8:15 - 8:45 Registration

Session I/A - Digital transformation and efficiency improvements - The digital competition reaches a new level

Banks are in a fierce battle with each other and with emerging neo-banks in the fintech race, but the increasingly gloomy market outlook may also bring IT developments that help increase efficiency and reduce costs back to the fore. Where are the banks heading? Will they be more crisis-proof digitally? Top managers of banks debate these topics.

08:45 - 08:50 Welcome and opening speech

Speaker: **Zoltán Bán**, CEO, Net Média (Portfolio Group)

08:50 - 09:15 Global innovations according to a fintech star - Live interview with the CTO of Wise

Moderator: **Balázs Faluvégi**, Founder, Blue Valew Nonprofit Inc. Speaker: **Harsh Sinha**, Chief Technology Officer, Wise

09:15 - 09:30 Digitalisation in banks: Trends and state of development

Speaker: **Ede Kiss**, Country Manager Hungary, Visa Europe

09:30 - 10:30 Executive panel - Technological innovations and business -

How will we have money for digital developments?

Moderator: **Zoltán Bán**, CEO, Net Média (Portfolio Group) Conversation participants: **Tamás Ákos**, Deputy CEO, CIB Bank **Péter Csányi**, deputy CEO, OTP Bank **Péter Jendrolovics**, Deputy CEO, Gránit Bank **Balázs Németh**, Chief Innovation Officer, K&H Group **Péter Szabó**, ügyvezető igazgató, Microsoft Magyarország **Balázs Vinnai**, elnöki főtanácsadó, Magyar Bankholding Zrt.

10:30 - 10:50 Coffee break & Networking

Session II/A - Artificial intelligence and technological innovations

One of the key elements of technological innovations and banks' R&D activities is exploiting the possibilities of AI. The session will focus on artificial intelligence as well as bank improvements' strategic and operative directions with bank IT managers.

Moderator: Ádám Turzó, Analyst, Portfolio

10:50 - 11:05 Which factors influence the use of AI?

Speaker: Norbert Szabó, Head of Al Division, ApPello

11:05 - 11:20 The role of AI in crisis management

Speaker: Tamás Erni, Managing Partner, Loxon

11:20 - 11:30 Panel introduction speech

Speaker: **Erika Halász**, senior manager, KPMG

11:30 - 12:20 Panel discussion - Digital bank innovations and technologies - What do bank IT leaders and top suppliers say?

Moderator: **Tamás Kórász**, partner, KPMG Conversation participants: **Tamás Erni**, Managing Partner, Loxon **Attila Kezdődy**, Customer Insights Tribe Lead, Foundation, Magyar Bankholding **Lotár Schin**, mesterséges intelligencia COE vezető, OTP Bank **Gábor Strén**, ügyféligazgató, Pénzügyi szektor, Microsoft Magyarország **Anikó Szombati**, Chief Digital Officer, National Bank of Hungary

12:20 - 13:20 Lunch break & Networking

Session II/B - Digitalisation in practice -Hyperpersonalisation and data protection

In this session, in addition to case studies and practical presentations, we will talk about hyperpersonalisation and the age of so-called one-segment in light of the importance of data protection.

Moderator: Kata Tóth, Conference project leader, Portfolio

10:50 - 11:05 Business processes in a hybrid cloud environment

Speaker: András Tóth, Territory Associate Partner, Kyndryl

11:05 - 11:20 Panel introduction speech

Speaker: **Béla Bodnár**, CEO, Shiwaforce

11:20 - 12:10 Panel discussion - Regulatory-safe hyper-personalization and data use in banks - How is it possible?

Moderator: **Dániel Dojcsák**, Marketing Communications Director, Shiwaforce Conversation participants: **Béla Bodnár**, CEO, Shiwaforce **Gábor Fejér**, CIO, Erste Bank Hungary **Csaba Márton Galló**, ügyvezető igazgató, informatikai divízió, CIB Bank **Zsolt Kada**, vezérigazgató-helyettes, Giro **Dr. Attila Péterfalvi**, Chairman, National Authority for data Protection and Freedom of Information

Session III/A - Innovations on the payments market

The payments market still accounts for a significant share of banks' fee income, and it is often the first area of innovation in banking. In this session, we will discuss digital central bank money, the BNPL trend, immediate payment, the card market and key trends in the payments market.

Moderator: Ádám Turzó, Analyst, Portfolio

13:30 - 13:40 It's time for the online shopping spree

Speaker:

Péter Mondovics, Member of Digital Commerce Alliance of Hungary, Marketing Manager, Mastercard

13:40 - 13:55 New chapter in the development of the instant payment

system Speaker: Zsolt Selmeczi-Kovács, CEO, GIRO

13:55 - 14:05 Digital Payment Index - Where is the domestic electronic payment ecosystem headed?

