



EXCELLENCE IN DIGITAL BANKING 7.0 2026 - INTERNATIONAL SUMMIT


































25th-26th-27th November 2026



Amsterdam/
Netherlands

CONFIRMED SPEAKERS:

- | | | | | | | |
|---|---|--|--|---|--|---|
| 
Nina Schweighofer
JST Coordinator / Head of Section
European Central Bank, Germany | 
Mitul Vadgama
Advanced Analytics and AI Lead - Artificial Intelligence CoE
Lloyds Banking Group, UK | 
Ellen Van Acker
COO Wholesale Banking Client & Digital Services
ING, Netherlands | 
Anish Shah
Director - Model Risk, Internal Audit
Natwest, UK | 
Gaurab Arka Chaudhuri
Director of Group Strategy
Barclays, UK | 
Jules Ferdinand Pagna Disso
Head of Cyber Risk Intelligence, Insider Technology Risk and Digital Asset Risk
BNP Paribas, UK | 
Edgars Sedovs
Head of Risk
Rietumu Banka, Latvia |
| 
Ronelle Arbib
Chief Operating Officer
Recognise Bank, UK | 
Frans Van Bruggen
Independent Expert
Ex Senior Policy Officer Fintech and AI at DNB | 
Okan Acar
EVP, Digital Banking and Payment Systems
Kuveyt Türk Katılım Bankası, Turkey | 
Haitham Aboufotouh Rashwan
Head of Digital Banking & Alternative Channels Emirates
Emirates NBD, Egypt | 
Joris Krijger
AI Governance Officer
ASN Bank, Netherlands | 
Jan Sedlařík
Hybrid AI Product Owner for Realization squad, AI upskilling and Internal delivery teams
Česká Sportelna, Czechia | 
Shamsh Hoda
AI & Digital Innovation Strategist
Commerzbank, Germany |
| 
Olli Anteroinen
Head of SME Digital - Business Banking
Nordea, Finland | 
Ohad Kotler
CEO & Co-Founder
Tweezr | 
Ashtha Bajaj
Data, Analytics & AI Leader
Bank of Ireland, UK | 
Sara Ehab Azmi
Head of Change & Project Management
Emirates NBD, Egypt | 
Swagatam Sen
Executive Director FCC Tech Advisory
Santander Corporate & Investment Banking, UK | 
Romano Ramanti
Vice Director
Zürcher Kantonalbank, Switzerland | 
Dominique Tremblay
Head of Enterprise Sustainability
BNY |
| 
Cindy Lo
Managing Director, Global Head of Liquidity Solutions
HSBC, UK | 
Ekaterina Kozhevatova
Director
Commerzbank AG, Germany | 
Claudio Balbo
Senior Director - Head of IT Architecture
Intesa Sanpaolo, Italy | 
Lucy Cafferkey
Head of Media Relations
Starling Bank, UK | 
Sadik Baş
Executive Vice President, Marketing Portfolio Management & Digital Products
Garanti BBVA Payment Systems, Turkey | 
Igoris Ryklys
Lead of Digital Channels
Swedbank Baltics, Lithuania | 
Kartik Taneja
Executive Vice President, Head of Payments & Consumer Lending
Mashreq Bank, Dubai |
| 
Ed Vinicombe
Director of Product Design
JP Morgan Chase, UK | 
Melvin Pellicano
Head of Digital Transformation and Product Development Department
BNF Bank, Malta | 
David Bonavia
Lead Operational Risk Framework Manager
Metro Bank, UK | | | | |

The Intelligent Bank

How AI, data and advanced technologies are reshaping the strategic direction and operating models of modern banks

08:55 Opening Words from a Chairperson

09:00 Re-architecting the Bank Around AI

- Moving from AI pilots to enterprise-wide transformation
- Embedding AI into strategic decision-making at board level
- Aligning data, talent and technology for AI-driven banking
- Redefining leadership in an AI-native financial institution

Frans Van Bruggen
Independent Expert

Ex Senior Policy Officer Fintech and AI at DNB

DNB

09:30 Building the Hybrid Banking Model: Merging Digital and Physical Touchpoints

- Transitioning from workflow automation to AI-driven operations
- Rethinking operational structures and digital workforces
- Integrating AI agents across banking services
- Measuring productivity gains and operational transformation

Ronelle Arbib
Chief Operating Officer
Recognise Bank, UK



10:00 How banks can scale AI safely and govern agentic AI

- Scaling AI beyond pilots
- Agentic AI use cases in banking
- Governance, controls, and oversight
- Trust, compliance, and resilience

