

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 and 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