PULSECORE EVENTS »»»

EXCELLENCE IN DIGITAL BANKING 6.0 2026 - INTERNATIONAL SUMMIT

27th-29th MAY 2026

AMSTERDAM, NETHERLANDS

CONFIRMED SPEAKERS:

Chairman
Domenico Scaffidi
Global Lead & President of Global Payments & Schemes Bank
Bank of England

Ionut Horatau
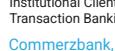Head of Payments Oversight Division
National Bank of Romania

Ishtiaq M. Ahmed
Digital Assets & Currencies | Payments | Innovation | Emerging Technology
HSBC, UK

Paul Francis Walvik Joynt
SVP, Real time Payments
Mastercard, Norway

Ekaterina Kozhevatova
Director / Head of Central Sales / Institutional Clients and Transaction Banking
Commerzbank, Germany

Aleksi Khoroshvili
CEO
Silk Bank, Georgia

Serhii Karaulov
Head of Retail Lending
Raiffeisen Bank Ukraine

Debbie Van Heel
Global Head OF KYC&KYB |Leading Global Compliance, Risk Management, and Operational Excellence
N26

Varlam Ebanoidze
Head of FinTech and SupTech Development
National Bank of Georgia

Martin Lukas
Policy and Governance Advisor, Financial Crimes Specialist
Stripe

Michal Niwinski
Senior Payments, Financial Services and Projects Manager
Banco Santander, Poland

Jarkko Maensivu
CEO chairman
Saldo Bank, Finland

Khanim Rustamova
Tribe Lead, Employee Experience
Birbank, Azerbaijan

Ivan Il. Ivanov
Director Retail Banking
BACB, Bulgaria

Branimira Milusheva
Founder and CEO – Women in Banking and Finance Bulgaria, Branch manager of Postbank
Postbank, Bulgaria

Ciprian Dragomir
Digital Lending Product Owner
TBI Bank, Romania

Guillermo Vieira De Santiago
Executive director, Global AI Adoption
BBVA, Spain

Nicole Onuta
Lead AI Risk Management
ING, Netherlands

Ledi Lapaj
Director Customer Experience
Bank-Al-Ethiad

Kirsty Rutter
Group Strategic Investment Director
Lloyds Banking Group, UK

Romain Braud
Executive Director
Arab Bank, Switzerland

Saara Aura
Strategic Commercial Manager
Nordea, Finland

Nikoletta Kovacs
ESG Business Development Leader
Raiffeisen Bank, Austria

Marco Eijsackers
Global Head of Tech Strategy
ING, Netherlands

DAY 1
WEDNESDAY 27th May

AI, NEW BANKING

08:55 Opening Words from a Chairperson

09:00 Reimagining Banking in the Age of Intelligence: How AI, Data, and Human Trust Will Define the Next Decade

- How artificial intelligence and automation are transforming decision-making, risk management, and customer engagement
- Building and maintaining trust in an era of algorithms, personalization, and data-driven finance
- The evolving role of banks as digital ecosystems — from service providers to intelligent financial partners

Michal Niwinski
Senior Payments, Financial Services and Projects Manager
Banco Santander, Poland

09:40 Hyper-Personalization Through AI and Predictive Analytics

- Integrating AI and ML with digital banking to personalize services, predict customer needs, and advance fraud detection capabilities
- Creating dynamic customer profiles using real-time behavioral data and transaction patterns
- Deploy AI agents for contextual financial advice and proactive product recommendations
- Balancing personalization with privacy concerns through transparent data usage policies

Ishtiaq M. Ahmed
Digital Assets & Currencies | Payments | Innovation | Emerging Technology
HSBC, UK

10:20 Break Time and Networking Session

11:00 Transforming Customer Experience with Conversational AI and Virtual Assistants

- Implementing AI chatbots that provide instant customer support and basic financial guidance across all digital channels
- Developing natural language processing capabilities for complex financial queries and transactions
- Creating seamless handoffs between AI assistants and human agents for high-touch interactions
- Measuring and optimizing conversation success rates and customer satisfaction metrics

Aleksi Khoroshvili
CEO
Silk Bank, Georgia

11:40 The impact of future legal framework on payments (PSD3/PSR/DORA) , in terms of fraud combating, innovation and the balance between conformity and legal framework as an innovation driver

Ionut Horatau
Head of Payments Oversight Division
National Bank of Romania

12:20 Lunch Break

13:30 Navigating the Open Banking Revolution: From Compliance to Innovation

- Leveraging APIs to enable faster, more secure, and customer-focused digital services
- Transitioning to Open Finance with broader data for personalized insights and new value-added offerings
- Upgrading data architecture for real-time access and secure sharing
- Building API marketplaces that foster fintech collaboration while staying compliant

