

advanced DIGITAL BANKING AND FINTECH 2.0

AN IN-DEPTH LOOK INTO PSD2, BLOCKCHAIN,
ROBOADVISORS, CHAT, SOCIAL MEDIA AS WELL AS
PAYMENTS INNOVATIONS

*A 2 day training program providing and overview of
global best practices in digital banking*

SAVE THE DATE

26-27
NOV 2018



INFO

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ADVANCED TRAINING

TRAINER
Mr David Gyori

TARGET GROUP
Top management and Mid management and IT,
Retail, Digital Channels, Product Development,
Lending, Risk, Strategy, Marketing, Sales, Branch
Network, Social Media, SME, Asset/Wealth
Management, Back Office, Innovation.

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TRAINER: Mr David Gyori

CEO of Banking Reports (London), **Co-Author of 'The FINTECH Book'** (international best seller published by Wiley & Sons), **Judge of the European FinTech Awards** (Amsterdam), **Founding Member of the World FinTech Association** (Seoul), **Featured Writer of Finance Magnates** (Tel Aviv).

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LOCATION: Av. Barbosa du Bocage, 87 - r/c - Lisboa

COURSE FEE: APB member: 900€ Non-members: 1.035€



ADVANCED TRAINING

Day 1: NEW INFRASTRUCTURE AND MARKET STRUCTURE

- 09:00 **Welcome, Introduction and Warmup**
09:30
- 09:30 **1. Blockchain and Distributed Ledger Technologies 1.0**
10:30
- **Definition and History:** Centralized versus Distributed Ledgers, The 7Ps of Blockchain Evolution, Public versus Private Ledgers
 - **10 Phases of Blockchain Demonstration:** Hash, Block, Blockchain, DLT, Value, Value Base, Public Key, Private Key, Signature, Integration
 - **Use Cases:** 30 use cases of Blockchain in banking, key use cases beyond banking, Group Exercise: Use Case Prediction
- 10:45 **2. Blockchain and Distributed Ledger Technologies 2.0**
12:30
- **Interbank Money Transfer:** SWIFT, R3 Alliance, Ripple Labs and beyond, Blockchain Based Remittances
 - **Identity on Blockchain:** New Banking from Denmark, KYC Chain and Block Pass from Hong Kong
 - **Smart Contracts:** Definition, Characteristics, Roles, How banks and bankers can profit, How lawyers can remain relevant
 - **Central Banks and Blockchain Projects:** Federal Reserve, Bank of England and others
- 12:30 Lunch
13:30
- 13:30 **3. Open Banking: From Concept to Reality in the UK**
15:00
- **The Firsts Steps:** Competition and Markets Authority, Open Banking Implementation Entity
 - **The Second Steps:** Research, Standards, Participants
 - **Turning Point:** 1st January, 2018 and the 20 Registered 3rd Parties
 - **Case Studies of UK Open Banking 3rd Parties:** Bud, Credit Data Research, MoneyBox, Flux Systems, GiffGaff, Yolt, MoneyHub
- 15:15 **4. The Payments Services Directive 2 and Beyond**
17:00
- **10 Years of history:** From SEPA to PSD2
 - **XS2A:** The key aspect of PSD2 and why it is dangerous
 - **Leading Global Experts on PSD2:** 3rd Parties, Negative Data-Spirals, D-Day in 3rd Party Banking
 - **RTSs:** Regulatory Technical Standards, NextGenPSD2 by Berlin Group, STET, Polish API Alliance
 - **The World of API Developer Portals:** Credit Agricole, Capital One, HSBC, BBVA, Standard Chartered, Nordea, OCBC, Monzo & Fidor

Day 2: NEW RISKS ARISING

- 09:00 **Refreshing Day One and Warmup**
09:30
- 09:30 **5. Digital Currencies**
10:30
- **Lessons from Monetary History:** A 17th Century Crisis, Ken Rogoff – The Curse of Cash, AML, KYC, Compliance
 - **BitCoin:** Nakamoto, Bitcoin Foundation, PayPal's Attempts for Currency
 - **Secondary Coins:** Ether, LiteCoin, DashCoin, XRP by Ripple
 - **Key Cryptocurrency Concepts:** ICOs, ABCs, Crypto ATMs
 - **Central Bank Digital Currency:** Sweden, Thailand, South Africa, Ireland; Commercial Bank Digital Currencies
- 10:45 **6. Big Data, RiskTech and Ecosystems**
12:30
- **Social Media Credit Scoring:** Friendly Score, Sesame Credit, Kabbage
 - **Loyalty:** Informal Networks, Vodafone, Alpha Rank
 - **Insurance:** Telematics by Smartbox, Vitality
 - **Payments and Beyond:** YouPay, RiskIdent, BehavioSec, GDPR
 - **Risk Management Technologies:** Rapid Ratings, Environmental Rating Agency, Sigma Ratings, NetGuardians, Risk Dashboards
 - **Digital Ecosystems:** WeChat, JD Finance, Discovery, Ant Financial, Starling Bank, Platformification
- 12:30 Lunch
13:30
- 13:30 **7. Roboadvisors and AI Propelled Banking Channels**
15:00
- **Roboadvisors:** Key trends in 'WealthTech', From 1st Gen of Roboadvisors (the Hybrid Model) to 2nd Gen (Microsavings), Roboadvisory Paradox; Market forecast advisors (AlpacaJapan, AlgoDynamix)
 - **Understanding AI in Banking:** AI versus Automation, Front/Middle/Back Office AI Applications, Human vs Machine Intelligence in Banking
 - **Voice Banking:** Alexa, Siri, Cortana, Google Assistant
 - **Chat Banking:** Monese, Kasisto, Finn AI, Chatbots by Sociodemography
 - **New Frontiers:** NLP in Banking, Emotional Analysis
- 15:15 **8. Summary**
17:00
- Concepts
 - Tools
 - Trends
 - 'To-Do's
 - Resources

Evaluation and Termination of the Seminar



FULL MEMBER OF



Pedidos de Cancelamento: Só poderão dar origem ao reembolso total do valor pago, quando recebidos até 5 dias úteis antes da data de início do curso. A partir deste prazo, a inscrição será paga na totalidade, podendo, no entanto, o participante ser substituído por outro; Deverão ser efetuados por e-mail e rececionados pelo IFB dentro do prazo acima estabelecido.