



EXECUTIVE MANAGEMENT PROGRAMME AGENDA

19 – 21 November 2019

Dubai

09h00 – 11h00 BUSINESS STRATEGIES FOR RETAIL BANKING

Aditya Menon

- Digital transformation in retail banking: drivers and trends
- Offensive Strategies reward the bold
- The Fintech ecosystem
- Platform business models
- Case study: digital-only banks
- The future of payments
- What will define the bank of the future?

11h00 – 11h30 COFFEE

11h30 – 13h00 OPERATIONAL EXCELLENCE

Aditya Menon

- Bank platforms versus spaghetti junction – complex, slow, inflexible and low ROI
- Impact of Artificial Intelligence – does AI hold for a more inefficient, scalable and smarter digital banking
- Are banks tech companies or tech clients?
- What are banks spending on?
- Financial applications of blockchain; blockchain as a platform for financial services

13h00 – 14h00 LUNCH

14h00 – 15h30 OPEN BANKING

George Miltiadous

- A new model for retail banking
- What open banking really means
- Open banking around the world
- Threats and opportunities
- The case for partnerships: from competition to co-opetition

15h30 – 16h00 COFFEE

16h00 – 17h00 OPEN SESAME: STORIES FROM THE HSBC OPEN BANKING JOURNEY

17h00 – 17h30 INTELLIGENCE AS A SERVICE

Adam McMurchie

- A summary of some of the most advanced Artificial Intelligence (A.I) products in finance
- A brief market analysis
- Implications of PSD2 and Open Banking on A.I products and where we are headed

08h30 – 09h00 COFFEE

09h00 – 11h00 LEADERSHIP IN RETAIL BANKING

Eugene Galligan

- Leadership and change management focusing on digital transformation
- Leadership and culture to transform
- Leadership and the future
- Remaining relevant
- The focused leader, and what makes a true leader
- Strategies, and why they fail

11h00 – 11h30 COFFEE

11h30 – 13h00 LEADERSHIP IN RETAIL BANKING

Case studies:

- Steve Jobs
- Jack Welch
- Emirates NBD
- DBS Singapore

13h00 – 14h00 LUNCH

14h00 – 15h30 GOVERNANCE

Eugene Galligan

- Governance structural requirements
- The Why and what of regulation
- When regulation is neither sufficient nor applied
- The business of ethics and ethical behaviour

15h30 – 16h00 COFFEE

16h00 – 17h00 GOVERNANCE

Eugene Galligan

Case studies:

- Swedbank
- BBVA
- Wells Fargo
- Google

08h30 – 09h00 COFFEE

09h00 – 10h30 **RISK AND CAPITAL MANAGEMENT**

Johan Lyssens

- Advanced concepts in banking risk measurement
- Asset liability management – interest rate risk and liquidity management

10h30 – 11h00 COFFEE

11h30 – 12h30 **RISK AND CAPITAL MANAGEMENT**

Johan Lyssens

- Capital allocation for International Ratings Based (IRB) banks
- Risk governance

12h30 – 13h30 LUNCH

13h30 – 15h00 **BALANCE SHEET SIMULATION GAME ROUND 1**

There are two rounds for this simulation. The first is to develop a growth strategy for the bank's retail loan book respecting Basel III and national regulator constraints.

15h00 – 15h15 COFFEE

15h15 – 16h45 **BALANCE SHEET SIMULATION GAME ROUND 2**

The second round involves the conduct of a stress test to ascertain if a team has ended with an undercapitalised bank.

16h45 – 17h00 **DEBRIEF AND RESULTS**

17h30 FAREWELL DRINKS AND CANAPES

PROGRAMME ENDS

FACULTY PROFILES

Eugene Galligan

Eugene Galligan is an experienced professionally qualified retail banker, with hands-on experience of executive positions in Europe and the Middle East. Since 2006, he has led retail banking teams in a number of change situations, including recently a prominent fast-growing Islamic bank. He has been responsible for a number of major strategic change initiatives and is renowned for his creative and innovative approach. During his time leading retail banking, he has considerably strengthened balance sheets and dramatically increased customer service delivery.

