

# Financial & Corporate IT 2021 program

**Registration 8:30 - 9:00**

## **Section I. - Incumbent banks vs. challengers - Banking digitalisation in Hungary**

In today's Hungarian banking sector, there is no question that banks must carry out a digital transformation of their entire organisation, but market players are at various phases of this process, and the sector is very heterogeneous depending on products, functions and level of organisational development. In its recently published recommendations on comprehensive digital transformation, the National Bank of Hungary (MNB) advises accelerating digitalisation, urging banks to make better use of technological advances (AI, cloud, RPA), UX and their data assets. What will be in the focus of banks' digitalisation in the coming period? Where does the digital transformation of organisations, infrastructure and products start, and how does it continue? Will corporate customers also be in the focus of development in addition to retail customers? How do incumbents defend against challenger banks and fintech disruptors?

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

### **09:00 - 09:05 Welcome and keynote speech**

Speaker:

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

### **09:05 - 09:25 From e-commerce to banking - Live interview with the founder of ZEN, the new fintech player in Hungary**

Moderator: **Balázs Faluvégi**, senior elemző, Portfolio

Speaker:

**Dawid Rožek**, Founder, CEO, ZEN

### **09:25 - 09:45 What does the MNB's recommendations on digital transformation tell banks?**

Speaker:

**Anikó Szombati**, Chief Digital Officer, National Bank of Hungary

## **09:45 - 10:35 Executive panel - Digital transformation in the Hungarian banking sector**

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

Conversation participants:

**Péter Csányi**, deputy CEO, OTP Bank

**Péter Farkas**, Deputy CEO, CTO, 4iG Nyrt.

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

**Balázs Németh**, Chief Innovation Officer, K&H Group

**Balázs Toldi**, Head of Citi Commercial Bank, Director, Citi Magyarország

## **10:35 - 10:55 Coffee break & Networking**

### **Section II/A - New technologies at banks - Cloud, robots and AI**

The IT managers of banks and the key suppliers of the market are progressing with digital transformation shoulder to shoulder. The question is which stations of this comprehensive process are coming in the near future. What technologies will domestic financial institutions introduce in the near future, and in what areas? How will they continue their ongoing digital transformation? What do bank IT managers think about the central bank's digital recommendations, and what does the regulator expect of banks? What are the main global trends in banking digitalisation?

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

## **10:55 - 11:10 Digital Banking in CEE**

Speaker:

**Géza Mátrai MBA**, Enterprise Sales Director, Salesforce

## **11:10 - 11:25 Artificial intelligence in the banking sector - How can we use this technology?**

Speaker:

**Dr. Dániel Necz**, lawyer, PhD student, expert - MI Koalíció

## **11:25 - 11:40 RPA's role in the banking sector**

Speaker:

**Levente Erdey**, Architect, 4iG Nyrt.

### **11:40 - 11:50 Panel introduction speech**

Speaker:

**Tamás Kórácz**, Partner, KPMG

### **11:50 - 12:30 Panel discussion - Technological innovations and digitalisation at Hungarian lending institutions**

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

Conversation participants:

**Gergely Czimer**, CDO, Takarékbank Zrt.

**Péter Fáykiss**, Director, Digitalization Directorate, Central Bank of Hungary (Magyar Nemzeti Bank, MNB)

**Bálint Fischer**, Chief Business Development Officer, Dorsum

**Dániel Koczka**, Technological transformation leader, Magyar Bankholding Zrt.

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

### **12:30 - 13:30 Lunch break**

## **Section II/B - UX, agility and innovation in corporations and banks**

The coronavirus pandemic has caused major disruptions in the operations of corporations and banks, and remote customer service has come into focus like never before. Digital customer service was a huge challenge for all businesses with large numbers of customers, both because of increased transaction numbers and with regard to providing a suitable UX. The companies able to ride the digitalisation wave were those that had agile, flexible organisations, well-functioning IT teams, and the IT architecture to service all this. Businesses able to innovate not only met the minimum requirements but also took a step ahead on the road to digitalisation. What have we learned during the pandemic, and what will the new normal be like? Corporate executives will discuss these issues in Section 2/B.

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

### **10:55 - 11:10 Paperless SME Lending - Customer-centric digitization in the small business segment**

Speakers:

**Iván Muck**, CEO, ff. next

**Tamás Tóth**, partner, Lippert

### **11:10 - 11:25 Corporate collaboration - What's the new normal?**

Speaker:

**Balázs Balogh**, Technical director, Gloster Nyrt.

### **11:25 - 11:40 Modern technologies for enterprise environment**

Speaker:

**dr. Szabolcs Pintér**, CEO, UpScale

### **11:40 - 11:50 Panel introduction speech**

Speaker:

**Anton Kovach**, CEO, Shiwaforce

### **11:50 - 12:35 Panel discussion - Innovation, UX and digitalisation in the shadow of the pandemic and in the new normal**

