

Welcome
Kevin Bradley



New ways to move your money

Expectations have changed when it comes to how people interact with their financial institutions, **with self-service at the forefront.**



Tencent Holdings

1 billion customers
59% market share
€4.2 billion total assets



WeChat

900 million users per day
100 million non-Chinese users
€100 billion estimated worth



Stripe

100,000 customers
120 countries
€80 million total assets



Social Responsibility drives engagement

From planting a tree for paying your bills to getting you involved as an investor, modern banks are striving to **create the ethos you've always had.**



Alibaba Group

617 million customers
200 countries
€99 billion total assets



Monzo

750,000 customers
£2 billion spent last year
80% reduction in costs



Virgin Money

4 million customers
Sponsors London Marathon
€750 million total revenue



Automatic authentication is key

Whether it's your thumb, your voice, or your face, accessing your sensitive data from anywhere in the world is becoming increasingly intuitive.



IDnow

7 billion identities

193 countries

BNP Paribas, N26, Western Union



IDScan

4.4 billion identities

£2 billion spent last year

¼ of top European banks



WebID

10,000 users

Deutsche Bank, Barclays,

American Express

Global banks are investing in digital

Some of the largest banks in the world outlined their digital investment plans, totaling over **€1 billion in the last 3 years.**



ING Group

37.4 million customers
40 countries
€846 billion total assets



HSBC

38 million customers
67 countries
€1.3 trillion total assets



AIB

€870 million digital investment
€1 billion in new loans
€9 million earning on loans



What are the key themes for growth?

We want to continue to partner with Credit Unions, working together to build a strong future that puts **people at the heart of everything we do.**



Member Experience

Tencent grew an instant messaging app to become China's largest digital payment processor, with 900million active users per day.



Social Responsibility

Alibaba grew by 350million users last year, and planted 55.2million trees based on user payments.



Make it simple

IDNow and IDScan hold over 11billion identities, meaning half the people on the planet are registered with more than one ID verification company



What's on the agenda for today?

- 16:00 – 16:30: Welcome | Kevin Bradley
- 16:30 – 18:00: Fit for the Future | Ian Glenn
- 18:00 – 18:30: Refreshment Break
- 18:30– 19:00: Smarter Lending | Giovanni Catinari
- 19:00 – 19:30: Integrating Digital | Sean Hosford
- 19:30 – 20:00: Q&A and Close