Romain Braud
Executive Director
Arab Bank, Switzerland

14:10 Unlocking the Power of Open Banking Ecosystems

- Expanding partnerships between banks, fintechs, and tech providers to create seamless, interconnected financial experiences
- Empowering customers with greater control over their financial data and access to smarter, integrated services
- Monetizing open data through innovative business models and personalized financial products
- Ensuring trust and transparency as the foundation for a thriving open finance environment

Varlam Ebanoidze
Head of FinTech and SupTech Development
National Bank of Georgia

14:50 Break Time and Networking Session

15:30 Reimagining Lending Journeys in Challenging Times

- Competing with Neobanks through Innovation
- Building Customer-First Products in Legacy Systems
- Supporting SMEs' Liquidity in Wartime Economy

Serhii Karaulov
Head of Retail Lending
Raiffeisen Bank Ukraine

16:10 AI-driven onboarding, digital lending transformation, and intelligent decisioning

Ciprian Dragomir
Digital Lending Product Owner
TBI Bank, Romania

16:50 AI and Risk Management

Nicole Onuta
Lead AI Risk Management
ING, Netherlands

17:30 Panel Discussion: Hyper-Personalization vs. Privacy – Finding the Balance

As AI allows banks to understand customers like never before, where should the \ line be drawn between helpful insights and intrusive data use?

18:20 Closing words, end of the day 1

DIGITAL IDENTITY AND ONBOARDING

08:55 — **Conference Re-Start**

09:00 — **Balancing Automation with Human Judgment: Ensuring Trust, Accountability, and Regulatory Alignment in Banking**

- Explore how to leverage AI effectively in banking operations, with a focus on KYC and compliance processes
- Discuss the evolving skillsets required for teams to collaborate with AI, emphasizing that AI is an enhancement, not a replacement, of employees
- Highlight practical examples of AI optimization in KYC — improving efficiency and compliance while maintaining human oversight and customer interaction
- Provide insights on future-ready teams, where AI amplifies capabilities, reduces repetitive tasks, and enables employees to focus on higher-value activities

Debbie Van Heel
Global Head OF KYC&KYB |Leading Global Compliance, Risk Management, and Operational Excellence
N26

09:40 — **Combating Digital Fraud with Advanced AI and Machine Learning**

- Deploying AI systems that not only detect but instantly prevent fraudulent activity by blocking suspicious transactions in real time
- Implementing biometric authentication across digital channels to strengthen identity verification and reduce account takeovers
- Developing real-time fraud scoring models powered by behavioral analytics to identify anomalies faster and more accurately
- Creating collaborative fraud intelligence networks with other financial institutions to share data, patterns, and early warnings for stronger collective defense

Nikoletta Kovacs
ESG Business Development Leader
Raiffeisen Bank, Austria

10:20 — **Break Time and Networking Session**

11:00 — **Digital Identity and Trust in the Age of AI**

- Positioning digital identity as the cornerstone of bank security, with financial institutions leading the way in digital trust and fraud prevention
- Implementing advanced KYC processes powered by AI-driven document verification and biometric authentication
- Creating unified customer identity profiles across all channels to detect and prevent synthetic identity fraud
- Developing national e-ID integration strategies to enable seamless and secure cross-border banking experiences

11:40 — **Building the Hybrid Banking Model: Merging Digital and Physical Touchpoints**

- Designing integrated customer journeys that seamlessly connect branch, digital, and contact center experiences
- Enabling real-time support across all channels through unified data and customer insights
- Transforming physical branches into advisory and experience hubs while maintaining a digital-first approach
- Creating consistent brand experiences across every interaction, ensuring continuity and trust

Khanim Rustamova
Tribe Lead, Employee Experience
Birbank, Azerbaijan

12:20 — **Lunch Break**

13:30 — **AI Adoption at Scale: Building the Foundations of an Intelligent Organization**

- From Curiosity to Capability: In just 18 months, BBVA has turned experimentation into large-scale adoption—embedding GenAI in the daily work of tens of thousands of employees.
- Leading in a Fast-Moving Frontier: As reasoning, multimodality, and agents redefine the state of the art, organizations must stay flexible and human-centered to capture real value.
- People First, Always: The success of AI depends not on the tools themselves but on trust, learning, and responsible empowerment—turning every employee into an innovator.

