



RETAIL BANKING, NEW DISTRIBUTION CHANNELS AND E-BANKING ORGANISATION SHEET

Objective	<p>Provide a global overview of the distribution strategy in Retail Banking, the combining of different distribution channels and the transformation needed to succeed. In parallel, added information about branches, future tools and Fintechs is given and linked to the Retail Banking Strategy.</p> <p>The received information must serve to analyse the strengths and weaknesses of the actual local bank strategy. The participants must be able to analyse the local environment, the transformation maturity, the different distribution channels and tools and help to build the own local scenario and the adapted decisions to be taken. They define the roadmap, the planning and the useful buildings blocks for their strategic evolution and the needed digital transformation.</p>
Methodology	Based on a theoretical course followed by a brain storming and adapted exercises & workshops. The real scenario must be built by the participants in relation to their own local situation.
Target group	Senior decision takers in Retail Banking
Language	English without translation
Number of Participants	Minimum 12 maximum 25 participants
Trainer	<p>Christian Moreels is Head of Daily Banking & Business Risk, member of the Retail Banking Management Team and NFRC Committee, ING Luxembourg SA.</p> <p>Christian joined ING Luxembourg SA in 1993 to launch the Retail Banking as Investment Advisor, mainly for cross-border and international customers. He was Branch Manager, Client Administration Manager, Member of the Ops & IT Management Team. He is currently in charge of Business Coaching, Teaching and Commercial Development of the Daily Banking part of the Retail Banking. In charge of Domiciled Companies Team who provides specific bank services to local domiciliary intermediaries (fiduciaries, chartered accountants, lawyers, companies auditor, etc.) for their own needs and their customers. Also Head of Retail Organization Team that assists branches by providing advices and performing of centralized tasks. He is in charge of Daily Digital Banking and their tools, he is participating in many strategic projects by ING Luxembourg but also with local regulator (CSSF), official organizations (Banking Association) and other third parties. Head of Business Risk Team which manage the Customer Due Diligence (KYC, KYT, TAX, ...), including all the compliance aspects and regulatory rules (FATCA, QI, CRS, FEC, AML, PSD 1&2, MiFid 1&2, ...).</p> <p>Christian is Head and member of several Boards and Committees in ING.</p>
Location & Date	<p>Skopje, North Macedonia</p> <p>3- Day seminar: 13 – 15 April 2020</p>

Remark: By delivery date, any training documentation shall be subject to regular reviews and updates amending the table of content as described herein.

* One of the core values of the House of Training is pragmatism, the training it provides is therefore: practical, current, modular and targeted. Bank and finance professionals from all disciplines are facing one international challenge in particular, which is to work together to improve the quality of services while reducing costs, within a framework that is increasingly subject to strict regulations and the use of technology. In order to face the challenge of delivering fully-adapted training programmes, the House of Training uses a quality management method that it calls "Quality Circles", that bring together professionals and practitioners from the financial sector with shared goals, philosophy and passion for learning. Our quality circles have an intimate knowledge of the real needs in the industry and collaborate actively with the House of Training to integrate this understanding into our programmes.



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ONTENT

New distribution channels in a global Retail Banking Strategy

Building blocks used for a new Retail Banking lifecycle management which will be covered:

- Major trends and challenges of the Retail Banking
- Distribution strategy and organization
 - From single to omni-channel strategy
 - Overall organization of a Retail Bank
 - Positioning of the Channels
 - Branches
 - Internet and Mobile
 - ATM
 - Contact centers
 - Social networks
 - Segmentation
 - Products and services
 - Which product for which client through which channel?
 - New services for Retail Banking
 - Socio demographic evolution and new banking behaviors
 - CRM
- New actors / Fintechs / Artificial Intelligence
- Change Management and digital transformation
- Digitization (Digitalization)
- From Marketing to e-marketing
- Branches and new way of working
- Brand
- Pricing
- Primary relationship, primary clients
- Sales
 - Traditional sales
 - Direct Sales
 - Campaign Management and data management

Agenda :

Day 1 Retail Banking Strategy

- 1- Retail Banking
- 2- Segmentation
- 3- Another customer experience +Workshop
- 4- Retail Banking Strategy

Day 2 New Distribution Channels and E-Banking

- 5- Tom + Workshop
- 6- Digitization (Digitalization) + workshop
- 7- Direct Banking + workshop
- 8- Digital transformation

Day 3 New Distribution Channel the day after tomorrow

- 9- Fintechs
- 10- Onboarding and mobile onboarding
- 11- Branches
- 12- ATM
- 13- Contact Center
- 14- What about your local situation?
- 15- Conclusions & next steps

