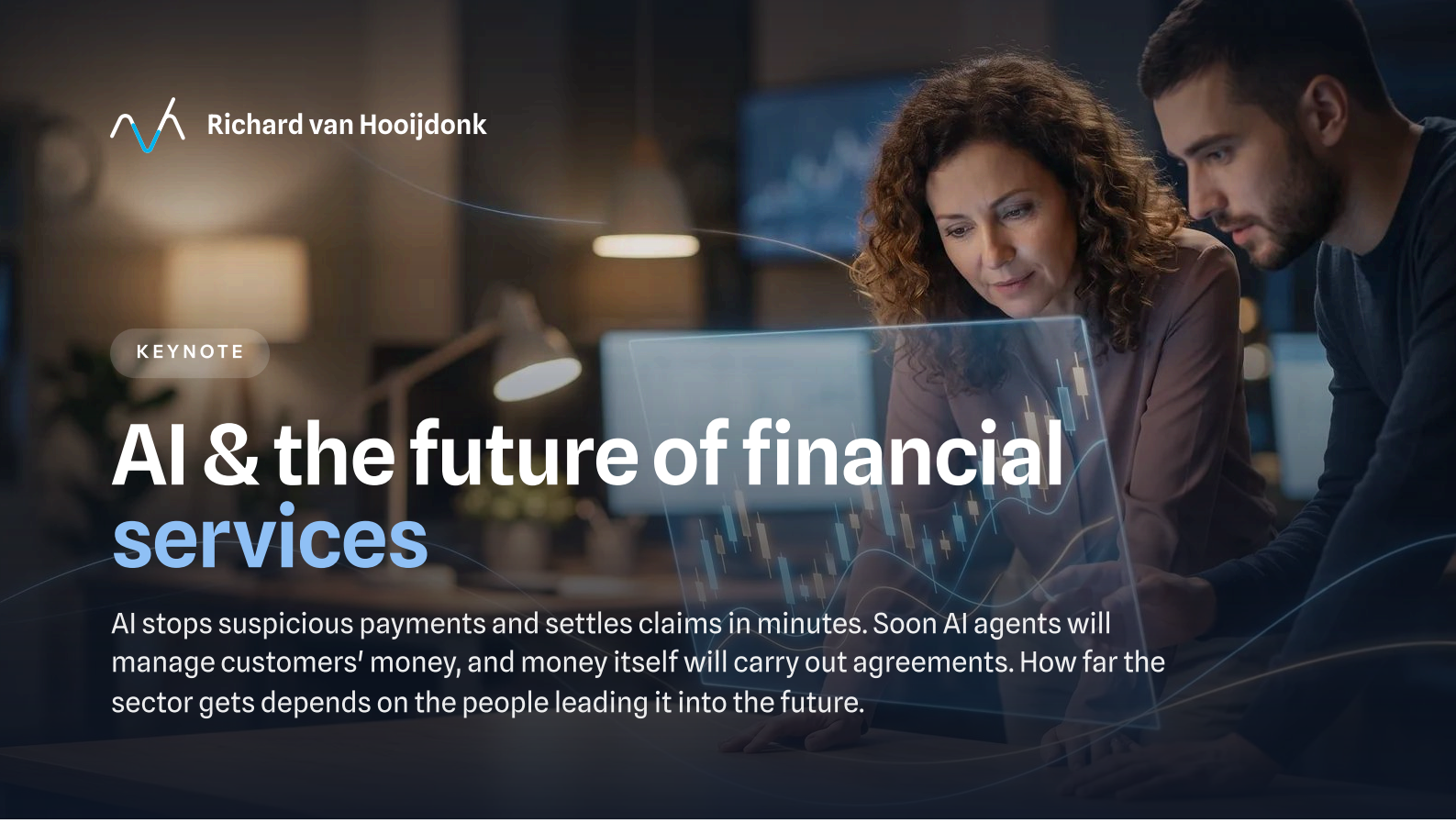


Richard van Hooijdonk

KEYNOTE

AI & the future of financial services

AI stops suspicious payments and settles claims in minutes. Soon AI agents will manage customers' money, and money itself will carry out agreements. How far the sector gets depends on the people leading it into the future.

AI is changing how money moves, who decides and where trust is built.

AI is changing how financial institutions advise customers, assess applications and protect against fraud; futurist and trend watcher Richard van Hooijdonk covers what is happening now and over the coming years. This keynote shows what AI already does, how the sector is developing with AI and new technology, and how decisions stay explainable to customers and regulators. In finance, AI has been doing the sums for years. It stops suspicious payments, filters money-laundering alerts, estimates damage from a photo and builds investment portfolios. AI agents prepare mortgage files, and the first ones already pay in online shops on customers' behalf. Further ahead lies a different sector: agents that move a household's savings to a better rate every day, digital payments that go through automatically once agreed conditions are met, insurers that earn from damage that never happens, and machines for which agents arrange payments, credit and cover. You also face questions about people's work: what the adviser will do, how a sector built on careful judgement renews itself, and how you keep the customer's trust. The keynote shows what works today and sketches scenarios for the next five to fifteen years. Does your organisation know what to do when the request for money comes not from the customer, but from the customer's agent?



RICHARD VAN HOOIJDONK

Richard van Hooijdonk is a trend watcher, futurist and international keynote speaker. Many trend watchers and futurists look at the future from a distance. Richard van Hooijdonk lives in it. His team consists of people and AI agents, and he has several chips implanted in his body. He speaks about AI and new technology, the organisation of the future and leadership in the AI era. He takes you into a future you can barely picture today, and shows how you can steer it yourself.

