

# Financial IT 2024 program

## Registration

### Section I/A: Digital banking, fintech competition, and AI in banks

The UX differences between fintech companies and banks seem to be melting away, more and more complex products are available on digital channels and everyday electric banking comes with less and less stress. But the digital transformation is far from being over: the replacement of legacy systems, the convergence of digital processes and the genAI boom are bringing new challenges to the sector. Where is banks' digital development headed now? We will discuss this in the session.

**09:00 - 09:20 GenAI boom in the banking sector - International outlook**

**09:20 - 09:40 Digital transformation and innovation - What are regional trends indicating?**

Speaker:

**Péter Csányi**, deputy CEO, OTP Bank

**09:40 - 10:40 Top managers' roundtable - Digital banks' competition in Hungary**

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

Conversation participants:

**Péter Csányi**, deputy CEO, OTP Bank

**József Nyíri**, Co-CEO, Finshape

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

## Coffee break

## Section II/A: Generative AI in the banking sector

Generative AI has burst into the corporate world, the hype cycle may have peaked, but this is where the real work begins: finding, testing and implementing real use cases. What are some successful applications of AI and machine learning in banking thus far, and what will generative AI be good for? The MiCA regulation could also bring blockchain technology to banks, opening up new opportunities for the sector.

### 11:00 - 11:15 The Hungarian AI strategy in a nutshell

Speaker:

**Péter Kanti**, Head of Digital Assets and Blockchain, Dorsum

### 11:15 - 11:30 Presentation

### 11:30 - 11:40 Keynote speech

Speaker:

**Tamás Schenk**, Partner, Strategy & Operations, Deloitte Digital

### 11:40 - 12:25 Artificial intelligence in banks - From machine learning to Generative AI

Moderator: **Tamás Schenk**, Partner, Strategy & Operations, Deloitte Digital

Conversation participants:

**Tamás Foltányi**, COO, Erste Bank

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

## Section II/B: Innovation and digital transformation in the banking sector

In this session, we will focus on front-end developments in financial institutions:

What are the areas where banks and insurers have already caught up with fintech and insurtech challengers, and where do challenges remain? How much of an advantage do digital customer solutions and excellent UX provide in the competition among financial institutions today? What client-side innovations and technologies are financial institutions experimenting with, and what trends are emerging in the field? Has the mobile-first trend reached all sectors and customer segments, or will traditional channels such as websites, call centres, salespeople, customer service agents and branches still be needed for a long

time to come? How does the DevOps trend relate to this, and what is Platform Engineering all about?

**11:00 - 11:15 Platform engineering**

Speaker:

**László Jagusztin**, Technology Manager, Alerant

**11:15 - 11:30 Generation change in IT - What are the DevOps trends about in the banking sector?**

**11:30 - 12:25 Front-end innovations, digital administration in banks**

Moderator: **Dániel Dojcsák**, marketing communications director, Shiwaforce

Conversation participants:

**András Miklós Fucsala**, CIO, MNB

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

**Noémi Szőke**, Head of Organisation Management, Allianz Hungária

**Lóránt Tóth**, Senior Business Consultant, TelcoTrend

**Lunch break**

**Section III/A: Payment trends in Hungary**

While digital payments, with mobile payments at the forefront, continue to gain momentum among domestic bank customers, the alarmingly rising fraud rates have - hopefully - started to decline. In addition to breaking fraud trends, the sector faces an important challenge this year: from September, new data entry methods and payments with QR codes, NFC and deep links will be introduced under AFR 2.0, which could open the door to new payment innovations. In addition, all banks now accept payment requests, which could lead to a surge in add-on services, and PSD3 is on the horizon. This session will discuss the most important domestic payment trends.

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

**13:30 - 13:45 AFR 2.0 - Instant payment in Hungary enters a new phase**

Speaker:

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

### **13:45 - 14:00 PSD2 experiences, PSD3 expectations**

Speaker:

**Balázs Ángyán**, Executive Director, Számlázz.hu

### **14:00 - 14:40 Where is the digital payments ecosystem headed?**

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

Speaker:

**Miklós Luspay**, Director, Magyar Nemzeti Bank

## **Section III/B - Felkészülés az AI-forradalomra**

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

### **13:30 - 13:50 Hogyan készülhet fel a vállalatunk a GenAI térnyerésére?**

### **13:50 - 14:40 Szervezeti felkészülés az AI-robbanásra - Stratégiák és adaptáció a fókuszban**

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

Conversation participants:

**Viktor Bálint**, CMO, Codecool

**Ákos Janza**, Managing Director, Application Management & QA, MSCI

**János Perczes**, Managing Director, MBH Bank

## **Coffee break**

## **Section V/A: Regulation changes and compliance**

The digital developments in the highly regulated banking sector are fundamentally influenced by regulatory changes, and the sector will see plenty of these this year. These include the EU's AI ACT, which regulates the use of artificial intelligence, the MNB's fraud recommendation, and the Digital Citizenship Programme, which brings new opportunities and challenges for the banking sector. The new EU network and information security directive, NIS2, is also coming, and another important change will be the establishment of a Central Abuse Monitoring System (KVR) by GIRO to enhance the security of electronic payments.

**15:00 - 15:15 Giro's fraud prevention system is coming - What will the Central Abuse Monitoring System do?**

Speaker:

**Zsolt Selmeczi-Kovács**, CEO, GIRO Zrt.

**15:15 - 15:30 Digital Citizenship Programme - Challenges and opportunities for the banking sector**

Speaker:

**Attila Bógyi**, Senior Legal Adviser, Working Group Chair, OTP Jelzálogbank

**15:30 - 15:45 MNB's fraud recommendation and upcoming EU rules**

Speaker:

**Miklós Luspay**, Director, Magyar Nemzeti Bank

**15:45 - 16:00 NIS2 - Cybersecurity reaches a new level**

**16:00 - 16:15 EU AI Act - What impact will AI regulation have on banks?**

Speaker:

**dr. Csaba Vári** CIPP/E, CIPM, Lawyer, Baker McKenzie

## **Reception & Networking**

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