



PULSECORE
EVENTS 

EXCELLENCE IN **DIGITAL BANKING 2.0** **2024- INTERNATIONAL** **SUMMIT**

26-29TH
NOVEMBER 2024

Amsterdam, Netherlands
Venue: Holiday Inn Arena
Towers

CONFIRMED SPEAKERS



Stefan Wolf

Chair of the Industry Advisory Board (IAB)
International Chamber of Commerce (ICC)
Digital Standards Initiative



Laurens Meulman

Director, AI Product Management
BNY Mellon, Germany



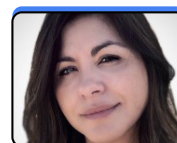
Mariam Adeola Ogunbami

Chief Client Officer
Engine By Starling, the technology arm of Starling Bank



Andrea Claudio Cosentini

Head of Data Science & AI
Intesa Sanpaolo, Italy



Jessica Reynoso Maciel

ESG Delegate
MoraBanc



Claire Maillet

PhD Researcher,
University of Portsmouth



David Porter

Senior Advisor,
Emerging Threats
Bank of England, UK



Amber Henderson Smart

Managing Director,
Global Head of Client Implementation
HSBC, UK



Matthieu Vacarie

MD, GTB Head of Customer Experience
Societe Generale, France



Thomas Winandy

Head of Mobile Banking
Commerzbank, Germany



Harris Mygdalis

Group Chief Digital Officer
Eurobank, Greece



Adam Walendziewski

Digital Business Banking Tribe Lead
ING, Netherlands



Vanja Tokic

Retail Strategy & Digital Transformation
Raiffeisen Bank International AG



Laurent Lamblin

Head of Marketing & Communication
EveryoneInvested, Belgium



Jose Luis Navarro Llorens

Head of Strategy Open Banking
BBVA, Spain



Tomas Reytt

Director of Sales and Distributional Channels
mBank, Czechia



Reinier Smulders

Digital Business Development Banking
Rabobank, Nederland



Niki Charilaou

Manager Financial Crime & Sanctions Compliance Department
Bank of Cyprus



Georgios Galanis

Director Compliance/MLRO
NBG Pay



Levent Kazim Oguz

Head of Digital Channels & Open Banking
Denzibank



Kate Fitzgerald

Head of Policy
Payment Systems Regulator, UK



Susana Ponce-Froment

Senior Representative
TBI Bank



Erik Morgan

Global Head of Financial & Credit Risk
Tide, UK



Susana Ponce-Froment

Group Financial Crime Prevention - Lead Global Risk Model
SEB



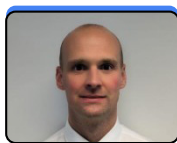
Nicky Cotter

Head of FinTech M&A & Funding
Icon Corporate Finance



Vaida Saltenyte

Payments Solution Expert
focused.it



Mark Terry

Head of New to Bank Onboarding
HSBC



Frederic Lenoir

Chief New Services & Innovation Strategy
Groupe BPCE, France



Ulrich Loof

Transaction Management
DZ Bank, Germany



Israel Rayan

Senior Vice President, Consumer Distribution EMEA
Chubb, Spain



DAY 1 TUESDAY 26TH NOVEMBER

Mobile Payments and Excellence in Digital Banking

8:55 Opening Words from a Chairperson

9:00 Business banking does not care about customer experience!

- » What is commercial banking?
- » What are the needs of BB customers?
- » How can banks address those needs?

