

20-23 MAY 2025

Istanbul/ Turkey

PULSECORE EVENTS»»

- 1- **Excellence In Digital Banking**
- 2- **Product Dev Summit**
- 3- **Retail Technologies**

BUY TICKET

Venue : Hilton Istanbul Kozyatagi

IN-PERSON &
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Confirmed Speakers

Digital Banking



Okan Acar

Head of Digital Banking Group
Kuveyt Türk, Turkey



Stefan Moser

Head Group Investment Compliance
VP Bank, Liechtenstein



Sadık Baş

Head of Affluent Segment Management
Garanti BBVA, Turkey



Ivan Ivanov

Director Retail Banking
Bulgarian American Credit Bank, Bulgaria



Debbie van Heel

Senior Operations Manager
N26, Germany



Halil Özcan

Executive Vice President - Chief Digital Officer
Burgan Bank Türkiye

Product Development



Martin Rosa

Product Owner
Ceska Sporitelna, Czechia



Sachin Torne

SVP – Global Payments Transformation
Citi, UK



Tanja Imamovic

Digital Transformation & Technology Strategist
Raiffeisen Bank International AG, Austria



Krasimir Gradinarov

Compliance Manager High-Risk Clients & Products - Group Anti Financial Crime
UniCredit, Italy



Kirsty Rutter

Group Fintech Investment Director
Lloyds Banking Group, UK



Jurgen Vandenbroucke

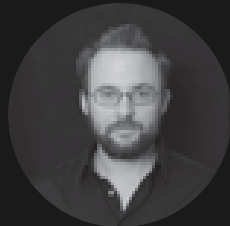
Managing Director
KBC Group & everyone INVESTED, Belgium

Retail Technologies



Davor Gasparac

Senior Program Manager Corporates & Markets; BA Chapter Lead and Agile Coach
Ceska Sporitelna, Czechia



Kilian Thalhammer

Managing Director | Head of Merchant Solutions
Deutsche Bank, Germany



Alessio Mezzacapo

Chief Data Officer
Banca Stato



Gerard Short

Senior Director of Product | Automation & AI
HSBC, UK



Hisham Issa

Director, Head of CCPL (Unsecured Lending), Wealth and Retail
Standard Chartered, UAE



Jody Bullen

Leading Open Banking
ANZ, New Zealand & UAE

Confirmed Speakers

Digital Banking



Riccardo Volpato

Senior Manager - Group
Head of Model Risk
Model Identification and
Inventory
Intesa Sanpaolo, Italy



Marius Klehr

Vice President | Digital
Banking Product Owner

Commerzbank, Singapore



Nikoletta Kovacs

ESG Business
Development Leader

Raiffeisen Bank
International AG, Austria



Aart Miedema

Conversational AI and
Xft GenAI

Commerzbank, Singapore



Jose Luis Navarro
Llorens

Strategy Open Banking
BBVA, Spain



Ernestas
Bartkevičius

Head of Identity and
Access Managemen
SEB, Lithuania

Product Development



Essam Fawzy

Vice President Program Delivery -
Fintech Consultant supporting
RAK Bank, Dubai



Ipek Korkmaz

Senior Product Manager



Jules Ferdinand

Director | Group Head of Cyber Risk
Intelligence, Insider Technology
Risk & Digital Asset Risk
BNP Paribas, UK



Adam Walendziewski

Digital Business Banking
Tribe Lead
ING, Netherlands



Seda Nerkiz Tüzer

Head of Cash Management
Product Development
DenizBank, Turkey



Neva Arslan

Digital Business & Product
Development | Product Owner
Garanti BBVA, Turkey

Retail Technologies



Ozgecan Unye

Head Open Banking and
Service Banking
Yapi Kredit, Turke



Ivanka Stoyanova

Chapter Lead REST APIs &
Kafka
Commerzbank,
Bulgaria



Nadir Abrar

BCB Customer Data &
Insight Products
Lloyds Bank



Steve Robson

Global Head of
Liquidity WPB
HSBC, UK



Vova Radin

Vice President of the Management
Board, Personal Finance Banking
Area, Retail and Business Banking Area
BNP Paribas, Poland



