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.

Moderator: Kata Tóth, Conference project leader, Portfolio

08:50 - 08:55 Opening
Speaker:
Zoltán Bán, CEO, Net Média (Portfolio Group)

08:55 - 09:15 GenAI boom in the banking sector – International outlook
Speaker:
Jan Michalski, Partner, GenAI leader for Deloitte CE, Deloitte

09:15 - 09:30 Digital citizenship and digital banking in Hungary
Speaker:
András Both, vezérigazgató-helyettes, Digitális Magyarország Ügynökség

09:30 - 09:50 Digital transformation and innovation – What are regional trends indicating?
Speaker:
Péter Csányi, deputy CEO, OTP Bank

09:50 - 10:40 Top managers' roundtable – Digital banks' competition in Hungary

Moderator: **Zoltán Bán**, CEO, Net Média (Portfolio Group)
Conversation participants:
Péter Csányi, deputy CEO, OTP Bank
Péter Jendrolovics, Deputy CEO, Gránit Bank
József Nyíri, Co-CEO, Finshape
Balázs Vinnai, Chief Advisor, Chairman, MBH Bank, IVSZ

Coffee break

Section II/A: Generative AI and Blockchain 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.

Moderator: Ádám Turzó, Analyst, Portfolio

11:00 - 11:15 MiCA is coming, what can banks do now with blockchain technology? (online)

Speaker:
Péter Kanti, Head of Digital Assets and Blockchain, Dorsum

11:15 - 11:30 Innovating Customer Experience: Crafting Strategies to Guide Clients Towards Improved Financial Life

Speaker:
Rodriguez Luis, Product Evangelist, Strands

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

Zoltán Szoleczki, Head of AI and Automation Department, OTP LAB

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?

Moderator: Kata Tóth, Conference project leader, Portfolio

11:00 - 11:15 Why is DevOps not delivering the expected IT speed? Platform Engineering is the missing link

Speaker:

László Jagusztin, Technology Manager, Alerant

11:15 - 11:30 CI/CD: From the Stone Age to space in 700 working hours

Conversation participants:

Bence Hoffmann, Deputy CEO, Shiwaforce

Gábor Kakas, CIO, Lex Holding

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

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

Conversation participants:

Béla Bodnár, CEO, Shiwaforce

András Miklós Fucsala, CIO, MNB

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

Noémi Szőke, CIO, 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: Kata Tóth, Conference project leader, Portfolio

13:15 - 13:30 Cybersecurity trends in 2024

Speaker:

Dániel Wittinghoff, Business Development Director, Cybersecurity Solutions, Mastercard

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

Conversation participants:

Balázs Ángyán, Executive Director, Számlázz.hu

Tamás Léder, Head of Hungary, Revolut

Lóránt Varga, Head of Department, Hungarian National Bank

Dániel Wittinghoff, Business Development Director, Cybersecurity Solutions, Mastercard

Section III/B: Getting ready for the AI revolution

Generative AI is transforming companies as we know them today on a business, technological, and organisational level, and we need to prepare for the changes now. Many processes and work areas currently do not have an off-the-shelf AI solution, but we can expect them to arrive soon; when they do, we must be standing at the starting line. How to tune organisational structures to AI adaptation, how do job roles and the ratio of internal and external IT change? What strategies work, and how can we get on board the speeding AI train?

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

13:30 - 13:50 How can our company prepare for the GenAI breakthrough?

Speaker:

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

13:50 - 14:40 Preparing your organisation for the AI explosion – Focus on strategies and adaptation

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

Conversation participants:

Viktor Bálint, marketing igazgató, Codecool

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

Máté Jendrolovics, CEO, GB Solutions

János Pereczes, ügyvezető igazgató, MBH Bank

Coffee break

Section IV/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.

Moderator: Ádám Turzó, Analyst, Portfolio

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

15:15 - 15:30 Digital Citizenship Programme – Challenges and opportunities for the banking sector
Speaker:
dr. Attila Bógyi, Senior Legal Adviser, Working Group Chair, OTP Jelzálogbank

15:30 - 15:45 MNB's fraud recommendation and upcoming EU rules
Speaker:
László Kajdi, Head of Financial Infrastructures and Payments Development Section, MNB

15:45 - 16:00 Digital process automation in compliance
Speaker:
Eszter Varga, Senior Solution Sales Advisor, Dun & Bradstreet

16:00 - 16:15 NIS2 and DORA – Taking cybersecurity to a new level
Speaker:
György Piszker, Systems Architect Manager, Kontron Hungary

16:15 - 16:30 Risks and experiences in the early stages of the preparation for NIS2 and DORA

> Speaker:
>
> **Mihály Zala**, partner, Head of Technology Risk and Cyber Security, EY

Section IV/B: AI use cases, practical presentations

In this session's presentation series, you will hear about practical bank AI experiences, artificial intelligence use cases, and organisational issues.

Moderator: Kata Tóth, Conference project leader, Portfolio

15:00 - 15:15 AI strategy and digital assistant at K&H Bank

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

15:15 - 15:35 Applying AI solutions in the organisation

> Speaker:
>
> **Anna Nyvelt**, Co-Founder, Chief Growth Officer, BeHive Consulting

15:35 - 15:55 GenAI: The New Nuclear Power Plant of Innovation

> Speaker:
>
> **dr. Szabolcs Pintér**, CEO, UpScale

15:55 - 16:10 EU AI Act – What impact will AI regulation have on banks?

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

Reception & Networking