

REFINITIV WEBINAR: REIMAGINING DIGITAL BANKING

WE WILL START ON THE HOUR

- Use the widgets at the bottom to discover the platform features
- Adjust your widget sizes, such as presentation slides, by clicking and dragging the corners of each box
- Submit questions via the Q&A chat box and we'll answer these at the end of the webinar.
- Please fill out the pop-up survey at the end to provide feedback
- Use the toolbar at the bottom of the webinar screen to access resources such as speaker biographies, webinar materials, technical support, and a survey to capture your thoughts and views on the discussion.
- **Technical points to note**
- If the slides are stuck, please refresh your browser
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- There is no dial-in – please use your device sound to listen to the webinar (plugging in your earphones)



Reimagining Digital Banking

The Implications Post-Pandemic



INTRODUCTION

Our Moderator for today



Aravind Narayan
Performance Director,
Refinitiv

Our Speakers



Steve Peacock

Chief Risk Officer,
Think Money



Shana Krishnan

Policy Analyst,
FATF



James Mirfin

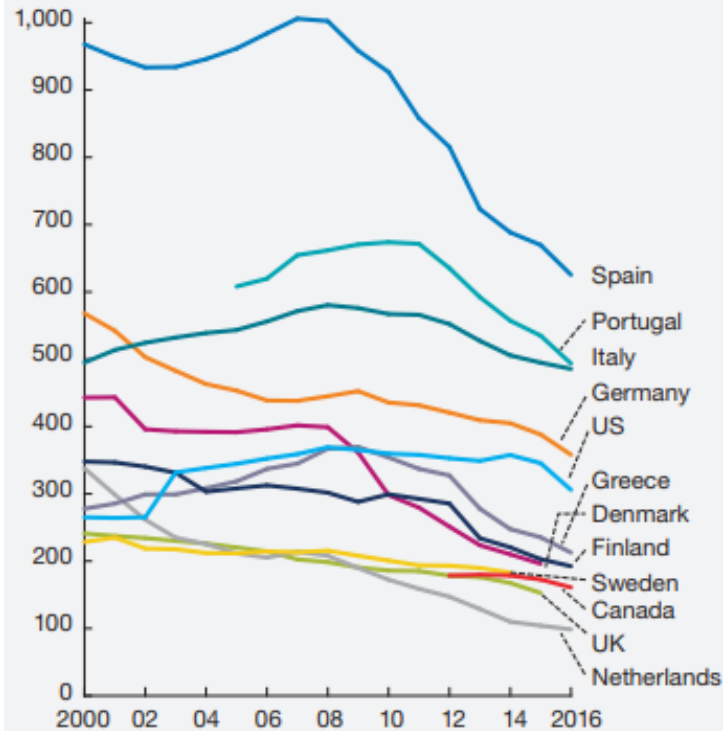
Global Head of Digital Identity &
Financial Crime Propositions,
Refinitiv



DIGITAL IS HERE TO STAY

The number of branches per million people is declining in North America, the UK, and Europe.