Angeliki Ksona

Head of Self Service
Banking Sector
National Bank of Greece

Confirmed Speakers

Digital Banking



Susana Ponce Froment

Global Head of Financial & Credit Risk
Tide, UK



Sachin Torne

SVP – Global Payments Transformation
Citi, UK



Gabriel Ayala

Managing Director Banking Solutions
Bit2Me, Spain



Alex Clements

Financial Crime Operations
Griffin, UK



Martins Vitor

Head of International Marketing & Member of Executive Committee
Banque BCP,



Vanja Tokic

Senior Expert Transformation Manager | Retail Strategy & Digital Transformation
Raiffeisen Bank, Austria



Hazal Muhtar

Director of Product Analytics
Wise, UK



Francis Gross

Senior Adviser - Directorate Genral Statistics
European Central Bank



Escolástico Sánchez Martínez

Director Customer Experience
BBVA

Product Development



Ainhua Barco Medina

Group Head of Product Governance / Compliance
Banco Santander, Spain



Ledi Lapaj

Director Customer Experience
Bank of Etihad



Levent Kazim Oguz

Head of Digital Channels & Open Banking
Denizbank, Turkey



Dipu K V

President
Bajaj Allianz General Insurance Company, India



Cem Soydemir

Head of Payments Go-To-Market
SWIFT, Dubai



Wan Norhaziki Wan Abdul Halim

Global Head of Shariah Governance
Credit Agricole, Dubai

Retail Technologies



Hisham Issa

Director, Head of CCPL (Unsecured Lending), Wealth and Retail
Standard Chartered ,UAE



Luis Fiestas de Fuentes

Head of Digital Banking Germany
BBVA,Germany

Confirmed Speakers

Digital Banking



Adam Walendziewski

Digital Business Banking
Tribe Lead

ING, Netherlands



Senior Representative

Starling Bank, UK



Amit Khare

Global Data Science Lead and
Deputy Head of Transformation
Compliance

Société Générale, UK



Amber Henderson
Smart

Managing Director, Global Head of
Client Implementation

HSBC, UK

Product Development



Jessica Reynoso

Maciel

ESG Delegate

Morabanc,



Atul Chandorkar

Head of Data Science & AI

Qatar Islamic Bank,
Qatar

STAGE 1

Mobile Payments and Excellence in Digital Banking

8:55 Opening Words from a Chairperson

9.00 Key Factors to Overcoming Industry Challenges: Outlook for 2025

Analysing the implications of higher capital costs and lower valuations for the fintech industry
Exploring the future of open banking and its potential impacts
Discuss key strategies to enhance financial intelligence reporting and strengthen controls
Preparing for increased regulation with proactive measures and compliance strategies

Halil Özcan
Executive Vice Presiden- Chief Digital Officer
Burgan Bank Türkiye



9.40 Sustainable Finance and ESG Opportunities

Nikoletta Kovacs
ESG Business Development Leader
Raiffeisen Bank International AG, Austria



10:20 Networking Break

11:00 Branch of the Future: Virtual Branches and Digital Banking Innovations

- » Best practices for designing and implementing digital branches to enhance customer acquisition and retention
- » Case studies showcasing successful strategies in digital banking innovation
- » Discuss the future trends and technologies shaping virtual branches and the bank of the future

Ivan Ivanov
Director Retail Banking
Bulgarian American Credit Bank, Bulgaria



11:40 The integration of digitalization and automation through a new credit decision engine marks a significant shift in institutional transformation

Sorin M Vlad
Head of Credit Risk Modelling
UniCredit Bank, Italy



STAGE 2

Retail Technologies

8:55 Opening Words from a Chairperson

9.00 Empowering Customer-Centric Banking: Navigating Digital Transformation in Retail Banking

- » Enhancing customer engagement through intuitive mobile and digital banking solutions
- » Exploring the role of blockchain in securing transactions and driving transparency in banking operations
- » Overcoming the challenges of modernizing legacy systems to adopt scalable, cloud-based infrastructure

Nadir Abrar
BCB Customer Data & Insight Products
Lloyds Bank



9.40 Strategies for fostering collaboration between traditional banks and FinTechs to drive customer-centric solutions

- » Ensuring robust data security and privacy compliance while enabling seamless API integrations
- » Unlocking new revenue streams and business models through value-added open banking services

Kilian Thalhammer
Managing Director | Head of Merchant Solutions
Deutsche Bank, Germany



10:20 Networking Break

11:00 Blockchain Beyond Payments: Revolutionizing Retail Banking with Distributed Ledger Technology

