WORLD BANKING FORUM

Prague, Czech Republic

23 - 25 September 2026

#WBF2026

World Banking Forum

Connecting Innovators Worldwide

AUTUMN EDITION

#WBF2026 | SPEAKERS



GAURAB CHAUDHURI
Director of Group Strategy
BARCLAYS



NIKOLAY POPANDOPULO
Chief Product Officer Magnum eCommerce
KASPI



USMAN SHEIKH
Global Design Leader
SANTANDER GROUP



DR MAURICE EZEOKE
CTO Practice Software, Automation & AI Engineering | CTO
HSBC



JARKKO MAENSIVU
CEO
Chairman of the Board
SALDO BANK



NICOLE ONUTA
Lead AI Risk
AI Governance at Scale
ING



CLAUDIO BALBO
Senior Director
Head of IT Architecture
INTESA SANPAOLO



NATASHA GOVENDER-ROPERT
Head of Artificial Intelligence
Financial Economic Crime
RABOBANK



YVONA TOŠNEROVÁ
COO, CRO
Member of the Board
RAIFFEISEN STAVEBNÍ SPORITELNA



IRMA SPUDIENE
Former Head of Architecture - Bank of Lithuania | Founder & Change Architect
QADENZA



KARIN VAN HOECKE
Executive Director for Innovation & Daily Banking | Board Member
CSOB



SATYAJEET ROY
CEO
HABIB BANK AG ZURICH



CATALINA POROJAN
Managing Director, Global Head of Special Exposures Management
RAIFFEISEN BANK INTERNATIONAL



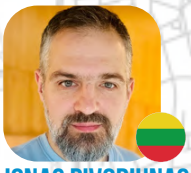
KAREL HORAK
Chief Customer Officer
AIR BANK



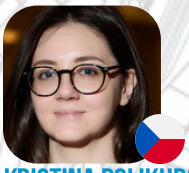
DAVOR GAŠPARAC
Independent Industry Expert
Former BA Chapter Lead at
ERSTE DIGITAL



JASON OAKLEY
CEO
AFIN BANK



JONAS PIVORIUNAS
Head of Digital Channels Development
LUMINOR GROUP



KRISTINA POLIKHRONIDI
Research & Project Director
WORLD BANKING FORUM



NIKITA DREPIN
Group CRM Platform Owner
REPUBLIC BANK



MARGUS SIMSON
Chief Digital Officer
Member of the Board
KOMERCNI BANKA



NIKOLAY SVIRETSOV
Enterprise Account Manager - New Business
EVROTRUST



HANA WALLENFELSOVÁ
Chief Product and Innovation Officer
Member of the Board of Directors
PARTNERS BANKA



REKA HAMORI
Director
HUNGARIAN BANKING ASSOCIATION



ALEXANDER PAAL
CEO
SOFTEC CZ



TRAIAN PISTOLEANU
Senior Vice President
CITI



ZENO AMTMANN
Head of Security
OTP BANK



TO BE ANNOUNCED
Speaker will be announced in August



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LET US TAKE YOU ON OUR PARTNERSHIP JOURNEY

Aka what happens once you make the right decision to partner with World Banking Forum?

TARGET AUDIENCE

- First, we identify your target audience and make sure to invite them to the event.
- **C-level & Directors from banks are invited for free**, and with a wish-list option - exact people are invited on your behalf

BRANDING

- Then we make sure to allocate your brand on all key Forum pages, create a social media strategy and book the best spot for your booth on site
- **The sooner Partner is confirmed - the better will be the spot**

THOUGHT LEADERSHIP

- Time to choose Presentation Topic and most knowledgeable Speaker to rock the stage.
- We will lead you throughout the whole process to **make sure that you get the best speaking slot** usually between two industry speakers, and Agenda flows naturally

INDUSTRY EXPOSURE

- Your talk will be brought to **thousands of banking experts all around the globe** instantly & for free! How?
- Complimentary livestream on LinkedIn Live is watched by 5500+ experts, and remains available online post-event for 1 year.
- The most valued partners' talks are allocated on our educational content page

LEAD GENERATION

- Ever happened to you that people pass by your booth on event site without even stopping and you just sit there waiting for the client to come? Forget about it!
- At World Banking Forum **we have an ace up our sleeve to make leads come to you**, instead of you chasing them! First in class **guaranteed traffic to your booth** through Gamified Networking