Being a career banker with over 36 years' experience, he has progressed through a variety of roles including training and coaching at management and executive level. Uniquely, he created and delivered a major certification programme in Ireland which was the beginning of the regulator requirements to ensure staff were fully qualified for their roles in retail banking positions. As a sales and business transformation leader, Eugene has delivered a large number of sales training programmes and has edited a book on investment advice for life, while writing a sales management guide for retail bank managers.

He has recently been working with a number of companies on a variety of strategic projects, including developing small and medium-sized business strategy, and on a global expansion strategy for a major corporate company.

Johan Lyssens

Johan Lyssens started his career with Bank J. Van Breda as a credit and loans specialist. He became responsible for the operations of that bank's credit and leasing business in 1986. In 1994 he was promoted to the function of managing director and member of the executive committee, responsible for payments systems, accounting and facilities management. A former retail and SME banker, Lyssens is now an independent consultant and trainer in finance, with special interests in strategic financial management, capital budgeting and financial analysis, banking and credit policy.

Lyssens is professor in Financial Management at universities in Brussels and Hasselt. He also cooperated with Management Centre Europe as a trainer in some of their programmes. In 2001 he became a member of the executive committee of Delta Lloyd Bank, the Belgian branch of Delta Lloyd. In this one of the top ten banks, he was responsible for the credit and loans department, financial management, accounting, organisation and ICT.

Adam McMurchie

Adam McMurchie is the Head of DevOps at Barclays leading up the bank's infrastructure and automation transformation. Previously as an SME at RBS and Lloyds, Adam has worked extensively on PSD2, Open Banking and specialised in the Cards & ATM space, delivering on key projects i.e. Apple Pay, Ring-Fence banking etc.

Adam's expertise extends automation into A.I and is a polyglot linguist having worked around the world in Asia, Europe and the US. Building on this he has as pooled these skills towards developing new novel applications that take advantage of deep learning and tensor flow for Natural language processing, learning, translation and speech recognition.

Adam has released multiple mobile Apps designed around the ethos of Social Utility, including Flood/Storm reporting, EV Vehicle bay monitoring and preservation of endangered languages.

Aditya Menon

As former Managing Director, Global Digital Strategy at Citi, Aditya Menon drove several innovation, execution and transformation agendas in the areas of business and technology strategy, digital disruption across consumer and corporate banking, mobile & digital payments, data analytics and dynamic offers, digital identity, Open banking, API strategy and architecture, banking value added services and supporting labs and hackathons. He has played a leadership role in the Strategic design of Citi consumer bank's next generation Digital architecture, specifically API, cloud and micro-services. He has worked on strategic architecture for real-time big-data analytics as well as next generation technology strategy on topics such as AI, block-chain, IOT, reg-tech, augmented experiences and disruptive digital platforms - that are transforming banking.

Prior to Citi, Aditya has been a serial entrepreneur in transaction/retail banking/payments as a founder/CTO. He is a mobile payments/financial inclusion pioneer and evangelist as Managing Director and global head of product management at Obopay with rollouts in India – Nokia Money, Africa – Yu Cash and Warid Pesa, and the US – MasterCard MoneySendMobile and Obopay Mobile Wallets.

He helped to start a successful bank as first CIO of Yes Bank in India and also served as Group CIO of mPhasis, leading IT across BPO and software divisions and has spent time in London with a start-up in re-imagining Core Banking through an architectural lens.

George Miltiadous

George Miltiadous is the Head of Open Banking Delivery for HSBC in the UK, having worked on the Open Banking programme since January 2017. In this role, he is responsible for delivering the Open Banking and PSD2 requirements and for liaising with industry wide policy bodies in the UK and Europe.

He also supports the business in understanding and seizing the opportunities that Open Banking brings for its customers. Prior to this, he held a series of strategy positions in Lloyds Banking Group (UK), leading strategy development for the small business and mid markets segments. George holds a BSc from the Athens University of Economics and Business and an MSc from the London School of Economics.