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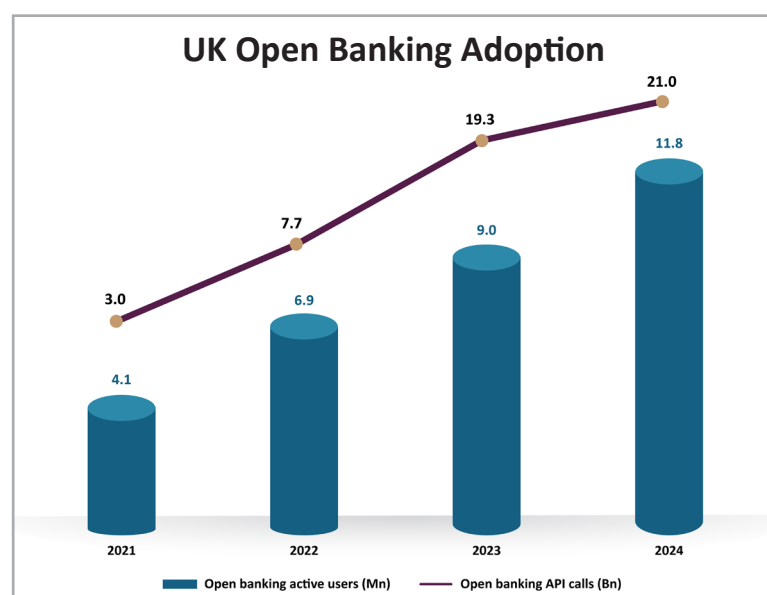
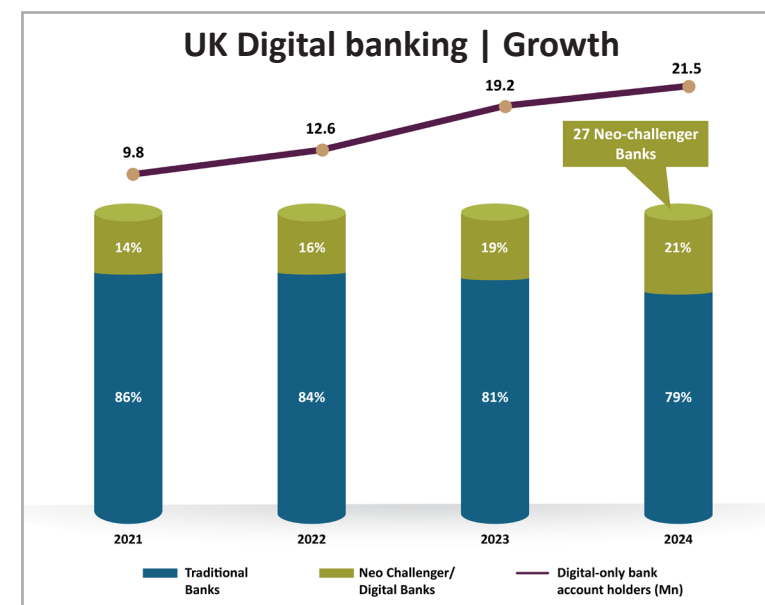


Building a Future-Ready Bank

📅 13 June 2025 📍 Shangri-La The Shard, London

EVOLUTION OF THE UK DIGITAL BANKING LANDSCAPE

The UK digital banking sector is on a strong growth path, with the market expected to expand from £1.6 billion in 2024 to nearly £2.5 billion by 2030, at a CAGR of 6.8%. Digital payments have reached a tipping point, with contactless transactions now accounting for 62% of debit and 45% of credit card transactions, signalling a clear shift in consumer behaviour. Generational change is also a key accelerator, with Gen Z being three times more likely to prefer digital-first banking over traditional channels. To stay competitive, incumbent banks must evolve rapidly—adopting API-first strategies, forming FinTech partnerships, simplifying pricing, and redesigning customer experiences. In this dynamic environment, sustained innovation and agility are critical to future-proofing banking relevance.



UK'S OPEN BANKING SURGE: A NEW ERA OF DIGITAL FINANCE

The UK financial ecosystem is undergoing rapid transformation, led by the rise of open banking and a new wave of challenger banks. With 11.8 million active users and infrastructure valuations nearing £750 million, open banking is shifting from a data-access model to one focused on commercial viability and platform-based revenues. This momentum is underpinned by a maturing regulatory framework and increasing consumer trust, enabling FinTechs to innovate beyond payments into lending and wealth. The ecosystem is now a vibrant mix of API-driven services, embedded finance, and smart data applications, moving beyond infrastructure to reshape financial services. The upcoming Data (Use and Access) Bill and the National Payments Vision are expected to further solidify the UK's leadership in open finance globally.