Adam Walendziewski,
Business Banking Tribe Lead
ING, Netherlands



9:30 How to stay ahead in Banking by providing an excellent app experience

- » Best practice: How Commerzbank ensures to remain one of the best rated banking apps in Germany
- » Incremental Innovation in Mobile Banking competition

Thomas Winandy,
Head of Mobile Banking
Commerzbank, Germany

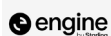


10:00 Break Time and Networking Session

10:30 Changing banking for good: Why digital transformation is a competitive advantage

- » A deep dive on Starling Bank: An award-winning UK digital bank with 4 million customer accounts that consistently ranks #1 for customer satisfaction and customer service.
- » The true power of digital: From delivering delightful products and self-service customer experiences to empowering back office and operational staff.
- » Cloud technology uncovered: Learn how Starling's cloud-native, core banking platform, Engine, is at the heart of its success and enables our teams to exceed customer expectations

Mariam Adeola Ogunbambi,
Chief Client Officer



Engine By Starling, the technology arm of Starling Bank

11:00 Ecosystems & Open Finance, it's time to push forward for Extroversion

- » Introduction and Current State of Open Finance
- » The Role of Bank APIs in Open Finance Expansion
- » Bank APIs and Open Finance as a Service Distribution Strategy
- » Leveraging PSD2 Investments for Rapid Market Adoption
- » Expanding Data Sources and AI Integration in Open Finance

TBC
Harris Mygdalis,
Group Chief Digital Officer
Eurobank, Greece



11:30 Open for Sponsors

12:00 Lunch Break

13:00 Elevating Digital Banking Experiences for Customer Delight

- » Tailoring intuitive interfaces for effortless navigation
- » Personalizing services to meet individual preferences
- » Ensuring responsive customer support for timely assistance
- » Harnessing data analytics to anticipate and fulfill user needs
- » Iterating and refining platforms based on user feedback for continual improvement

Levent Kazim Oguz,
Head of Digital Channels & Open Banking
DenizBank



13:30 Digital transformation and non-financial reporting: two key topics in any strategic agenda

- » ESG factors and their importance in the company's transformation during the next years.
- » Why digital transformation and ESG should go hand-in-hand in strategic processes?
- » The role of digital transformation in promoting (and measuring) environmental sustainability

Jessica Reynoso Maciel,
ESG Delegate
MoraBanc



14:00 From Open Banking to Open data

- » Open Banking gets old.. enter the embedded finance hype
- » Challenges of embedded finance for the banks
- » Monetization of APIs, the biggest conundrum
- » It's this the first step to Open Data?

Jose Luis Navarro Llorens,
Head of Strategy Open Banking
BBVA, Spain



14:30 Trends and predictions for the next decade in digital banking

- » What is the future of digital banking, how far can we go?
- » Overcoming current challenges

Reinier Smulders, Digital Business
Development Banking
Rabobank, Netherlands



**DAY 1 TUESDAY
26TH NOVEMBER****Mobile Payments and Excellence in Digital Banking****15:00 Break Time and Networking Session****15:30 New Strategies and Innovations in Digital Banking**

- » Omnichannel strategies for seamless online and offline banking
- » Digital technologies promoting green banking and sustainability

Frederic Lenoir,
Chief New Services & Innovation Strategy
Groupe BPCE, France

**16:00 Request to Pay & Instant Payments**

Explore how Request to Pay (RTP) solutions streamline payment requests, reducing payment friction and enhancing cash flow management. Analyze the benefits of instant payments, including real-time transactions and immediate fund availability, while addressing challenges such as fraud prevention and regulatory compliance. Investigate upcoming trends in RTP and instant payments, such as integration with digital wallets and mobile banking apps. Highlight case studies and pilot projects demonstrating successful implementation and adoption of these technologies

Ulrich Loof, Transaction Management
DZ Bank, Germany

**16:30 Panel Discussion****17:30 Closing words, end of the day 1**

DAY 2 WEDNESDAY
27TH NOVEMBER

Digital Identity and Digital Onboarding

8:55 Conference Re-Start

9:40 Digital Transformation of the Client Onboarding Journey

- » What is digital client and what does it mean to onboard them?
- » How has that changed over time?
- » Why have those changes provided value?
- » How can we continue to push that to provide monetary value and simplification to the client and our organization in the future?

Georgios Galanis, Director Compliance/MLRO
NBG Pay



9:30 Open for Sponsors

10:00 Break Time and Networking Session

10:30 Insider Fraud: The Post-Covid Aftermath & Economic Crisis Risk

- » How COVID-19 has impacted the fraud landscape
- » The shift in fraud modus operandi since COVID-19
- » How a recruitment process can be doomed to fail
- » How the fight against insider fraud doesn't stop once an employee joins the company

Claire Maillet, PhD Researcher,
University of Portsmouth



11:00 Tomorrow's Onboarding Today, Trends reshaping the future of wholesale banking client engagement.