Speaker: Boris Martinovic, Public Policy Director, Mastercard

14:05 - 15:00 Panel discussion - Global and domestic payments market trends - How will the electric payment ecosystem be more efficient?

> Moderator: **Ádám Turzó**, Analyst, Portfolio Conversation participants: **Péter Benyó**, Payments Tribe Director, OTP Bank **Miklós Luspay**, igazgató, Magyar Nemzeti Bank **Boris Martinovic**, Public Policy Director, Mastercard

15:00 - 15:30 Coffee break & Networking

Session III/B - Cybersecurity in banks

Due to the war in our neighbouring country and the global military and economic tensions, hackers' activities have increased, while attacks by financial fraudsters, phishers and scammers have also proliferated in the digital financial world. How can financial institutions protect themselves against them?

Moderator: Kata Tóth, Conference project leader, Portfolio

13:20 - 13:35 Bank cyber security updates

Speaker: Gabriella Biró, Head of the IT supervision department, Central Bank of Hungary

13:35 - 13:50 Ethical hackers at money institutes - Cyber defence tools in

action

Speaker:

Csaba Krasznay, Cybersecurity Advisor, Head of Institute of Cybersecurity, Hackrate, National University of Publi Service

13:50 - 14:00 Panel introduction speech

Speaker: Mihály Zala, partner, Head of Technology Risk and Cyber Security, EY

14:00 - 14:50 Panel discussion - Cyber security in the shadow of the war and the pandemic - How can we be one step ahead of

hackers?

Moderator: **Mihály Zala**, partner, Head of Technology Risk and Cyber Security, EY

Conversation participants:

Gabriella Biró, Head of the IT supervision department, Central Bank of Hungary
Csaba Krasznay, Cybersecurity Advisor, Head of Institute of Cybersecurity,
Hackrate, National University of Publi Service
István Ragó, Chief Security Officer, Erste Bank Hungary

14:50 - 15:30 Coffee break & Networking

Session IV/A - Fintech trends in Hungary

The domestic fintech sphere is quietly growing up: the best startups are becoming mature, profit-making companies. We will list Hungarian fintech innovations with the most important players in the quickly developing sector, and we will also examine business prospects and the most crucial fintech trends. Moderator: Balázs Faluvégi, Founder, Blue Valew Nonprofit Inc.

15:20 - 15:35 How can neobanks in Hungary level up? - Revolut-plans at home and in the world

Speaker: **Tamás Léder**, Head of Hungary, Revolut

15:35 - 15:50 Cloud-based work environment modernization - challenges and answers

Speaker: **Zsolt Bátorfi**, Head of Technology Adoption Services, HRP Europe Kft.

15:50 - 16:05 Trends in open banking, what to expect in the next period?

Speaker: György Mudri, CEO and co-founder, FintechX

16:05 - 16:55 "The flavour of Fintech" - International fintech panel

discussion

Moderator: **Balázs Faluvégi**, Founder, Blue Valew Nonprofit Inc. Conversation participants: **Harlan Cockburn**, freelance writer **Ivan Dovica**, Co-Founder & COO, Dateio **András Fischer**, Director of Innovation, OTP Bank **Dr. András Rung**, Founder, CEO, Voice and UX Strategist, Ergománia

16:55 - 17:00 Closing marks

Speaker: Ádám Turzó, Analyst, Portfolio

Session IV/B - Employer branding - How will we have employees in 2025?

A company with a strong brand image not only sells its products and services more easily but may gain a competitive edge in an extremely important area: it can be ahead of its competitors in the labour market. Attracting talents and finding colleagues with the right skills is not only a matter of money, this seems to be particularly important for Generation Z. How can we build a brand toward employees and how will this bring tangible benefits to the company? How can we procure a talented IT workforce? Which are the best practices, and what does not work? This is what we will talk about in this session.

Moderator: Kata Tóth, Conference project leader, Portfolio

15:30 - 15:40 Presentation

Speaker: Gábor Toldi, SocialTalent CEE partner, DTC solution ügyvezető igazgató

15:40 - 16:30 Panel discussion - Employer branding - How and at what cost will banks get the right IT staff?

Moderator: **Viktor Bálint**, marketing igazgató, Codecool Conversation participants: **Béla Bodnár**, CEO, Shiwaforce **János Pereczes**, ügyvezető igazgató, MBH Bank **Gábor Toldi**, SocialTalent CEE partner, DTC solution ügyvezető igazgató **Zsuzsa Tóth**, HR igazgató, CIB Bank

Visa Awards 2022 ceremony and standing reception