



## Chris Skinner

**Cited as “one of the most brilliant minds in banking” by The Financial Brand**

Chris Skinner is known as an independent commentator on the financial markets and fintech through his blog [thefinanser.com](http://thefinanser.com), as author of the bestselling book *Digital Bank* and its sequel *ValueWeb*.

## Chris's biography

### Chris Skinner's Background

Chris Skinner is an independent commentator on the financial markets and [fintech](#) through his blog, [thefinanser.com](http://thefinanser.com), as author of the bestselling book **Digital Bank** and its new sequel **ValueWeb**.

In his day job, he is Chair of the European networking forum The Financial Services Club, Chair of Nordic Finance Innovation, as well as being a Non-Executive Director of the Fintech consultancy firm 11:FS. He has been voted:

- one of the most influential people in banking by The Financial Brand, one of the top blogs for financial marketers,
- a FinTech Titan by Next Bank,
- one of the Fintech Leaders you need to follow by City AM, Deluxe and Jax Finance,
- one of the Top 5 most influential people on BankInfoSecurity's list of information security leaders,
- one of the Top 40 most influential people in financial technology by the Wall Street Journal's Financial News,
- Game Changer of the Year and Financial Markets Advisor of the Year by Finance Monthly,
- CEO of the Year by CV Magazine and
- FinTech Speaker of the Year by TMT Global

Chris has also been an advisor to the White House, the World Bank and the World Economic Forum. Described by Seth Wheeler, Brookings Guest Scholar and Former Special Assistant to the President for

Economic Policy at the White House, as “one of the most authoritative voices on Fintech anywhere”, Chris has previously written many books covering everything from European regulations in banking through the credit crisis to the future of banking.

His new book is a sister to his last book, Digital Bank. ValueWeb describes the impact of Fintech and how mobile and blockchain technologies are changing the face of finance in building an internet of value. As a result of the emerging internet of value, banks have to become digitalised and Digital Bank provides a comprehensive review and analysis of the battle for digital banking and strategies for companies to compete.

The Financial Services Club is a network for financial professionals and focuses on the future of financial services through the delivery of research, analysis, commentary and debate. Founded in 2004, the Financial Services Club meets regularly in Austria, England, Ireland, Norway, Poland, Scotland, Slovakia and Sweden.

Chris is a regular commentator on BBC News, Sky News, CNBC and Bloomberg about banking. He is on the Advisory Boards of many organisations including B-Hive, Bankex, empowr, IoV42, Innovate Finance, Life.SREDA, Moven, Meniga, Pintail, Project Exscudo and the Token Fund; and is a Judge on many awards programs including the Asian Banker’s Retail Excellence Awards, as well as having worked closely with leading banks such as HSBC, the Royal Bank of Scotland, Citibank and Société Générale, as well as the World Economic Forum.

Chris is known for speaking and keynote presentations at leading industry forums. Through these keynotes, he has presented alongside many other leading world figures including Jack Dorsey, Will.i.am, Hillary Clinton, Richard Branson, Meg Whitman, Bill Gates and [Sir Clive Woodward](#).

Prior to founding the Finanser, Chris was Vice President of Marketing and Strategy for Unisys Global Financial Services and Strategy Director with NCR Financial Services. These roles sparked Chris’s specialisation in the future of financial services after he created the Global Future Forum in Unisys and the Knowledge Lab in NCR.

He studied at Loughborough University in the UK and holds a Bachelor of Science in Management Sciences alongside a Diploma in Industrial Studies. He is a Fellow of the British Computer Society, a Fellow of the Institute of Management Services, an Associate of the Chartered Insurance Institute and a Chartered Insurance Practitioner.

## Chris's talks

- **The future of money, trade and finance**

Banking, money, finance, insurance are all terms that are familiar, but these are terms of the last century. They no longer apply in the 21st century. Terms being used by millennials are around ideas, value, exchange, sharing. As the digital age reshapes the whole structure of commerce and trade, what will the outcome look like? How will society and technology rethink money and finance? Will banks and traditional financial firms be relevant in this new world?