Bank branches per million people¹



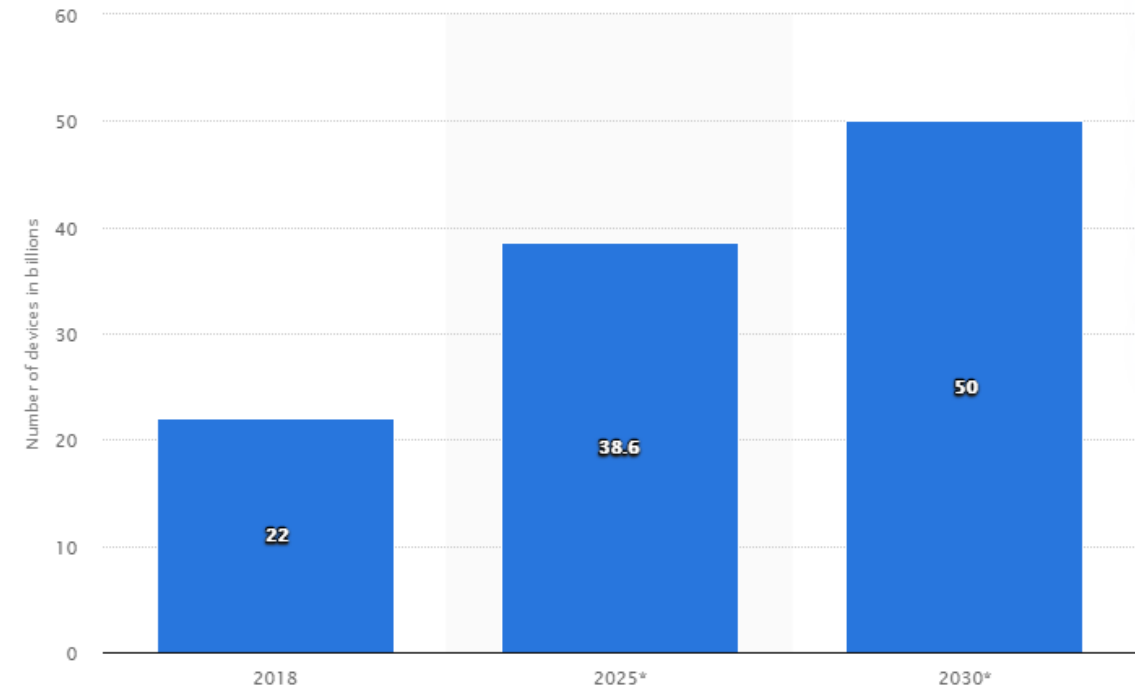
	Branches per million people ²	Peak-to-trough reduction
Spain	625	↓ 38%
Portugal	494	↓ 27%
Italy	486	↓ 16%
Germany	358	↓ 37%
US	306	↓ 17%
Greece	213	↓ 42%
Denmark	196	↓ 56%
Finland	192	↓ 45%
Sweden	183	↓ 22%
Canada	161	↓ 11%
UK	153	↓ 37%
Netherlands	99	↓ 71%

¹ Represents bank branch density per million people in the country.

² Based on 2016 or latest year available.

