47TH EFMA CONGRESS
Banking Transformation
17-18 OCTOBER 2019 Paris
PARTICIPANT EVENT GUIDE

#EfmaCg19
EFMA EVENTS
Enabling connection & inspiring innovation

World Retail Banking Summit
10 - 11 FEBRUARY 2020, Dubai
www.efma.com/wrbs20

Learning Expedition in Dubai & Abu Dhabi
12 - 13 FEBRUARY 2020
www.efma.com/LEme20

Bank + Fintech
21 - 23 APRIL 2020, Berlin
www.efma.com/bankfintech20

SME Banking Summit
4 - 5 JUNE 2020, Milan
www.efma.com/sme20

Insurance Summit
4 - 5 JUNE 2020, Milan
www.efma.com/insurance20

Retail Banking Summit in Lebanon
1 JULY 2020, Beirut
www.efma.com/lebanon20

Innovation Summit
19 - 20 OCTOBER 2020, Madrid
www.efma.com/innovation20

48th Efma Congress: Banking Transformation
22 - 23 OCTOBER 2020, Madrid
www.efma.com/congress20

Retail Banking Summit in Asia
3 - 4 NOVEMBER 2020, Singapore
www.efma.com/asia20

Learning Expedition in Singapore
5 - 6 NOVEMBER 2020
www.efma.com/LEsingapore20
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
- The sector of microfinance : key figures
- Inclusive Finance from Grameen Credit Agricole Foundation
- Microfinance : the main key challenges

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 PANEL DISCUSSION: Endorsing the Principles for Responsible Banking and Becoming Part of the Sustainable Financial System of the Future
- Omar Bounjou CEO Attijariwafa Bank Morocco
- Alain Law Min CEO Mauritius Commercial Bank Mauritius
- Krzysztof Bachta CEO Alior Bank Poland
- Justo A. Ortiz Chairman of the Board
- UnionBank of the Philippines Philippines
- Sébastien De Brouwer Chief Policy Officer European Banking Federation (EBF) Belgium

Eric Campos Head of Corporate Social Responsibility Crédit Agricole S.A. and CEO Foundation
Grameen Crédit Agricole France

10.15 How Blockchain Initiatives and Fintech Partnerships Promote Financial Inclusion for Individuals and SMEs

Justo A. Ortiz Chairman of the Board UnionBank of the Philippines Philippines

10.35 Coffee break & networking

11.05 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
- Public and private sector collaboration is crucial: Balanced regulation, European integration and global commitment as key drivers

Philippe Heim Deputy CEO Société Générale France

11.25 Why Does Sustainable Finance and Responsible Banking Matter for Banks

Maria Garrido Senior Vice President - Brand Marketing Vivendi France
PROGRAM 17 OCTOBER 2019

Bigtech and Telco Companies – Are They Going to Eat the Cake From Banks?

11.45  Stanislas Chavanat Financial Services Lead Google France France

12.05  A Tel-ban-co Perspective to Better Analyze Collo-Petitive Telecom/Banking Relationship
- Banking environment from the telco perspective
- Telco interest in financial products: are telcos the next Fintech?
- Digital age of customers/partners: two industries, multiple perceptions
- Evolution of 4 Cs in bank/telco relationship: collaboration, challenges, co-creation, competition
Emre Ergun Chief Customer Operations Officer Vodafone UK

Reinventing Organizations: Leadership & Cultural Shift to Transform Financial Institutions to Banking 4.0

12.25  The Essence of Digital Transformation and Leadership in the Age of Industry 4.0
- Uncovering the essentials of the dramatic transformation that the world is going through for the last 10-15 years
- Basic mechanisms and triggers that set the foundation of the knowledge based economy that is ruled by the customers demanding simplicity, speed and convenience
- Explaining an inevitable process of banking services fragmentation and disintermediation to the technology-enabled new entrants to the financial space
Sonia Wedrychowicz Digital Transformation Practitioner and thought Leader, Former Head of Technology Transformation JPMorgan Chase USA and COO Digital Bank DBS Singapore USA

