

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

30-31 May 2018, Crowne Plaza Hotel Bratislava

PRELIMINARY PROGRAMME

as of 16 May 2018

DAY 1 (30 May 2018)

13:30-14:00	REGISTRATION
OPENING SESSION 14:00-14:10	Welcome Speech <i>Mr. Peter Szovics, Director, Institute of Banking Education NBS, n.o.</i> <i>Dr. Sándor Patyi, Chairman of the Banking Association for Central and Eastern Europe (BACEE); Deputy CEO, OTP Banka Slovensko</i>
SESSION 1: 14:10-15:50	NEW AND EMERGING REGULATION, REFORM AND RESILIENCE IN 2018 – FOCUS ON PSD II Payment environment after PSD2 <i>Mr. Rudolf Pataki, Head of Section, National Bank of Slovakia</i> <ul style="list-style-type: none"> • New legislation on payment services in Slovakia • Most important changes • Challenges for 2018 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> <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 PSD2 and Consumer Protection <i>Dr. Qazi Jalisi, Senior Legal Advisor, Electronic Money Association</i> <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? Fintech innovation hub in Slovakia <i>Mr. Martin Peter, Head of Banking Department, Ministry of Finance of the Slovak Republic</i> <ul style="list-style-type: none"> • Barriers to entry analysis • New innovative products and services • Takeaways for fintechs
15:50-16:20	COFFEE BREAK

SESSION 2:
16:20-17:35

CYBER SECURITY AND PAYMENTS

Advantages of a fabric vs platform approach to enterprise security

Mr. Zsolt Geczi, Regional Account Manager, Fortinet

- Challenges when considering upgrading or expanding security infrastructure
- Security transformation requires broad, automatic and integrated solution
- Innovative security transformation approaches

Tokenization – as a secure technology for contactless and remote payments.

Mr. Ludek Slouka, Director, Product Development and Innovation, Mastercard

- *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)*

eIDAS - A regulation not as loud as GDPR but just as effective

Ms. Bianka Bálint, Consultant, PwC

- *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*

DAY 2 (31 May 2018)

8:30-9:00	REGISTRATION
SESSION 3 9:00-10:40	POTENTIAL BENEFITS OF OPEN BANKING IN THE EU AND CEE 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> <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? Open banking and ecosystems – evolving competitive models for the payments industry <i>Mr. Francesco Burelli, Managing Director, Global Payments Strategy Lead, Accenture</i> <ul style="list-style-type: none">• Definition of ecosystem• Ecosystem types• Opportunities and challenges New Ways to Pay <i>Mr. Marcel Gajdos, Country Manager, Czech Republic and Slovakia, Visa Europe</i> <ul style="list-style-type: none">• The current payment landscape• Customer experience• Focus on e-commerce Opportunities on Open Banking <i>Mr. Miguel Mauricio, Open Banking Solution Manager, SIBS</i> <ul style="list-style-type: none">• PSD2 - from Compliance to Business Opportunities• The Portuguese approach to Open Banking• Cooperation between Incumbents and FinTechs
10:40-11:10	COFFEE BREAK
SESSION 4 11:10-11:50	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 Moderator: <i>Mr. Peter Szovics, Director, Institute of Banking Education NBS, n.o.</i> Participants: <i>Mr. Peter Géc, Senior Partner, Infinity Consulting</i> <i>Mr. Peter Schmid, COO, Danube Pay, a.s.</i> <i>Ms. Eva Taračová, CEO, Insight Diver</i> <i>Mr. Vallo Rastislav, Head of Payments, Tatra banka, a.s.</i>
SESSION 5 11:50-12:50	INSTANT PAYMENTS – THE NEW WINNING PAYMENT PRODUCT Instant payments & SWIFT gpi – a powerful blend <i>Ms. Marianna Janssen, Expert on gpi and Instant Payments, SWIFT</i> <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>
12:50-13:40	LUNCH
<p>SESSION 6 13:40-14:50</p>	<p>PSD2 – CASE STUDIES FROM BANKS</p> <p>PSD 2 and use of legislation for further developments in payments <i>Mr. Roman Hains, Director of Banking Operations, VÚB, a.s.</i></p> <ul style="list-style-type: none"> • Short review of legislation • PISP/AISP functionality • Possibilities and opportunities <p>Innovative banking solutions <i>GRÁNIT Bank, speaker to be confirmed</i></p>
<p>SESSION 7 14:50-16:10</p>	<p>FUTURE OF PAYMENT SYSTEMS. FINANCIAL INSTITUTIONS AND THE ALTERNATIVE PAYMENT SYSTEMS – HOW TO BE PREPARED?</p> <p>Transformation of Fintechs into PISP/AISP <i>Mr. Sándor Varga-Tarr, Head of Marketing, Számlázz.hu</i></p> <p>Biometric authentication – facial, voice and fingerprints <i>Mr. Peter Martis, Director of Products at Innovatics</i></p> <ul style="list-style-type: none"> • Technology for unsupervised customer onboarding and eKYC • End-to-onboarding cycle live demo • ID card scanning and recognition, reviewing all personal details, taking a selfie and comparing it with the picture from the ID <p>Open banking, PSD2 and platform economy <i>Mr. Johannes Humbert, Partnerships - Banks & Financial Institutions, figo</i></p> <ul style="list-style-type: none"> • From Multi-banking to Open Banking • The payment Ecosystem post PSD2 • Banking does not equal Banks <p>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></p> <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
16:10	End of the Conference