

INNOVATIONS ON BANKING 4.0

EMBRACING THE GENIUS OF THE TECH REVOLUTION

19-20 SEPTEMBER
HOTEL NH PRAGUE CITY
PRAGUE, CZECH REPUBLIC



Sponsors:



Partners:



OVERVIEW

You are officially invited to join The Innovations on Banking 4.0 event, together with the most prominent industry experts in Europe and beyond. IOB4.0 will cover the latest innovations, industry trends and prospects, in an exclusive, yet intimate environment.

Get the latest on operational excellence, big-data implementation, and increase in engagement via client-centric approaches from the leading European financial institutions.

Attending IOB4.0 will enable you to understand the banking tech and RTA process updates from international officials and experts on European regulations. Furthermore, you'll be able to benchmark your peers PSD2 achievements, the instant payment transformation process, Cybersecurity, and Bank/FinTech collaboration.

Join us for engaging open floor discussions, round-table talks, demo-tech presentations and parallel sessions. IOB4.0 brings together prospective Financial Companies, Banks, FinTech/Startups, Consultancies, Solution Providers and Vendor Companies who add value and contribute to the tech advancement of the industry.


Don't miss the exclusive business gathering this September in Prague! Reserve your seat on time!

Yours Sincerely,

Aneta Djambaska

Conference production lead



 **30%** C-LEVEL & BOARD LEVEL AUDIENCE

 **10+** HOURS OF NETWORKING

 **18+** HOURS OF CONTENT

- Keynote Presentation
- Panel Discussions
- Networking Session
- Round Table Discussion

2 DAYS OF INTERACTIVE CONTENT



**30
SPEAKERS**



**150+
DELEGATES**



**20+
PARTNERS**



**B2B
NETWORKING**



**PANEL
DISCUSSIONS**



**EXHIBITION
STANDS**

WHO SHOULD ATTEND?



- 60% BANKS
- 16% FINTECHS
- 12% SOLUTION PROVIDERS
- 6% POLICY MAKERS
- 6% CONSULTANCIES

- ✓ Financial Companies
- ✓ Banks
- ✓ FinTechs
- ✓ Consultancy Companies
- ✓ Solution Providers
- ✓ Board Members
- ✓ CEOs
- ✓ CDOs
- ✓ CIOs
- ✓ VPs
- ✓ SVPs
- ✓ Directors
- ✓ Heads of: Digital, Digital Transformation, Mobile Banking, Web Banking, Cybersecurity, e-Banking, Digital Customers, Disruptive Technologies, Implementation, Innovation, Digital Processes, Strategies, Business Development, Digital Services, IT Governance, Sales, Digital Channels, Software developers, Retail, Data&Segment, Deposits, Banking Services

JOB POSITIONS

- ✓ 33% Director
- ✓ 26% Founder & CEO
- ✓ 20% Expert
- ✓ 17% Head of Division
- ✓ 4% Consultant



10+
HOURS OF
NETWORKING



30+
COUNTRIES PRESENT

80% C-LEVEL & BOARD
LEVEL AUDIENCE



18+
HOURS OF CONTENT

KEYNOTE SPEAKERS

JOHAN NORDIN, Chief Digital Officer for Sweden, Danskebank

Johan has a strong track record in leading transformational change optimizing business value obtained from technology projects and solutions. He has 15+ years experience of implementing projects and is comfortable working with grass root developers/engineers through to senior management, board members & owners, within small to large organizations. Johan provides advice to CEO/VD and business leaders in a range of topics relating to their digital vision, strategy & roadmap. He also works closely with the CIO & technology managers to help analyze, test and research ideas and business change requests.



ALEXANDER PYATKOV, Head of Robotic Process Automation, Sberbank Group

Alexander is responsible for the searching and adoption of Rapid Process Automation technologies including RPA, NER, OCR, ML. He has MBA in Banking from Birmingham Business School and more than 15 years in Change Management. Over the years Alexander was involved in Design and Implementation of new technologies, procedures and processes that deliver a step change level of performance improvement that is Impactful, sustainable and scalable in any operational environment. Particularly, Alexander has been one of the leaders of Optimization Program for Ops in Sberbank resulted Headcount optimization x10 in 10 years.

