

# Banking Technology 2025 program

## Registration

### **Section I: Fintech attackers and the AI revolution - Where is digital banking competition headed?**

The digital banking revolution is bringing increasingly fierce competition between traditional banks, neobanks, and fintech challengers. This section shows how players are adapting to changing customer needs and what strategies they are using to compete on the domestic and international stage. How can customers be retained and how can they be acquired? What do banks spend on IT and how do they innovate? When and how will AI solutions appear on the front end and how will they streamline internal operations?

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

#### **09:00 - 09:05 Greeting and foreword**

Speaker:

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

#### **09:05 - 09:25 Keynote Speech**

Speaker:

**Frantisek Jungr**, Head of Product in CEE, Visa

#### **09:25 - 09:45 Technological Megatrends Shaking Up the Banking Sector - What's Next?**

Speaker:

**Balázs Czímer**, Partner, McKinsey & Company

## **09:45 - 10:45 Main Panel - The Digital Innovation Race in the Hungarian Banking Sector**

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

Conversation participants:

**Péter Jendrolovics**, Deputy CEO, Gránit Bank

**András Kaliszky**, COO, Raiffeisen Bank

**Gergely Lóska**, Head of IT and Innovation, K&H

**József Nyíri**, Co-CEO, Finshape

**András Sebők**, Digital Leader, OTP Bank

**Balázs Vinnai**, Chief Advisor, Chairman, MBH Bank, IVSZ

## **Coffee break & Networking**

### **Section II/A: The Agentic AI Revolution in Banking**

AI agents are new tools for automating banking processes and revolutionizing customer relations. This section will discuss how new AI tools and constantly improving AI models with new capabilities are changing banking operations and what challenges the practical application of this technology brings.

**Moderator: Ádám Turzó**, Analyst, Portfolio

### **11:00 - 11:15 AI Agents in Action: The Future of Lending Has Already Begun**

Speaker:

**Máté Jendrolovics**, CEO, GB Solutions

### **11:15 - 11:30 Multi-Agent AI Platforms for Banks - Cutting Costs and Accelerating Development in One Go?**

Speaker:

**Dávid Ács**, Regional Vice President, FlowX.ai

### **11:30 - 11:40 Keynote Speech**

Speaker:

**Péter Ignác**, Senior Manager, KPMG

## **11:40 - 12:30 Where Does the AI Boom Stand in the Hungarian Banking Sector? - Experiences and Results**

Moderator: **Zsófia Linczmayer**, Associate partner, KPMG

Conversation participants:

**Dr. Márton Attila Boda**, Program manager - Innovation Directorate, K&H Bank

**Béla Bodnár**, CEO, Shiwaforce

**Csaba Márton Galló**, Head of Digital Channels and CRM, CIB Bank

**András Kuhárszki**, Managing Director, Omnichannel Tribe, OTP Bank

**Máté Pál**,

## **Section II/B - Deep dive - AI and digitalization use cases, best practices, experiences, and results**

In a data-driven world, AI and digitalization open up opportunities for the financial sector that fundamentally change operating models and customer experience. In this section, we will gain deeper insight into the practical application of the latest artificial intelligence and digitalization solutions. Experts will present successful use cases, share their experiences and results, and discuss the most important challenges.

**Moderator: Kata Tóth**, Conference project leader, Portfolio

## **11:00 - 11:20 FinTech and Digitalisation Report - Messages from the MNB to the Banking Industry**

Speaker:

**Norbert Izer**, Executive Director, Magyar Nemzeti Bank

## **11:20 - 11:40 What Is RegTech? - New Directions in Automation**

Speaker:

**Péter Sallai**, CTO, Dorsum

## **11:40 - 11:50 Keynote Speech**

Speaker:

**Dániel Dojcsák**, Marketing Communications Director, Shiwaforce

## **11:50 - 12:30 Customer Relations, Digitalisation, and UX - What Comes Next?**

Moderator: **Dániel Dojcsák**, Marketing Communications Director, Shiwaforce

Conversation participants:

**Bálint Kelemen**, Chief Information Officer, COO, Budapest Bank

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

**László Sziráki**, Head of Multichannel & CRM, CIB Bank

## **Lunch break & Networking**

### **Section III/A - Cyber fraud and cyber security**

With digitalization, the financial sector and its customers have become targets of cybercriminals on an unprecedented scale, making it essential to strengthen defenses. In this section, experts will present the latest cyber fraud techniques, ways to defend against them, and cybersecurity trends. We will learn about solutions that can help protect customers and financial institutions, and how we can keep pace with ever-evolving threats.