Chris Skinner will provide a view of the next decade of change and how it will reshape the structure of financial services globally.

- **The next major global financial crisis will be in 2045**

Regulators have a problem. The problem is that they are always following, never leading. Right now, they are shaping a new financial market that should be robust for decades to come. Yet based upon historical extrapolation, the likelihood is that the next global financial crisis will occur around 2045, thirty-three years from now. What is going to happen? How? Why is this the likely

outcome and where will the issues occur?

Chris Skinner, a leading commentator on global financial markets, will explain.

- **"Capitalism is dead, long live capitalism"**

In 2008, capitalism died. Or at least the model of capitalism promoted by the Anglo-Saxon West. What has replaced it? Or rather, what will? The answer can be seen from the developments of social media and NGOs (non-government organisations) who are becoming heavyweight pressure groups for change.

This group is best represented by the Occupy movement, who have already made historic and fundamental changes to the thinking of policymakers. In other words, capitalism has become social. What does that mean for your business?

- **The greatest opportunities to grow new banking business (and the greatest threats)**

Over the next five years, there are significant changes that will take place in the way in which people bank. This is not just technology change, but fundamental change in the way your customers and the corporations who deal with them, transact and exchange commerce. These changes, many of which you will have observed already such as social lending, will create a new financial landscape where some banks will be leaders whilst others will be demoted to just being the dumb pipes that sit behind 21st century commerce. Do you want to be a leader or a dumb pipe?

If the former, then you should attend this workshop by renowned strategist and blogger Chris Skinner. Chris will use the key forces of change – Political, Economic, Social and Technological – to demonstrate how the bank of the future might look and will give a number of key, actionable items for all attendees to take away and apply to their banks tomorrow.

- **Why banking will disappear but banks will not...well, not all of them**

Over the next decade, a radical shift will take place in the role and function of banking. It's already started and it's all about BIG DATA. But it's more than that. It's to do with the value shift in society from seeing money to seeing virtual money; from seeing technology to seeing social technology; and from seeing government to seeing self-governance. These shifts have been seeded in smartphones, social networks and the global linkage of every person on the planet to wireless media, and this shift will accelerate over the next decade.

What this means for banks is that they will become hybrid keepers of money and data and anything else their customers believe to be of value. They might even be keepers of cloud secure Facebook photo albums ... why not? To see the impact of the key political, economic, social and technological forces of the next decade, Chris Skinner will bring together these themes and outline the vision for the bank of 2021.

- **Are bankers good or bad for society?**

In previous ages bankers have sometimes pecked lower in the order of society than lepers. Jesus declared their usurious ways immoral. Amazingly, from this disadvantaged position in society, bankers flourished over the past two centuries before imploding spectacularly both financially and socially in 2008. Bankers now don't even trust each other.

This illuminating review of the history and future of banking and society explores why these former outcasts from high society are natural problem children and ponders whether they have a social future and, if so, what will it look like?

- **Digital banking turns traditional banking on its head**

Banks were built in the 20th century to handle the physical distribution of paper through a localised branch network; now they are being rebuilt as digital structures for the digital distribution of data through the global internet. What does this mean for the institutions, staff and organisational structure? More importantly, what does it mean for the corporate customers and

consumers? And, most important, what does it mean for competition, innovation and regulation? These areas are only just being understood and therefore the launch of a market leading commentator's book on the developments is perfect timing. Digital Bank by Chris Skinner, charts the developments of digital banking, with clear case studies and recommendations of what to do and what not to do. Based upon a career of delivering technology to banks, Mr. Skinner will provide a near-term vision of where digital banking will take us over the next decade. It's going to be challenging, but a great ride, so come along and find out the future of your bank career at the launch of Digital Bank: Strategies to Launch or Become a Digital Bank.