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

Conversation participants:

**István Bartl**, Director of Digital Innovation, K&H Csoport

**Anton Kovach**, CEO, Shiwaforce

**András Kuhárszki**, digitális banki fejlesztési igazgató, OTP Bank

**Gábor Portörő**, Head of Competence Centre, Budapest Bank Zrt.

**Zsolt Temesváry**, CEO, E.ON Ügyfélszolgálati Kft.

### **12:35 - 13:30 Lunch break**

## **Section III/A - Global payment trends and electronic payment in Hungary**

We had never before used cards to pay in stores as much as we did last year, and cash payments are used less and less. As a result of the coronavirus pandemic and the launch of the instant payment system, a chunk of cash transaction have been permanently re-routed to electronic channels, MNB experts said. Providing an electronic payment option is now mandatory at every online register, and a central mobile payment solution is expected to arrive this year, so online payments are booming. This section will focus on the main trends in the payment sector, with the involvement of prominent market players and regulators.

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

### **13:30 - 13:45 PSD2 in Hungary - Open Banking and SCA**

Speaker:

**Beáta Csapó**, senior IT oversight expert, Hungarian National Bank

### **13:45 - 13:55 Panel introduction speech**

Speaker:

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

### **13:55 - 14:40 Panel discussion - Payment trends and fintech innovations in Hungary and abroad**

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

Conversation participants:

**Balázs Barna**, Head of US engineering, Wise

**Lajos Bartha**, Managing Director, National Bank of Hungary

**Endre Eölyüs**, igazgató, Mastercard Europe

**Livia Judith Szabó**, alapító, Moshulu Enterprise Partners Inc.

### **14:40 - 15:00 Coffee break & Networking**

## **Section III/B - UX and innovation in booming e-commerce**

E-commerce has been one of the big winners of the coronavirus pandemic. In 2020, the ratio of online sales in global retail rose to 19% from 16% the previous year. The market has also picked up in Hungary as existing retailers are increasingly present in e-commerce, while new players have also entered the market. In e-commerce, IT and UX developments are in the foreground, as they should be since Hungary is still a country of abandoned baskets.

**Moderator: Nikolett Ferkó**, Analyst, Portfolio

### **13:30 - 13:50 ZEN - A new model in the payment market**

Speaker:

**Michał Bogusławski**, Commercial Director, ZEN

### **13:50 - 14:05 E-commerce in numbers - What happened in Hungary during the coronavirus epidemic?**

Speaker:

**Péter Kurucz**, Retailer Services Director, NielsenIQ

**14:05 - 14:20 We shop whenever we're free - Here's the Payment Experience Report 2021.**

Speaker:

**Péter Mondovics**, Marketing Manager, Mastercard

**14:20 - 15:00 Panel discussion - E-commerce trends and innovations in the shadow of the coronavirus**

Moderator: **Nikolett Ferkó**, Analyst, Portfolio

Conversation participants:

**Ádám Fürjes**, Online Marketing Team Leader, Rossmann Hungary

**Péter Klekner**, CEO, Kifli.hu

**Márk Mráz**, founder, Shoppy.hu

## **Section IV. - The fintech sector in Hungary - Enablers and disruptors about the outlook**

Some of the stars of Hungary's fintech sector are now active in the global market, but there still are a number of successful fintechs looking for a breakout opportunity. Local market players are still mostly using the B2B business model, but there are also several B2C players in the market. The question is how they can increase user numbers further. In any case, the coronavirus pandemic has shifted emphasis to digitalisation across the world. In this section, prominent representatives of Hungary's fintech sector will discuss the above issues.

**Moderator: Balázs Faluvégi**, senior elemző, Portfolio

**15:00 - 15:15 Crowdfunding present and future**

Speaker:

**Nóra Szeles**, BD Executive, Tőkeportál Zrt.

**15:15 - 15:30 Robo-advisory: A revolution, trend or is this the new standard?**

Speaker:

**Juraj Hrbatý**, CEO, Finax

**15:30 - 15:45 The SEON story - how does a Hungarian fintech help reduce digital fraud worldwide?**

Speaker:

**Krisztián Berecz**, Head of Business Development, SEON Technologies Kft.

**15:45 - 16:00 Expansion opportunities of Hungarian fintech companies**

Speaker:

**Balázs Bártfai**, founder, SalesForm

**16:00 - 16:50 Panel discussion - Present and future of the fintech sector -  
Trends and growth opportunities**

Moderator: **Balázs Faluvégi**, senior elemző, Portfolio

Conversation participants:

**Zsanett Andresin**, Startup Program Manager, OTP LAB

**Zoltán Csiba**, Chief business development officer, Finax

**Tamás Léder**, Head of Hungary, Revolut

**Dr Bálint Réti**, COO, társ-alapító, Péntech Solutions

**Szabolcs Szota**, CEO, Smartsurance Technologies Kft.

**16:50 - 16:55 Closing remarks**