ABHIJIT AKERKAR, Head of Applied Sciences, Business Integration, Lloyds Banking Group

Abhijit is bringing machine intelligence to life at the Lloyds Banking Group which serves a quarter of the adult population in the UK and holds one of the largest data-sets in the country. He is also setting up an Academy to democratize AI skills across 75,000+ employees of the Group. He sits on the Expert Advisory Panel of the All Party Parliamentary Committee on Artificial Intelligence in the UK.



SPEAKERS



GOKHAN GOKCAY

Digital Banking and Payment
Systems Application Development
Senior Vice President
Akbank



JOAKIM CRONE VALENTINER

Head of Back Office
Nordea Asset Management AB



LARS SANDTORV

CEO & Founder
MeaWallet



DAVOR GASPARAC

Head of Group Corporates Division
Erste Group IT International GmbH



JAKUB KOMENDA

Head of Mobile Banking
and Experience
MonetaBank



NOEL LYONS

Director,
Head of Experience Design
Barclays

SPEAKERS



AGNESE REINIŅA

Corporate Business
Development Baltics
Microsoft



MICHAL VODRÁŽKA

Cash and Payment Systems
Czech National Bank



JEAN PHILIPPE JOLIVEAU

Senior Marketing Advisor
SIA



MARTIN MEDEK

Head of Open Banking
Česká spořitelna, a.s.



GIANNI DEMICHELIS

Group MiFID II Program Leader
Senior Banking Expert



MARIANA BUZNOVÁ

Main Methodologist of Regulation,
Banking and Payment Services Section
National Bank of Slovakia

SPEAKERS



PETR DVOŘÁK

Chief Executive Officer
Wultra



MARTIN SLÁDEČEK

Open Banking Leader
Komerční Banka



DALIBOR HÁLA

Senior Manager in Financial Services
Advisory Team, PwC



TBA

Czech Fintech Association



JONAS INGELSTRÖM

CEO
Zignsec



JAN HERIAN

Business Development Manager
Appello



MAKSYM KUBROVSKYI

Business Development Director
ProFIX

DAY I

19th September 2019

08:30 - 09:00 Registration & Morning Coffee

SESSION I CUSTOMER EXPERIENCE AS A COMPETITIVE ADVANTAGE FOR BANKS

09:00-10:00

» BANKING OVER DIGITALIZATION JOURNEY

09:00-09:30

- ✓ Digitalization and Customer experience priorities
- ✓ Extend Digitalization beyond customer experience to non-customer-facing operations
- ✓ Crucial factors for digital success

SPEAKER: GIANNI DEMICHELIS, Group MiFID II Program Leader, **Senior Banking Expert**

» QUO VADIS BANKING?

09:30-10:00

- ✓ Fixing the right mix of banking and non-banking services into an irresistibly attractive cocktail
- ✓ Customer experience management v. 2.0

SPEAKER: DALIBOR HÁLA, Senior Manager in Financial Services Advisory Team, **PWC**

» LEADERSHIP IN VUCA WORLD - A CASE STORY FROM NORDEA ASSET MANAGEMENT OPERATIONS 10:00-10:30

- ✓ Complexity is rising, automation is increasing, margins are under pressure, how do we lead our colleagues that will have to perform under these conditions and still succeed as a company?
- ✓ How do we train and empower. Where do we invest in FinTech and why did we discard Robotics, but still embrace AI and big data?
- ✓ The company case will try to cast a light on our transformation the last five years and clarify both learnings and failures.

SPEAKER: JOAKIM CRONE VALENTINER, Head of Back Office, **Nordea Asset Management AB**

10:30 - 11:00 | Networking coffee break

SESSION II HOW AI AND RPA INFLUENCE THE FINANCE WORLD

11:00-12:30

» CRACKING THE CODE: TURNING AI INTO ROI

11:00-11:30

Two in every three companies invested in AI are yet to generate any tangible value. And of those companies that have turned the corner, almost half are still at sub-scale level. The good news is that value is not elusive. Companies such as Google and Amazon generate over 50% of their profits using AI. How can your company cross the chasm? How can you crack the code to conquer those AI riches?

SPEAKER: ABHIJIT AKERKAR, Head of Applied Sciences, Business Integration, **Lloyds Banking Group**

» PERSONAL DIGITAL EXPERIENCES

11:30-12:00

How we create personalised experiences for our 24m customers, through the combination of design thinking and artificial intelligence?