3,000+	650,000+	30+	Bestselling
keynotes	participants	countries	author

What the keynote covers

NOW AI in financial services

What AI already does today in payments, lending, insurance and investment.



01 The digital banking assistant

An assistant in the app answers questions, spots what looks wrong and prepares the next step itself, at any hour of the day.



02 AI agents at banks and insurers

AI agents gather and check data for mortgage applications and claims. The underwriter receives a file with discrepancies already investigated.



03 Credit that is ready and waiting

With the customer's consent, AI follows cash flow and payment behaviour, so credit can be assessed before the customer applies.



04 The claim that settles itself

Simple claims are paid within minutes: AI reads damage photos and documents and estimates the damage. Complex cases go to an expert.



05 Investing with algorithms

Robo-advice and AI models build portfolios, rebalance automatically and match them to goals and appetite for risk.



06 AI against money laundering

AI helps assess money-laundering and sanctions signals and cut false alerts, so analysts can focus their investigations.



07 Products tested against new rules

Before new rules take effect, you see the possible impact per product: AI compares the regulation with products and policies.



08 Your pension, explained

IN PILOTS

As pension systems change, AI explains in plain language what each member's pension savings and choices mean for them.



09 The bank as personal CFO

IN PILOTS

AI forecasts the cash flow of households and businesses and suggests when it pays to save, borrow or move money.



10 Payments by AI agents

AI agents buy and pay within the customer's instructions. Banks and payment networks check that the agent is authorised to do so.



11 Paying with your body

A face, fingerprint or palm scan confirms who is paying, on the phone or at the till. AI checks that a real person is there.



12 Spotting fraud in real time

AI assesses payments in milliseconds for unusual behaviour and can stop a suspicious transaction before the money is gone.

COMING NEXT The future of financial services

Where money, payments and insurance could stand in five to fifteen years, with AI as the engine.



13 Money that hunts for interest

FUTURE SCENARIO

A household's AI agent could move its savings every day to an account with a better rate. Customer loyalty becomes a matter of seconds.



14 Money that moves day and night

FUTURE SCENARIO

Around 2040, money, securities and collateral move worldwide, day and night, in one transaction. Banks supply liquidity to a market that never closes.



15 The insurer that prevents damage

FUTURE SCENARIO

An insurer could start earning from damage that never happens. Sensors and AI see leaks, fires and breakdowns coming and step in.



16 A private banker for everyone

FUTURE SCENARIO

Every saver and investor gets from AI what mainly wealthy clients get now: a personal strategy, attention to tax and private markets.



17 Ahead of money worries

IN PILOTS

AI sees payment problems coming before a customer gets stuck. The bank can then help in time instead of collecting debts afterwards.



18 Customers without a body

FUTURE SCENARIO

AI agents apply for credit and adjust cover on behalf of machines, based on what those machines earn and use.



19 The invisible bank

FUTURE SCENARIO

In time, AI agents keep combining finance and cover from several providers. Banks compete with their balance sheets, out of sight.



20 Supervision in real time

FUTURE SCENARIO

The regulator could look straight into banks' data flows. Quarterly reports give way to continuous supervision.



21 Quantum computing for risk

FUTURE SCENARIO

Around 2040, quantum computers could make risk simulations possible that now take too much computing time. Banks are already testing them in trading.

PEOPLE & ORGANISATION

The financial organisation of the future

What AI asks of roles, teams, leadership and culture at banks, insurers and pension funds.



22 The AI-first organisation

AI checks documents, does the calculations and predicts risks. Advisers and claims handlers judge the outcomes and talk to customers.



23 New roles in finance

Model validation and oversight of AI agents, and later agent bankers, climate risk designers and custodians of tokens and smart contracts.



24 Adviser and AI at one desk

AI prepares the mortgage or pension meeting and runs the numbers. The adviser weighs what the customer really wants and can afford.



25 Leadership in finance

Leaders at financial institutions take the initiative on AI and get their teams enthusiastic about building the future of the sector together.



26 The future academy

In their own future academy, employees practise with AI and new technology on real cases. The organisation decides which knowledge it needs first.



27 Growing with an ecosystem

Start-ups, scientists, partners, governments and sometimes even competitors work together worldwide on innovation and shared problems.



28 A firm with a thousand AI agents

In time, a small team and thousands of AI agents will serve millions of customers. People's work shifts to designing, choosing and overseeing.



29 Leaders of people and AI agents

When part of the team consists of AI agents, leaders also direct work that no person does. Accountability and attention take a new form.

THE OTHER SIDE

The other side: responsibility and risk

Clean data, fair decisions about money and criminals who use AI to impersonate the bank.



30 Data as the foundation

AI works when data from every part of the organisation is available, reliable and connected: the foundation of a financial institution that works with AI.



31 Financial crime

Criminals want access to accounts and customer data. AI helps them with phishing, cloned voices, ransomware and fake identities.



32 AI agents that get it wrong

An AI agent acting for thousands of customers repeats a mistake thousands of times in seconds.

DURATION
30, 45, 60 minutes or longer, with time for questions

LANGUAGE
Dutch or English

FORMAT
On location or online

FEE
On request

PLUS

"Richard succeeded excellently in waking up our leaders and setting them on the path to the future: after the lecture, discussions took place across various parts of the organisation about the topics covered, and initiatives have been set in motion."

Aart van Haren Managing director, PLUS

Deloitte.

"A dazzling journey through new technology. The enthusiasm and energy during his presentation, combined with the visuals, provided a successful kick-off to our event."

Patrick Steemers Partner, Deloitte

Interested in a keynote on AI in financial services?

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