

DRAFT PRELIMINARY PROGRAMME as of 4 April 2019

Day 1 4 June 2019 (Tuesday)

08:00-09:00 Registration

0900-09:20 Welcome Speeches

09:20 SESSION 1

NEW AND EMERGING REGULATION, REGTECH, REFORM AND RESILIENCE IN 2019 – FOCUS ON PSD2

EU Regulatory developments in retail payments

Katarzyna Kobylińska-Hilliard, Policy Officer, Directorate General for Financial Stability, Financial Services and Capital Markets Union, European Commission

- PSD2 – open banking and strong customer authentication (SCA)
- Cross-border payments – rules on charges and transparency of currency conversion
- Towards EU-wide cross-border instant payment solutions

TIPS – The Eurosystem's response to an evolving payments landscape

Karen Birkel, Deputy Head of Division, Directorate General Market Infrastructure and Payments, European Central Bank

- European service for settlement of instant payments
- Principles & capabilities
- Architecture pillars & operational model
- TIPS as part of the Target Services package

Three Months to go to the application date of the RTS on SCA&CSC: an update from the EBA

Larisa Tugui, Policy Expert, Conduct, Payments and Consumers Unit, European Banking Authority (EBA)

- Exemptions to the fall-back mechanism under the RTS on SCA&CSC;
- The EBA working group on APIs under PSD2;
- The EBA's Q&A tool, with focus on the questions relevant to the RTS on SCA&CSC;
- An update on the implementation of the EBA register under PSD2.

Digital regulatory trends, their adequacy to cybersecurity and real life cases

Ugo Bechis, e-Payment & SEPA Advisor, UB Adv

- The payment ecosystem and PSD.2: a cross jurisdictional view
- Payment security and customer ownership; the TPPs vs Banks power game
- Blockchain and payment solutions : a business model point of view

11:00-11:30 Coffee break

11:30 SESSION 2

TECHNOLOGY & DISRUPTIVE INNOVATIONS - CHANGING BUSINESS MODELS

Banks know, others do?

Jan Sehnal, Head of Innovations, Erste Group IT International

- Developing and supporting the ecosystems - examples around us
- Banking assets - various plugins to bring them together

Innovation in banking – costly beast or opportunity for “smarter”?

Vladimír Ježek, Division Director, Banking products, processes and innovations, ČSOB, a.s.

- Cost to design vs. Design to cost dilemma
- Value of innovation in commoditized industry
- Real life examples of non-traditional innovations

ROUNDTABLE DISCUSSION: Changing ecosystem in payments – payment technology for alternative service providers of today and in the future – cross industry cooperation

Participants:

Martin Peter, Head of Banking Department, Ministry of Finance of the Slovak Republic

Peter Géc, Senior Partner, Infinity Consulting

Francesco Burelli, Researcher and Journalist, Editorial Advisory Board at GlobalData

Jouko Ahvenainen, Co-founder & Chairman, Grow VC Group

12:50-13:50 Luncheon

13:50 SESSION 3

PAYMENTS IN BANKS

Payments in banks in light of PSD2. Instant payments in the Czech Republic

Jiří Ambrož, Senior Lawyer / Policy Expert, Payments Regulation and Financial Innovations Division, Czech National Bank

- Prospects for open banking in the EU
- Innovative customer authentication solutions
- Instant Payments in the Czech Republic

OK, I'm on the track to be compliant with PSD2 ... what's next?

Mr. István Agócs, Senior Consultant, Online Business Technologies

- European banks on the track to PSD2 – where are we and what is still ahead?
- The journey beyond PSD2 - the new and challenging world of instant payments
- Finding further business opportunities - Open Banking hand-in-hand with Instant payment

Presentation by Mastercard

ROUNDTABLE DISCUSSION: Payments Evolution/Revolution – payment technology for banks today and tomorrow – focus on instant and seamless payments

Participants:

Rudolf Pataki, Head of Section, National Bank of Slovakia

Peter Kvarda, Head of Department (Back Office and Payment Systems), OTP Banka Slovensko, a.s.

Roman Hains, Director of Banking Operations, VÚB, a.s.