NETWORKING

- We focus on quality networking as much as on the quality content. That is why we are known to be **the most engaging event of industry**!
- Check our unique Interactive Conference format with various satellite networking events programme, starting from Strategic Lunch Round Tables, to Conjoint City tour & Dinner party! Book a call with our team to learn about all opportunities you have

INNOVATION SHOWCASE

- You bring innovation to World Banking Forum, and we make sure bankers of the world get to know you
- Forum discussions focus on emerging tech & industry trends. Showcase your innovative solutions & products with us, and **be the partner bankers will think first about**, when deciding to innovate

CUSTOMISED PARTNERSHIP

- We only want to meet your specific needs and goals
- Let us know your targets, and we will choose the level of involvement together that aligns with your budget and objectives, to **maximise your ROI**

POST-EVENT EXPOSURE

- That's exactly why we call it Partnership. Benefits continue far beyond the conference dates
- Post-event marketing opportunities including tailored Newsletters, Interviews posted after the Forum, social media promotion of headline talks, Webinars & Podcasts ensure **continued exposure** for our partners throughout the whole year

Now that you saw the top of the iceberg of your partnership benefits, it's time to explore the detailed educational Agenda below. Available Speaking Slots for partners are marked with **green**, and of course have a look on our

Partnership Packages

08:00 REGISTRATION | Welcome Coffee & Networking

MODULE I | BANKING AND THE WORLD

08:30 REGULATORY UPDATE

Global and EU Regulatory Outlook: What Banks Must Be Ready for in 2026-2028

Speaker TBA
Czech National Bank

08:50 KEYNOTE PRESENTATION (UP TO 40 MINS)

Session is available for Partner

09:10 CASE STUDY

Kate and the Future of AI-Driven Banking Experiences

- Who is Kate and how it started
- Key milestones
- AI: from reactive to proactive
- The future of banking

Karin Van Hoecke *Executive Director for Innovation & Daily Banking | Board Member*
CSOB

09:30 AI PANEL DISCUSSION | Experts vs. AI

Banking Is Changing - But Are Banks Changing Fast Enough?

- What problems are we still failing to solve despite years of investment? Why do these issues persist?
- What will separate banks that grow from those that stagnate in the next 5 years?
- Are banks becoming overwhelmed by the scale and speed of parallel transformation agendas?
- Do we still have a clear vision of what banks should become by 2030?

Panelist role is reserved for Partner. ***Moderation of the Panel available***

Karin Van Hoecke | CSOB ***Nikolay Sviretsov | Evrotrust***
Margus Simson | KB ***Claudio Balbo | Intesa Sanpaolo***

MODULE II | AI THAT PAYS OFF

10:10 CASE STUDY

Hypervelocity Engineering, AI and the Bank of the Future

- How AI and hypervelocity engineering can help banks move from years-long transformation cycles to continuous, rapid innovation

Dr Maurice Ezeoke *CTO Practice | Director Software, Automation & AI Engineering*
HSBC

10:30 NETWORKING PAUSE | Coffee Break

10:50 CASE STUDY

Don't Automate the Mess: The Executive Playbook for AI in Banking

- AI is not a magic layer to put on top of legacy complexity.
- Banks that automate broken processes risk becoming faster, louder and more expensive versions of the same problem.
- This keynote challenges executives to stop asking only where AI can be deployed — and start asking which work should be eliminated, simplified or redesigned, what work should no longer exist — and what new work will AI create?
- With a practical focus on people and processes, it offers a C-level playbook for turning AI from hype into measurable value.
- Because in banking, the future belongs not to those who automate the most, but to those who automate the right things.

Yvona Tosnerova *COO, CRO, Member of the Board*
Reiffeisen Stavebni Sporitelna

11:20 KEYNOTE PRESENTATION (UP TO 30 MINS)

Session is available for Partner

11:40 CASE STUDY

Responsible and Ethical AI: From GenAI to Agentic Systems

- How leading financial institutions apply ethical AI principles across GenAI and emerging agentic technologies

Dr Natasha Govender-Ropert *Head of Artificial Intelligence - Financial Economic Crime*
Rabobank

12:00 PANEL DISCUSSION

AI is Everywhere - But Where is the Money?

