCELLENCE**
- Members: 36
- Countries: 19
- [www.efma.com/operationalexcellencecouncil](http://www.efma.com/operationalexcellencecouncil)

**INSURANCE**
- Members: 36
- Countries: 12
- [www.efma.com/insurancecouncil](http://www.efma.com/insurancecouncil)

**PHYSICAL CHANNELS**
- Members: 38
- Countries: 21
- [www.efma.com/physicalchannelscouncil](http://www.efma.com/physicalchannelscouncil)

**SME BANKING**
- Members: 45
- Countries: 16
- [www.efma.com/smebankingcouncil](http://www.efma.com/smebankingcouncil)

**INNOVATIVE PAYMENTS**
- to be launched in November 2019
- [www.efma.com/innovativepaymentscouncil](http://www.efma.com/innovativepaymentscouncil)

**FINTECH & INNOVATION**
- Members: 52
- Countries: 19
- [www.efma.com/fintechandinnovationcouncil](http://www.efma.com/fintechandinnovationcouncil)

When and where are the next meetings taking place in 2019?

- **Warsaw, Lodz**
  - **mBank**
  - **12-13 March**

- **Vienna**
  - **Erste Group**
  - **11-12 June**

- **Casablanca**
  - **Attijariwafa Bank**
  - **13-14 November**
What is the new format of the Efma councils?

Constantly seeking to satisfy the needs of its members, Efma is updating and improving its services. The Efma councils format is the result of members demands and feedback, and it comprises:

- Collaborative sessions
- Industry expert presentations
- Workshops
- Out of the box sessions: Fintech; visits, etc.
- An informal gathering the evening before the meeting

What does the meeting programme look like?

08.15-08.45 Welcome coffee and registration
08.45-09.00 Welcome speech
09.00-09.20 Introduction & round table greetings
09.20-10.40 Host presentation & discussion
10.40-11.15 Collaborative session
11.15-11.45 Break
11.45-12.45 Expert presentation
12.45-14.00 Lunch
14.00-14.30 Solution provider presentation
14.30-16.00 Workshop
16.00-16.15 Wrap up
16.15 – End of the meeting

Which institutions are among the members of the councils?

- INTESA SANPAOLO
- TÜRKİYE VAKıF BANKASI
- NATIONAL BANK OF GREECE
- AIB Group
- ERSTE Bank
- Santander
- ING
- Swedbank
- CaixaBank
- mBank
- BNP PARIBAS
- SOCIETE GENERALE

How can I become a member of the councils?

Please note that only Efma members institutions can attend councils, with the exception of the Insurance Council. If you are a member and you want to take advantage of these exclusive events of the Efma councils, please contact Maïlys. If you are not an Efma member yet, join the Efma community: www.efma.com/joinefma

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