

Excellence in Digital Banking 5.0 2025 International Summit



26-27-28 NOVEMBER
2025



Park Plaza Amsterdam
Airport

PULSECORE
EVENTS

Confirmed Speakers:



Luis Fiestas de Fuentes
Head of Digital Banking
BBVA, Germany



Hanna Sarraf
Chief Risk Officer
Monzo, Europe



Jules Ferdinand Pagna Disso
Head of Cyber Risk Intelligence,
Insider Technology Risk and Digital
Asset Risk
BNP Paribas, UK



Sai Agnikhotram
Vice President Bank-to-Bank
Partnerships
Sygnum Bank AG,
Switzerland



Farzam Fanitabasi
Head of GenAI Center of
Excellence
ING, Netherlands



Ulas Ergin
Senior Manager, IT-
Digital Banking & Platform
Development
Credit Europe, Netherlands



Jarkko Maensivu
CEO & Chairman
Saldo Bank, Finland



Amit Nandi
VP Solutions &
Data Architect
Barclays, UK



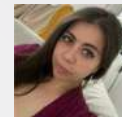
Sadeque Ahmed
Executive Director
JP Morgan,
UK



Delgado Susana
Managing Director
SWIFT, Spain



Mark Rydquist
Managing Director EMEA
Financial Services
Google, UK



Marcella Verdessi
Anti-Financial Crime Quality
Assurance Team Lead
N26



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



Ezequiel Canestrari
Chief Operating Office
ClearBank Europe,
UK



Jorissa Neutelings
Chief Digital Officer
ABN AMRO, Netherlands



Aart Miedema
Conversational Ai and Xft GenAi
Rabobank, Netherlands



Marco Eijsackers
Global Head of Tech Strategy
ING, Netherlands



Tomas Reytt
Director of Sales and Distributional
Channels
mBank, Czechia



Dirk Mourik
Director of Emerging Solutions
for Mastercard Identity
Mastercard, Netherlands



Yuri Broodman
Head of Compliance
SEB, Luxembourg



Ulrich Loof
Transaction Management
DZ Bank, Germany

Digital Banking and Open Banking

08:55 Opening Words from the Chairperson

09:00 Leveraging Open Banking to Drive Innovation and Expand Market Reach

- Unlocking new revenue streams through open APIs and strategic partnerships
- Encouraging customer-centric product development with secure data sharing
- Overcoming regulatory and security challenges to enable smooth implementation

09:40 Adapting to the Shifting Landscape of Digital Banking

- Identifying key market drivers shaping the future of digital banking
- Balancing innovation with customer trust and compliance
- Strategies to stay competitive amid rapid technological change

Hanna Sarraf
Chief Risk Officer
Monzo Europe



10:20 Networking Break

11:00 Creating a Seamless Hybrid Banking Experience – Blending Digital and Human Touchpoints

- Designing integrated customer journeys across physical and digital channel
- Enhancing the role of physical branches in a digital-first world
- Using AI and automation to improve operational efficiency and satisfaction

Sai Agnikhotram
Vice President Bank-to-Bank Partnerships
Sygnum Bank AG, Switzerland



11:40 Key Market Trends Redefining the Future of Financial Services

- The impact of fintech disruptors on traditional banking
- The rise of embedded finance and Banking-as-a-Service (BaaS)
- Meeting customer demand for real-time, frictionless transactions

Marco Eijssackers
Global Head of Tech Strategy
ING, Netherlands



12:20 Lunch Break

13:30 Advancing Consumer Engagement – Are We Reaching True Digital Maturity?

- Measuring the success of digital engagement strategies
- Balancing personalization with customer privacy
- Building long-term customer loyalty through value-driven interactions

Mark Rydquist
Managing Director EMEA Financial Services
Google, UK



14:10 Green field technology and data analytics boosting strategy and customer inclusion, or similar with bullets around:

- Data as the center of bank operations and systems
- Platform banking
- Embedded technology democratizing access to credit

Jarkko Maensivu
CEO & Chairman
Saldo Bank, Finland



14:50 Networking Break

15:30 From Legacy to Leading Edge: A Real-World Digital Banking Transformation Story

Ulas Ergin
Senior Manager, IT- Digital Banking &
Platform Development
Credit Europe, Netherlands



16:10 Data-Driven Decision-Making – Turning Insights into Strategic Advantage

- Using real-time data to anticipate customer needs and market trends
- Enhancing risk management and fraud detection through predictive analytics
- Leveraging customer insights to develop innovative products and services

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

16:50 Panel Discussion:
The Future of Banking – Balancing Digital Transformation with Customer Trust

- Maintaining customer trust while adopting new digital models
- Overcoming challenges in shifting to a digital-first strategy
- Integrating customer feedback into digital transformation plans

Luis Fiestas de Fuentes
Head of Digital Banking
BBVA, Germany



17:30 Closing Words – End of Day 1

Digital Identity and Digital Onboarding

08:55 Conference Re-Start

09:00 Creating Competitive Advantage by Reimagining Digital Onboarding & KYC and Unlocking Embedded Finance

- In an increasingly digital-first world, businesses must rethink customer onboarding and KYC processes to deliver seamless, secure and regulatory compliant experiences that drive trust and conversion. At the same time, embedded finance offers a powerful opportunity to integrate financial services directly into digital platforms, creating new revenue streams and enhancing customer value. Together, these innovations can provide a significant edge in a competitive landscape.

