

Excellence in Digital Banking and Risk Management Summit 2026



Gabriel Ayala
Managing Director Banking
Solutions Bit2Me

Bit2Me, Spain



Aleks Khoroshvili
CEO

Silk Bank, Georgia



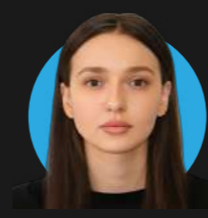
Serhii Karaulov
Head of Retail
Lending

Raiffeisen Bank
Ukraine



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

N26



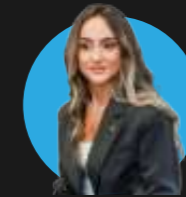
Ani Dvaladze
Leading Specialist

National Bank
of Georgia



Michal Niwinski
Head of Cards and Payments

Bank Ochrony
Srodowiska, Poland



Khanim Rustamova
Digital Solutions Tribe Lead, Bir
Fintech (Bir Ecosystem)

Birbank,
Azerbaijan



Ivan Il. Ivanov
Director Retail
Banking

BACB, Bulgaria



Branimira Milusheva
Founder and CEO

Women in Banking
and Finance Bulgaria



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, Jordan



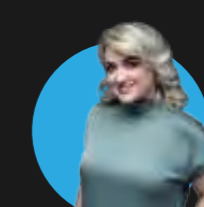
Kirsty Rutter
Group Strategic Investment
Director

Lloyds Banking Group, UK



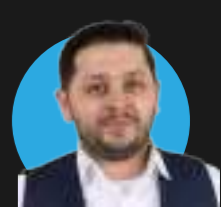
Saara Aura
Strategic Commercial
Manager

Nordea, Finland



Nikoletta Kovacs
ESG Business Development
Leader

Raiffeisen Bank, Austria



Vasil Shengelia
Head of Open Finance Ecosystem and
Financial Innovations Development
Division, Fintech and Suptech
Development Department

National Bank of Georgia



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



Darius Grindalvas
Head of Credit Risk Baltics
SEB, Lithuania



Ula Antonkiewicz-Kotla
Director
Citi Bank, Poland



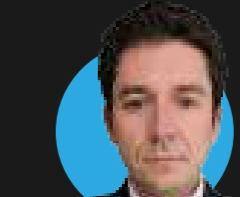
Michiel Van Lunsen
Credit Portfolio Management with
Alternative Data
ING, Netherlands



Ozgur Cetiner
Credit Risk Management
ING, Netherlands



Marie Zavaralova
Vice President | Data Protection
Officer | Regulatory Compliance
Unicredit, Luxemburg



Nicolo Iussana
Director, Sponsor Owned
Leveraged Finance Credit Risk
NatWest Group, UK



Alexandre Petrov
Executive Advisor, Functional
Lead & Team Lead
Nordea, Sweden

Excellence in Digital Banking and Risk Management Summit 2026



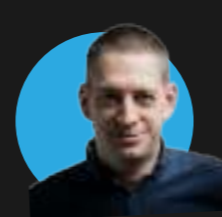
Vincent Roeloffzen
Senior Operational Risk
Manager
Triodos Bank, Netherlands



Enric Tarrats
Director of Portfolio Origination and
Monitoring & ESG Credit Risk
Banco Sabadell, Spain



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



Jan Wittlin
Operational and Resilience Risk
Senior Manager Europe
HSBC, Poland



Nitesh Kumar
Global Head of Cyber & Payment
Systems Risk
BNP Paribas, UK



Pernille Lopdrup Helles
Lead Compliance Officer,
Business Banking
Nordea, Denmark



Simone Zwaga
Head of First Line Risk Netherlands
Rabobank, Netherlands



Tania Badea Nirin
2Lod Operational Risk Supervisor
Resilience and Crisis Management
Société Générale, France



Gianluca Passaretta
Global Head of Fixed Income
Credit Trading
BBVA, UK



François Denart
Independent Expert, France



Ozgur Cetiner
Credit Risk Managemen
ING, Netherlands



Petru Codrin Petrescu
Economist
Financial Market Infrastructures and
Payments Oversight Department
National Bank of Romania