- » Embracing technology for seamless banking experiences
- » Navigating Digital Transformation in banking customer onboarding
- » Tomorrow's Onboarding Today: Trends reshaping the future of banking customer engagement

Amber Henderson Smart, Managing Director,
Global Head of Client Implementation
HSBC, UK



11:30 Digital Transformation of AML-related processes in Banking:

- » Delivering tangible value to customers
- » Achieving efficiencies
- » Identify and manage risks more effectively
- » Deep dive analysis of the digital transformation of four main AML processes: KYC, transaction screening, transaction monitoring, Customer Risk Scoring

Niki Charilaou, Manager Financial Crime & Sanctions
Compliance Department
Bank of Cyprus



12:00 Lunch Break

13:00 How improved Client journeys shall bring value not only to the clients but also to the staff: Perspective on B2B activities

- » Co-construction of improved journeys with Corporate clients
- » All journeys to converge on a single platform
- » The increasing role of Open Banking to simplify clients' journeys
- » Positive impact on staff journeys

TBC

Matthieu Vacarie, MD, GTB Head of Customer
Experience
Societe Generale, France



13:30 The rise of Self Sovereign Identity and its implications for digital onboarding

- » Prospects for incorporating SSI into standard onboarding practices
- » An analysis of implications of SSI implementation for KYC
- » The critical role of data security risks mitigation
- » Establishing a governance framework for an efficient digital onboarding

Stefan Wolf, Chair of the Industry Advisory Board (IAB)
International Chamber of Commerce
(ICC) Digital Standards Initiative



14:00 Break Time and Networking Session

14:30 Verticalization of Financial Solutions: from traditional financial institutions' products to the Metaverse

Summary: Explore the opportunities to integrate physical assets and financial services into the Metaverse and the role that is played by the banks, Fintech, and crypto companies.

Susana Ponce-Froment, Global Head of Financial
& Credit Risk
Tide, UK



15:00 Open Speaking Slot

15:30 Panel Discussion

16:30 Closing words, end of the day 2

DAY 3 THURSDAY
28TH NOVEMBER

Digital Identity and Digital Onboarding

8:55 Opening Words from a Chairperson

9.00 The Power of Embedded Insurance: Elevating Banking Value Propositions to Customers

- » The role of insurance in enhancing customer loyalty and trust
- » Harnessing the potential of embedded insurance
- » Leveraging insurance as a lucrative revenue stream for financial institutions

Israel Rayan, Senior Vice President, Consumer Distribution EMEA
Chubb, Spain



9:30 Measuring & leveraging channels Strategy in a digitally mature market

- » Role of distribution channels and their mutual interactions within the omnichannel strategy
- » Outlook on emerging technologies and their impact on the channels
- » Overall purpose of branches within mBank omnichannel strategy
- » The Role of UX and UI in Banking, efficiency, and security

Tomas Reyyt, Director of Sales and Distributional Channels
mBank, Czechia



10:00 Break Time and Networking Session

10:30 Can the digital world be humanized?

- » A focus on the continuous need for human involvement in remote/digital processes
- » Humanized AI: A dream or the future?
- » Is fast and flexible interaction with banks enough to sustain customer satisfaction?
- » What AI solutions are currently needed to boost CX? What are the challenges and prospects for their implementation?

TBC

Laurens Meulman, Director, AI Product Management
BNY Mellon, Germany



BNY MELLON

11:00 Reshaping the future of payments – making sure users are protected, enabling effective competition, and ensuring everyone has access to payment services that meet their needs

- » With the PSR bringing in new levels of protection on authorized push payment fraud, conducting two major market reviews looking at card payments, and the full potential of account-to-account payments becoming clearer through its work on Variable Recurring Payments –

- » the UK is playing a leading role in developing payments and payments systems for everybody that uses them.
- » A focus on decisions, considerations and judgment calls that have led to this stage, and reflect on what still needs to happen to ensure future success.

