### **Banking Technology 2022 program**

### 8:15 - 8:45 Registration

# Session I/A - Digital transformation and efficiency improvements - The digital competition reaches a new level

Banks are in a fierce battle with each other and with emerging neo-banks in the fintech race, but the increasingly gloomy market outlook may also bring IT developments that help increase efficiency and reduce costs back to the fore. Where are the banks heading? Will they be more crisis-proof digitally? Top managers of banks debate these topics.

#### 08:45 - 08:50 Welcome and opening speech

Speaker:

Zoltán Bán, CEO, Net Média (Portfolio Group)

### 08:50 - 09:15 Global innovations according to a fintech star - Live interview with the CTO of Wise

Moderator: Balázs Faluvégi, Founder, Blue Valew Nonprofit Inc.

Speaker:

Harsh Sinha, Chief Technology Officer, Wise

### 09:15 - 09:30 Digitalisation in banks: Trends and state of development

Speaker:

Ede Kiss, Country Manager Hungary, Visa Europe

### 09:30 - 10:30 Executive panel - Technological innovations and business - How will we have money for digital developments?

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

Conversation participants:

Tamás Ákos, Deputy CEO, CIB Bank

Péter Csányi, deputy CEO, OTP Bank

Péter Jendrolovics, Deputy CEO, Gránit Bank

Balázs Németh, Chief Innovation Officer, K&H Group

Péter Szabó, ügyvezető igazgató, Microsoft Magyarország

Balázs Vinnai, elnöki főtanácsadó, Magyar Bankholding Zrt.

### 10:30 - 10:50 Coffee break & Networking

## Session II/A - Artificial intelligence and technological innovations

One of the key elements of technological innovations and banks' R&D activities is exploiting the possibilities of AI. The session will focus on artificial intelligence as well as bank improvements' strategic and operative directions with bank IT managers.

Moderator: Ádám Turzó, Analyst, Portfolio

### 10:50 - 11:05 Which factors influence the use of AI?

Speaker:

Norbert Szabó, Head of Al Division, ApPello

#### 11:05 - 11:20 The role of AI in crisis management

Speaker:

Tamás Erni, Managing Partner, Loxon

#### 11:20 - 11:30 Panel introduction speech

Speaker:

Erika Halász, senior manager, KPMG

### 11:30 - 12:20 Panel discussion - Digital bank innovations and technologies - What do bank IT leaders and top suppliers say?

Moderator: Tamás Kórász, partner, KPMG

Conversation participants:

Tamás Erni, Managing Partner, Loxon

Attila Kezdődy, Customer Insights Tribe Lead, Foundation, Magyar Bankholding

Lotár Schin, mesterséges intelligencia COE vezető, OTP Bank

Gábor Strén, ügyféligazgató, Pénzügyi szektor, Microsoft Magyarország

Anikó Szombati, Chief Digital Officer, National Bank of Hungary

### 12:20 - 13:20 Lunch break & Networking

### Session II/B - Digitalisation in practice - Hyperpersonalisation and data protection

In this session, in addition to case studies and practical presentations, we will talk about hyperpersonalisation and the age of so-called one-segment in light of the importance of data protection.

Moderator: Kata Tóth, Conference project leader, Portfolio

### 10:50 - 11:05 Business processes in a hybrid cloud environment

Speaker:

András Tóth, Territory Associate Partner, Kyndryl

#### 11:05 - 11:20 Panel introduction speech

Speaker:

Béla Bodnár, CEO, Shiwaforce

### 11:20 - 12:10 Panel discussion - Regulatory-safe hyper-personalization and data use in banks - How is it possible?

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

Béla Bodnár, CEO, Shiwaforce

Gábor Fejér, CIO, Erste Bank Hungary

Csaba Márton Galló, ügyvezető igazgató, informatikai divízió, CIB Bank

Zsolt Kada, vezérigazgató-helyettes, Giro

**Dr. Attila Péterfalvi**, Chairman, National Authority for data Protection and Freedom of Information

### 12:10 - 13:20 Lunch break & Networking

### Session III/A - Innovations on the payments market

The payments market still accounts for a significant share of banks' fee income, and it is often the first area of innovation in banking. In this session, we will discuss digital central bank money, the BNPL trend, immediate payment, the card market and key trends in the payments market.

Moderator: Ádám Turzó, Analyst, Portfolio

### 13:30 - 13:40 It's time for the online shopping spree

Speaker:

Péter Mondovics, Marketing Manager, Mastercard

### 13:40 - 13:55 New chapter in the development of the instant payment system

Speaker:

Zsolt Selmeczi-Kovács, CEO, GIRO

### 13:55 - 14:05 Digital Payment Index - Where is the domestic electronic payment ecosystem headed?

Speaker:

Boris Martinovic, Public Policy Director, Mastercard

## 14:05 - 15:00 Panel discussion - Global and domestic payments market trends - How will the electric payment ecosystem be more efficient?