- » Enhancing transparency and trust through secure, tamper-proof distributed ledger systems in retail banking
- » Streamlining processes such as identity verification, loan disbursement, and trade finance with blockchain applications

Hisham Issa
Director, Head of CCPL (Unsecured Lending), Wealth and Retail
Standard Chartered, UAE



11:40 Gamification and Loyalty Programs: Innovative Strategies to Engage the Modern Customer

- » Designing gamified experiences to drive customer engagement and deepen banking relationships
- » Leveraging loyalty programs to reward financial behaviours and enhance customer retention
- » Integrating gamification into digital platforms to attract younger, tech-savvy customers and promote financial literacy

DAY 1- 20th MAY

12:20 Lunch Break

13:30 The Intersection of Cryptocurrency and the Banking Industry

- » Cryptocurrency Adoption in Banking
- » Regulatory Landscape: EU MiCA Regulation, FSB rules on stablecoins, and USA regulations
- » The role of compliance and security as crypto integrates into traditional banking
- » Bit2Me’s Growth & Crypto Services

Gabriel Ayala
Managing Director Banking Solutions
Bit2Me, Spain



14:10 Building the AI-Powered Bank: Transforming Retail Banking with Artificial Intelligence

- » Trying to harness AI for Digital Transformation in Retail Banking
- » How we use data & real-time events to create hyper-personalized experiences
- » Can we use AI to enhance human interactions
- » Building trust in AI and data-driven banking is the challenge



Vanja Tokic
Senior Expert Transformation
Manager | Retail Strategy & Digital Transformation
Raiffeisen Bank, Austria

14:40 Networking Break

15:10 Open Finance: Exploring Alternative Business Models

Jose Luis Navarro Llorens
Strategy Open Banking
BBVA, Spain



15:50 Tomorrow’s Onboarding Today: Trends Reshaping the Future of Banking Customer 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
Global Payments Solutions
HSBC, UK

16:30 Panel Discussion: The Journey of Banking App Success

- » Examining the crucial role our banking app plays in overall strategy, especially as 60% of branches are closing
- » Discovering how customer interaction can be transformed from traditional branch visits to seamless mobile banking experiences
- » Exploring best practices to maintain excellence in the banking app landscape

17:10 End of the Day 1

12:20 Lunch Break

13:30 Redefining Branch Strategies: Balancing Digital Innovation with the Human Touch

- » Transforming traditional branches into digitally enhanced service hubs for personalized customer interactions
- » Integrating self-service technologies and smart kiosks to improve operational efficiency and customer convenience
- » Balancing digital innovation with human expertise to maintain trust and build deeper customer relationships

Davor Gasparac
Senior Program Manager Corporates & Markets;
BA Chapter Lead and Agile Coach
Erste Digital, Austria



14:10 Open for Sponsors

14:50 Networking Break

15:30 Digital Transformation for a Greener Future: Reducing Environmental Footprints in Retail Banking

- » Implementing paperless banking solutions and promoting digital channels to minimize resource consumption
- » Leveraging technology to optimize energy use in branch operations and data centers
- » Supporting sustainable practices through green financing initiatives and eco-friendly customer incentives

Gerard Short
Senior Director of Product | Automation & AI
HSBC, UK

16:10 Harnessing Big Data for Personalizing Retail Banking Experiences

- » Utilizing big data analytics to understand customer preferences and tailor financial products and services
- » Enhancing customer satisfaction through real-time insights and personalized offers based on transactional behavior
- » Ensuring data privacy and security while leveraging customer data to drive deeper, more meaningful banking relationships

Alessio Mezzacapo
Chief Data Officer
Banca Stato



16:50 Panel Discussion:

17:30 End of the Day 1

STAGE 1
Ai,Digital Banking And Product Development

8:55 Conference re-opening

9.00 Innovative Product Development Strategies: Navigating the Future of Banking

- » Understanding market trends, client data and customer needs to drive successful product innovation
- » Digital advisory as a turning point in customer care
- » Leveraging agile methodologies for faster and more responsive product development cycles
- » The role of cross-functional teams in fostering collaboration and creativity during the development process
- » Balancing risk and reward: Strategies for testing and validating new banking products in the market
- » Switch from the product view to Customer Life Time Value