- Which AI use cases are delivering measurable financial impact today?
- Is AI shifting competitive advantage or just raising the cost base for everyone?
- Are banks building capabilities or becoming dependent on vendors?
- Who captures the value: banks, Big Tech, or infrastructure providers?
- Will AI create entirely new banking revenue models, or simply compress margins further?

Participation and Moderation of the Panel available

Usman Sheikh | Santander Group ***Karel Horak | Air Bank***
Gaurab Chaudhuri | Barclays

12:40 LUNCH WORKSHOP | Strategic Interactive Lunch with Round Table Discussions

MODULE III | THE NEW FINANCIAL INFRASTRUCTURE

13:40 **CASE STUDY**

From Traditional Banking to On-Chain Finance: A Regulated Bank's Entry into Crypto

- On-chain vs. off-chain: New models for lending and financial services.
- The regulatory challenge: Balancing innovation, risk and compliance.
- Entering crypto: How a regulated bank approaches the opportunity.
- From experiment to business: Building sustainable crypto-enabled banking solutions.

Jarkko Maensivu *CEO*
Saldo Bank

14:00 **KEYNOTE PRESENTATION**

The AI-Powered Lending Revolution: How Can Banks Make Credit Faster, Smarter & More Personal?

- AI-driven credit decisioning. Automating loan origination. Reducing time-to-decision
- Personalised lending products
- How banks can modernise legacy lending infrastructure

Speaking Slot is offered to Partner. Booking available on 2nd Option

14:20 **OPEN DISCUSSION**

Are Banks Still in Control of Payments, or Becoming Utility Providers?

- Who owns the customer relationship in 5 years?
- Competing with wallets and ecosystems: fight, partner, or embed?
- Stablecoins and new rails: threat, niche, or opportunity?
- How Wero, the Digital Euro, and European sovereignty initiatives may reshape the payments landscape
- Will banks control future payment ecosystems or simply connect into them?

Margus Simson | ***KB***
Davor Gasparac | ***Independent Consultant*** | ***Ex ERSTE DIGITAL***
Gaurab Chaudhuri | ***Barclays***

MODULE IV | BANKING FOR PEOPLE

15:00 **CASE STUDY**

Customer Engagement as a Growth Engine: From Siloed Interactions to Connected Banking Journeys

- How Republic Bank is killing siloed interactions and designing truly connected customer journeys across channels and products
- Why API-first integrations and onboarding are now critical to faster launches, better experiences, and scalable growth in banking
- How a modern CRM platform coordinates data, channels, and journeys to act as the orchestration engine for your engagement layer, turning interactions into deeper relationships and measurable value

Nikita Drepin *Group CRM Platform Owner*
Republic Bank

15:20 **NETWORKING PAUSE | Afternoon Tea Break**

15:40 **CASE STUDY**

From Products to Platforms: How Integrated Ecosystems Win Customers?

- What happens when a bank stops selling financial products and becomes the platform customers use to live, shop and pay? The Kaspi.kz model

Nikolay Popandopulo *Chief Product Officer, Magnum eCommerce*
Kaspi.kz

16:00 **CASE STUDY**

How We Educate Clients to Master Self-Service Across Banking Channels

- How banks can drive adoption of self-service tools across digital and physical channels without losing customer trust or satisfaction
- What education, UX design and behavioral strategies are needed to make self-service the preferred way of banking rather than an imposed option

Karel Horak *Chief Customer Officer*
Air Bank

16:20 **CASE STUDY**

Building the Next Generation of Customer and Employee Experiences: Design-Led AI in Banking

- How AI can be used to rethink and design end-to-end banking experiences for customers and employees
- What a design-led mindset means for turning AI capabilities into usable, intuitive and valuable real-world experiences

Usman Sheikh *Global Design Leader*
Santander Group

16:40 **PANEL DISCUSSION | Experts vs. AI**

If UX Really Drove Growth, What Would You Change First?

A live, moderated debate between senior banking experts and an AI

- Where do you invest in UX for measurable return?
- Which part of your current UX would you completely remove tomorrow, and why?
- What is one UX improvement you know would work but your organization cannot deliver today?
- How do you increase daily engagement without building new features?
- What will banking UX look like when AI becomes the primary interaction layer?