Moderator: Ádám Turzó, Analyst, Portfolio

Conversation participants:

**Péter Benyó**, Payments Tribe Director, OTP Bank **Miklós Luspay**, igazgató, Magyar Nemzeti Bank **Boris Martinovic**, Public Policy Director, Mastercard

#### 15:00 - 15:30 Coffee break & Networking

### Session III/B - Cybersecurity in banks

Due to the war in our neighbouring country and the global military and economic tensions, hackers' activities have increased, while attacks by financial fraudsters, phishers and scammers have also proliferated in the digital financial world. How can financial institutions protect themselves against them?

Moderator: Kata Tóth, Conference project leader, Portfolio

#### 13:20 - 13:35 Bank cyber security updates

Speaker:

Gabriella Biró, Head of the IT supervision department, Central Bank of Hungary

### 13:35 - 13:50 Ethical hackers at money institutes - Cyber defence tools in action

Speaker:

**Csaba Krasznay**, Cybersecurity Advisor, Head of Institute of Cybersecurity, Hackrate, National University of Publi Service

### 13:50 - 14:00 Panel introduction speech

Speaker:

Mihály Zala, partner, Head of Technology Risk and Cyber Security, EY

## 14:00 - 14:50 Panel discussion - Cyber security in the shadow of the war and the pandemic - How can we be one step ahead of hackers?

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

Conversation participants:

**Gabriella Biró**, Head of the IT supervision department, Central Bank of Hungary **Csaba Krasznay**, Cybersecurity Advisor, Head of Institute of Cybersecurity, Hackrate, National University of Publi Service **István Ragó**, Chief Security Officer, Erste Bank Hungary

#### 14:50 - 15:30 Coffee break & Networking

### Session IV/A - Fintech trends in Hungary

The domestic fintech sphere is quietly growing up: the best startups are becoming mature, profit-making companies. We will list Hungarian fintech innovations with the most important players in the quickly developing sector, and we will also examine business prospects and the most crucial fintech trends.

Moderator: Balázs Faluvégi, Founder, Blue Valew Nonprofit Inc.

### 15:20 - 15:35 How can neobanks in Hungary level up? - Revolut-plans at home and in the world

Speaker:

Tamás Léder, Head of Hungary, Revolut

### 15:35 - 15:50 Cloud-based work environment modernization - challenges and answers

Speaker:

Zsolt Bátorfi, Head of Technology Adoption Services, HRP Europe Kft.

### 15:50 - 16:05 Trends in open banking, what to expect in the next period?

Speaker:

**György Mudri**, CEO and co-founder, FintechX

### 16:05 - 16:55 "The flavour of Fintech" - International fintech panel discussion

Moderator: Balázs Faluvégi, Founder, Blue Valew Nonprofit Inc.

Conversation participants:

Harlan Cockburn, freelance writer

Ivan Dovica, Co-Founder & COO, Dateio

András Fischer, Director of Innovation, OTP Bank

Dr. András Rung, Founder, CEO, Voice and UX Strategist, Ergománia

#### 16:55 - 17:00 Closing marks

Speaker:

Ádám Turzó, Analyst, Portfolio

## Session IV/B - Employer branding - How will we have employees in 2025?

A company with a strong brand image not only sells its products and services more easily but may gain a competitive edge in an extremely important area: it can be ahead of its competitors in the labour market. Attracting talents and finding colleagues with the right skills is not only a matter of money, this seems to be particularly important for Generation Z. How can we build a brand toward employees and how will this bring tangible benefits to the company? How can we

procure a talented IT workforce? Which are the best practices, and what does not work? This is what we will talk about in this session.

Moderator: Kata Tóth, Conference project leader, Portfolio

#### 15:30 - 15:40 Presentation

Speaker:

Gábor Toldi, SocialTalent CEE partner, DTC solution ügyvezető igazgató

### 15:40 - 16:30 Panel discussion - Employer branding - How and at what cost will banks get the right IT staff?

Moderator: Viktor Bálint, marketing igazgató, Codecool

Conversation participants:

Béla Bodnár, CEO, Shiwaforce

János Pereczes, Managing Director, MBH Bank

Gábor Toldi, SocialTalent CEE partner, DTC solution ügyvezető igazgató

Zsuzsa Tóth, HR igazgató, CIB Bank

## Visa Awards 2022 ceremony and standing reception