Martin Rosa
Product Owner
Ceska Sportelna, Czechia



9.40 Banking Products: Leading with customer needs!

Ledi Lapaj
Director Customer Experience
Bank of Etihad



10:20 Networking Break

11:00 Collaborative Innovation in Banking: Exploring Fintech Partnerships and Future-Ready Strategies

- » What are the opportunities and challenges in traditional banks collaborating with fintech’s for product development?
- » How can banks effectively find the right match and integrate fintech solutions into their product portfolios?
- » Regulatory descriptions in the Banking and Fintech space
- » Staying ahead of the curve and adapting to changing trends in the fintech landscape

Sachin Torne
SVP – Global Payments Transformation
Citi, UK



11:40 Digitization for Business Banking customers

- » Exploring the transformative impact of AI on the future of financial services
- » Developing AI-enabled applications to enhance customer acquisition and retention strategies
- » Implementing AI solutions for advanced fraud detection and prevention systems
- » Addressing trust issues associated with AI among Generation Z and millennials (GenAI)

Adam Walendziewski
Digital Business Banking Tribe Lead
ING, Netherlands



STAGE 2
Retail Technologies

8:55 Conference re-opening

9.00 Creating a Unified Customer Journey: Integrating Physical and Digital Channels for Optimal Experience

- » Fostering partnerships between banks and fintech to innovate and create customer-centric financial products
- » Overcoming regulatory, security, and interoperability challenges to create seamless integration in the open banking ecosystem
- » Leveraging fintech solutions to enhance traditional banking services, from payments to lending, and increase market competitiveness

Ozgecan Unye
Head Open Banking and Service Banking
Yapi Kredit, Turkey



10:20 Networking Break

11:00 Topic to be Added

- » Enhancing transparency and trust through secure, tamper-proof distributed ledger systems in retail banking
- » Streamlining processes such as identity verification, loan disbursement, and trade finance with blockchain applications

Steve Robson
Global Head of Liquidity WPB
HSBC, UK



11:40 Revolutionizing Customer Experience with AI and ML in Retail Banking

Vova Radin
Vice President of the Management Board,
Personal Finance Banking Area, Retail and
Business Banking Area
BNP Paribas, Poland



Day 2 - 21 st MAY

12:20 Lunch Break

13:30 Sustainable Banking and Green Finance: Integrating Environmental Criteria into the Banking Model

How banks can incorporate sustainability and environmental criteria into their operations and financial product offerings, including:

- » Innovations in Green Financial Products
- » Emerging Technologies
- » Regulations and Standards



Jessica Reynoso Maciel
ESG Delegate
Morabanc, Andorra

14:10 From Vision to Reality: Driving Product Innovation in a Global Marketplace

- » Implement global strategies to manage complexities while creating customer-centric products.
- » Insights on integrating custom-made user experiences into software products.
- » Actionable insights for product managers delivering solutions customers love.
- » How to emphasize collaborative stakeholder engagement to align with customer needs?



Marius Klehr
Vice President | Digital
Banking Product Owner
Commerzbank, Singapore

14:40 Networking Break

15:10 Prioritizing People Over Profits: A User-Centric Approach to Driving Business Growth

- » The importance of prioritizing customer experience in driving long-term business success
- » Strategies for gathering and analysing user feedback to inform product development
- » Creating a culture of empathy and collaboration to enhance customer engagement
- » Leveraging data-driven insights to personalize offerings and improve customer satisfaction

Amit Khare
Global Data Science Lead and Deputy Head of
Transformation Compliance
Société Générale, UK



15:50 Open for Sponsors

16:30 Panel Discussion: Leveraging Automation and AI to Save Time and Costs

- » Factors influencing cost and time efficiency in automation
- » Strategies and tools supporting automation and AI for improved performance
- » Analysing the balance between risks and results in automation initiatives
- » Real-world examples of businesses saving time and boosting productivity through automation
- » Challenges and opportunities in integrating automation and AI technologies
- » The role of workforce training in maximizing the benefits of automation
- » Regulatory considerations and their impact on automation implementation

17:10 Closing Words, end of the Day 2

12:20 Lunch Break

13:30 From Standardization to Customization – how new technologies can help to transform an international bank

- » Foundation of standardization - how APIs and Kafka technology help create a standardized, interoperable banking infrastructure, paving the way for efficient and consistent operations.
- » The role of Blockchain for creating transparent and trustworthy ecosystems in banking
- » Empowerment of personalization - how AI is transforming banking by personalizing products and services, improving customer experience.