12.45  Digital Leadership: Providing Insights Into a New Leadership and How It Works in Practice
- Rapidly responding to unanticipated opportunities and threats with higher level of autonomy of your employees and solutions devised and developed collaboratively
- People First: Engaging and inspiring your workforce instead of managing work to let them actively participate
- Collaboration is key to success for leadership in the digital age
Krzysztof Bachta CEO Alior Bank Poland

13.05  Lunch & networking

Making CX Different: Lessons Learnt from New Players

14.20  STUDY PRESENTATION: World Banking Report 2019
Embracing Modern Banking Models via Building Digital Ecosystems
Elias Ghanem Global Head of Financial Services Market Intelligence Capgemini Spain

14.45  Building 1 on 1 Connections Between Customers and Their Bank
- 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
Janina Lieser VP Digital Strategy & Experience Kony DBX USA

15.10  How trust transforms banking in the open era
- What it means now that customers are in control of their data
- How to drive loyalty and building trust with your customers
- How to anticipate the ways in which customers will engage with their data and use it to inform your strategies
Christophe Joyau VP of Business Development Tink Sweden
15.35  Digital for Daily Lives
Banks will learn how to:
■ Regain their competitive edge by innovating like a neobank
■ Continue to own the customer relationship
■ Remain indispensable to the daily lives of their customers
Matthijs Eijpe  Regional Sales Director EMEA Backbase Netherlands

15.55  Coffee break & networking

16.25  STUDY PRESENTATION: Raising Opportunities from Open Banking and Emerging Technologies
■ 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

16.50  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

17.10  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

17.30  CASE STUDY: Leveraging Big Data and Artificial Intelligence to Redefine Lending to SMEs
■ Performing zero credit losses and 8% margin on SME lending due to using an alternative source of data and AI
■ The variety of data sets used
■ Boosting revenues by licensing platform to other banks [Platform as a Service] as well as lending off our own balance sheet via OakNorth Bank in the UK
Sean Hunter  CIO OakNorth UK

17.35  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?
Paul Clark  CTO Tandem United Kingdom

18.15  Wrap up session – End of Day 1
PROGRAM 18 OCTOBER 2019

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
- Challenges in leading strategic and operational change to successfully respond to dynamic and empowered customers, digital disruption and disruptive business models
- Prioritizing innovation not in terms of what you can do, but based on what your customers tell us they want and need

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 do 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 Standard Chartered Bank Hong Kong Standard Chartered Bank Hong Kong
Deniz Güven CEO of the Virtual Bank by 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

9.55 STUDY PRESENTATION: Digital Transformation Observatory 2019
Axel Reinaud Senior Partner and Managing Director BCG France

10.15 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

10.40 Coffee break & networking

Leveraging Big Data & Data Strategy

11.10 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
11.30 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

11.50 Fueling Growth Through Data Monetization
- Data and analytics are changing the way business is done
- Data monetization is becoming a differentiator
- Get the foundations right first: building blocks of a successful data-and-analytics programme
- Partnering with third parties to inject necessary capabilities and new applications to speed up data-and-analytics programme

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

12.10 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

12.25 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

12.45 Lunch & networking

Financial inclusion and its importance

14.00 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

14.20 BNP Paribas
Antoine Sire Head of Company Engagement and member of the Executive Committee of BNP Paribas BNP Paribas France

14.40 Attijariwafa Bank
Omar Bounjou CEO Attijariwafa Bank Morocco

15.00 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
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

Agility in Transformation: Changing Focus from a Destination to a Continuous Journey
- The importance and impact of refocusing - How it can affect results across aspects
- Building upwards on the three key pillars: People, Technology and Business

Som Subroto
EVP and Group Head of Retail Banking Group
Mashreq Bank
UAE

Wrap-up and end of the conference
FIELD OF EXPERTISE: DIGITAL TRANSFORMATION CAN’T BE DONE WITHOUT A RENEWAL OF CORE BANKING
Pascal Benarousse
Pascal leads Retail Banking practice in France and Core Banking & Lending Transformation in Continental Europe. Pascal has 20 years of business and technology consulting experience in Financial Services. He has designed and deployed transformation projects for main French Financial Institutions. His expertise ranges from digital strategy to innovative business models, from customer journeys to omnichannel strategy, from business requirements to Core Banking transformation.

