

## PROGRAMME

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# Day 1 4 June 2019 (Tuesday)

08:30-09:00 Registration

09:00-09:15 Welcome Speeches

*doc. Ing. Peter Szovics, Director, Institute of Banking Education NBS, n.o.  
István Lengyel, Secretary General, BACEE*

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09:15

## SESSION 1

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

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#### **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

10:45-11:15 Coffee break

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11:15

## 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 - Consultant, Infinity Consulting  
Francesco Burelli, Subject Matter Expert, Editorial Advisory Board at GlobalData  
Jouko Ahvenainen, Chairman, Difitek Inc.*

**12:45-13:45 Luncheon**

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**13:45 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
- Customer authentication solutions in banks
- Instant Payments in the Czech Republic

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

*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**

*Lukáš Pokorný, Manager CEE, 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.  
Dr. Zoltán Lehóczky, Senior Advisor to the Chairman and CEO, Gránit Bank*

**15:40-16:10 Coffee break**

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**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?
- Blockchain rapid prototyping
- Blockchain Open banking

**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, CEO, DataTree*

- Reasons to deploy transaction analytics
- Automated transaction enrichment, event detection, and predictive modelling
- Applications in retail banking

## Day 2 5 June 2019 (Wednesday)

08:30-09:00 Registration

09:00-09:15 Welcome speeches:

*Dr. Sándor Patyi, Chairman of BACEE; Member of the Board of Directors and Deputy CEO, OTP Banka Slovensko*  
*doc. Ing. Peter Szovics, Director, Institute of Banking Education NBS, n.o.*

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09:15 **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

*Gabriella Biró, Head of IT Supervision, The Central Bank of Hungary*

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

10:15-10:45 Coffee break

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10:45 **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

*Pavína 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

#### "Zero Trust" or how to get rid of passwords, viruses and have complete visibility into employee activity

*Ivan Klímek, CEO/CTO, Excalibur*

- Solving the chicken-egg problem - legacy software / systems vs. security, or how to have strong multi-factor authentication across the whole enterprise without having to rebuild the whole software stack
- What is "zero trust" approach to security?

### **Crouching vendor, hidden backdoor**

*Peter Košinár, Technical Fellow, ESET*

- One man's anti-theft is another man's backdoor.
- Supply-chain attacks, how do they work?
- Complexity vs. security; who wins?

**12:35-13:30 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 governance - an example of good practice in a bank**

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

- What is the right place for CISO or CSO in organization structure of a bank?
- Security in "Three lines of defence" model
- Different aspects of security (physical and information) coming together

#### **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*

*Juraj Richter, Manager, Ernst & Young, s.r.o.*

*Erik Saller, Manager, Deloitte Security*

*Tomas Hettych, Senior Manager Cybersecurity, PwC*

**15:00-15:30 Coffee break**

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## **15:30 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:**

*Gabriella Biró, Head of IT Supervision, The Central Bank of Hungary*

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

*Marek Zeman, CISO, Tatra banka, a.s.*

#### **51% attacks - double spending attack on a blockchain network**

*Tomáš Zátka, 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 a blockchain network

**16:30 End of the Conference**