## Registration

# Section I: Fintech Disruptors and the AI Boom - Are New Forces Shaking Up Traditional Banks?

The generative AI boom has sparked intense competition in the banking sector, with every bank's senior management frantically searching for where, for what, and how they can deploy artificial intelligence to gain a competitive advantage. Meanwhile, fintechs have also gained momentum: they are attracting more and more customers and threatening the markets of universal banks in an increasing number of areas. However, there are also examples of successful disruptors seeking partnerships with banks. At the same time, megatrends are also thoroughly reshaping the electronic payments market. Top leaders share their chosen strategies and how they are addressing the challenges.

Moderator: Kata Tóth, Conference project leader, Portfolio

#### 09:00 - 09:05 Welcome speech

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

### 09:05 - 09:25 Megatrends Are Reshaping the Payments Sector - How Can Banks Prepare for the Changes?

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

### 09:25 - 09:45 Fintechs and Banks - Will the Disruptor Become a Best

Friend? Speaker: Bence Töreky, Principal Product Manager, Wise

### 09:45 - 10:35 AI, Fintech Disruptors, Qvik - Digital Competition in the Hungarian Banking Sector

Moderator: **Zoltán Bán**, CEO, Net Média (Portfolio Group) Conversation participants:

András Kuhárszki, Managing Director, Omnichannel Tribe, OTP Bank Tamás Léder, Digitális üzleti kompetenciák igazgató, MBH Bank Balázs Vinnai, Chief Advisor, Chairman, MBH Bank, IVSZ

## **Coffee break**

# Section II/A: AI and Innovation in the Hungarian Banking Sector

Even though banks have stepped up a level in digital services in the last few years, only those with a well-thought-out innovation strategy can stand their ground in the fierce competition. Banking innovations are driven not only by AI technologies but also by improvements in UX, regulatory changes, security enhancements, process automation, and cost reduction. Digital and IT leaders of banks will discuss the hottest innovation trends.

Moderator: Ádám Turzó, Analyst, Portfolio

### 10:55 - 11:10 Safe GenAl Service in the Financial Sector

Speaker: **Bálint Rákosi**, CEO, Athene Al

### 11:10 - 11:25 Online Loans in 20 Minutes - How Is It Possible?

Speaker:

**Péter Puzsár**, Head of IT department and Project Management Office, Cofidis Hungary

### 11:25 - 11:35 AI-Driven Banking - What Does It Look Like in Practice?

Speaker: **Máté Jendrolovics**, CEO, GB Solutions

### 11:35 - 11:45 Keynote Speech

Speaker: **Tamás Kórász**, partner, KPMG

### 11:45 - 12:30 Artificial Intelligence and Digital Novelties in the Hungarian Banking Sector

Moderator: **Tamás Kórász**, partner, KPMG Conversation participants: **Máté Jendrolovics**, CEO, GB Solutions **Balázs Németh**, Chief Innovation Officer, K&H Group **János Pereczes**, ügyvezető igazgató, MBH Bank **Tamás Máté Victor**, Partner, HOLD Alapkezelő

## Section II/B: Cybersecurity and Fraud

Billions of forints are still disappearing from Hungarians' bank accounts every quarter, and although the previously alarming upward trend has somewhat subsided, the problem is still with us. How do we stop fraudsters and protect customers?

Moderator: Kata Tóth, Conference project leader, Portfolio

## 11:00 - 11:15 The Central Abuse Monitoring System Is Coming - What To Expect From It?

Speaker: **Zsolt Selmeczi-Kovács**, CEO, GIRO

### 11:15 - 11:30 Apple Devices Designed for Security in a Banking Environment - Reducing IT Security Risks With Secure by Design Endpoint Devices

Speaker: **Tamás Mihály**, Apple Business Director, Chief Engineer, iKON Informatika

### 11:30 - 11:45 ICT Cybersecurity and Risk Management in the Light of DORA

Speaker: Ádám Bede, Senior Information Security Advisor, 4iG Group

### 11:45 - 12:35 Online Fraudsters, Phishers, and Hackers - How Do We Stop Cyber Criminals?

Moderator: **Turul Balogh**, csoportszintű információbiztonsági és adatvédelmi vezető, Tresorit Conversation participants:

Ádám Bede, Senior Information Security Advisor, 4iG Group

Dávid Gärtner, Business Information Security Manager, K&H Bank

Viktor Halász, Expert of the Cybercrime Department, National Investigation Bureau

**Péter Vouszka**, Head of Digital Banking Services Development, OTP Bank **Gábor Weissmüller**, EMEA CSIS IAU Head Lead Investigator, Citi

# Lunch break

# Section III/A: Digital Transformation - Where To Go Next?

We can handle an increasing number of transactions digitally, take out personal loans via mobile devices, make instant transfers, and chat with financial assistants; however, the digital transformation of banks is far from complete. On the one hand, Hungarians are still using cash in many payment situations, but payment solutions based on Qvik and IPS (Instant Payment System) may soon change that. On the other hand, banking IT systems that support internal operations and increase efficiency are needed behind the front end. Are grouplevel solutions needed, or do customised developments and market-specific solutions yield better results?

