

5th International Conference on E-money, Cards and Payments

30-31 May 2018, Crowne Plaza Hotel Bratislava

PROGRAMME

DAY 1 (30 May 2018)

13:30-14:00	REGISTRATION
OPENING SESSION 14:00-14:10	Welcome Speech
SESSION 1: 14:10-15:50	<p>NEW AND EMERGING REGULATION, REFORM AND RESILIENCE IN 2018 – FOCUS ON PSD II</p> <p>Payment environment after PSD2 <i>Mr. Rudolf Pataki, Head of Section, National Bank of Slovakia</i></p> <ul style="list-style-type: none"> • New legislation on payment services in Slovakia • Most important changes • Challenges for 2018 <p>PSD2 RTS - how they can be played in the Banks-to-PISP/AISP game play <i>Mr. Ugo Bechis, e-Payment & SEPA Advisor, UB Adv</i></p> <ul style="list-style-type: none"> • The access of TPPs to Banks: terms, restrictions, opportunities • The SCA requirements and the customer's ownership • The open access in the TPP-to-Bank domain and API.s: key issues <p>PSD2 and Consumer Protection <i>Dr. Qazi Jalisi, Senior Legal Advisor, Electronic Money Association</i></p> <ul style="list-style-type: none"> • What is consumer protection and does it matter? • The new consumer protection introduced by PSD2 • Can consumer protection stifle competition or innovation? <p>Fintech innovation hub in Slovakia <i>Mr. Martin Peter, Head of Banking Department, Ministry of Finance of the Slovak Republic</i></p> <ul style="list-style-type: none"> • Barriers to entry analysis • New innovative products and services • Takeaways for fintechs
15:50-16:20	COFFEE BREAK

<p>SESSION 2: 16:20-18:00</p>	<p>CYBER SECURITY AND PAYMENTS</p> <p>Advantages of a fabric vs platform approach to enterprise security <i>Mr. Zsolt Géczi, Regional Account Manager, Fortinet</i></p> <ul style="list-style-type: none"> • Challenges when considering upgrading or expanding security infrastructure • Security transformation requires broad, automatic and integrated solution • Innovative security transformation approaches <p>Tokenization – as a secure technology for contactless and remote payments. <i>Mr. Ludek Slouka, Director, Product Development and Innovation, Mastercard</i></p> <ul style="list-style-type: none"> • What is tokenisation, how does it work? • What is the security for different payment solutions Host Cared Emulation, embedded Secure Element (Digital giant's wallets, Wearables) <p>eID Card in the Private Sector <i>Mr. Peter Handzuš, Solution Architect, DXC Technology</i></p> <ul style="list-style-type: none"> • What is current status of eID cards usage in Slovakia, differences and parallels with Estonia • How does Slovak eID really work? Is it still safe after ROCA? • What are the use cases and benefits? • Use of the eID card after amendment of local AML act no. 297/2008 <p>Open banking and ecosystems – evolving competitive models for the payments industry <i>Mr. Francesco Burelli, Managing Director, Global Payments Strategy Lead, Accenture</i></p> <ul style="list-style-type: none"> • Definition of ecosystem • Ecosystem types • Opportunities and challenges
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18:00	END OF FIRST DAY
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DAY 2 (31 May 2018)