AGENDA

- | | |
|-------------------------|---|
| 09:00 - 09.45 AM | Breakfast and Registration |
| 09.45 - 10.00 AM | Keynote Address by Deputy Mayor of London (2016-2023) |
| 10.00 - 10.15 AM | Market Overview and Trends |
| 10.15 - 10.55 AM | Panel 1: Future of Banking A Business Leadership Strategic Perspective
Strategy drives technology, or is it now the other way around? Enjoy an interesting conversation with banking business leaders on what's the right answer to this question, and how will a bank strategy evolve for the future. Also, the kind of organization, skills, and culture needed to make it work. |
| 10:55 - 11:35 AM | Panel 2: NextGen Transaction Banking The Digital Value Chain from SMEs to Corporates
Transaction banking is unlocking new efficiencies across small, medium and large enterprises. This panel will explore innovations driving payments, trade finance, and cash management, and how banks can build seamless digital value chains to empower corporate and SME clients. What are the key challenges and opportunities in creating an interconnected ecosystem? |
| 11:35 - 11:50 AM | Tea/Coffee Break |





11.50 - 12.30 PM

Panel 3: AI in Action | Pioneering the Next Wave of Digital Banking

Welcome to the new industrial revolution – AI. AI is reshaping the financial services industry globally. This panel will discuss how AI is driving personalized customer experiences, optimizing operations, and enabling real-time decision-making. The financial services industry embraces data-driven strategies, what are the key opportunities and challenges in adopting AI and analytics at scale? How can financial institutions leverage these innovations?

12.30 - 01.10 PM

Panel 4: NextGen Core | The Key to being Future-Ready

In today's fast-evolving business landscape, where innovation and adaptability are critical, the NextGen Core stands out as a strategic framework that promotes collaboration, drives innovation, and accelerates operational agility. How can banks seamlessly embrace the NextGen Core to stay ahead of the curve in this digital transformation journey?

01.10 - 01.15 PM

Closing Note

01.15 - 02.15 PM

Lunch and Networking

PANELISTS

KEYNOTE ADDRESS: Convergence of Banking and Technology in the UK Financial Services Sector



Rajesh Agrawal
Deputy Mayor of London
(2016-2023)
Founder
Fairgrowth Group

PANEL 1: Future of Banking | A Business Leadership Strategic Perspective



V. Ramkumar
Senior Partner
Cedar
Moderator



David McHenry
MD, Head of Global
Treasury and Payments
HSBC Innovation Banking



Lok Mishra
Board Advisor, **Revolut India**
Ex MD & CEO
ICICI Bank UK Plc



Charles McManus
Co Founder and
Board Director
Clear Bank

PANEL 2: NextGen Transaction Banking | The Digital Value Chain from SMEs to Corporates



Chetan Parekh
Managing Partner,
MENA FinTech Practice
Cedar
Moderator



Lasma Elliott
Former Head of Products,
Global Transaction Banking
Barclays



Anne Vu
Head - Commercialisation,
Transaction Banking Solutions
Lloyds Bank



Dome Scaffidi
CEO & Founder, **DS Payments**
President, **SAPA Global**

PANELISTS

PANEL 3: AI in Action | Pioneering the Next Wave of Digital Banking



Robin Amlôt
Managing Editor
IBS intelligence
Moderator



Conrad Ford
Chief Product &
Strategy Officer
Alica Bank



Susana Froment
Global Head of Financial &
Credit Risk
Tide Bank



Sahil Thapa
Former CTO
Recognise Bank



Rajesh Mirjankar
MD & CEO
KiyaAI

PANEL 4: NextGen Core | The key to being Future-Ready



Nikhil Gokhale
Director
IBS intelligence
Moderator



Nick Drewett
CCO
Engine by Starling



Chris Wordsworth
Sr. Digital Banking Leader
LHV Bank



Priya Guliani
CEO, **EarthID**
Director, **Government Blockchain Association**



Ram Devanarayanan
Head - Business Consulting
Infosys Finacle Europe

PANELIST FIRMS



ABOUT IBS INTELLIGENCE

Founded in 1991 and headquartered in the UK, Cedar's group firm, IBS Intelligence (IBSi) is the world's only pure-play Financial Technology focused research, advisory, and news analysis firm, with a 30-year track record and clients globally. We take pride in covering 4,000+ technology vendors globally – the largest by any analyst firm in this space. IBSi's Sales League Table is the industry barometer ranking banking technology suppliers globally for 20+ years.

ABOUT CEDAR

With a 35-year track record, Cedar is a Forbes-ranked global consulting firm with deep expertise in strategy & driving performance powered by the Balanced Scorecard. Its Financial Services & Financial Technology Practice is a Centre-of-Excellence transforming leading financial services institutions & technology companies as the digital and AI revolution accelerates.

ABOUT CEDAR-IBSI CAPITAL

Cedar-IBSi Capital is India's leading early-stage FinTech venture capital fund, primarily focused on B2B FinTech/BankTech and founders building infrastructure technology for the global BFSI industry. The \$20mn fund has achieved a First Close and has completed initial investments in Cogniqwest and WonderLend Hubs, both disruptive advanced solutions that address large market opportunities in the banking and financial services industry and beyond.

ABOUT CEDAR-IBSI FINTECH LAB

Founded in 2018, the Cedar-IBSi FinTech lab has been home to 50+ global financial technology companies seeking "soft-landing" and POC opportunities with banks across the region, making it one of the only such FinTech ecosystems in Asia.

We make Strategy, Technology & Capital Work.



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