



EXCELLENCE IN DIGITAL BANKING 6.0 2026 - INTERNATIONAL SUMMIT



27th-29th MAY 2026



**Holiday Inn
Arena Towers,
Amsterdam**

CONFIRMED SPEAKERS:



Chairman
Dome Scaffidi
Global Lead Payments & Schemes
Member of the Standard Advisory
Panel
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 Kozhevato
Director / Head of Central Sales /
Institutional Clients and
Transaction Banking
Commerzbank, Germany



Aleksii Khoroshvili
CEO
Silk Bank, Georgia



Gabriel Ayala
Managing Director banking
solutions
BIT2ME



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
Strategic Frameworks Advisor |
Financial Crimes, Compliance
and Risk Oversight
Stripe



Michal Niwinski
Head of Cards and Payments
Bank Ochrony
Srodowiska, Poland



Nicole Onuta
Lead AI Risk
Management
ING, Netherlands



Ohad Kotler
CEO
Tweezr



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,
Women in banking
bulgaria



Vasil Shengelia
Head of Open Banking Division,
Fintech and SupTech
Development Department
National Bank of Georgia



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



Nikoleta Kovacs
ESG Business Development
Leader
Raiffeisen Bank, Austria



Marco Eijsackers
Global Head of Tech Strategy
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



Jarkko Maensivu
CEO chairman
Saldo Bank, Finland



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
Head of Cards and Payments
Bank Ochrony Srodowiska, 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

Silk

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

Vasil Shengelia
Head of Open Banking Division, Fintech and
Suptech Development Department
National Bank of Georgia



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 and Risk Management

- Scaling AI safely in digital banking: guardrails for GenAI, copilots, and automation in customer journeys and operations.

Trustworthy AI for growth: managing bias, explainability, and monitoring so AI improves CX and efficiency without increasing risk

Nicole Onuta
Lead AI Risk Management
ING, Netherlands



16:40 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?

17:40 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 & Regulatory Alignment**

- How to effectively leverage AI in banking operations, with a strong emphasis on KYC and compliance
- The evolving skillsets required for teams working alongside AI
- Practical examples of AI-driven optimization in KYC with robust human oversight
- Preparing future-ready teams where AI amplifies capabilities and reduces repetitive, manual tasks

Debbie Van Heel

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



09:40 **People & Planet - Blending Sustainable Finance into Retail Banking solutions:**

- Embedding Sustainability into Everyday Banking: Making sustainable finance a core element of customer value, resilience, and long-term growth.

Empowering Customers Through Knowledge:

- Strengthening financial literacy and wellbeing to build trust and support responsible, future-proof financial decisions.

Creating Impact-Driven Engagement: Using CO₂ tracking and sustainability insights to inspire meaningful customer action and deepen engagement.

Nikoletta Kovacs

ESG Business Development Leader
Raiffeisen Bank, Austria



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

11:00 **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



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 **Strategic Frameworks Advisor | Financial Crimes, Compliance and Risk Oversight**

Martin Lukas

Strategic Frameworks Advisor | Financial Crimes, Compliance and Risk Oversight
Stripe



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

15:30 **Strategic Frameworks Advisor | Financial Crimes, Compliance and Risk Oversight**

- 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

Saara Aura

Strategic Commercial Manager
Nordea, Finland



16:10 **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

Dome Scaffidi

Global Lead Payments & Schemes
Member of the Standard Advisory Panel
Bank of England



17:00 **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



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 The Human Advantage in a Digital Bank

- Recognize the digital reality: As digital banking becomes the dominant channel, the key question is not whether banking will be digital—but where the human advantage still matters most.
- Identify the moments that need humans: Focus human interaction on moments of stress, complexity, or significance—where empathy, judgment, and trust make the biggest difference in the customer experience.
- Design intentional hybrid experiences: Use AI and digital tools to deliver speed and efficiency, while empowering employees to provide guidance, reassurance, and relationship-building that technology cannot replace.