## **13:30 - 13:45 Preventing and Managing Cyber Fraud in Banking - Insights from the Regulator**

Speaker:

**Lajos Bartha**, Managing Director, National Bank of Hungary

## **13:45 - 14:00 Central Fraud Filtering System - Early Results and Expectations**

Speaker:

**Bence Marosi**, Business Director, Giro Zrt.

## **14:00 - 14:15 Instant Payments in Practice**

**14:15 - 15:05 Fraud, Abuse and Cybersecurity - As Hackers Run Wild, How Can the Banking Sector Strike Back?**

Moderator: **Ádám Turzó**, Analyst, Portfolio

Conversation participants:

**Lajos Bartha**, Managing Director, National Bank of Hungary

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

**Luca Karig**, Head of Organizational Development Consulting, BeHive Consulting

**István Ragó**, Chief Security Officer, Raiffeisen Bank Hungary

**Gábor Weissmüller**, EMEA CSIS IAU Head Lead Investigator, Citi

**Section III./B Deep dive - AI and digitalization use cases, best practices, experiences, and results**

The morning's "deep dive into technology" continues in this section: we will explore the deeper, professional levels of technological development in banking through practical experiences and case studies.

**Moderator: Kata Tóth**, Conference project leader, Portfolio

**13:30 - 13:50 Customer Experience and Artificial Intelligence - How Can Companies Gain Superpowers?**

Speaker:

**László Szabó**, CEO, Bitmist

**13:50 - 14:10 The Changing World of Retail Banking - Challenges in Customer Service**

**14:10 - 14:30 Artificial Intelligence in Banking Practice - Implementation and Operation Through a Real-Life Project**

Speaker:

**László Czirok**, Principal Cloud Architect, Client Team Lead, TC2

**14:30 - 14:50 Maxstore - Reimagining Device Management at Global Scale**

Speaker:

**Panos Chalkias**, CEO, Central, South and East Europe, Transaction Systems

**14:50 - 15:10 Presentation**

Speaker:

**Benjámín Kormos**, Head of BI & Data Solutions, Clarity Consulting

**15:10 - 15:25 Presentation**

## **Coffee break & Networking**

### **Section IV. Payment section**

The payment market has shifted into a new gear, with innovations fundamentally transforming everyday payment transactions. In this section, experts will analyze the latest payment megatrends, the spread of electronic money transfers, and the technological innovations behind them. They will also discuss the rise of instant payment solutions, the future of digital currencies, and the "renaissance" of cash.

**Moderator: Kata Tóth**, Conference project leader, Portfolio

#### **15:25 - 15:40 Z-evolution - Generation Z Is Banking Too, Just Differently**

Speaker:

**Balázs Kertay**, Senior Manager, Visa Consulting & Analytics, Central Eastern Europe

#### **15:40 - 15:55 A New Era of Money Transfers**

Speaker:

**Tamás Kelemen**, Regional Business Development Director, Visa

#### **15:55 - 16:45 Digital Innovations in Payments and Everyday Banking**

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

Conversation participants:

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

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

**László Harmati**, Deputy CEO, Erste Bank

**Gábor Rajna**, Deputy CEO for Retail, Raiffeisen Bank

## **Visa Awards 2025 Awards ceremony and Reception**

**After discussing the most pressing digital, financial, and business trends and challenges, we can move on to some well-deserved**

**relaxation and fun.** We will offer a standing reception, drink bars, and culinary delights, where you can continue discussing professional matters and form new partnerships and business contacts in a relaxed atmosphere. Mingle and raise a glass with key players of the banking sector: top executives, fintech experts, consultants, regulators, startup founders, and IT professionals—all in one place!

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