Sadeque Ahmed
Executive Director
JP Morgan, UK



09:40 Enhancing Customer Convenience with Voice and Biometric Verification

- Using voice and facial recognition for secure, frictionless logins
- Improving accessibility for customers with disabilities
- Increasing security through multi-layered authentication

Jorissa Neutelings
Chief Digital Officer
ABN AMRO, Netherlands



10:20 Networking Break

11:00 Proactively Identifying and Preventing Fraud Through Advanced Analytics

- Monitoring real-time transaction data for suspicious activity
- Using machine learning to detect anomalies and prevent breaches
- Implementing automated responses to security threats

Jules Ferdinand Pagna Disso
Head of Cyber Risk Intelligence, Insider
Technology Risk and Digital Asset Risk
BNP Paribas, UK



11:40 Modernizing Transactional Security for a Frictionless Customer Experience

- Enhancing payment security with tokenization and encryption
- Reducing false positives in fraud detection
- Improving cross-border transaction security

Marcella Verdessi
Anti-Financial Crime Quality Assurance Team Lead
N26



12:20 Lunch Break

13:30 Elevating In-Branch Experiences Through Smart Digital Integration

- Introducing self-service kiosks and digital advisory tools
- Training staff to use AI and data insights for personalized service
- Enhancing branch efficiency through automated customer support

Delgado Susana
Managing Director
SWIFT, Spain



14:10 Merging Online and Offline Banking for a Cohesive Customer Journey

- Offering real-time customer support across physical and digital channels
- Allowing seamless transitions between in-person and online services
- Creating unified customer profiles for consistent experiences

Tomas Reytt
Director of Sales and Distributional Channels
mBank, Czechia



14:50 Networking Break

15:30 Redefining Customer Trust Through Transparent and Secure Digital Identity Solutions

- Building customer confidence with clear data privacy policies
- Leveraging blockchain and decentralized identity for enhanced security
- Giving customers greater control over their personal data

Ezequiel Canestrari
Chief Operating Officer
ClearBank Europe, UK

16:10 Panel Discussion:
Building Secure and Seamless Digital Onboarding Experiences

- Overcoming security challenges in identity verification
- Balancing security with customer convenience
- The role of AI in improving onboarding processes

17:00 Closing Words – End of Day 2

AI in Digital/New Age Bankin

08:55 Opening Words from the Chairperson

09:00 Operationalising AI: Turning Infrastructure, Data, Code, Models, and Human/AI Experience into Business Value

Amit Nandi
VP Solutions & Data Architect
Barclays, UK



09:40 Future-Proofing the Workforce – Preparing for an AI-Driven Banking Model

- Upskilling employees to work alongside AI and automation
- Automating repetitive tasks to improve efficiency
- Developing AI governance frameworks to ensure ethical use

Aart Miedema
Conversational Ai and Xft GenAi
Rabobank, Netherlands



10:20 Networking Break

11:00 Streamlining Loan Processing with AI-Powered Automation

- Reducing loan approval times with AI-driven risk assessment
- Automating document verification and fraud checks
- Enhancing credit scoring models with machine learning insights

Ulrich Loof
Transaction Management
DZ Bank, Germany



11:40 Gaining a Competitive Edge with AI-Driven Business Intelligence

- Identifying market opportunities and customer trends
- Enhancing decision-making through predictive analytics
- Improving customer segmentation and targeting

Farzam Fanitabasi
Head of GenAI Center of Excellence
ING, Netherlands



12:20 Lunch Break

13:30 Unlocking Hyper-Personalization Through Data and Predictive Insights

- Creating dynamic customer profiles
- Offering targeted financial products
- Building adaptive pricing models

Dirk Mourik
Director of Emerging Solutions for Mastercard Identity
Mastercard, Netherlands



14:10 Using AI to Anticipate Customer Needs and Tailor Financial Solutions

- Predictive analytics: How AI identifies customer behavior patterns to offer timely, relevant financial products
- Personalization at scale: Leveraging machine learning to create bespoke banking experiences
- Enhancing customer retention through proactive insights and tailored recommendations

14:50 Networking Break

15:40 Panel Discussion:
Leveraging AI to Redefine Customer Experience and Operational Efficiency

- How AI-driven personalization is transforming the customer journey in digital banking
- Real-world examples of AI improving back-office operations and reducing costs
- Balancing automation with the human touch: Ensuring trust and transparency in AI applications

Yuri Broodman
Head of Compliance
SEB, Luxembourg



16:30 Closing Words – End of Conference

REGISTRATION FORM

Excellence in Digital Banking 2025 - International Summit | 26-27-28 Nov 2025 | Amsterdam/Netherlands

☐ **Standard Pass**

SAVE €600 **Early Bird**
UNTIL 30 June 2025

EARLY BIRD €2,390
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UNTIL 30 June 2025

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UNTIL 30 June 2025

EARLY BIRD 4,090
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☒ 35 minutes speaking slot
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EVENT CODE: ZS2025-JS

✉ leo.collin@pulsecore-events.com

Venue: Park Plaza Amsterdam Airport



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