Panelist role is reserved for Partner. ***Moderation of the Panel available***

Usman Sheikh | ***Santander Group***
Hana Wallenfelsova | ***Partners Banka***
Nikolay Popandopulo | ***Kaspi.kz***
Jonas Pivoriunas | ***Luminor Group***

17:30 **Key Takeaways, Closing Remarks. Networking Dinner Briefing**

18:00 **DINNER | Traditional World Banking Forum Interactive Networking Dinner**

09:00 REGISTRATION | Welcome Coffee & Networking

MODULE V | RISK, SECURITY & TRUST

09:20 WELCOMING REMARKS | DAY 1 SUMMARY, DAY 2 THEMES OVERVIEW

09:30 KEYNOTE PRESENTATION

If You Are a Bank Leader: Where Should You Focus in Cybersecurity to Keep the Bank Operating?

- Cybersecurity is no longer an IT issue, it is a business survival issue
- Which cybersecurity territories deserve the greatest leadership attention when a single cyber incident can bring the bank down within minutes?

Margus Simson *Chief Digital Officer, Board Member*
Komercni Banka

09:50 CASE STUDY

Governing Autonomous AI Systems: Risk, Control and Accountability

- The transition from AI as a tool to AI as an organizational actor, and why existing governance models may no longer be sufficient
- When are institutions ready to manage autonomy confidently? What questions should we ask before scaling autonomous AI?
- Exploring the foundations that enable organizations to govern autonomy with confidence

Nicole Onuta *Lead AI Risk, AI Governance at Scale*
ING

10:10 KEYNOTE PRESENTATION

From Cyber Defense to Trust Architecture: Can Security Drive Growth?

- Moving beyond "protection" toward trust as a measurable business driver
- Balancing frictionless experience with real-time risk controls
- Why cybersecurity is entering a completely new phase of complexity and systemic importance

Session is reserved for Partner. Speaker TBA ***Google Cloud***

10:30 PANEL DISCUSSION

The Risk Agenda: What Should Banks Be Worried About Now?

- Which risks are banks still underestimating?
- Where are banks most exposed as technology, regulation and business models evolve?
- Are fraud, cyber and operational risks becoming impossible to manage in isolation?
- Which emerging risk could have the biggest impact on banks over the next few years?
- What should be at the top of the board agenda today?

Jason Oakley | ***Afin Bank***
Margus Simson | ***Komercni Banka***
Yvona Tosnerova | ***Raiffeisen Stavebni Sporitelna***
Dr Maurice Ezeoke | ***HSBC***

11:10 NETWORKING PAUSE | Coffee Break

MODULE VI | BANK OF THE FUTURE: WHAT ARE WE BECOMING?

11:30 FIRESIDE CHAT

The Human Side of the Future Bank: Leadership in the AI Era

- How leadership roles, decision-making and management styles will evolve as AI reshapes daily work in banking?
- What new expectations are placed on leaders in terms of judgment, accountability and human - AI collaboration

Jason Oakley | ***Afin Bank***
Catalina Porojan | ***Raiffeisen Bank International***

11:50 KEYNOTE PRESENTATION

The AI-Driven Bank of the Future: Redesigning Business, Operating Model and Culture

- How AI reshapes the future banking model across strategy, organization and customer value creation
- What will define truly AI-native banks of the next decade

Gaurab Chaudhuri *Director of Group Strategy*
Barclays

12:10 KEYNOTE PRESENTATION

The Future of Relationship Banking

- How traditional banks will continue balancing innovation with trust, regulation, and long-term client relationships in the AI-driven future
- What "safe AI adoption" will look like in private and relationship banking as AI becomes embedded in core advisory and decision processes

Satyajeet Roy *CEO*
Habib Bank AG Zurich

12:30 AI PANEL DISCUSSION | Experts vs. AI

Do We Know What We Are Becoming?

- If AI removes friction from almost every banking process, what is the bank *actually for* in 10 years?
- Which parts of today's banking model will still exist in 2035, and which ones disappear completely?
- What becomes the core source of value in the future bank: distribution, trust, data, capital, or intelligence?
- Where do you see the biggest gap today between AI ambition and actual organisational readiness?
- If we define a "successful AI-native bank," what is fundamentally different about how it makes money and serves clients?