DAY 1 WEDNESDAY 27TH MAY

8:55 Opening Words from a Chairperson

9:00 When does standardization strengthen—and when does it strangle? A deep dive into risk management's toughest balancing act

- » Explore the tipping point where standardization enhances control, transparency, and efficiency and where it becomes a barrier to agility, innovation, and local business needs.
- » Unpack real-world challenges of implementing group-wide standards across a large bank with diverse, non-licensed subsidiaries operating under different regulatory expectations and risk profiles.
- » Discuss pragmatic pathways forward: how to harmonize what must be uniform while preserving the flexibility needed for specialized business models and sustainable, risk-aware growth.

Simone Zwaga
Head of First Line Risk Netherlands
Rabobank, Netherlands



9:30 Evolving Credit Risk Models in an Era of Economic Uncertainty

- » The shift toward AI-powered credit scoring for more accurate borrower assessment
- » Rising importance of alternative datasets, including behavioral and non-traditional indicators
- » Adaptive pricing methodologies that respond to real-time market changes
- » Challenges of modelling credit risk during periods of heightened economic uncertainty

Darius Grindalvas
Head of Credit Risk Baltic
SEB, Lithuania



10:00 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

Alexi Khoroshvili
CEO
Silk Bank, Georgia



10:30 Break Time and Networking Session

11:00 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



11:30 The Payments Landscape in 2026: Driving Fraud Prevention and Innovation

Petru Codrin Petrescu
Economist
Financial Market Infrastructures and Payments Oversight Department
National Bank of Romania



12:00 Lunch Break

13:15 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

Ani Dvaladze
Leading Specialist
National Bank of Georgia



Vasil Shengelia
Head of Open Finance Ecosystem and Financial Innovations
Development Division, Fintech and Suptech Development Department
National Bank of Georgia



14:00 From Geopolitics to Algorithms. New Shock Channels in Credit Risk

- » Understanding how emerging risks are reshaping credit risk dynamics and stress testing frameworks.
- » How geopolitical fragmentation, cyber threats and AI adoption are creating new sources of credit risk
- » Transmission channels. How operational disruption, supply chain shocks and technology dependencies translate into credit outcomes
- » Emerging concentration risks linked to digital infrastructure and financial market interconnections
- » Implications for credit risk management. Scenario analysis, portfolio monitoring and governance frameworks

Nicolo Iussana
Director, Sponsor Owned
Leveraged Finance Credit Risk
NatWest Group, UK



DAY 1 WEDNESDAY 27TH MAY

14:30 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



15:00 Break Time and Networking Session

15:30 Building Governance to Accelerate Innovation in the Age of Autonomous AI Systems

- » Creating an adaptive environment where innovation thrives through system-level governance, human-AI cooperation, and continuous literacy.
- » Evolving strong oversight practices to meet the unique challenges of a world with agentic AI systems.
- » Sharing emerging patterns for oversight to enable organizations to embrace the power of autonomous AI safely and responsibly

Nicole Onuta
Lead AI Risk Management
ING, Netherlands



16:00 Data Quality and Risk Data Aggregation

- » The foundational pillars of Data Quality - to prevent Garbage In Garbage out scenario.
- » Risk Data Aggregation as Strategic Imperative to enhance decision-making and crisis management
- » Practical framework for implementation, that integrates data governance, tech and people

Ula Antonkiewicz-Kotla
Director
Citi Bank, Poland



16:30 Credit Portfolio Management with Alternative Data

- » **Model Development & Landscape** – Overview of the banking modelling ecosystem, defining what constitutes a model (business & regulatory), and comparing machine-learning versus traditional approaches with respect to explainability, governance, and suitability for alternative data.
- » **Model Risk Management (MoRM)** – How models are governed across their lifecycle, why MoRM is critical for regulatory compliance and responsible model use, and which validation dimensions apply (data, methodology, performance, stability).
- » **Alternative & Traditional Data for Credit Risk** – Role of complementary (orthogonal) data sources, overview of traditional and alternative data (notably transactional and behavioural), and identification of gaps alternative data can address in existing models.
- » **Use Cases & Business Impact** – Practical application of transactional data in credit risk and portfolio management, methods to assess incremental model value, and translation of improved insights into better risk outcomes and business decisions.

