

DIGITAL BANKING

Day 1: DIGITAL TRANSITION		Day 2: PRODUCTS & TECHNOLOGIES	
0900-0930	Welcome, Introduction and Warmup	0900-0930	Refreshing Day One and Warmup
0930-1015	1. Definition and History <ul style="list-style-type: none"> The FinTech Revolution: What it is, qualitative and quantitative definitions, why bankers have to pay attention 2008 – The Igniting Force: How the crisis catalysed innovation, how ICT is acting as a GPT (General Purpose Technology) The Digital Transition Project: Why even the best banks struggle becoming digitally native? The Red Queen Effect, Information Cascades, MNOs: ways some telecom companies got it right 	0930-1045	5. Digital Products <ul style="list-style-type: none"> Crowdsourcing: Digital products developed through digital channels Digital Market-Research: Virtual Focus Groups, Social-Listening, Research Gamification, Natural Language Robots Product Development Best Practices: Time Horizons vs Vertical Silos, Big Data in Product Development Case Studies: Westpac from Australia, ICICI Bank from India Group Exercise: The Crowdsourcing Brainstorm
1015-1200	2. The Future of Banking <ul style="list-style-type: none"> How Banks will Look Like in 2025: The 'Internet of Things', The Branch-Network Reimagined How New Risks Evolve in Banking: Information-security, New Solutions in Risk-Management New Banks: How Challenger Banks, Neo-Banks, Digital-Only Banks, Smartphone-Only-Banks can reach economy of scale Case Studies: Moven from New York, Atom Bank from Durham 	1045-1200	6. Digital Identity The Missing Piece of the Puzzle <ul style="list-style-type: none"> Onboarding: Why the lack of digital identity hurts banks AML and KYC: Is this really an issue Biometrics: The technical solution is more than ready, the question is not 'if', but 'when' and 'which version' Digital Signature and the Paperless Bank: Dream or reality, Cost-cutting versus Quality of Service Case Studies: Estonia and the E-Stonia Project
1200-1300	Lunch	1200-1300	Lunch
1300-1500	3. How to React to FinTech? <ul style="list-style-type: none"> Defense & Offense: Evolution and revolution within banking Communication vs Organization: Innovative image versus Vertical Silos, Incubators, Accelerators, Labs Venture Capital: How can vs how should banks invest into FinTech The New Face of Competition: Co-opetition, Frenemies Group Exercise: The Venture Capital Role-Play 	1300-1500	7. Payments: Innovation-Arena with High Visibility <ul style="list-style-type: none"> M-Pesa: Digital payments and Financial inclusion; But how did it all get started Remittances: How the cash-cow of western banks is being taken away, How do banks react ApplePay: better to be prepared; the future of plastics is in danger Case Studies: PayPal from Palo Alto, SelfPay from Toronto, Super Wallet from Lublin Group Exercise: The Client-Segment Simulation Roleplay
1500-1700	4. Digital Channels <ul style="list-style-type: none"> Social Media: FB, LinkedIn, Twitter, Pinterest, Instagram, YouTube Smartphone: the center of attention and the center of ambivalence Branch and ATM: 'The branch of the future' or 'The future of the branch', The 5 directions in ATM Innovation, Video banking Future: Smartwatch, Wearables, Hyper-connectivity, IoT (Internet of Things), Roboadvisors, AI (Artificial Intelligence) Case Studies: 4x from London, Q from Singapore, NAO from Tokyo, Kiwi Bank from New Zealand, Barclays Bank from London 	1500-1700	8. Summary <ul style="list-style-type: none"> Concepts Tools Trends 'To-Do's Resources
		Evaluation and Termination of the Seminar	



Trainer: Mr David Gyori

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