

Portfolio Financial IT 2025 program

Registration

Session I: Fintech Competition, Digitalisation, and the Generative AI Revolution in the Banking Sector

The generative AI boom is also shaking up the banking sector: it is no longer just about theoretical decisions and burning money on genAI projects but delivering real results. Meanwhile, fintechs are gaining more and more customers and increasingly threatening the markets of universal banks across various areas, forcing management to respond once again. This is no easy task, as regulators continuously assign banks with development and business-related responsibilities. The qvik could revitalise the electronic payments market, and digital transformation is far from over. Senior executives share their strategies and how they are addressing these challenges.

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 This Is What Hungary's Artificial Intelligence Strategy Looks Like

Speaker:

László Palkovics, Government Commissioner Responsible for Artificial Intelligence

09:25 - 09:40 What Might Payment Market Megatrends Bring to Hungary?

Speaker:

Gergely Márkus, Country Manager, Mastercard

09:40 - 10:35 Top Managers' Roundtable - AI, Fintech Competition, and Digital Transformation in the Banking Sector

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

Conversation participants:

Tamás Ákos, Deputy CEO, CIB Bank

László Harmati, Deputy CEO, Erste Bank

Péter Jendrolovics, Deputy CEO, Gránit Bank

Balázs Németh, Chief Innovation Officer, K&H Group

András Sebők, digitális vezető, OTP Bank

Coffee break

Session II/A: The Artificial Intelligence Boom in Financial Institutions

The generative AI boom has entered banks but it does not stop at supporting office processes or replacing simple intellectual 'robot work'. AI can create new business use cases and completely transform banking. First, online banking transformed everyday finances, followed by mobile banking; now, generative AI agents may revolutionise customer relationships. This session will discuss the innovation and business impacts of the generative AI trend.

Moderator: Ádám Turzó, Analyst, Portfolio

11:00 - 11:15 From Individual Productivity to Digital Colleagues - Generative AI in the Banking Sector

Speaker:

Gyula Kovács, Co-Founder, Managing Director, Neuron Solutions

11:15 - 11:30 Generative AI in Banking IT Systems - Tackling the Integration Challenge

Speaker:

Márk Hetényi, CEO, founder, R34DY

11:30 - 11:45 EU AI Act - What Can We Expect in Hungary and How Should Businesses Prepare?

Speaker:

Dr. Viktor Vajda LL.M., Deputy Executive Director, Neumann János Nonprofit Közhasznú Kft.

11:45 - 12:30 Roundtable - What Will the AI Revolution Bring to the Banking Sector?

Moderator: **Andrei Damsa**, Data scientist, Neuron Solutions

Conversation participants:

Dávid Ács, Regional Vice President, FlowX.ai

Dr. Márton Attila Boda, Innovációs igazgatóság program managere, K&H Bank

András Fischer, Director of Innovation, OTP Bank

Márk Hetényi, CEO, founder, R34DY

Arthur Keleti, cyber-secret futurist, Founder of Info/Cybersec, Trends, Buzz & Networking (ITBN)

Session II/B: Innovation and IT - How Does IT Support Business Effectively?

Although banks have stepped up a level in digital services over the past few years, only those with a well-thought-out innovation strategy can thrive in the fierce competition. Banking innovation is driven not only by AI technologies but also by improved UX, regulatory changes, enhanced security, process automation, and cost reduction. How can low-code/no-code tools support development, and how is generative AI reshaping the work of IT departments in banks? Digital and IT leaders from the banking sector will discuss the hottest trends in innovation and technology.

Moderator: Kata Tóth, Conference project leader, Portfolio

11:00 - 11:15 Modern Identity Management in Banks

Speaker:

Máté Bárány, Account Executive EE&MEA, Ping Identity

11:15 - 11:30 How Can a Modern Back Office System Drive Business Growth in Practice? - Gránit Bank's Experience with Clavis NXT

Speakers:

Miklós Miszkuly, Chief Project Officer, Dorsum

Tamás Szabó, befektetési szolgáltatások vezető, Gránit Bank

11:30 - 12:25 Roundtable - New Technologies, Innovation, and Efficient IT - What to Develop and How

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

Conversation participants:

Béla Bodnár, CEO, Shiwaforce

Bálint Fischer, Chief Business Development Officer, Dorsum

Bálint Kelemen, Chief Information Officer, COO, Budapest Bank

András Kuhárszki, Managing Director, Omnichannel Tribe, OTP Bank

Gábor Sudár, Managing Director, Digital Customer Solutions Development, MBH Bank

Lunch break

Session III/A: Payment Trends in Hungary

While there is a focus on 'protecting' cash in Hungary, the development of the electronic payments market continues without pause: mobile payments are steadily gaining popularity, qvik payments are quietly conquering the online space, and they appear more frequently in the physical world as well. What new developments are emerging in the domestic market, and what challenges need to be addressed? This will be discussed in the session.