Kate Fitzgerald, Head of Policy
PCR

11:30 Open for Sponsors

12:00 Lunch Break

13:00 Ensuring the Best UX with Onboarding Fintech App

- » What are the key elements of enhancing the best user experience with onboarding a Fintech App
- » Complying with existing legal processes while keeping customers happy
- » A step-by-step introduction to your app, toward your brand
- » A focus on after-onboarding processes

Vaida Salt
foocused.io

foocused.io

13:30 Digital and Opportunistic View on Europe's Retail Investment Strategy

Upcoming new EU regulation (the "Retail Investment Strategy") will have substantial impact on business models of investment service providers. Operating costs will explode if the strategy to comply is not digital or has poor digital conversion. The speaker will share a digital and opportunistic view on this tidal wave, with a focus on the increased scope and relevance of investor risk profiling.

Laurent Lamblin, Head of Marketing & Communication
EveryoneInvested, Belgium



14:00 Break Time and Networking Session

14:30 Open to Sponsors

15:00 Successful implementation of effective AML and Anti-Fraud strategies

- » Conduct a risk assessment on users, geographies, and products
- » Combine that into a business wide risk assessment
- » The risk assessment feeds into the CDD framework
- » What are the challenges in achieving these goals

Nicky Cotter, Head of FinTech
M&A & Funding
Icon Corporate Finance

ICON

15:30 Panel Discussion

16:30 Closing words, end of the day

DAY 4 FRIDAY
28TH NOVEMBER

Artificial Intelligence in Financial Services

8:55 Opening Words from a Chairperson

9.00 AI detectives: old wine in new bottles?

- » Applying AI whilst still staying grounded
- » The past, present and future of AI-based detection
- » Pragmatic deployment of AI-based algorithms
- » Tackling predictable surprises

David Porter, Senior Advisor, Emerging Threats
Bank of England, UK



9:30 Optimizing Financial Crime Prevention through AI Utilization

- » Enhancing precision by minimizing false positives in combatting financial crime
- » Unearthing hidden risks beyond rule-based detection
- » Synergizing rule-based systems with AI for optimal financial crime mitigation
- » AI's integral role in resolving alerts tied to financial crime

Invitation to:

10:00 Break Time and Networking Session

10:30 Unleashing the Potential of AI in Banking: Transforming Customer Experiences

- » Redefining customer interactions through personalized services driven by AI innovations
- » Enhancing accessibility and user satisfaction with AI-powered chatbots for seamless support and experiences round-the-clock
- » Leveraging AI for predictive analytics to anticipate customer needs and preferences
- » Optimizing operational efficiency through automation of routine tasks with AI technologies

Invitation to:

11:00 Shaping Tomorrow's Digital Banking: Art of adaptability

- » Captivating customer attention and engagement
- » Embracing digital-first banking while keeping a human touch
- » Fostering digital culture and transformational leadership

Vanja Tokic, Retail Strategy & Digital Transformation
Raiffeisen Bank International AG



11:30 Open for Sponsors

12:00 Lunch Break

13:00 Ethical Considerations in AI Governance: Navigating the Landscape for Responsible Digital Banking

- » Understanding the ethical challenges posed by AI adoption in financial services
- » Promoting Transparency and Fairness:
- » Strategies for ensuring transparency, fairness, and accountability in AI-driven banking systems
- » Fostering innovation while upholding ethical standards in AI-powered banking solutions

Andrea Claudio Cosentini,
Head of Data Science & AI
Intesa Sanpaolo, Italy



13:30 Predictive AI Driving ROI and Customer Delight

- » Unleashing the power of predictive AI for tangible ROI
- » Crafting personalized experiences: Customer delight through AI
- » Balancing innovation and ethics: Predictive AI best practices

Invitation to:

14:00 Break Time and Networking Session

14:30 Panel Discussion

15:30 Closing words, end of the event

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