- **"Our technocharged world is still in the dark ages"**

You think that the world is changing and changing fast. It's not. The world has progressed at the level of a snail so far, and the next decade will prove to be far more interesting. How will the world look in a decade? Who know ... but there are ways to find out. This presentation will show you how.

- **Branchless banking and a cashless society: fact or fiction?**

For years, banks and industry pundits have bet that cash and bank branches will disappear, yet they are still as strong as ever. Sure, cash and branches are reducing in number, but cash in circulation is still increasing as are the number of bank branches in some countries. So is a branchless, cashless future a reality or a myth?

- **Money is meaningless**

Since PayPal began, we have seen money being digitised. Now mobile is booming, the whole mechanism of money and customer interaction is being revolutionised. Add to this Facebook credits and other virtual currencies, and you soon realise it's not about money but it's about value.

Value management in all its forms – money, knowledge, ideas, time, goods, services, trade – is the critical focus for tomorrow's institutions. And, as value becomes exchanged in all forms of virtual and physical form, money becomes meaningless. What does it mean for you?

- **Why the best authentication is you**

As usernames and passwords are so regularly compromised, we are rapidly moving to a new form of digital identity authentication. Digital signatures and sign-ons, enabled by mobile and biometrics, are becoming standard, but where does this take us in the longer term? What will the long-term future of trade and commerce look like, and how will the digital age change us?

Chris Skinner will provide a view of the next decade of change from using your DNA for secure access to exchanging an idea as payment, and reviews how all of this will reshape the structure of financial services globally.

- **Five things you need to know before you start a Digital Bank**

Too many banks are investing in the wrong things. They have made assumptions about what customers want, where technology is going, how banking works and how all these things come together as a customer proposition. But many of these assumptions are wrong. As a result many banks will start their Digital Bank operations again from scratch in a few years, writing off millions in investments in the wrong things.

This presentation will tell you the five things you need to know before you start a Digital Bank. If you know these five things, you'll get it right. Alternatively, go ahead and waste your dollars.

- **"Why is everyone so hung up on payments when no-one pays for anything ten years from now?"**

We grew up thinking that money was important because capitalism ruled. We have all been proven wrong as money becomes meaningless and capitalism is broken. As the world

reconstructs itself to be fit for the 2020s, everything is changing and changing fast. The biggest change is that payments have become perfunctory.

No-one ever wakes up thinking 'today I'll make a payment, yay!', but they do pay for things.

That is also going to change, as all of the payments processing disappears into the ether. What is 2023 going to look like? How will banking have changed? What will people pay for and how?

These are the big ticket questions that Chris Skinner will focus upon ... and answer.

- **The similarities between banks and landmines**

Banks are like landmines that explode in economic terms, in a similar way in which landmines explode and blow away people in the real world. Just as landmines blow the legs away from humans, banks blow the legs off economies.

It's obviously the case that this is true today, what with the Lehmans collapse with Credit Default Swaps creating the first financial crisis; and now sovereign debt in the Eurozone is developing the second. How can such economic landmines exist in a world where we should have cleared them by now, and how can we avoid them in the future?

- **The bank of 2020**

Banks need to focus upon two numbers with huge implications for modern banking: one and 2020, as the bank of 2020 will also be the Bank of One. One person has always had the power to change the world – but in a highly social, highly networked world, that one person no longer needs to be a President or a Nobel Laureate. By way of example, Molly Katchpole was just a 22-year old college graduate working two jobs to make ends meet when Bank of America announced that they would introduce a \$5 monthly fee on debit cards.

She started an online protest that resulted in hundreds of thousands of people joining her within days. Result: the bank had to perform a policy U-turn. Molly Katchpole is an example of one person taking a stand through social media, and changing the policy at one of America's largest banks. There are many others. In this presentation, Chris Skinner talks about how social media is changing banking and how the bank of 2020 will look as a result.