Moderator: Ádám Turzó, Analyst, Portfolio

### 13:30 - 13:45 IPS 2.0 - What Can We Expect From Qvik?

Speaker: **Lóránt Varga**, Head of Department, Hungarian National Bank

### 13:45 - 14:00 Instant Payment With Card Emulation - This Is Now Possible

Speaker:

Szpirin Igor, Product Director e-Payments, Transaction Systems

#### 14:00 - 14:20 Fireside chat - The CIO Dilemma: When To Replace Your

Website?

Speakers: **Mátyás Csákay**, IT manager, MagNet Bank **Bence Hoffmann**, Deputy CEO, Shiwaforce

### 14:20 - 15:05 Bank Group or Group of Banks? - Group Solutions vs. Customised Banking IT Developments

Moderator: **Dániel Dojcsák**, Marketing Communications Director, Shiwaforce Conversation participants: **Béla Bodnár**, CEO, Shiwaforce **Bálint Fischer**, Chief Business Development Officer, Dorsum **Bálint Kelemen**, Chief Information Officer, COO, Budapest Bank **Bibora Szél**, Head of Digital Strategy and Support Department, OTP Bank **László Sziráki**, Head of Multichannel & CRM, CIB Bank

# Section III/B: Corporate Communication and Marketing in the Digital Age - How Will Hungarian Businesses Go Digital?

Moderator: Kata Tóth, Conference project leader, Portfolio

### 14:10 - 14:30 Click for Knowledge - Attention Economy in the Online Space

Speaker:

Gábor Fuchs, Head of digital, IPG Mediabrands

### 14:30 - 14:50 Why Are There No Bank Chocolate Brands?

Speaker: **Tamás Jobbágy**, Head of Analytics & Insights, Wavemaker

### 14:50 - 15:40 Roundtable discussion - How To Go Digital in Hungary?

Moderator: **Péter Mondovics**, Member of Digital Commerce Alliance of Hungary, Marketing Manager, Mastercard Conversation participants: **Balázs Ángyán**, Executive Director, Számlázz.hu **Ákos Csertán**, Founder, Atlas, Rise! **Bence Gáspár**, Head of Communications, OTP Bank **Ágnes Sütő**, Head of Marketing, PR and e-channels, Hungarian Banking Association

## Section IV: Global and Local Payment Trends

Last year, 38 out of 100 payments were made electronically in Hungary, indicating that there is still plenty of room for digital payments to gain ground over cash. Card solutions and mobile payments continue to gain popularity among Hungarians at a rapid pace, while the Instant Payment System may also introduce a new dimension to the domestic payment landscape. What new developments are emerging in the domestic market, and what challenges need to be addressed? The section will discuss these.

Moderator: Kata Tóth, Conference project leader, Portfolio

### 15:25 - 15:40 Moving Towards the Future - Some Key Payment Technologies in a New Perspective

Speaker: **Katalin Juhász**, Products & Solutions Director, Visa

### 15:40 - 15:55 Visa's Vision: Innovation and AI in Payments

Speaker: Hana Wasserburger, Director, Visa Consulting & Analytics CEE

# 15:55 - 16:10 Revolutionising Money Movements - Leveraging the Power of

**Network Partnerships for Cross-border Money Movements** Speaker:

**Katarzyna Szumilas**, Senior Manager Visa Direct Business Development, CEE, Nordics & Baltics, Visa

### 16:10 - 17:00 Digital Payments in Hungary - Where Is the Market Headed?

Moderator: **Bence Sármay**, Country Manager Hungary, Visa Conversation participants: **Kristóf Bán**, Head of Mass Client Department, CIB Bank **Ildikó Ginzer**, Deputy CEO for Standard Business Services, MBH Bank **Andrea Király**, Head of Retail Business, Board Member, K&H Bank **András Kuhárszki**, Managing Director, Omnichannel Tribe, OTP Bank **Gábor Rajna**, Deputy CEO for Retail, Raiffeisen Bank

# Visa Awards 2024 Award Ceremony and Standing Reception

After discussing the most pressing digital, financial, and business trends, we can move on to some well-deserved relaxation and fun. We will offer a standing reception, drink bars, and delicious snacks, where you can continue discussing professional matters and form new partnerships and business contacts in a relaxed atmosphere. Meet and toast with the key players in the banking sector: top managers, fintech gurus, consultants, regulators, start-up founders, and experts from IT companies, all at one event!