Panelist role is reserved for partner (Qadenza). ***Moderation of the Panel available***

Satyajeet Roy | ***Habib Bank AG Zurich***
Margus Simson | ***Komercni Banka***
Irma Spudiene | ***Qadenza***
Catalina Porojan | ***Raiffeisen Bank International***

13:20 Key Takeaways & Conference Summary, Closing Remarks. Raffle Winners Announcement & City Tour Briefing

13:30 LUNCH | Traditional Setting

15:30 CONJOINT CITY TOUR | Forum Attendees and Conference Guests

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SATELLITE NETWORKING EVENTS PROGRAMME

Participation in satellite events is **complimentary** for all World Banking Forum attendees & their guests

23 SEP
20:00

NETWORKING SESSION "POWER CIRCLES" + COCKTAIL RECEPTION

Pre-registration required

- Engage in Power Circles - our traditional pre-conference informal networking session. Establish connections with Speakers, fellow Attendees, special guests and Advisory Board Members, and lay the foundation for productive interactions throughout the event
- Exclusive for Forum Attendees only

Networking Session is sponsored by eVrotrust

24 SEP

WORKSHOP - STRATEGIC INTERACTIVE LUNCH

Pre-registration required

- Conference Attendees are divided into 6 groups based on topics they choose for Workshop Discussion.
- Workshop Topics will be announced 2 weeks prior to Event

Session Available for Sponsor

24 SEP

TRADITIONAL NETWORKING DINNER

No pre-registration required

- Unique opportunity to forge meaningful connections, experience local culture and cuisine, and foster business relationships in a relaxed and memorable setting
- Exclusive for Forum Attendees only

Session Available for Sponsor

25 SEP

CONJOINT CITY TOUR

Pre-registration required

- A great opportunity for networking and relationship-building in a casual and enjoyable setting, while also experiencing the local culture, ancient history and attractions of the beautiful city of Prague
- Open to Forum Attendees' Guests (complimentary)

23 SEP
24 SEP
25 SEP

OPEN AUDIENCE DISCUSSIONS

No pre-registration required

- Interactive Panel Discussion sessions throughout the event allowing Forum attendees to become active contributors, share their unique viewpoints, engage in thought-provoking discussions, and collectively shape the industry's discourse and future direction
- Exclusive for Forum Attendees only

23 SEP
24 SEP
25 SEP

GAMIFIED NETWORKING: RAFFLE GAME

Pre-registration on-site

- Raffle game hosted throughout the 2 educational days, featuring gamified networking among conference attendees and Speakers, with an opportunity to win 10 amazing prizes from the World Banking Forum Organising Committee.
- ! Winners announced at the end of each conference day.
- Exclusive for Forum Attendees only

WORLD BANKING FORUM

2026 Autumn Edition

23-25 September 2026 | Prague, Czech Republic

Fill out the Registration Form below or register online

Registration Form

Please fill out a separate registration form for each delegate and send it to **mail@coopeer.events**

Delegate

First Name :

Last Name :

Job Title :

Email :

Company :

Company Details

Street Address :

Post Code :

City :

Country :

VAT Number :

Registration

Delegate ticket: Fintech	**€ 2499**
Delegate ticket - Smart Deal (with 2 nights accommodation in venue hotel, incl. breakfast)	**€ 2799**

Delegate Registration Fee includes:

- 2-days full conference pass
- Access to all thematic tracks, streams, round tables and open discussions
- Printed and digital conference materials
- Luncheons and refreshments during the event
- Access to all satellite events: Networking Dinner, Strategic Interactive Lunch, City Tour, Open Discussions, Pre-event Cocktail Reception
- Special conference delegate discount to book hotel accommodation

Please note that Delegate Registration Fee does not include:

- Accommodation in the venue hotel
- Travel and other expenses

Want to explore Partner Benefits?
Join on stage at Industry's engaged c-suite conference

+ Livestream your talk to 5,5K bankers worldwide

Partnership Packages

World Banking Forum is an invitation-only conference. Please do not share your invitation and conference programme outside of your organisation.
Read our Privacy Policy to learn how we store and process your data, and what happens if you cannot attend the event.