SPEAKER: NOEL LYONS, Director, Head of Experience Design, **Barclays**

» SMART PROCESS ROBOTIZATION: HOW TO DEPLOY FAST?

12:00-12:30

- ✓ Rapid process automation (RPA) tools 2020
- ✓ Prioritizing robotization tasks according to the level of complexity
- ✓ How to scale RPA
- ✓ Measuring RPA effects
- ✓ Main risks to be taken into account
- ✓ How we the future development of RPA

SPEAKER: ALEXANDER PYATKOV, Head of Robotic Process Automation, **Sberbank Group**

12:30-13:30 | Interactive Lunch

SESSION III KEY DIGITAL & TECHNOLOGY TRENDS IN THE FINANCE INDUSTRY

13:30-15:00

» INDUSTRIES ARE CHANGING AND SO IS BANKING

13:30-14:00

SPEAKER: JOHAN NORDIN, Chief Digital Officer for Sweden
Danskebank

» EMPOWERING INTELLIGENT BANKING

14:00-14:30

SPEAKER: AGNESE REINIKA, Corporate Business
Development Baltics, **Microsoft**

» OPEN BANKING BUSINESS MODELS

14:30-15:00

- ✓ Insights on examples of solutions Banks can build to foster the open banking evolution.
- ✓ Real experience with open banking as a business area.
- ✓ If open APIs is just a beginning, what is the next step?

SPEAKER: MARTIN MEDEK, Head of Open Banking,
Česká Spořitelna, a.s.

» EMERGING TECHNOLOGY IS DRIVING THE BANKING INDUSTRY, ARE YOU IN?

15:00-15:30

15:30-16:00 | Afternoon networking break

SESSION IV THE FINANCIAL INDUSTRY 'STARTUP SPARK'

16:00-17:00

Meet the most brilliant startup minds injecting innovations in the segment of digitalization, payment techniques, innovative payment applications and openbanking eco-system.

» How to Secure The Mobile Banking - A Guide for 2019

16:00-16:15

Today, smartphones are ubiquitous, and mobile banking became an essential component of digital banking. With higher usage, however, mobile banking also turned into an attractive target for the cyber-criminals. The advanced attacks are tailor-made for mobile banking and often use the weaknesses in fragile mobile operating systems (more often on Android than on iOS). As a result, banks need to look for new security solutions to proactively stop these attacks. Our experts will guide you through the necessary components of modern mobile banking so that your mobile banking is secure (and so that you tick all the boxes at the compliance checklist for PSD2).

- ✓ The real world attacks on mobile banking today
- ✓ Essential components of mobile banking security
- ✓ Mobile banking and compliance with PSD2.

SPEAKER: PETR DVOŘÁK, Chief Executive Officer, **Wultra**

» The best protected mobile Apps in the age of Innovative malware attacks – case study

16:15-16:30

- ✓ How does the protection work?
- ✓ How to inform clients of potentially malicious app and not alarm them?

SPEAKER: JAKUB KOMENDA, Head of Mobile banking and
Experience, **MonetaBank**

CLOSING REMARKS FROM THE CHAIRMAN

17:00

DAY II

20th September 2019

08:30 - 09:00 Registration & Morning Coffee

SESSION V

PSD2 – LESSONS LEARNED

09:00-10:00

» **STRICT NATIONAL REGULATION POLICY IN FRAME OF LIFE IMPLEMENTATION OF THE EUROPEAN PAYMENT DIRECTIVE**

09:00- 09:30

SPEAKER: MICHAL VODRÁŽKA, Department Cash & Payment Systems, **Czech National Bank**

09:30 - 10:00 PANEL DISCUSSION:

WHAT WE HAVE LEARNED FROM THIS LONG PROCESS OF IMPLEMENTATION?

PARTICIPANTS: MICHAL VODRÁŽKA, Department Cash & Payment Systems, **Czech National Bank**

MARIANA BUZNOVÁ, The Main Methodologist of Regulation, Banking and Payment Services Section, **Slovak National Bank**

DAVOR GASPARAC, Head of Group Corporates Division, **Erste Group IT International GmbH**

MARTIN SLADECEK, Open Banking Leader, **Komerční Banka**

JEAN PHILIPPE JOLIVEAU Senior Marketing Advisor, **SIA**

SESSION VI THE NEXT GENERATION OF INSTANT PAYMENTS: TRANSFORMING CONSUMER LANDSCAPE

10:00-12:30

» **EMV TOKENIZATION AND NEW BUSINESS CASES FOR BANKS** **10:00-10:30**

Highlight how EMV Tokenization and Value Added Services (VAS) for mobile- and digital payments can help banks building new innovative service for the future