Mitul Vadgama
Advanced Analytics and AI Lead
- Artificial Intelligence CoE

Lloyds Banking Group, UK



10:30 Break Time and Networking Session

11:00 The Future Operating Model of a Digital Bank

- Moving from product-centric to customer-centric structures
- Aligning technology, business and operations leadership
- Creating faster decision cycles in complex organizations

Joris Krijger
AI Governance Officer
ASN Bank, Netherlands



11:30 Ambition to Architecture, what vision really demands

- Ambition creates direction, but architecture determines whether transformation can scale securely, sustainably, and at speed.
- Vision in banking demands more than innovation, it requires resilient data, technology, governance, and operating models working as one ecosystem.
- The institutions that win will be those that simplify complexity, build adaptable platforms, and turn strategy into repeatable execution.

Ashtha Bajaj
Data, Analytics & AI Leader
Bank of Ireland, UK



12:00 Unlocking the Business Potential of Generative AI in Banking

- Advancing beyond basic AI tools toward high-impact business applications
- Enhancing financial advisory services and operational decision-making with generative AI
- Ensuring secure and responsible AI adoption across the organization
- Evaluating performance, efficiency, and long-term return on AI investments

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

BNP Paribas, UK



12:30 Lunch Break

13:30 Generative AI in Banking: From Experiments to Core Business Value

- Moving beyond chatbots toward strategic applications
- Integrating generative AI in a supportive role for business operations
- Scaling AI capabilities safely across business lines
- Strategic directions for AI implementation aimed at business value generation
- A focus on AI Platforms

Jan Sedlařík

Hybrid AI Product Owner for Realization squad, AI
upskilling and Internal delivery teams

Česká Sporitelna, Czechia



14:00 Open Sponsor Speaking Slot

14:30 From AI Hype to Real Control: Safe Legacy Evolution

- Combining deterministic system intelligence with AI
- Grounding insights in source code to maintain control
- Modernizing legacy systems without a disruptive big bang



Ohad Kotler
CEO & Co-Founder
Tweezr



15:00 Break Time and Networking Session

15:30 Digitizing Wholesale Banking: Smarter Client and Service Models

- Transforming wholesale banking through digital client journeys
- Improving efficiency with data-driven service models
- Balancing automation, personalization and relationship banking

Ellen Van Acker
COO Wholesale Banking Client & Digital Service
ING, Netherlands



16:00 AI Model Risk in Banking: Governing GenAI and Agentic AI at Scale

- Managing AI risk across credit, fraud, pricing and customer decisions
- Governing GenAI and AI agents through validation and human oversight
- Balancing regulatory expectations with faster, responsible AI adoption

Anish Shah
Director - Model Risk, Internal Audit
NatWest, UK



16:30 Panel: Leading the AI-Powered Bank

- Aligning technology, business strategy and organizational culture
- Balancing innovation with operational complexity
- Lessons from scaling AI across markets and business units
- What successful AI-driven banks will look like by 2030

Mitul Vadgama
Advanced Analytics and AI Lead - Artificial
Intelligence CoE
Lloyds Banking Group, UK



Joris Krijger
AI Governance Officer
ASN Bank, Netherlands



Jan Sedlařík
Hybrid AI Product Owner for Realization s
quad, AI upskilling and Internal delivery teams
Česká Sporitelna, Czechia



Ashtha Bajaj
Data, Analytics & AI Leader
Bank of Ireland, UK



17:20 Closing words, end of the day 1

Identity, Trust & Customer Access

How banks are redefining digital identity, onboarding and authentication while maintaining seamless customer experiences.

08:55 Conference Re-Start

09:00 Hyper-Personalized Banking Experiences

- Leveraging AI to anticipate customer needs
- Delivering contextual financial guidance in real time
- Moving from reactive service to proactive engagement

Romano Ramanti
Vice Director
Zürcher Kantonalbank, Switzerland



09:30 Open Sponsor Speaking Slot

10:00 Designing Banking Experiences for the Digital Generation

- Designing simple, intuitive, and trusted digital banking experiences
- Understanding the expectations of mobile-first and digital-native customers
- Turning product design into a competitive advantage for banks

Ed Vinicombe
Director of Product Design,
JP Morgan Chase, UK



10:30 Break Time and Networking Session

11:00 Eliminating Friction: The Future of Authentication

- Moving beyond passwords toward biometric authentication
- Designing invisible authentication across channels
- Balancing convenience and security in digital access

Haitham Aboufotouh Rashwan
Head of Digital Banking & Alternative Channels Emirates
Emirates NBD, Egypt



11:30 New Approach to Design CX: Kuveyt Turk's Neuromarketing Lab

- Using EEG and eye-tracking to understand customer responses
- Measuring subconscious reactions across digital and physical touchpoints
- Turning emotional engagement into better customer experience

Okan Acar
EVP, Digital Banking and Payment Systems
Kuveyt Türk Katılım Bankası, Turkey



12:00 The Future of Customer Verification

- Moving from one-time verification to continuous identity assurance
- Integrating behavioral and contextual identity signals
- Simplifying verification for repeat interactions

Shamsh Hoda
AI & Digital Innovation Strategist
Commerzbank, Germany



12:30 Lunch Break

13:30 Who will own Digital Identity?

