

# Portfolio Banking Technology 2019 program

**8:00 - 8:30 Registration**

## **Section I. - Digitalisation vs. Business**

Banks and the MNB have prepared a digitalisation strategy for the sector, which is required for the more efficient and cheaper operation of banks and simpler and faster service for customers. Meanwhile, bigtech and fintech companies are increasingly active in the financial market and foreign digital banks have also appeared in Hungary, increasing competition. How will banks react to this?

### **08:30 - 08:35 Welcome and keynote speech**

Speaker:

**Zoltán Bán**, CEO, Net Média Zrt. (Portfolio Csoport)

### **08:35 - 09:05 New strategy in digital banking in Hungary - Whats next?**

Speaker:

**András Becsei**, alelnök, vezérigazgató, Magyar Bankszövetség, OTP  
Jelzálogbank

### **09:05 - 09:55 Panel discussion: Fintech gurus on the future of banking**

Moderator: **Balázs Vinnai**, elnöki főtanácsadó, Magyar Bankholding Zrt.

Conversation participants:

**Moucheron David**, CEO, K&H Bank

**Yossi Hermush**, VP Product Management, AI Group, Citi Innovation Lab - Tel Aviv

**Anthony Radev**, Director emeritus, McKinsey & Company

**09:55 - 10:50 Executive panel: Business and digital transition - The disruptive players are coming, is Hungary prepared?**

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

Conversation participants:

**András Becsei**, alelnök, vezérigazgató, Magyar Bankszövetség, OTP Jelzálogbank

**Ákos Demeter**, üzleti tanácsadással foglalkozó terület partnere, EY Hungary

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

**Éva Hegedüs**, elnök-vezérigazgató, Gránit Bank

**András Puskás**, Elnöki főtanácsadó, Magyar Bankholding Zrt.

**László Sziráki**, ügyvezető igazgató, informatikai divízió vezető, CIB Bank

**10:50 - 11:15 Coffee break**

**Section II/A - Digital banking innovations**

PSD2, instant payment, customer identification – three projects with strong IT elements, all timed for 2019. How have the IT departments of banks fared in these an in digitalisation tasks? What challenges do they face? Is it still hard to find suitable IT professionals? What innovative solutions have banks introduced this year, and what projects are IT departments preparing for next year?

**Moderator: Dániel Huszák**, Analyst, Portfolio

**11:15 - 11:30 Life without wallets and anxiety - Your identity: don't leave home without it**

Speaker:

**András Somkuti**, CEO, chairman, NETLOCK, Docler-Group

**11:30 - 11:45 Man and machine in customer relations - Hybrid solutions in everyday banking customer communications**

Speaker:

**Csaba Földházi**, CPO, Shiwaforce

**11:45 - 12:00 Artificial Intelligence - Beyond Chatbots**

Speaker:

**Márk Hetényi**, Board Member, MKB Bank

## **12:00 - 12:10 Panel presentation talk: The new waves of digitalisation**

Speaker:

**Tamás Kórácz**, Partner, KPMG

## **12:10 - 13:00 Panel discussion: New technologies at financial institutions - IT managers' roundtable**

Moderator: **Tamás Kórácz**, Partner, KPMG

Conversation participants:

**Ferenc Alföldi**, Head of IT, Budapest Bank

**Ferenc Böle**, IT Project Director, OTP Bank

**Gábor Strén**, Customer Director, Financial Sector, Microsoft Hungary

**Béla Vér**, Managing Director, ApPello Kft.

## **13:00 - 13:55 Lunch break**

### **Section II/B - Digital banking solutions in practice**

Implementing digitalisation in practice is far from being an easy task. What processes should be digitalised first and how can existing digital processes be linked? How to store digital data? Where can fintechs be useful? How will electronic payment enter the day-to-day life of banks and customers?