SPEAKER: LARS SANDTORV, Founder & CEO, **MeaWallet**

10:30-11:00 | Networking & Coffee Break

» **UNIVERSAL PAYMENT HUB- EXAMPLES OF SUCCESSFUL BUSINESS CASES FOR BANKING AND RETAIL SECTORS** **11:00-11:30**

- ✓ Universal payment platform as a way to improve customers experience and introduce new services
- ✓ Successful business cases

SPEAKER: MAKSYM KUBROVSKYI, Business Development Director, **ProFIX**

» **HOW LATEST TRENDS OF MOBILE BANKING CAN INCREASE THE PAYMENT TRAFFIC?** **11:30-12:00**

SPEAKER: GOKHAN GOKCAY, Digital Banking and Payment Systems Application Development Senior Vice President, **Akbank**

» **AN IDENTITY ODYSSEY ANNO 2019** 12:00-12:30

- ✓ How do consumers identify themselves online across Europe
- ✓ Cross-border identity verification brings us back to the year of 1997
- ✓ Why the additional 30-60 sec matter?

SPEAKER: JONAS INGELSTRÖM, CEO, Zignsec

12:30-13:30 | Interactive Lunch

SESSION VII

DIGITIZATION: NEW TOOL MOVING BANKS TOWARDS NEW DECADE

13:30-14:30

» **LEVERAGING THE FRONT AND BACK-END INTEGRATIONS IN CORPORATE LOAN ORIGATION**

13:30-14:00

- ✓ How front and back office integrations support LOS process
- ✓ Visualization of workflows
- ✓ Third party software integrations

SPEAKER: JAN HERIAN, Business Development Manager, Appello

» **HOW BANKS CAN TRANSFORM FROM DIGITAL LEARNERS TO DIGITAL LEADERS?**

14:00-14:30

14:30-15:00 | Afternoon networking break

SESSION VIII

ROUND TABLE DISCUSSION: BANK-FINTECH COLLABORATION

15:00-16:30

» **TABLE DISCUSSION 1**
THE NEW WAYS CONSUMERS PREFER TO PAY

MODERATOR: DAVOR GASPARAC, Head of Group Corporates Division, Erste Group IT International GmbH

» **TABLE DISCUSSION 2**
NEW TECHNOLOGY ENTRIES IN FINANCE SEGMENT

MODERATOR: TBA, Czech Fintech Asociation

» **TABLE DISCUSSION 3**
AI & AUTOMATION SUPPORT THE BANKING INDUSTRY

MODERATOR: NOEL LYONS, Director, Head of Experience Design, Barclays

16:30 CLOSING REMARKS FROM THE CHAIRMAN

END OF CONFERENCE



ApPello Banking Software is a leading fintech vendor that has been providing loan origination, risk management and front-end solutions for over 20 years. We are constantly developing our platform (ApPello Digital Platform) which is currently one of the most powerful and prevailing in the CEE region.

We use proven technologies available on the market, by which our innovation is multiplied and we are able to speed up and simplify the implementation in many legal entities. ApPello's guiding principle is to provide banking software that does not only meet the business requirements but can be set by the end users without IT involvement.



MeaWallet™

MeaWallet develops globally recognized tokenization technologies which serve banks and card issuers through a proprietary, platform agnostic product suite. The company is a Mastercard Engage Platinum Partner, part of the Visa Token Service Ready Program and an American Express GNS partner for Amex Pay. MeaWallet's Digital Payment Platform enables a range of digital payment services including tokenization (MDES, VTS, Amex TS), OEM Pays and secure remote commerce (SRC).

Built to support any payment scheme, the platform enables card digitization to any wallet application and wearable device for mobile and digital payments, all through a single connection. The platform reduces time-to-market, simplifies integration and reduces risks for card issuers. MeaWallet was incorporated in 2013 and is headquartered in Asker, Norway.



With offices in 158 countries and more than 250,000 employees, we are among the leading professional services networks in the world. We help organisations and individuals create the value they're looking for, by delivering quality in assurance, tax and advisory services.