Ivanka Stoyanova
Chapter Lead REST APIs & Kafka

14:10 Open for Sponsors: Creating a Unified Customer Journey: Integrating Physical and Digital Channels for Optimal Experience

- » Developing a seamless experience that allows customers to move effortlessly between online, mobile, and in-branch services.
- » Leveraging customer insights and data to provide consistent, personalized interactions across all touchpoints.
- » Leveraging customer insights and data to provide consistent, personalized interactions across all touchpoints.

14:50 Networking Break

15:30 The Future of Open Banking: Transforming Customer Experiences and Fostering Collaboration in Retail Banking

- » How Open Banking is reshaping the financial services landscape and empowering retail customers.
- » Strategies for leveraging Open Banking to develop customer-centric propositions
- » The role of collaboration between banks, governments, fintechs, and startups in driving innovation.
- » Exploring the synergies between Open Banking and digital identity solutions

Jody Bullen
Leading Open Banking
ANZ, New Zealand



16:10 Panel Discussion:

16:50 End of the Day 2

STAGE 1
Digital Identity and Digital Onboarding

8:55 Conference Re-Opening

9.00 Delivering Inclusive Digital Onboarding Experiences: Balancing Efficiency and Fraud Prevention

- » Exploring the demand for fast, friction-free online experiences including e-signing, age verification, and account creation
- » Addressing vulnerabilities to AI-generated deepfakes and fraud in digital onboarding processes
- » Learning from countries using reusable digital IDs created from banking data to meet regulatory and customer demands
- » Discussing the impact of new UK regulations on the future identity landscape and implications for businesses
- » Strategies to enhance digital onboarding security while maintaining inclusive and efficient customer experiences

Debbie van Heel
Senior Operations Manager
N26, Germany



9.40 Successful Implementation of Effective AML and Anti-Fraud Strategies

- » Developing robust AML frameworks tailored to organizational risk profiles
- » Leveraging advanced analytics and AI for proactive fraud detection and prevention.
- » Enhancing collaboration between financial institutions and regulatory bodies to combat financial crime
- » Case studies showcasing successful implementation and outcomes of AML and anti-fraud strategies



Stefan Moster
Head Group Investment Compliance
VP Bank, Liechtenstein

10:20 Networking Break

11:00 Shaping the Future of Digital Identity: Building Trust and Security in a Rapidly Evolving Landscape Key Discussion Points

Hazal Muhtar
Director of Product Analytics
Wise, UK



11:40 Identity and Payments: Innovations Shaping the Future

- » Exploring innovations in identity verification to enhance the speed and seamlessness of payment journeys
- » Strategies for financial institutions and retailers to streamline payment processes while maintaining compliance and security
- » Impact of developments like Confirmation of Payee, the EU Digital Identity Wallet, and PSD3 on the payments landscape
- » Leveraging biometric authentication and AI-driven fraud detection to enhance payment security
- » The role of blockchain and decentralized finance (DeFi) in transforming identity and payment systems

Ernestas Bartkevičius
Head of Identity and Access Management
SEB, Lithuania



STAGE 2
Product Development

8:55 Conference re-opening

9.00 Digital Engagement Techniques in Retail Banking

- » How context complements product development in digital retail banking
- » The essence of choice architecture and behavioral design
- » Algos that capture client intent, improve financial well-being and boost loyalty
- » Use cases and proven business evidence
- » Relevance and impact in light of regulatory change, notably the Retail Investment Strategy in Europe and Consumer Duty in the UK

Jurgen Vandenbroucke
Managing Director
KBC Group & everyone!INVESTED, Belgium



9.40 Cybersecurity in Product Development

- » Building secure financial products in the age of digital banking.
- » Addressing the rise of cyber threats in banking
- » Role of biometrics and blockchain in enhancing security

Neva Arslan
Digital Business & Product Development | Product Owner
Garanti BBVA, Turkey



10:20 Networking Break

11:00 Banking Products: Meeting and Exceeding Client Expectations in a Dynamic Market

- » Identifying key client expectations and how they shape banking product development
- » Strategies for enhancing customer experience through personalized banking solutions
- » The role of technology in improving service delivery and client engagement
- » Gathering and analyzing client feedback to continuously refine banking products



Kirsty Rutter
Group Fintech Investment Director
Lloyds Banking Group, UK

11:40 The Impact of Technology on Banking Products: Shaping the Future of Financial Services`

