

Banking Technology 2023 program

Registration

Section I.: Business, innovation, and digital UX

In this session, the focus will be on the changing business environment: How do digitalisation, the mobile-first trend, digital administration and beyond banking rewrite everyday banking rules? How can banks retain direct customer relations and how should they introduce innovations? How will the role of accounts and digital channels change, can we prepare for the future, or is continuous adaptation the key in the new world? Which digital products have become popular and which have failed, where does UX play a role in this?

Moderator: Zoltán Bán, CEO, Net Média Zrt. (Portfolio Csoport)

08:55 - 09:00 Welcome and opening

Speaker:

Zoltán Bán, CEO, Net Média Zrt. (Portfolio Csoport)

09:00 - 09:20 Future of Payments

Speaker:

Natalie H. Kelly, Chief Risk Officer, Visa Europe

09:20 - 09:40 Digital citizenship - Digital banking: Digitalisation proposals of the Hungarian Banking Association

Speaker:

András Becsei, Deputy CEO, Vice President, OTP Bank, Hungarian Banking Association

09:40 - 10:30 Panel discussion - Digital banking and business in the age of AI and mobile phones

Moderator: **Zoltán Bán**, CEO, Net Média Zrt. (Portfolio Csoport)

Conversation participants:

András Becsei, Deputy CEO, Vice President, OTP Bank, Hungarian Banking Association

Endre Eölyüs, Country Manager for Hungary and Slovenia, Mastercard

László Harmati, Deputy CEO, Erste Bank

Coffee break & Networking

Section II/A: Artificial intelligence

Artificial intelligence burst into the everyday of the corporate world less than a year ago with a new force, and following the hype around ChatGPT, many experiments started, and a new application area has been outlined in the banking sector. From automating customer interactions to increasing internal efficiency, from fraud prevention to business decision support, AI solutions are coming in many areas.

Moderator: Ádám Turzó, Analyst, Portfolio

10:55 - 11:15 Artificial intelligence revolution in banks

Speaker:

Tamás Madarász, Decision Science Team Lead - Vice President, JPMorgan Chase & Co.

11:15 - 11:30 Innovative, personalised marketing solutions in the banking sector

Speaker:

Balázs Szebellédy, Business Development Head, Capgemini

11:30 - 11:45 Keynote speech

Speaker:

Péter Ignác, Manager, KPMG

11:45 - 12:30 Panel discussion - Artificial intelligence - What is all the hype, how will AI be useful for banks?

Moderator: **Tamás Kórácz**, Partner, KPMG

Conversation participants:

Máté Jendrolovics, CEO, GB Solutions

Tamás Madarász, Decision Science Team Lead - Vice President, JPMorgan Chase & Co.

Dr. Attila Menyhárd, lawyer, VJT & Partners

László Mérő, Professor, ELTE

Zsolt Vadócz, Head of Innovation Directorate, K&H Bank

Section II/B: Cybersecurity

The number and value of successful bank fraud cases have increased several times in the last 1.5 years. This scary trend is not only significant because compensation for stolen client money and disputes with clients generate costs for banks, but they also strongly erode trust in financial institutions and the reputation they have built up over many years. After a fraud, the chance of customer migration increases even if the client made the mistake of giving out their password or data. What can banks and regulators do to tackle the growing problem of fraud? What technological solutions exist, and how can you protect clients without making their UX worse and more uncomfortable? This will be the subject of our session.

Moderator: Kata Tóth, Conference project leader, Portfolio

10:55 - 11:05 Innovative solutions in the fight against fraud - Biometric identification based on movement

Speaker:

Tamás Zelczer, CEO, Cursor Insight

11:05 - 11:15 Presentation

Speaker:

Arthur Keleti, Founder and Main Organizer - ITBN, President & Founder - KIBEV (Voluntary Cyber Defence Collaboration - Önkéntes Kibervédelmi Összefogás)

11:15 - 12:10 Panel discussion - Cyber security in banks - How can we stop the wave of scams?