Michiel Van Lunsen
Credit Portfolio Management with Alternative Data
ING, Netherlands



Ozgur Cetiner
Credit Risk Management
ING, Netherlands



17:00 Climate risk in credit risk models

- » Integration of climate risk into credit risk models, including IRB, IFRS 9, stress testing, and Pillar 2 frameworks
- » Modeling approaches, regulatory expectations, key challenges, and data-related considerations in this emerging area
- » Early initiatives by banks within the GCD consortium to collect climate risk data and develop methodologies
- » The role of academic research in supporting methodological development and laying the groundwork for future regulatory capital requirements

Alexandre Petrov
Executive Advisor, Functional Lead & Team Lead
Nordea, Sweden

Nordea



17:30 AI for Credit Risk Management: case uses

Enric Tarrats
Director of Portfolio Origination and Monitoring & ESG Credit Risk
Banco Sabadell, Spain



18:00 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?

Moderator:

Branimira Milusheva
Founder and CEO

Women in Banking and Finance
Bulgaria, Bulgaria



Serhii Karaulov
Head of Retail Lending
Raiffeisen Bank Ukraine



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



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



19:00 Closing words, end of the day 1

DAY 2 THURSDAY 28TH MAY

8:55 Conference Re-Start

9:00 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

N26

9:30 When Recovery Time Is No Longer Enough" - Operational Resilience in the Age of Real-Time Banking

- » Operational disruptions can propagate in real time,
- » AI and automation accelerate both opportunities and risks,
- » Third-party and cloud dependencies create new systemic vulnerabilities,
- » And organizations must maintain decision-making capacity and coordination under pressure.

Tania Badea Nirin
2Lod Operational Risk Supervisor Resilience and Crisis Management
Société Générale, France



10:00 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 CO 2 tracking and sustainability insights to inspire meaningful customer action and deepen engagement.

Nikoletta Kovacs
ESG Business Development Leader
Raiffeisen Bank, Austria



10:30 Break Time and Networking Session

11:00 Proportionality and risk-based approach to the implementation of internal controls in banks

- » Finding the balance between compliance, risk management, assurance and resource allocation
- » Practical challenges and lessons learned from AML, GDPR, Outsourcing Guidelines, DORA and AI ACT implementations

Jan Wittlin
Operational and Resilience Risk
Senior Manager Europe
HSBC, Poland



11:30 Digital Outflow: Why Your Bank is Losing the Custody of the Future (And How to Reclaim It)

- » The Cost of Inaction: Your clients are already trading digital assets
- » From Speculation to Infrastructure: Moving beyond the "crypto hype" toward Tokenized business lines. Learn why offering Bitcoin and Ethereum is simply the gateway to modernizing your broader custody and settlement services.
- » The Regulatory "Moat": With the arrival of clear frameworks (like MiCA or SEC-regulated custody paths), banks now possess the one thing native crypto platforms lack: Institutional Trust. It is time to capitalize on your status as a regulated entity.
- » New Revenue Streams: A breakdown of immediate business models—from transaction and custody fees to launching hybrid investment products designed for the Wealth Management and Gen Z segments.

Gabriel Ayala
Managing Director Banking Solutions
Bit2Me, Spain



12:00 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
Digital Solutions Tribe Lead, Bir Fintech (Bir Ecosystem)
Birbank, Azerbaijan



12:30 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



14:00 Banks and Fintechs: How Strategic Partnerships Accelerate Offerings and Digital Customer Experience

- » Strategic lessons for other banks: How to choose the right fintech partner, integrate successfully, and scale joint solutions.
- » Best practices & pitfalls: Risks (compliance, integration, culture) and how to mitigate them.
- » Forward-looking: The future of banking in a digital ecosystem and how banks can stay relevant in the age of embedded finance.