Guillermo Vieira De Santiago
Executive director, Global AI Adoption
BBVA, Spain

14:10 — **Redefining Digital Identity in Modern Banking**

- Establishing digital identity as a foundation for secure, trusted, and seamless customer interactions
- Leveraging AI and biometrics to verify identities instantly and prevent fraud across all digital touchpoints
- Integrating identity data across systems to create unified customer profiles and enable personalized experiences
- Collaborating with regulators and tech providers to advance interoperable digital ID frameworks for cross-border banking

Martin Lukas
Policy and Governance Advisor, Financial Crimes Specialist
Stripe

14:50 — **Break Time and Networking Session**

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
- Providing customers with greater control over their personal data

Jarkko Maensivu
CEO chairman
Saldo Bank, Finland

16:10 — **Topic to be Added**

Saara Aura
Strategic Commercial Manager
Nordea, Finland

16:50 — **Panel Discussion: Building Trust and Seamless Experiences in the Digital Identity Era**

As digital identity becomes the backbone of modern banking, institutions must find the balance between frictionless onboarding, strong security, and customer trust. This panel will explore how banks can leverage AI, biometrics, and transparent data practices to deliver safe yet effortless digital experiences

17:30 — **Closing words, end of the day 2**

BANKING WORLD

08:55 — **Opening Words from a Chairperson**

09:00 — **Autonomous Banking: Where Human Trust Meets Machine Intelligence**

- Beyond Automation: When Banks Start Thinking
- The Intelligent Banking Blueprint: From Automation to Autonomy
- Smart Collaboration Between Fintechs and Banks in Autonomous Banking Models
- The Self-Learning Bank: Transformation Through Data, Talent and Trust

Branimira Milusheva
Founder and CEO – Women in Banking and Finance
Bulgaria, Branch manager of Postbank
Postbank, Bulgaria

09:40 — **The Real-Time Payments and Account-to-Account (A2A) Revolution**

- Responding to the surge in instant payments driven by the demand for always-on, instant-everything experiences
- Implementing real-time payment infrastructure that ensures 24/7 transaction processing with reliability and speed
- Developing advanced fraud prevention systems tailored to the unique risks of real-time payment environments
- Educating customers on the benefits and potential risks of instant payments to foster confidence and adoption

Paul Francis Walvik Joynt
SVP, Real time Payments
Mastercard, Norway

10:20 — **Break Time and Networking Session**

11:00 — **Human + Digital: The Future of Hybrid Banking**

Ledi Lapaj
Director Customer Experience
Bank-Al-Ethiad

11:40 — **Cloud-Native Architecture and API-First Banking Platforms**

- Migrating legacy systems to agile, cloud-native, microservices-based architectures
- Building API-first platforms that accelerate innovation, integration, and product deployment
- Implementing DevOps practices to enable continuous development, testing, and delivery
- Adopting multi-cloud strategies to enhance resilience, scalability, and vendor independence

Marco Eijsackers
Global Head of Tech Strategy
ING, Netherlands

12:20 — **Lunch Break**

13:30 — **Social Commerce and Banking Integration**

- Integrating payments and lending solutions directly within social media platforms for seamless transactions
- Developing social proof mechanisms to build trust and transparency in financial product recommendations
- Creating influencer partnership programs that promote financial literacy and product awareness
- Designing youth-oriented banking products aligned with social media habits and digital lifestyles

Kirsty Rutter
Group Strategic Investment Director
Lloyds Banking Group, UK

14:10 — **Green Banking and Sustainable Finance Technology**

- Developing carbon footprint tracking tools seamlessly integrated into digital banking apps.
- Creating green lending products supported by automated ESG scoring and sustainability data
- Implementing AI-powered investment platforms that promote responsible and sustainable portfolios
- Building transparent reporting systems to measure and communicate environmental impact metrics

Ivan Il. Ivanov
Director Retail Banking
BACB, Bulgaria

14:50 — **Panel Discussion: The Future of Banking Ecosystems – Innovation, Integration, and Impact**

As banking continues to evolve beyond traditional boundaries, institutions are reimagining their roles within digital ecosystems. This panel will explore how embedded finance, real-time payments, digital assets, and sustainability are reshaping the financial landscape — and what it takes to thrive in an interconnected, technology-driven world.

Ionut Horatau
Head of Payments Oversight Division
National Bank of Romania

15:40 — **Closing words, end of the conference**

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☐ Standard Pass

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Early Bird
UNTIL 31 December 2025

EARLY BIRD €2,390
Full Price €2,990

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UNTIL 31 December 2025

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UNTIL 31 December 2025

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- ☑ 35 minutes speaking slot
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UNTIL 31 December 2025

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✉ leo.collin@pulsecore-events.com

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