Moderator: **Arthur Keleti**, Founder and Main Organizer - ITBN, President & Founder - KIBEV (Voluntary Cyber Defence Collaboration - Önkéntes Kibervédelmi Összefogás)

Conversation participants:

Máté Nemes, Product Development Manager, Mastercard

István Ragó, Chief Security Officer, Raiffeisen Bank Hungary

Gábor Weissmüller, EMEA CSIS IAU Head Lead Investigator, Citi

Lunch break & Networking

Section III/A: Digital transformation and internal renewal in banks

In the domestic banking sector, the digital development on the front end is clear, but in the case of back-office systems, according to the MNB's digitalisation report, there is still plenty of room for development. Large bank architectures cannot be changed or modernised from one day to another but continuous development and the implementation of modern solutions are indispensable in increasing internal efficiency. In this session, best practices and new tools will be examined.

Moderator: Ádám Turzó, Analyst, Portfolio

13:30 - 13:45 From MKB to MBH, document handling techniques of large banks

Speakers:

Kitti Kiss, Head of Documentum Management, MBH Bank

László Varga, Director of Business Development, DMS One Hu

13:45 - 14:00 Bank IT infrastructure in the cloud: Possibilities of AWS

Speaker:

Márk Uszov, CEO, Devertix

14:00 - 14:20 Digital lending solutions across countries

Speaker:

József Mura, director, Retail Lending Tribe, OTP Bank Nyrt.

14:20 - 15:10 Panel Discussion

Moderator: **Bence Hoffmann**, Deputy CEO, Shiwaforce

Conversation participants:

Béla Bodnár, CEO, Shiwaforce

Tamás Erni, Managing Partner, Loxon

Péter Horváth, Project Office Manager, K&H Bank

József Mura, director, Retail Lendig Tribe, OTP Bank Nyrt.

László Sziráki, Head of Multichannel & CRM, CIB Bank

Section III/B: Regulations and compliance

MiCA, PSD3, AI ACT, DORA, AFR 2.0 – Many regulatory changes that generate new development and preparation tasks for banks might even bring about business opportunities. In this session, the most important changes and their impacts will be addressed.

Moderator: Kata Tóth, Conference project leader, Portfolio

13:30 - 13:45 EU AI Act - What is the regulation of Artificial intelligence about?

Speaker:

Gabriella Haász, Senior advisor, RowanHill Digital Kft.

13:45 - 14:00 DORA is coming - How can financial institutions prepare?

Speaker:

Katalin Horváth, Senior Counsel, CMS CEE

14:00 - 14:20 AFR 2.0 - What changes are coming?

Speaker:

Bence Marosi, Business Director, Giro Zrt.

14:20 - 14:40 MiCA - How can banks benefit from the possibilities in crypto regulations?

Speaker:

Bálint Fischer, Chief Business Development Officer, Dorsum

Coffee break & Networking

Section IV: Payment trends

The payments business is the cradle of fintech innovation and accounts for roughly a third of global banking revenues. Which are the biggest novelties in the domestic payments market, what can we expect from AFR 2.0, and how will the card payments market evolve? Will BNPL trends take root in Hungary? What will be the fate of central bank digital currencies?

Moderator: Kata Tóth, Conference project leader, Portfolio

15:25 - 15:40 Responsible data use in the age of AI

Speaker:

Karol Jaroszewski, Head of Data Science Lab, Visa, Central Eastern Europe

15:40 - 15:55 The age of comfort has arrived - Finances of the future through the eyes of the alpha generation

Speaker:

Katalin Juhász, Products & Solutions Director, Visa

15:55 - 16:10 Future of Money Movement

Speaker:

Branislav Beer, Cross border payments reimaged, Visa

16:10 - 17:00 Panel discussion - Digital payments - Where is the Hungarian payments market headed?

Moderator: **Bence Sármay**, Country Manager Hungary, Visa

Conversation participants:

Tamás Ákos, Deputy CEO, CIB Bank

Péter Benyó, Payments Tribe Director, OTP Bank

Ralf Cymanek, Deputy-CEO, Raiffeisen Bank Zrt.

Ildikó Ginzer, Deputy CEO for Standard Business Services, MBH Bank

László Harmati, Deputy CEO, Erste Bank

Reception

After discussing the most burning digital, financial, and business trends and challenges, we can move on to the well-deserved relaxation and fun:

we will offer you a standing reception, drink bars, and delicious snacks, where you can continue to discuss professional issues and form new

partnerships and business contacts in a relaxed atmosphere. Meet and greet the most important players of the banking sector: top managers, fintech gurus, consultants, regulators, startupper and experts from IT companies at one event!

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