- » Examining how fintech innovations are transforming traditional banking products and services
- » The role of mobile banking and digital wallets in enhancing customer convenience and accessibility
- » Leveraging data analytics and AI to create personalized banking solutions for consumers
- » Identifying regulatory challenges and opportunities arising from technological advancements in the banking sector

Essam Fawzy
Vice President Program Delivery - Fintech Consultant supporting
RAK Bank, Dubai



DAY 3- 22nd MAY

12:20 Lunch Break

13:30 Generative AI: Harnessing the Power of Technology

- » Integrating Technologies for Optimal Outcomes
- » Leveraging Tech Opportunities for Business Users

Aart Miedema
Conversational Ai and Xft GenAi Hellenic Bank
Rabobank, Netherlands



14:10 Mitigating Financial Crime in the Era of Digital Banking

- » Advanced Fraud Detection and Prevention
- » Navigating Regulatory Compliance in a Digital World
- » Emerging Threats and Cybersecurity Strategies

Alex Clements
Financial Crime Operations
Griffin, UK



14:50 Networking Break

15:20 Envisioning the Future of Digital Banking
A Systemic Perspective on Innovation and Transformation

Francis Gross
Senior Adviser- Directorate General Statistics
European Central Bank



15:50 Open for Sponsors

16:30 Panel Discussion: Empowering All: Ensuring
Inclusive Access with Digital Identity Solutions

- » Discussing the importance of inclusive digital identity solutions for equitable access to financial services
- » Strategies for businesses to prioritize human-centric design in digital identity solutions
- » Case studies of successful implementations of inclusive digital identity practices
- » Exploring regulatory considerations and ethical implications in digital identity accessibility initiatives

17:10 Closing Words, end of the Day 3

12:20 Lunch Break

13:30 Cryptocurrencies and Digital Assets in Future
Banking Products

- » The invention of digital money and its impact on traditional banking systems
- » Recent trends driving the adoption of digital assets in financial services
- » The role of stablecoins, deposit tokens, and central bank digital currencies (CBDCs) in modern banking
- » Tokenization of assets and securities: opportunities and challenges for the future



Jules Ferdinand
Director | Group Head of Cyber
Risk Intelligence, Insider
Technology Risk & Digital Asset Risk
BNP Paribas, UK

14:10 Instant Lending - Loan Origination

Ipek Korkmaz
Senior Product Manager
ING, Netherlands



14:40 Networking Break

15:10 A holistic approach to the digital and AI transformation

- » GenAI wave
- » Pitfalls of the short-term strategies
- » Opportunity for the holistic approach and continuous change
- » RBI Case Study: AI Transformation

Tanja Imamovic
Digital Transformation & Technology Strategist
Raiffeisen Bank International AG, Austria



15:50 Strategic Risk Management in New Product Development for the Banking Sector

- » Engaging Customers in Risk Identification
- » Comprehensive Risk Assessment: Financial and Non-Financial Dimensions
- » Integrating Sustainability Considerations into Risk Management

Krasimir Gradinarov
Compliance Manager High-Risk Clients & Products -
Group Anti Financial Crime
UniCredit, Italy



16:30 Panel Discussion: Navigating the Ethical and
Regulatory Landscape of AI in Banking

17:10 Closing Words, end of the Day 2

STAGE 1
Fintech World

8:55 Conference re-opening

9.00 The Future of Fintech and Hyper-Personalization in Digital Banking

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



9.40 Digitalization and automation through the implementation of a new credit decision engine are driving massive institutional transformation, reshaping the landscape of digital banking by enhancing efficiency, accuracy, and customer experience

10:20 Break Time

11:00 A Neuro Way to Discover the Experiences of Clients; Kuveyt Turk Neuro Marketing Lab

Okan Acar
Chief Digital Banking and Payment Systems Officer
Kuveyt Türk, Turkey



STAGE 2
Product Development

8:55 Conference re-opening

9:00 Navigating the Cloud Dilemma: Balancing Convenience with Robust Security

- » Understanding the trade-offs between accessibility and security in cloud computing solutions
- » Best practices for implementing security measures without sacrificing user experience
- » Evaluating different cloud models: public, private, and hybrid approaches to security
- » The role of regulatory compliance in shaping cloud security strategies for businesses

