### **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 Al 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 AI - changing the way we shop and pay

Speaker:

Frantisek Jungr, Head of Product in CEE, Visa

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

Speaker:

Peter Stebe, Associate 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, Erste Bank Hungary

Zoltán Kaszás, Group IT Strategy & Support, OTP Bank

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

József Nyíri, Co-CEO, Finshape

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

### **Coffee break & Networking**

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

All agents are new tools for automating banking processes and revolutionizing customer relations. This section will discuss how new All tools and constantly improving All 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 Al 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 Ignácz, Senior Manager, KPMG

## 11:40 - 12:30 Where Does the Al 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, Head of Digital, HOLD

# 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:

Tibor Horváth, Digital Lead CEE, Salesforce

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

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

Speaker:

László Marton, Head of IT Security, SMP Solutions

## 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?

Speakers:

Dániel Matheser.

László Szabó, CEO, Bitmist

## 13:50 - 14:10 Artificial Intelligence in Banking Practice - Implementation and Operation Through a Real-Life Project

Speaker:

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

### 14:10 - 14:30 Maxstore - Reimagining Device Management at Global Scale

Speaker:

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

#### 14:30 - 14:50 Presentation

Speaker:

Benjámin Kormos, Head of BI & Data Solutions, Clarity Consulting

#### 14:50 - 15:10 How to Successfully Become an Al Agentic Enterprise

Speakers:

Manuel Sanabria, Director - Strategic Accounts Advisor, Salesforce Vedran Zrilic, Director - CE South Salesforce Practice & Alliance Leader, Deloitte

### 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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