- Positioning banks alongside governments and technology platforms
- Exploring digital identity wallets and interoperable frameworks
- Using identity to reshape customer relationships and services

Sara Ehab Azmi
Head of Change & Project Management
Emirates NBD, Egypt



14:00 Digital Identity as the New Banking Infrastructure

- Positioning banks as trusted identity providers
- Integrating national digital identity frameworks
- Building cross-border digital identity capabilities

Melvin Pellicano
Head of Digital Transformation and
Product Development Department
BNF Bank, Malta



14:30 Building Trust and Customer Confidence in Digital Banking

- Communicating innovation clearly in a fast-changing banking environment
- Building customer trust through transparency, security, and simplicity

Lucy Cafferkey
Head of Media Relations,
Starling Bank, UK



15:00 Break Time and Networking Session

15:30 Digital Wallets and Payments: Creating Daily Customer Engagement

- Turning digital wallets into everyday customer touchpoints
- Driving loyalty through payments, rewards, and personalized digital services
- Competing in a fast-growing payments and wallet ecosystem

Sadik Baş
Executive Vice President, Marketing Portfolio
Management & Digital Products,
Garanti BBVA Payment Systems, Turkey



16:00 Digital Banking for SMEs: From Online Services to Intelligent Business Partners

- Redesigning digital banking around SME needs
- Using data and AI for proactive financial guidance
- Helping SMEs save time and grow faster

Olli Anteroinen
Head of SME Digital - Business Banking
Nordea, Finland



16:30 Embedded Banking, Payments and Consumer Lending: The New Growth Engine

- Embedding banking services into customer journeys and partner platforms
- Connecting payments and lending to create seamless experiences
- Scaling growth models through ecosystems and partnerships

Kartik Taneja
Executive Vice President, Head of Payments & Consumer Lending,
Mashreq Bank, Dubai



17:00 Panel Discussion: What is the future of Banking in 2030?

Gaurab Arka Chaudhuri
Director of Group Strategy
Barclays, UK



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



Swagatam Sen
Executive Director of FCC Tech Advisory
Santander Corporate & Investment Banking, UK



Anish Shah
Director - Model Risk, Internal Audit
Natwest, UK



17:40 Closing words, end of the Day 2

Next Generation in Banking

How banks are transforming digital products, ecosystems and customer experiences to remain competitive in the platform economy

08:55 Opening Words from a Chairperson

09:00 AI-Ready Banking Architecture: Building the Resilient, Composable Bank of the Future

- Designing AI-ready banking architecture
- Modernizing legacy cores without disruption
- Cloud, APIs, and composable platforms
- Resilience, security, and DORA compliance

Claudio Balbo
Senior Director - Head of IT Architecture
Intesa Sanpaolo, Italy



09:30 Managing Change Risk in an Age of Uncertainty

- Risk in digital transformation
- Managing AI, cloud, and platform change
- Operational resilience in fast-moving banking
- Balancing innovation, control, and trust

Edgars Sedovs
Head of Risk
Rietumu Banka, Latvia



10:00 Supervising the Intelligent Bank: Trust, Resilience and AI in Next-Generation Banking

- Understanding how European supervisors assess AI-driven business models, governance and digital transformation
- Translating regulatory expectations – SSM priorities, DORA and the AI Act – into practical design choices for the intelligent bank
- Building board-level accountability and meaningful human oversight as AI enters core decision chains
- Managing the resilience challenge: cloud concentration, third-party AI models and legacy evolution
- Positioning trust and supervisability as competitive advantages, not constraints, in the platform economy

Nina Schweighofer
JST Coordinator / Head of Section
European Central Bank, Germany



10:30 Break Time and Networking Session

11:00 Open Finance, Digital Wallets and Embedded Banking: The Next Growth Model for Banks

- Open finance beyond open banking
- Digital wallets as new customer gateways
- Embedded banking and platform growth
- Competing in the future financial ecosystem

Gaurab Arka Chaudhuri
Director of Group Strategy
Barclays, UK



11:30 The Reinvention of Mobile Banking Platforms

- Moving from transactional apps to financial life platforms
- Integrating payments, investments and lifestyle services
- Designing apps that become daily financial companions
- Building engagement beyond transactions

