

Digital Mutual Virtual Conference

3-4 November 2020

[bsa.org.uk/digitalmutual2020](https://www.bsa.org.uk/digitalmutual2020)

The BSA's fourth digital mutual conference will this year be taking place as a virtual event. First set up in 2018, the Digital Mutual is the only event in the industry calendar solely focused on digital transformation and the challenges and opportunities facing building societies and credit unions.

This Autumn's event will look at the digital landscape in the time of COVID-19 and how the crisis has changed innovation within the sector. We will look at how digital is opening opportunities around savings and the impact digital transformation is having on the mortgage market.

It will also showcase the innovations building societies are already deploying today, reshaping how they engage with savings customers and the efficiency of their mortgage distribution.

This event is aimed at senior staff at building societies and credit unions looking to understand the strategic changes in UK financial services and some of the opportunities available to them.

BSA MEMBERS & ASSOCIATES

Full conference
£295 (VAT exempt)

Day 1 or day 2
£175 (VAT exempt)

NON-MEMBERS

Full conference
£395 (VAT exempt)

Day 1 or day 2
£250 (VAT exempt)

Payment to be made by credit card only.

Places can be cancelled without charge up until Tuesday 20 October. No refunds can be given after that date but substitutions can be made free of charge.

REGISTER

ONLINE
www.bsa.org.uk/digitalmutual2020

Delegate feedback from our 2019 event:

"Interesting debate and hands on examples."

"Excellent event with some good thought provoking content."

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DAY ONE:

- 13:00 **Welcome and introduction**
Rob Thickett, Policy Manager, BSA
- 13:15 **Session 1: Digitisation and social purpose**
How can building societies align digital transformation with social purpose? Q&A app (13:05 – 13:55)
This Q&A will consider how building societies and credit unions can leverage their social purpose using digital transformation and what that potentially means for customers and organisations.
- Panel:** *Steve Round, Chairman, Ecology Building Society*
Julian Wells, Director, Whitecap Consulting
Wayne Duke, Principal Architect, Sopra Banking Software
Nina Belk, Practice Lead, Modern Human Design
Simon Cavell, Senior Manager, Customer Experience & Divisional Support, Yorkshire Building Society
- Building a business case for innovation (13:55 – 14:15)**
In this session, global IT firm DXC Technology will provide a detailed breakdown of the economics of innovation and how customer-focused organisations like mutuals can leverage new technology, co-existing with current IT platforms, to maintain their competitive edge.
- Speaker:** *Martin Thomas, Financial Services Lead, DXC Technology*
- 14:15 Comfort break
- 14:30 **Session 2: Mobile apps and future trends**
Journey to launching a building society app (14:30 – 15:00)
Newcastle Building Society will walk attendees through the recent launch of its mobile app, the challenges and opportunities opened up a mobile based approach and how apps fit in with existing channels such as branches and online.
- Speakers:** *Manila McLean, Chief Information Officer, Newcastle Building Society*
Stuart Miller, Customer Director, Newcastle Building Society
- Looking beyond Covid – what are the key digital trends over the next 5 years? (15:00 – 15:30)**
This session will look at the key digital trends. Dave Gardner, technology lead at legal firm TLT, will focus on fintech, the regulatory environment and how incumbent and fintechs are responding to the current crisis. Florian Stahl from consultancy Zed will provide a European perspective and how firms outside of the UK are responding to the challenge of digital transformation.
- Speakers:** *Dave Gardner, Partner, TLTL LLP*
Florian Stahl, Manager, Zed
- 15:30 Comfort break
- 15:45 **Session 3: Digitising mortgages**
How can mutual capitalise on the next generation of mortgage tech?
This Q&A session will look at the current state of mortgage technology and whether we are on the cusp of a digital revolution. What impact could digital transformation have on distribution and the customer journey? And how can building societies' differentiate their products as the market evolves?
- Speakers:** *Maria Harris, Owner, Digital Cat*
David Copland, Industry Consultant
Phil Parker, Chief Technology Officer, DPR
Mark Wilson, Head of Lender Connect Sales, Iress
Lynda Blackwell, Non-Executive Director, Molo Finance
Brendan Gilmore, Managing Director, BPG Strategy
- 16:45 **Close of day 1**

DAY TWO:

- 10:00 **Welcome and introduction**
Rob Thickett, Policy Manager, BSA
- 10:10 **Session 4: Technology in practice**
Chatbots – the possibilities and practical applications
Four presentations on the different uses of chatbots. Credit Union No1 CopperPot will showcase how chatbots have been integrated into its customer engagement. Nationwide will also showcase how it used its chatbot Arti during the Covid crisis and how the technology is augmenting how it engages with customers. Two fintechs will also showcase the intelligent functionality they have developed with chatbots, with Paylink talking through its solution for arrears management and Consectus for mortgage lending criteria.
Speakers: Jo Moscrop, business development manager, No1 CopperPot
Oliver Fordham, Lead Product Owner, Messaging and Chat, Nationwide
Richard Healy, Paylink
Paul D'Ambra, CEO, Consectus
- 11:10 Comfort break
- 11:25 **Session 5: Digitising mortgages**
Building Society case study - opening the door to Open Banking and mortgage lending (11:25 – 11:55)
Fintech Koodoo and CRA Credit Kudos talk through the current and future opportunities for mortgage lending from Open Banking and why it is calling on all lenders to adopt this rapidly maturing technology. The firms will provide examples of how both are already using Open Banking in the mortgage journey, how customers are responding and whether the next stage will be Open Finance.
Speakers: Seb McDermott, CEO, Koodoo
Freddy Kelly, Co-Founder and CEO, Credit Kudos
- Digitising the mortgage journey (11:55 – 12:25)**
In this session, Darlington Building Society will talk through how it is digitising its mortgage journey, its recent partnership with Iress and the key technologies enabling it to create an efficient mortgage process and continue to maintain the human and personal touch.
Speakers: Andrew Craddock, Chief Executive, Darlington Building Society
Darren Ditchburn, Chief Customer Officer, Darlington Building Society
- 12:25 Comfort break
- 12:40 **Session 6: Digital savings in the 2020s**
Will technology help mutual to better connect with savers?
This Q&A will consider some of the future technological trends in savings and where the market is set to head over the next 10 years. Will consumers still focus on rates or will brands and customer experience dominate as returns fall? What price will customers pay for convenience and life-planning services? And what are the key technologies for building lasting relationships with customers?
Speakers: Rafael Plantier, Country Manager, UK Ireland Tink
Kevin Mountford, CEO, Raisin
Simon Healy, Industry Director, Financial Services, EMEA Unisys
William Gill, Senior Savings Manager, Skipton Building Society
- 13:40 **Close of conference**