

## PRELIMINARY PROGRAMME

*as of 15 May 2019*

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## Day 1 4 June 2019 (Tuesday)

08:00-09:00 Registration

09:00-09:20 Welcome Speeches

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09:20

### SESSION 1

#### NEW AND EMERGING REGULATION, REGTECH, REFORM AND RESILIENCE IN 2019

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##### **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)*

- An update on the EBA working group on APIs under PSD2;
- An update on the clarifications provided through the EBA's Q&A tool, with focus on the RTS on SCA&CSC;
- An update on the application of the EBA Guidelines on the exemption from the fall-back mechanism under the RTS on SCA&CSC.

##### **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

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11:30

## SESSION 2

### TECHNOLOGY & DISRUPTIVE INNOVATIONS - CHANGING BUSINESS MODELS

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#### **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, Subject Matter Expert, Editorial Advisory Board at GlobalData*

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

12:50-13:50 Luncheon

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13:50

## SESSION 3

### PAYMENTS IN BANKS

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#### **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, Deputy Director, 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

#### **PSD2 regulation as a trigger and an accelerator of new card services and solutions**

*Zdenek Slouka, Director for Product Development and Innovation, Mastercard*

- What are the main challenges for payment card industry?
- What is the Mastercard response?
- How are we preparing for the D day?

**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**

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**16:00**

**SESSION 4**

**BUSINESS ELEVATOR PITCH: TUNED IN FINTECHS**

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**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

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### 09:00 SESSION 5

#### FINANCIAL STABILITY RISKS FROM RISING CYBER SECURITY CHALLENGES IN 2019

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##### **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

##### **Regulatory Response to IT Risk in Hungary**

*Ms. Gabriella Bíró, Head of Department, The Central Bank of Hungary*

- The evolution of IT supervision in Hungary
- Current practice and methodology
- Key focus areas in onsite supervision

10:30-11:00 Coffee break

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### 11:00 SESSION 6

#### CYBER DEFENSE: THE LATEST SECURITY TECHNOLOGIES

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##### **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?

##### **Improvement of security with complete visibility into internal network traffic**

*Pavλίna Volková, Regional Account Manager, Trend Micro*

- 80% of networks are compromised
- Perimeter based solutions are no longer effective
- Network-Wide Detection of Targeted Attacks, Advanced Threats, and Ransomware

12:30-13:30 Luncheon

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13:30

## SESSION 7

### ICT SECURITY INCIDENTS, BREACHES AND THEIR IMPACT ON FINANCIAL INSTITUTIONS

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#### **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

#### **Integration of physical and information security management - an example of good practice in a bank**

*Božidar Dajčman, Sector Director, Physical and Information Security Governance, Nova Kreditna banka Maribor d.d., Slovenia*

#### **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

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15:15

## SESSION 8

### PREVENTIVE SYSTEMS AND CONTROLS TO ADDRESS EMERGING THREATS

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#### **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 Zatko, 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

#### **From eID to Mobile eID**

*Peter Handzuš, Information system architect, DXC Technology*

- Privacy during KYC: Snapshot of ID vs. eID functionality
- How eID works and what is the current status
- Moving eID from cards to mobiles

16:30

**End of the Conference**