Igoris Rykliys
Lead of Digital Channels
Swedbank Baltics, Lithuania



12:00 The Strategic Role of the Bank in a Platform Economy

- Competing with technology platforms for customer attention
- Leveraging trust and financial expertise as differentiators
- Building partnerships without losing strategic control
- Defining the future role of banks in digital ecosystems

Swagatam Sen
Executive Director FCC Tech Advisory
Santander Corporate & Investment Banking, UK



12:30 Lunch Break

13:30 Designing the Bank of the Digital Generation

- Understanding evolving expectations of digital-native customers
- Building intuitive banking experiences for mobile-first users
- Simplifying financial services through better design
- Creating long-term relationships with younger customers

David Bonavia
Lead Operational Risk Framework Manager
Metro Bank, UK



14:00 Sustainable Finance in the Digital Banking Ecosystem

- Embedding sustainability into digital banking strategy and product design
- Using data and technology to support ESG transparency and reporting
- Connecting sustainability, innovation, and long-term business value

Dominique Tremblay
Head of Enterprise Sustainability
BNY



14:30 Liquidity in the Digital Era: Real-Time Treasury and Smarter Client Solutions

- How real-time payments are changing liquidity expectations
- Building smarter treasury solutions for corporate and institutional clients
- Using data and digital platforms to improve cash visibility and control

Cindy Lo
Managing Director, Global Head
of Liquidity Solutions,
HSBC, UK



15:00 Break Time and Networking Session

15:30 The Future of Transaction Banking in a Platform-Based Economy

- How transaction banking is evolving through platforms and ecosystems
- Strengthening client relationships through integrated digital services
- Combining payments, trade finance, and data-driven solutions

Ekaterina Kozhevatoa
Director,
Commerzbank AG, Germany



16:10 Panel Discussion: Deepfakes, Synthetic Identity and AI-Driven Fraud: The Next Frontier of Financial Crime

Olli Anteroinen
Head of SME Digital - Business Banking
Nordea, Finland



Ed Vinicombe
Director of Product Design
JP Morgan Chase, UK



Ronelle Arbib
Chief Operating Officer
Recognise Bank, UK



Lucy Cafferkey
Head of Media Relations
Starling Bank, UK



Sadik Baş
Executive Vice President, Marketing
Portfolio Management & Digital Products
Garanti BBVA Payment Systems, Turkey



17:00 Closing words, end of the conference

REGISTRATION FORM

Excellence in Digital Banking 7.0 2026
International Summit

Amsterdam/Netherlands

Standard Pass

SAVE €600 **Early Bird**
UNTIL 01 July 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 01 July 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 01 July 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 app
- 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.

Confirmation

We will confirm your participation after receiving signed registration form. All discounts can only be applied at the time of registration and discounts cannot be combined. Discounts for group registrations are only valid for the number of delegates specified on your booking form. Prices for each event are correct at the time of publication. PulseCore Events reserves the right to change the prices at any time but changes will not affect registrations which have already been confirmed by PulseCore Events.

Cancellation policy

You may substitute delegates at any time by providing reasonable advance notice to PulseCore Events. All cancellations received 60 business days or more before the event is held, this cancellation is subject to a registration fee up to 50% the value of the ticket per delegate. In case of canceling the registration later than 60 business days before the event is held, the paid amount cannot be refunded and the amount remains payable in full. In the event that PulseCore Events cancels or postpones an event for any reason whatsoever, including but not limited to any force majeure occurrence, you will receive a credit for 100% of the contract fee paid. No refunds, partial refunds or alternative offers will be made and all pending amounts remain payable in case such situation. PulseCore Events is not responsible for any loss or damage as a result of a substitution, alteration or cancellation/postponement of an event. PulseCore Events shall assume no liability whatsoever in the event this conference is cancelled, rescheduled or postponed due to a fortuitous event, Act of God, unforeseen occurrence or any other event that renders performance of this conference impracticable, illegal or impossible. For purposes of this clause, a fortuitous event shall include, but not be limited to: war, fire, pandemics, labor strike, extreme weather or other emergency. Please note that while speakers and topics were confirmed at the time of publishing, circumstances beyond the control of the organizers may necessitate substitutions, alterations or cancellations of the speakers and/or topics

Copyright

All Intellectual Property rights in all materials produced or distributed by PulseCore Events in connection with this event are expressly reserved and any unauthorized duplication, publication or distribution is prohibited.

EVENT CODE: **LB2026-SS**

✉ leo.collin@pulsecore-events.com



Venue : **Amsterdam, Netherlands**