Ledi Lapaj

Director Customer Experience

Bank-Al-Ethiad



11:40 Open to Sponsors

12:20 Lunch Break

13:30 Customer Experience – Humanizing the Digital

- Pre-Digital Banking: Customer Experience Before Digitalization
- Digital Transformation: Positive and Negative Impact on CX
- The AI Era: How AI Is Shaping the Next Phase of CX
- What's Next: Emerging Tech Trends and Their Impact on CX
- Humanizing the Digital: Restoring the Human Touch

Ivan Il. Ivanov

Director Retail Banking

BACB, Bulgaria



14:10 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



15:00 Closing words, end of the conference

Bridge your Institution to the Future of Finance

Bit2Me provides a modular, white-label API infrastructure that enables financial institutions to offer secure digital asset trading, custody, and lending under full MiCA compliance.

CORE VALUE PROPOSITIONS

<p>Regulated & Secure</p> <p>Holders of a MiCA license by the CNMV. Fully compliant with automated Travel Rule and AML monitoring protocols.</p>	<p>Modular Integration</p> <p>Deploy custom crypto experiences in weeks via our enterprise SDKs and plug-and-play Webview components.</p>
<p>Banking Custody</p> <p>Institutional-grade storage solutions including On-Premise seeds or segregated custody via CECABANK with 1:1 reserves.</p>	<p>Deep Liquidity</p> <p>Access massive execution depth via our API (+400 tokens) and dedicated OTC desks for large-ticket orders.</p>

INSTITUTIONAL MODULES

<p>TRADING API</p>	<p>Instant execution for over 400 digital assets with deep liquidity and best execution.</p>
<p>YIELD & LENDING</p>	<p>Secure Staking-as-a-Service and Bitcoin Collateralized Loans for capital efficiency.</p>
<p>COMPLIANCE</p>	<p>Integrated Travel Rule protocols, transaction monitoring and institutional KYC/KYB modules.</p>
<p>FIAT RAMP</p>	<p>Proprietary instant gateways for seamless Fiat-to-Crypto settlement.</p>

STRATEGIC PARTNERS & SHAREHOLDERS

BBVA INVESTCORP TELEFÓNICA

<p>Gabriel Ayala Head of API – Banking Solutions gabrielayala@bit2me.com</p>	<p>REQUEST API DOCS</p>
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REGISTRATION FORM

Excellence in Digital Banking 6.0
2026 International Summit

27-29 May 2026

Standard Pass

SAVE €600 **Early Bird**
UNTIL 31 Jan 2026

EARLY BIRD €2,390
Full Price €2,990

- 3 days of content
- Access to the materials and Mobile app
- Catering, Including Lunch and Refreshments
- Workshops and Networking Sessions

Online Pass

SAVE €600 **Early Bird**
UNTIL 31 Jan 2026

EARLY BIRD €1,890
Full Price €2,490

- 3 days of content
- Access to the materials and Mobile app
- Access to the Entire Event From the Comfort of your home
- Virtual Workshops and Networking Sessions

Speaker Pass

SAVE €900 **Early Bird**
UNTIL 31 Jan 2026

EARLY BIRD 4,090
Full Price €4,990

- 3 days of content
- Access to the materials and Mobile app
- Catering, including lunch and refreshments
- Workshops and networking sessions
- 35 minutes speaking slot
- Increased visibility and promotion via banners, materials, and the mobile app

Group Discount 3 tickets

EARLY BIRD Price € 5,980

- 3 days of content
- Access to the materials and mobile
- Catering, Including Lunch and Refreshments
- Workshops and networking sessions

SUMMIT PACKAGE FEES

Exclusive for Online Participation

BOOK 2 GET 2 EXTRA TICKET
TO BE USED FOR A COLLEAGUE OR A CLIENT

DELEGATES

1 Name: _____

Position: _____

E-mail: _____

2 Name: _____

Position: _____

E-mail: _____

3 Name: _____

Position: _____

E-mail: _____

CONTACT INFORMATION

Company: _____

Address: _____

City: _____ Postcode: _____

Phone: _____ VAT No: _____

Date: _____

Signature: _____

TERMS & CONDITIONS

By sending this form, I confirm that I have read and accepted the terms and conditions detailed below.

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✉ leo.collin@pulsecore-events.com



Address : Hoogoorddreef 66, Zuidoost, 1101 BE Amsterdam, Netherlands

Venue : Holiday Inn Arena Towers, Amsterdam