FIELD OF EXPERTISE: CUSTOMER EXPERIENCE AND CUSTOMER DATA
Pierre Bondu
Pierre Bondu is specialized in customer experience and customer data in the financial industry. He supports major groups in designing digital user experiences, conducting AI projects and in transforming organizations for greater agility.

FIELD OF EXPERTISE: CUSTOMER EXPERIENCE IN RETAIL BANKING
Eléonore Grandemange
Eléonore GRANDEMANGE is specialized in digital transformation of retail banking. She supports major banking groups in creating new offers and digital services, in designing digital users experiences and in transforming organisations for greater agility.

FIELD OF EXPERTISE: BRAND CREATION, RETAIL STRATEGY, ENVIRONMENTAL EXPERIENCE DESIGN
Nicolas Preece
Nic graduated with a degree in product design but quickly moved in to brand and interior environments. He has 20 years’ experience working with major international clients, starting when he lived in Singapore and India during the 1990s. He is able to quickly understand client needs and the unique cultural differences of the countries he works in.
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Havas Media
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 320 members from 35+ countries.

What are the topics of the Efma councils?

**AFFLUENT & PRIVATE BANKING**
- Member Institutions: 28
- Countries: 18
- www.efma.com/affluentandprivatecouncil

**DIGITAL CHANNELS**
- Member Institutions: 41
- Countries: 25
- www.efma.com/digitalchannelscouncil

**OPERATIONAL EXCELLENCE**
- Member Institutions: 20
- Countries: 16
- www.efma.com/operationalexcellencecouncil

**INSURANCE**
- Member Institutions: 36
- Countries: 12
- www.efma.com/insurancecouncil

**PHYSICAL CHANNELS**
- Member Institutions: 30
- Countries: 20
- www.efma.com/physicalchannelscouncil

**SME BANKING**
- Member Institutions: 34
- Countries: 19
- www.efma.com/smebankingcouncil

**FINTECH & INNOVATION**
- Member Institutions: 41
- Countries: 19
- www.efma.com/fintechandinnovationcouncil

**INNOVATIVE PAYMENTS**
- NEW COUNCIL to be launched in November 2019
- www.efma.com/innovativepaymentscouncil

When and where are the meetings taking place in 2019?

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

- **Vienna**
  - Erste Group
  - www.efma.com/erstegroup
  - 11-12 June

- **Brussels**
  - ING
  - www.efma.com/ing
  - 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 program look like?

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
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<tbody>
<tr>
<td>08.15–08.45</td>
<td>Welcome coffee and registration</td>
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<tr>
<td>08.45–09.00</td>
<td>Welcome speech</td>
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<tr>
<td>09.00–09.20</td>
<td>Introduction &amp; round table greetings</td>
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<tr>
<td>09.20–10.40</td>
<td>Host presentation &amp; discussion</td>
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<tr>
<td>10.40–11.15</td>
<td>Collaborative session</td>
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<tr>
<td>11.15–11.45</td>
<td>Break</td>
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<tr>
<td>11.45–12.45</td>
<td>Expert presentation</td>
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<td>12.45–14.00</td>
<td>Lunch</td>
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<tr>
<td>14.00–14.30</td>
<td>Solution provider presentation</td>
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<tr>
<td>14.30–16.00</td>
<td>Workshop</td>
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<tr>
<td>16.00–16.15</td>
<td>Wrap up</td>
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<tr>
<td>16.15 – End of the meeting</td>
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</tbody>
</table>

Which institutions are among the members of the councils?

![List of institutions]

How can I become a member of the councils?

Please note that only Efma members institutions can attend councils. 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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