8:30-9:00	REGISTRATION
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<p>SESSION 3 9:00-10:40</p>	<p>POTENTIAL BENEFITS OF OPEN BANKING IN THE EU AND CEE</p> <p>HELP, my son wouldn't go to a branch office?! – What can a bank do to keep up with the requirements of a quickly evolving 21st century? <i>Mr. István Agócs, Senior Consultant, Online Business Technologies</i></p> <ul style="list-style-type: none"> • Banks and trust – Where do the current generations put their trust when it comes to money? • Going digital & exploiting the opportunities of FinTech ecosystems • The way to digital banking - How can PSD2 compliance be a building block for future business opportunities?
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	<p>New Ways to Pay <i>Mr. Marcel Gajdos, Country Manager, Czech Republic and Slovakia, Visa Europe</i></p> <ul style="list-style-type: none"> • The current payment landscape • Customer experience • Focus on e-commerce <p>eIDAS - A regulation not as loud as GDPR but just as effective <i>Ms. Bianka Bálint, Consultant, PwC</i></p> <ul style="list-style-type: none"> • PKI overview • Why was eIDAS a game changer for Certificate Authorities and other companies • Outlook on its possible influence in relation to PSD2 and further applications <p>Opportunities on Open Banking <i>Mr. Miguel Mauricio, Open Banking Solution Manager, SIBS</i></p> <ul style="list-style-type: none"> • PSD2 - from Compliance to Business Opportunities • The Portuguese approach to Open Banking • Cooperation between Incumbents and FinTechs
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10:40-11:10	COFFEE BREAK
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<p>SESSION 4 11:10-11:50</p>	<p>ROUNDTABLE DISCUSSION: Payment Evolution/Revolution – payment technologies for banks and alternative service providers of today and 10 years in the future – focus on consumer payment experience</p> <p>Moderator: <i>Mr. Peter Szovics, Director, Institute of Banking Education NBS, n.o.</i></p> <p>Participants: <i>Mr. Peter Géc, Senior Partner, Infinity Consulting</i> <i>Mr Ivan Moderdovsky, Professional Services Manager, Printec</i> <i>Ms. Eva Taračová, CEO, Insight Diver</i> <i>Mr. Vallo Rastislav, Head of Payments, Tatra banka, a.s.</i></p>
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<p>SESSION 5 11:50-12:50</p>	<p>INSTANT PAYMENTS – THE NEW WINNING PAYMENT PRODUCT</p> <p>Instant payments & SWIFT gpi – a powerful blend <i>Ms. Marianna Janssen, Expert on gpi and Instant Payments, SWIFT</i></p> <ul style="list-style-type: none"> • Transformation of the payments industry and ever changing demands of customers • Benefits of the digital evolution in banking <p>Simplification – why and how to handle this new norm <i>Mr. Vladimír Ježek, Director, Payments Services and Operations, ČSOB, a.s</i></p> <ul style="list-style-type: none"> • Why simplification is a must for financial institutions and what is it actually • What is the major barrier to simplify and how to handle SOY <p>Impact of Launching Instant Payment in Hungary <i>Mr. Zoltán Ladányi, Chief Economist, Hungarian Banking Association</i></p> <ul style="list-style-type: none"> • The Real-Time Economy needs new and innovative real-time financial solutions, services • Instant Payments will change the payments landscape forever and are rapidly becoming the “new norm” for electronic payments • Banks are and will be the key players within the renewing payment ecosystem
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12:50-13:50	LUNCH
SESSION 6 13:50-15:00	CASE STUDIES FROM BANKS AND FINTECHS PSD 2 and use of legislation for further developments in payments <i>Mr. Roman Hains, Director of Banking Operations, VÚB, a.s.</i> <ul style="list-style-type: none"> • Short review of legislation • PISP/AISP functionality • Possibilities and opportunities Digital banking and innovative solutions <i>Mr. Zoltan Lehoczky, Senior Advisor to the Chairman of the Board, GRÁNIT Bank</i> <ul style="list-style-type: none"> • Digital banking business model • Changes of business environment • Gránit Bank innovative solutions Transformation of Fintechs into PISP/AISP <i>Mr. Sándor Varga-Tarr, Head of Marketing, Számlázz.hu</i> <ul style="list-style-type: none"> • Sharing company and personal data • Building trust and customer base of fintech solutions • Potential of a software company as a service fintech startup turning into AISP
15:00-15:30	COFFEE BREAK
SESSION 7 15:30-16:30	FUTURE OF PAYMENT SYSTEMS. FINANCIAL INSTITUTIONS AND THE ALTERNATIVE PAYMENT SYSTEMS – HOW TO BE PREPARED? Biometric authentication – facial, voice and fingerprints <i>Mr. Peter Martis, Director of Products at Innovatrics</i> <ul style="list-style-type: none"> • Technology for unsupervised customer onboarding and eKYC • End-to-end digital on-boarding demo • ID card scanning and recognition, reviewing all personal details, taking a selfie and comparing it with the picture from the ID From black boxes to distributed API ecosystems, technology changes finance services and business <i>Mr. Jouko Ahvenainen, Founder and Executive Chairman at Grow VC Group</i> <ul style="list-style-type: none"> • Finance services are integrated to other services • Distributed and networked infrastructure • Blockchain hype vs reality • How to prepare to all these changes
16:30	End of Conference