Saara Aura
Strategic Commercial Manager
Nordea, Finland

Nordea

DAY 2 THURSDAY 28TH MAY

14:30 Financial Crime Prevention in Digital Channels

- » Responding to new laundering pathways emerging with digital platforms
- » Transaction monitoring methodologies covering cryptocurrencies and new assets
- » Data-driven customer scoring models to strengthen digital onboarding
- » Industry collaboration and intelligence sharing for stronger defense

Nitesh Kumar
Global Head of Cyber & Payment Systems Risk
BNP Paribas, UK



15:00 Break Time and Networking Session

15:30 Panel Discussion: Cybersecurity and Resilience in a Real-Time Financial Environment

As digital ecosystems expand, banks must balance efficiency, speed, security, and continuity. How can institutions remain resilient in a world of real-time risk?

Moderator:

Ledi Lapaj
Director Customer Experience
Bank-Al-Ethiad, Jordan

Vincent Roeloffzen
Senior Operational Risk Manager
Triodos Bank, Netherlands

Tania Badea Nirin
2Lod Operational Risk Supervisor Resilience
and Crisis Management
Société Générale, France

Khanim Rustamova Digital Solutions Tribe Lead, Bir
Fintech (Bir Ecosystem)
Birbank, Azerbaijan



16:30 Closing words, end of the day 2

DAY 3 FRIDAY 29TH MAY

8:55 Opening Words from a Chairperson

9:00 Tokenisation

- » The Storm - Why now and what is the noise about
- » The Big promise (what is changing and why)
- » What tokenisation improves
- » So what - how it influences everyday lives
- » What good looks like

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



9:30 Credit Markets Under Pressure: Trading Strategy, Risk Limits, and Liquidity in Volatile Times

- » Navigating the Synthetic Index Overshoot
- » Secondary Liquidity Squeezes and Transaction Costs
- » Dynamically Adapting Risk Boundaries
- » Rigorous Risk Management vs. Dislocated Seasonality

Gianluca Passaretta
Global Head of Fixed Income Credit Trading
BBVA, UK



10:00 Break Time and Networking Session

10:40 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 Środowiska, Poland



11:20 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, Jordan



11:50 AI and Advance Analytics - a compliance perspective

- » AI Conduct – roles and responsibilities
- » Using alternative and non-traditional data sources while ensuring explainability and fairness
- » Balancing innovation with regulatory compliance, data governance, and ethical risk considerations

Pernille Lopdrup Helles
Lead Compliance Officer, Business Banking
Nordea, Denmark



12:10 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



14:00 Credit Risk Data Quality & RDS Construction: From Source Systems to Model-Ready Datasets

- » Building a robust Reference Data Set (RDS): key design principles, governance, and traceability.
- » Data quality in practice: critical controls (completeness, consistency, lineage) and what typically breaks in banking environments.
- » How strong DQ + RDS directly reduce model risk and speed up validation and production.

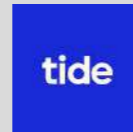
François Denart
Independent Expert, France

DAY 3 FRIDAY 29TH MAY

14:30 Agentic AI in Risk Management

- » Exploring how AI agents can be leveraged in Credit & Financial Risk Management to drive efficiency and accuracy
- » Discuss the advantages and risks involved in utilising AI Agents in the Fintech and Banking industry

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



15:00 Break Time and Networking Session

15:30 AI in compliance processes. How far can banks responsibly remove human touchpoints?

- » AI in regulatory monitoring and implementation
- » AI in monitoring activities like AML or Market Abuse
- » AI in internal reporting to senior management
- » Ethical and Data aspects to consider

Marie Zavaralova
Vice President | Data Protection Officer | Regulatory
Compliance
Unicredit, Luxemburg



16:00 Closing words, end of the conference