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

## **11:15 - 11:25 Understanding Generation Z - both as digital customers and as employees**

Speaker:

**Krisztina Borsi**..

## **11:25 - 11:40 Will banks start replacing major core systems? - Weighing IT and business risk**

Speaker:

**Boris Martinovic**, Public Policy Director, Mastercard

## **11:40 - 11:55 Does a self-driving car need a steering wheel? -**

### **"Autonomous" banking and E2E digital banking processes**

Speaker:

**János Hoós**, Pénzügyi kockázatkezelés, üzletágvezető, EY

**11:55 - 12:10 IT crisis is approaching - If you are not familiar with IT systems, you risk the future of your company!**

Speaker:

**Péter Zautasvili**, CEO, SpeSys Kft.

**12:10 - 12:25 Customer management in the cloud**

Speaker:

**Dániel Severa**, Customer Success Manager, VCC Live Hungary Kft.

**12:25 - 13:00 Panel discussion: Instant payments - What kind of payment solutions are coming?**

Conversation participants:

**Ákos Gáborjáni Szabó**, project manager, digitalisation expert, finste.com

**Zoltán Kozma**, Chief Executive Officer, Takarékinfo

**János Zátanyi**, Head of Department, GIRO Zrt.

**13:00 - 13:55 Lunch break**

## **Section III/A - Payment**

The payment industry is the olden goose of banks, but an increasing number of disruptors, bigtechs and fintechs are entering the market and taking over various segments from incumbents. How will we pay in the future? How well is the market working at present, and how long will a payment infrastructure based on cards be able to serve customers with ever growing expectations?

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

**13:55 - 14:15 Open Banking in Hungary**

Speaker:

**Tibor Berkes**, Business Development Director, Mastercard Europe

**14:15 - 14:35 Why is Unionpay entering Europe?**

Speaker:

**Dávid Nagy**, Head of Central/Eastern Europe (CEE) region, UnionPay International

## **14:35 - 15:15 Panel discussion: The future of electronic payments - What moves the market?**

Moderator: **Endre Eölyüs**, igazgató, Mastercard Europe

Conversation participants:

**dr. Csaba Braun**, credit card expert, Bank of China

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

## **15:15 - 15:35 Coffee break**

### **Section III/B - Wealth management**

Wealth management is also turning digital at an increasing pace, as customers want to see a 360-degree real-time picture of their full finances and all of their positions and want to be able to buy stocks, funds and other investment products immediately. Chatbots, wealth planners, mobile apps and AI solutions can all help them in this regard; the question is, which of these should wealth management providers introduce, and when?

**Moderator: Viktor Bálint**, ügyvezető partner, BnL Growth Partners

## **13:55 - 15:00 Panel discussion Innovations in investments**

Conversation participants:

**Tibor Bedő**, Founder / CEO, Brokerchooser

**Balázs Faluvégi**, senior elemző, Portfolio

**Imre Rokob**, Business Development Director, Dorsum

**Sándor Vízkeleti**, vezérigazgató, Amundi Alapkezelő Zrt., BAMOSZ elnök

## **15:00 - 15:15 Digital wealth management in CEE - Case study**

Speaker:

**Imre Rokob**, Business Development Director, Dorsum

## **15:15 - 15:35 Coffee break**

### **Section IV/A - Fintech in Hungary**

The fintech revolution has shaken Hungary as well, with several Hungarian fintech startups making successful exits, while others with viable business models have grown in the fertile domestic soil. PDS2, the instant payment system and the digitalisation of banks could now all provide another big boost to

fintech enablers and disruptors.

**Moderator: Viktor Bálint**, ügyvezető partner, BnL Growth Partners

### **15:35 - 16:05 Fintech pitches**

Speakers:

**Gergely Olti**, CEO, Smart Deposit Zrt.

**József Márton Orosz**, specialist

**Bence Radák**, Founder, CEO, Salarify

### **16:05 - 16:55 Panel discussion - How can the fintech market accelerate?**

Conversation participants:

**András Fischer**, főosztályvezető, OTP Bank

**Norbert Kiss-Mihály**, Head of FX Reserves Investment Strategy Department,  
Hungarian National Bank

**György Mudri**, alapító, Aggreg8

**Roland Pecsenye**, Partner, Zelig Associates, Angel Investor, Barion

**János Perczes**, ügyvezető igazgató, Digitális üzletfejlesztés, MKB Bank

## **Section IV/B: Financial regulation and the market not allowed to press**

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

### **15:35 - 15:50 Payment market price regulation is harmful! Create a level playing field**

Speaker:

**Boris Martinovic**, Public Policy Director, Mastercard

### **15:50 - 16:55 Panel discussion: Regulation and competition in the payment market - What can we expect in Hungary?**

Conversation participants:

**Boris Martinovic**, Public Policy Director, Mastercard

**Márk Pánczél**, Deputy Office Supervisor, Hungarian Competition Authority,  
Antitrust Office

**Ágnes Sütő**, Területi vezető, Kommunikáció és elektronikus csatornák, Magyar  
Bankszövetség

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

# Reception