Ainhua Barco Medina
Group Head of Product Governance / Compliance
Banco Santander, Spain



9:40 The Future of Banking Products and Marketing Strategies: Adapting to a Changing Landscape

- » Identifying emerging trends in consumer behaviour and their impact on product development
- » Leveraging digital marketing tools to reach and engage target audiences effectively
- » Integrating sustainability and social responsibility into banking product offerings and marketing
- » The role of data analytics in shaping tailored marketing strategies for diverse customer segments

Seda Nerkiz Tüzer
Head of Cash Management Product Development
DenizBank, Turkey



10:20 Networking Break

11:00 Sustainability & Green Banking

- » Development of sustainable financial products
- » Financing renewable energy and sustainable infrastructure
- » Role of ESG (Environmental, Social, Governance) metrics in banking

Wan Norhaziki Wan Abdul Halim
Global Head of Shariah Governance
Credit Agricole, Dubai



11:40 Hyper-Personalization in Digital Banking: Tailoring Customer Experiences for the Future

- » Implementing AI and machine learning to create personalized banking experiences
- » Leveraging data analytics to understand customer behaviors and preference
- » Case studies of successful hyper-personalization strategies in digital banking
- » Addressing privacy concerns and regulatory considerations in hyper-personalized banking

Martins Vitor
Head of International Marketing & Member of
Executive Committee
Banque BCP, France



12:20 Lunch Break

13:30 PSD3 and National Payments Strategy: Understanding the What, When, and How

- » Overview of the key provisions and objectives of PSD3 (Payment Services Directive 3)
- » Timeline for implementation and expected milestones under PSD3
- » Strategies for national payments strategies to align with PSD3 goals
- » Impact on financial institutions, consumers, and the broader payments ecosystem

Riccardo Volpato
Senior Manager - Group Head of Model Risk
Model Identification and Inventory
Intesa Sanpaolo, Italy



14:10 Harnessing Quantum Computing for the Future of Finance: Opportunities and Challenges in Digital Banking

- » Quantum computers will have a large impact in a number of industry sectors. It holds the promise to unlock around \$400Bn to \$700Bn in market value in financial services (source: McKinsey).
- » On the one hand, potential use cases range in the areas of optimization, with examples in portfolio management, quantum alternatives to Monte Carlo simulations, with important implications for derivatives pricing and risk analysis, and quantum machine learning, with possible applications in generic fraud detection.
- » On the other hand, quantum computing poses an important threat to the current cybersecurity standards. Indeed, there is already a quantum algorithm which can break all the current public key cryptography, once the quantum computers are sufficiently mature.



Escolástico Sánchez Martínez
Executive Director
BBVA

14:50 Networking Break

15:20 Panel Discussion:The Future of Fintech: Innovations and Trends Shaping Tomorrow’s Financial Landscape

- » Emerging technologies transforming fintech, such as blockchain, AI and quantum computing
- » Regulatory challenges and opportunities influencing fintech evolution Impact of digital currencies and decentralized finance (DeFi) on traditional financial services
- » Strategies for fostering collaboration between fintech startups and established financial institutions

16:00 Closing Words, End of the Conference

11:40 Open For Sponsors

12:20 Lunch Break

13:30 Product Lifecycle Management: Optimizing Development from Concept to Retirement

- » Understanding the stages of the product lifecycle and their implications for banking products
- » Strategies for effective collaboration across departments to enhance product development
- » Utilizing data analytics to inform decisions at each stage of the product lifecycle
- » Best practices for managing product retirement and ensuring smooth transitions for clients

Levent Kazim Oguz
Head of Digital Channels & Open Banking
Denizbank, Turkey



14:10 Transforming Customer Experience: The Impact of Conversational AI

- » Understanding the role of conversational AI in enhancing customer interactions across various channels
- » Leveraging AI-driven insights to personalize customer service and improve engagement
- » Exploring the integration of chatbots and virtual assistants in streamlining customer support
- » Evaluating the challenges and opportunities of implementing conversational AI in business strategies

BALAJI Allani @

Dipu K V
President
Bajaj Allianz General Insurance
Company, India

14:50 Networking Break

15:20 Panel Discussion:
The Future of Banking: Embracing Innovation and Meeting Customer Expectations

16:00 Closing Words, End of the Conference

DELEGATES

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E-MAIL:

NAME:

POSITION:

E-MAIL:

NAME:

POSITION:

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