The conference will be held online, delivering the best user experience possible.

Section I: Bank digitalisation vs business - Pedal to the metal or time to hit the brakes?

Digitalisation has been an important efficiency-improving tool of business executives for many years, and its role has become even more prominent during the coronavirus pandemic as online and mobile banking, good UXs and databased sales all came to the fore. Meanwhile, top managers must also handle the challenges arising from the crisis and must strike a fine balance between supporting development and meeting cost-cutting targets. Bank executives will tell us about the strategies they have chosen.

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

08:55 - 09:00 Opening Speech

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

09:00 - 09:20 Rethink Your Tech Roadmap and Reinvent Your Bank

Speaker: **Pawel Bialka**, Executive Partner, Gartner

09:20 - 09:40 Full throttle and airbag - How has cyber defence become a critical factor in business operations?

Speaker: Peter Durojaiye, Director, PwC Hungary

09:40 - 10:30 Executive panel: What will the "new normal" in the banking sector look like?

Moderator: **Zoltán Bán**, CEO, Net Média (Portfolio Group) Conversation participants: **Gergely Czimer**, CDO, Takarékbank Zrt. **Péter Csányi**, deputy CEO, OTP Bank **Tamás Foltányi**, COO, Erste Bank **Antal Kerekes**, Partner, PwC Hungary **János Pereczes**, ügyvezető igazgató, Digitális üzletfejlesztés, MKB Bank **Jenő Siklós**, Deputy CEO, Gránit Bank Zrt.

10:30 - 10:50 Coffee break

Section II/A: Innovative technologies and digital transformation at banks

Prominent IT managers, fintech innovators and top consultants from the sector will debate which banking trends are worth riding and which should be given time to develop before implementing the tried solutions and technologies.

Moderator: Ádám Turzó, Analyst, Portfolio

10:50 - 11:05 KPMG CIO survey

Speaker: **Tamás Kórász**, partner, KPMG

11:05 - 11:20 Blockchain platform designed for a regulated environment -How does it work in practice?

Speaker: Attila Krocsek, Business Development Manager, NATRIX

11:20 - 11:30 Presentation

Speaker:

Dr. Károly Balázs Solymár, Digitalizációért felelős helyettes államtitkár, ITM

11:30 - 11:40 Panel introduction speech

Speaker: Christopher Mattheisen, Country General Manager, Microsoft Hungary

11:40 - 12:35 Panel discussion: Bank IT manager roundtable - How do financial institutions innovate?

Moderator: **Tamás Kórász**, partner, KPMG Conversation participants: **Ferenc Alföldi**, Head of IT, Budapest Bank **Bálint Fischer**, Chief Business Development Officer, Dorsum **Csaba Márton Galló**, ügyvezető igazgató, informatikai divízió, CIB Bank **Dániel Koczka**, vezérigazgató, igazgatóság elnöke, MKB Digital Zrt. **Gábor Strén**, ügyféligazgató, Pénzügyi szektor, Microsoft Magyarország

12:35 - 13:20 Lunch break

Section II/B: Banking digitalisation in practice

In this section, our speakers will present the digitalisation process of individual areas of banking operations in practice, complete with case studies. This will be followed by a panel discussion where IT executives of banks will tell us what makes relations between an IT vendor and a bank work well. What problems can occur, what trends have been apparent in recent years, and how do fintechs work with financial institutions?

Moderator: Dániel Dojcsák, marketing communications director, Shiwaforce

10:50 - 11:05 Presentation

Speaker:

Zoltán Komáromi, business development and sales manager, Grepton Informatikai Zrt.

11:05 - 11:20 Smooth banking e-sales - Obstacles and how to avoid them

Speakers: Iván Muck, CEO, ff. next Tamás Tóth, partner, Lippert

11:20 - 11:35 Panelfelvezető előadás: Hibrid integráció - A digitális transzformáció hatásai az IT részlegen

Speaker: **Anton Kovach**, CEO, Shiwaforce

11:35 - 12:25 Panel discussion: IT vendors and banking IT - How do they cooperate?

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

László Bek-Balla, Head of Digital & Contact Center, Erste Bank Hungary Ferenc Böle, IT Project Director, OTP Bank Anton Kovach, CEO, Shiwaforce

12:25 - 13:20 Lunch break

Section III/A: AFR and debit cards vs cash -Payment trends

In this section, we will look at the most important developments in the payment industry, both locally and globally. All retailers who have online registers will have to also offer electronic payment options starting from January. What solutions can they choose from? What can we expect in this regard? What developments are market players preparing? Are we treading the path of nearcashless countries? What steps regulators are expected to take in order to decrease cash use?

Moderator: Ádám Turzó, Analyst, Portfolio

13:20 - 13:40 Payment trends in the world

Speaker: Tamás Nagy, Expert, McKinsey & Company

13:40 - 13:55 Fraud prevention in instant payment systems

Speaker:

Tamás Racskó, Business Development Manager, Mastercard

13:55 - 14:10 Payment Experience Report 2020

Speaker:

Péter Mondovics, Marketing Manager, Mastercard

14:10 - 15:00 Panel discussion: Electronic payment v. cash in Hungary

Moderator: Ádám Turzó, Analyst, Portfolio Conversation participants: Balázs Barna, Head of European Expansion, TransferWise Lajos Bartha, Managing Director, National Bank of Hungary Endre Eölyüs, igazgató, Mastercard Europe Zoltán Kozma, Chief Executive Officer, Takarékinfo

Section III/B: PSD2 - Has the time of open banking truly arrived in Hungary?

Both banks and third-party PSD2 fintech players have appeared in the Hungarian market, but solutions built on the new payment directive have brought no genuine breakthrough in banking so far. Why is this, and what can we expect from service providers and banks in the near future? Regulators will debate bank and fintech market players on the above.

Moderator: Márton Suppan, Founder, CEO, Peak Financial Services

13:20 - 13:40 Strong customer authentication and open banking overview Speaker:

Miklós Luspay, igazgató, Magyar Nemzeti Bank

13:40 - 13:50 Panel introduction speech

Speaker: Márton Suppan, Founder, CEO, Peak Financial Services

13:50 - 14:40 Panel discussion: Who have seized open banking in Hungary?

Moderator: **Márton Suppan**, Founder, CEO, Peak Financial Services Conversation participants: **Miklós Luspay**, igazgató, Magyar Nemzeti Bank **György Mudri**, alapító, Aggreg8 **Gyula Szegedi**, Head of SME Digital & Payment services, Budapest Bank Zrt.

János Váradi, Manager responsible for fintech development, Számlázz.hu

Coffee break & Netoworking