Moderator: Ádám Turzó, Analyst, Portfolio

13:50 - 14:05 The Rise of Qvik - How Is Hungary's Digital Payment Infrastructure Evolving?

Speaker:

Miklós Luspay, Director, Magyar Nemzeti Bank

14:05 - 15:05 Roundtable - Qvik, Mobile Payments, ATM Installations, and Cash - Payment Trends and Innovations

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

Conversation participants:

Zoltán Ács, elnök, vezérigazgató-helyettes, Magyar Fintech Szövetség, MKIK Tőkealap-kezelő

Gergely Czimer, Managing Director, Raiffeisen Bank Hungary

Miklós Luspay, Director, Magyar Nemzeti Bank

Boris Martinovic, Public Policy Director, Mastercard

Session III/B: AI and Digitalisation Use Cases, Case Studies

The banking sector's digital transformation is still unfolding. Modern technologies and generative AI tools can accelerate the process, while the development and upgrading of legacy infrastructure is essential. In this session, we will explore the most important trends and innovations in digital transformation through practical presentations and case studies.

Moderator: Kata Tóth, Conference project leader, Portfolio

13:45 - 14:00 Fintechs vs. Banks - What Are the Most Exciting Global Use Cases?

Speaker:

Livia Judith Szabó, founder, Moshulu Enterprise Partners Inc.

14:00 - 14:20 GenAI Use Case - How Can We Enhance Customer Experience with Artificial Intelligence?

Speakers:

Zdravko Barec, Lead Solution Engineer, Salesforce

László Szabó, CEO, Bitmist

14:20 - 14:45 Case Study: How to Successfully Modernise the Front-End? - Lessons Learnt from the Introduction of the Client Portal

Conversation participants:

Bence Hoffmann, Deputy CEO, Shiwaforce

Andrea Horváth, Head of Marketing, UNION Biztosító

14:45 - 15:00 DÁP E-signature - A Breakthrough in Customer Digitalisation

Speaker:

Sándor Székely, CEO, CCM and DAP Expert, DBX Kft.

15:00 - 15:15 Digital Wallets in the Financial Ecosystem - Are Mobile Apps Really the Future?

Speakers:

Péter Benedek, General Manager, Rockwood Digital Europe

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

Coffee break

Session IV/A: Fraud and Cybersecurity

Fraudsters work tirelessly to seize bank customers' money, and the sector defends customers' funds and its reputation through technological innovations and educational campaigns. The generative AI trend allows fraudsters to carry out more targeted and automated attacks, for which the sector must be prepared. Meanwhile, system protection and cybersecurity remain high priorities. How does the Central Fraud Filtering System assist in this defence? What trends do cybersecurity leaders observe, and how do they choose their strategies?

Moderator: Kata Tóth, Conference project leader, Portfolio

15:25 - 15:40 Central Fraud Filtering System - How to Catch the Fraudsters

Speaker:

Bence Marosi, Business Director, Giro

15:40 - 15:55 DÁP (Digital Citizenship) Identification in Banks

Speaker:

Gergely Baján, Product Division Manager responsible for the development of DÁP, IdomSoft

15:55 - 16:45 Roundtable - Cybersecurity and Fraud Trends - How Do We Defend Against Fraudsters?

Moderator: **Turul Balogh**, Cybersecurity Expert, Informatikai Biztonság Napja (ITBN)

Conversation participants:

Krisztián Báthori, Director, MKB Bank

Gábor Csaba Bucsek, Security Directorate Executive Director, OTP Bank

László Kajdi, Head of Financial Infrastructures and Payments Development Section, MNB

László Marton, Head of IT Security, SMP Solutions

Gábor Weissmüller, EMEA CSIS IAU Head Lead Investigator, Citi

Session IV/B: Marketing and corporate communication

How aware are online shoppers? How have trends changed in recent years? What communication and educational solutions are service providers using to reinforce secure shopping? What should be communicated to consumers? How advanced, receptive, and open are we to new technological solutions?

Moderator: Anita Király, Brand director, Portfolio Csoport

15:25 - 15:40 Trends in online shopping

Speaker:

Péter Szeder, Digital Strategy Manager, IPG Mediabrands

15:40 - 16:15 Round table discussion

Moderator: **Péter Szeder**, Digital Strategy Manager, IPG Mediabrands

Conversation participants:

Dávid Kökény, Product and Business Development Director, Jófogás és Vatera

Péter Mondovics, Member of Digital Commerce Alliance of Hungary, Marketing Manager, Mastercard

Zoltán Rammacher, Marketing Manager - Retail Customer Segment, K&H Bank

András Szőcs, Chief Executive Officer, fizz.hu

Reception & Networking

We invite you to join us for a standing reception where professional discussions can continue in a more relaxed atmosphere. It is the perfect opportunity to build new business and partnership connections or strengthen existing ones. Meet 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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