15:30-16:00 Coffee break

16:00

SESSION 4

BUSINESS ELEVATOR PITCH: TUNED IN FINTECHS

How to Secure The Mobile Banking - Guide for 2019

Petr Dvorak, CEO and Founder, Wultra

- The real world attacks on mobile banking today
- Essential components of mobile banking security
- Mobile banking and compliance with PSD2

Stop talking about the blockchain. Deliver!

Jiří Kobelka, CEO, Tatum

- What prevents banks to adopt blockchain?
- Case study: How major EU bank built blockchain app in a few days.
- Case study: Blockchain open banking - now is the best time.

Identity verification/authentication based on mobile phone usage

Juraj Kapasný, Co-Founder and CEO, Knoyd

- What can usage of mobile phones tell about us?
- How to leverage the information for the benefit of the company?
- How it helped to one of our clients?

A new AI-based approach to personal finance management

Marek Havrda, Director of AI Policy and Social Impacts, GoodAI

- Empowering clients with intelligent personalized real-time information
- Using AI and conversational user interfaces to implement behavioral interventions to help clients reach their long-term goals
- Helping banks design and offer new products tailored to their clients' needs

Advanced transaction analytics

Erik Čebík, Co-founder, DataTree

- Why? / Reasons to deploy transaction analytics
- How? / Automated transaction enrichment, event detection, and predictive modelling
- What? / Applications in retail banking

17:00

End of Day 1

Day 2 5 June 2019 (Wednesday)

08:30-09:00 Registration

09:00 SESSION 5

FINANCIAL STABILITY RISKS FROM RISING CYBER SECURITY CHALLENGES IN 2019

Improving cyber resilience in Finance Sector

Rossen Naydenov, Network and Information security expert, ENISA Secure Infrastructure & Services unit

- Overview of regulatory landscape in Finance sector
- How NIS directive helps the finance sector
- Synergies in difference regulations on cyber security in the finance sector
- ENISA's role in harmonizing cyber security in Finance sector

10:30-11:00 Coffee break

11:00 SESSION 6

CYBER DEFENSE: THE LATEST SECURITY TECHNOLOGIES

Adopting DevOps with Openshift Container Platform in Slovak and Czech banks

Jiří Kolář, Senior Solution Architect, Red Hat

- Czech and Slovak case studies where Openshift Container Platform is a key technology for DevOps
- Red Hat does not bring just technology but also best practices from major banks worldwide
- How do we share our know-how and best practices to help customers adopt DevOps and win?

Presentation by Trend Micro

12:30-13:30 Luncheon

13:30 SESSION 7

ICT SECURITY INCIDENTS, BREACHES AND THEIR IMPACT ON FINANCIAL INSTITUTIONS

Benefits of combining Sandboxing and Network Threat Analytics

Dirk Beste, Principal Sales Engineer, Lastline

- Sandboxing technologies evaluated by NSS Labs
- Deep malware analysis based on Full System Emulation (FUSE) = no gold image needed
- False positives, visualisation and integration with current infrastructure

**ROUNDTABLE DISCUSSION: Cyber defense strategies for banks from BIG4 –
How to cope with fraud, data breaches and business disruptions**

Participants:

Pavol Adamec, Risk Consulting Executive Director, KPMG

Peter Borák, Partner, Advisory Partner, EY

Erik Saller, Manager and Security Deloitte Advisory s.r.o.

Tomas Hettych, Senior Manager, Risk Assurance Services, PwC

14:45-15:15 Coffee break

15:15 SESSION 8

**PREVENTIVE SYSTEMS AND CONTROLS TO ADDRESS
EMERGING THREATS**

**ROUNDTABLE DISCUSSION: Threats, Vulnerabilities and Consequences –
Addressing cyber security risks in the financial sector and beyond**

Participants:

Ján Adamovský, Chief Security Officer, Slovenská sporiteľňa, a.s.

Rastislav Janota, Director, SK-CERT, National CSIRT of the Slovak Republic

Marek Zeman, Head of Department IS Security CiSO, CRISC, Tatra banka, a.s.

51% attacks: Double spend attack on modern blockchain network

Tomáš Zaťko, Chief Executive Officer, Citadelo

- Advantages and disadvantages of blockchain from the point of security and usability
- Confrontation of the proposed blockchain based solutions with the practical limits and problems of the technology
- Demonstration of a hacker attack on the blockchain network

16:30 End of the Conference