PwC FS Advisory practice provides integrated Management Consulting and Technology Advisory services to banking clients in the CEE region.

Our expert team supports our clients in transforming their business models and building new products and services while also keeping costs down and managing risk & regulatory compliance.



Wultra helps the leading European banks to make secure digital banking faster. Our range of security-related software technologies covers the whole digital banking application stack, be it on the web or mobile. Security solutions by Wultra already secure the best rated mobile banking app in the Czech Republic, an open banking gateway for the retail bank with over 300k clients, or a premium Internet banking for the wealthiest clientele.

The main focus of the company for upcoming months is to expand internationally and give the established veterans of the digital security industry a serious run for their money.



Konsentus

Confidence in open banking

Konsentus provides Third Party Provider (TPPs) identity & regulatory checking ensuring Financial Institutions (FIs) are PSD2 open banking compliant. Delivered through a SaaS based solution using restful APIs with no set-up fee Konsentus operates across all 31 National Competent Authorities working with the EBA TPP Register and 70+ QTSPs to ensure FIs never provide data to unregulated TPPs.

Working both through partners including Mastercard, or providing services directly, Konsentus is the leading TPP identity and regulatory checking solution in Europe.

ZignSec

Zignsec is an identity service provider; offering merchants online services to verify the true identity of their customers. Zignsec operate across Europe and have a special focus on regulated business that are bound under AML and similar regulation. To identify the customer Zignsec have several product offerings:

eID Schemes (BankID & NemID),
Realtime Scanning of passport, ID-card and driver licence,
Advanced register services across all of Europe

The general objective is always to increase user experience, enhance security and help automatization of processes.

Visit webpage www.zignsec.com or send email to info@zignsec.com for more info.



ProFIX is a 23 years' experience top-ranked supplier of IT solutions and services within financial sector. Among our customers are 250+ banks and other financial service companies in 30 countries.

Key business areas of the company:

FinTech innovations: technological platform UPH (Universal Payment Hub) – opportunities to expand and grow financial businesses in B2C, B2B and P2P areas.

SWIFT services: SWIFT Business Partner, SWIFT Consulting Services, SWIFT Service Bureau. We provide consulting, connection, assistance, and technical support.

MoneyGram Service Bureau: as a Certified Global Technological Partner of MoneyGram International ProFIX provides fast, safe, and secure connection to MoneyGram.

Visit our website www.profix.com.ua to learn more.



HOLLAND
FINTECH

Holland FinTech is an independent ecosystem that offers equal chances to all its members to do business in an ever-changing financial value chain. We provide access to knowledge, a network, investments and talent. Since 2014, Holland FinTech connects people and organizations that believe in the power of innovation in financial services, allowing consumers and businesses to profit from progress and development. We connect more than 450 members, ranging from traditional parties to innovative start-ups, spread across all product and sector boundaries. Holland FinTech is committed to stimulating diversity and accessibility of financial services and views, educating the market regarding technological opportunities (and limitations) as an important means to this end.



ČESKÁ FINTECH ASOCIACE

Fintech, in broad terms, is the application of modern technologies to render financial services cheaper, more convenient and available to everyone. Founded in 2016, Czech Fintech Association aims to support shared interests of fintech companies and entrepreneurs, shape the regulatory environment and, thereby, promotes the adoption of cashless and friction-less solutions in all sorts of transactions. The Association curates (i) networking events, chairs (ii) expert working groups and has the ambition to be a (iii) single point of contact for innovators, investors, regulators, policy makers and commercial partners in the Czech fintech environment.

Prague

Prague, City of a Hundred Spires, a UNESCO monument and one of the most beautiful cities in the world. Known for its Old Town Square, the heart of its historic core, with colorful baroque buildings, Gothic churches and the medieval Astronomical Clock, which gives an animated hourly show. Completed in 1402, the Gothic Charles Bridge and Church of St. Nicholas in the Lesser Town, the most beautiful Baroque church in Prague.

Each of Prague's districts has its own characteristic atmosphere and unique charm. Prominent writers present Prague as a changeable city, which likes to alternate styles: it is romantic and successful, ancient and modern, but above all cosmopolitan.





PREVIOUS EVENTS



TRUSTED BY





Index ▲ 1.56

EUROEVENTS

Email: operations@euro-events.co

T: +420.234.261.963

M: +420.734.655.262

www.euro-events.co

STAY CONNECTED