Source: McKinsey World Banking Intelligence database; McKinsey analysis

Number of connected devices globally



SPEAKER

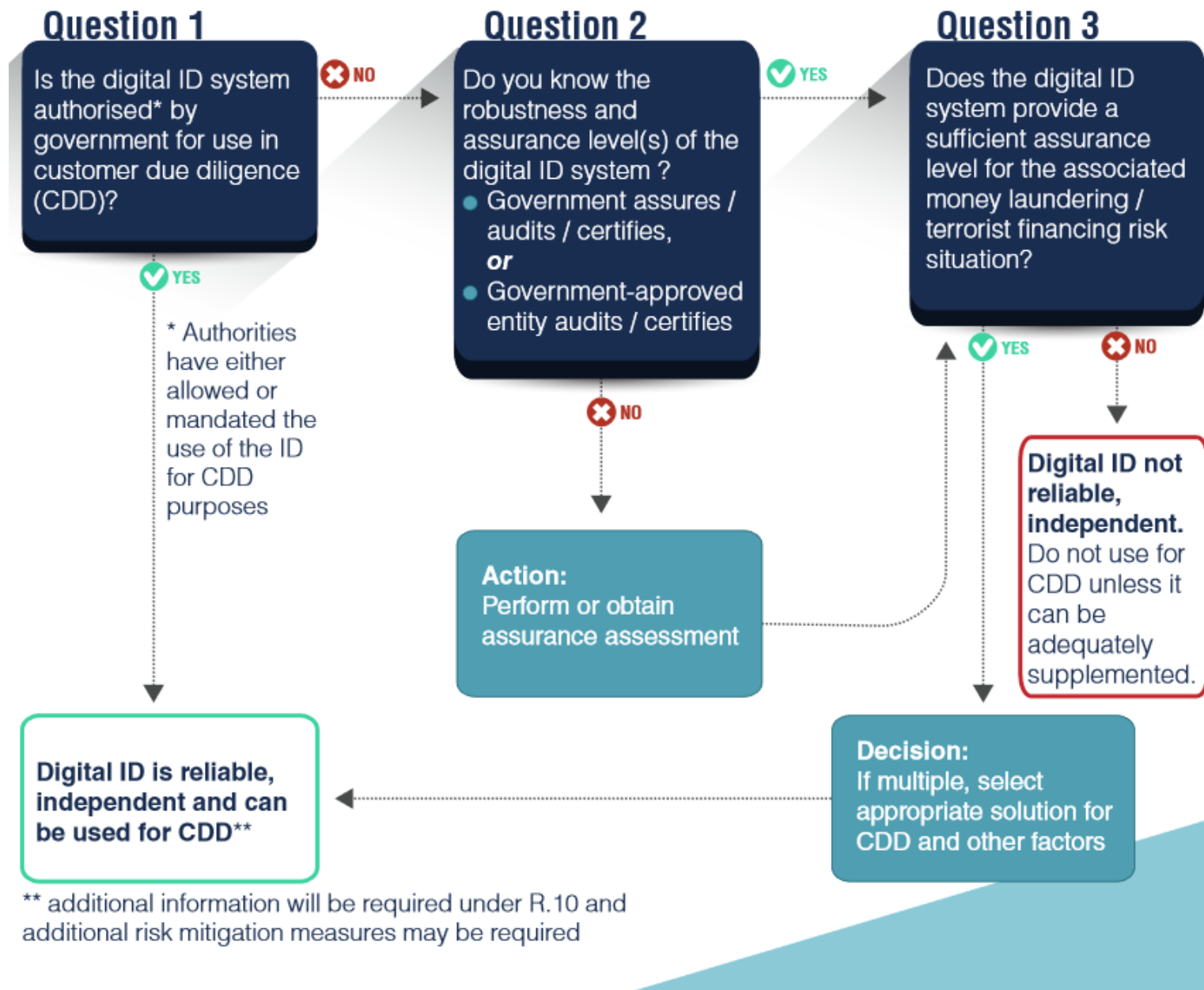


Steve Peacock
Chief Risk Officer,
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SPEAKER



Shana Krishnan
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FATF



SPEAKER



James Mirfin

Global Head of Digital Identity &
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ID FRAUD IS INCREASING

LAST YEAR, 14.4 MILLION people were victims of identity fraud, according to the 2019 Identity Fraud Study from research and advisory firm Javelin. Nearly a quarter of victims had unreimbursed personal expenses related to the fraud, and the median loss was \$375 among cases reported to the Federal Trade Commission.

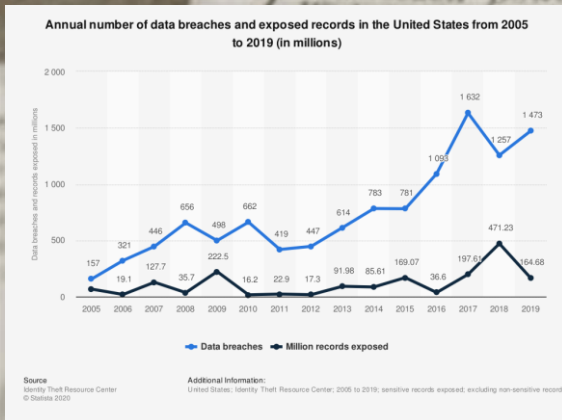
Identity theft tops Indian consumer security concerns: Unisys Security Index

The Index score of 223 out of 300 signifies that Indians have a high level of security concern across national, financial, internet and personal security covered by the survey. Identity theft has emerged as the top security concern overall, with 83% of Indians seriously concerned about this issue.

Losses to card fraud—one common type of identity theft—reached a record high in 2017 of 1.8 billion euros across 19 European countries.

Identity fraud in UK at record high as number of cases surges to almost 190,000

Miami Couple Charged With \$2 Million Identity Theft Fraud, Authorities Say



POLL QUESTION #1

POLL QUESTION #2

Q&A

Reimagining Digital Banking | 15th July 2020

Thank you for joining us today.

The recording and additional resources will be emailed to you on Thursday, 16th July.

Contact Us: EMEA.marketing@refinitiv.com