



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 EZEOKÉ**

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**



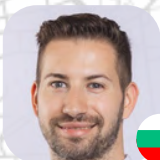
**NIK DREPIN**

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**



**TO BE ANNOUNCED**

Speaker will be  
announced in August



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Speaker will be  
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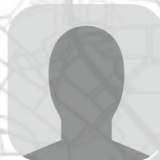
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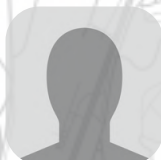
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19:00  POWER CIRCLES | Pre-Event Cocktail Reception

| AGENDA - DAY 1

THU | 24 SEP 2026

08:00  REGISTRATION | Welcome Coffee & Networking

## MODULE I | BANKING AND THE WORLD

08:30  WELCOMING REMARKS | FORUM THEMES OVERVIEW**The Next 24 Months Will Decide the Winners: Where to Place Our Bets?**

- Industry state & trends overview
- Where banks should be committing real budget and leadership attention for 2027-2028
- How AI is forcing banks to rethink their operating model, cost base, and long-term profitability
- Can traditional banks adapt fast enough to compete with structurally different players like Revolut?

08:50  REGULATORY UPDATE**Global and EU Regulatory Outlook: What Banks Must Be Ready for in 2026-2028**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

09:30  CASE STUDY**EU Banking License as a Growth Strategy: Turning Regulation into a Competitive Advantage**

- How EU regulation and the banking license can be used as a strategic asset for scaling across markets
- What it takes operationally and structurally for challenger banks to compete under this model

09:50  PANEL DISCUSSION | Experts vs. AI*A live, moderated debate between senior banking experts and an 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?

10:30  NETWORKING PAUSE | Coffee Break

## MODULE II | AI THAT PAYS OFF

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.

11:20  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

11:40  CASE STUDY**Governing Autonomous AI Systems: Risk, Control and Accountability**

- How governance models must evolve when AI systems make autonomous or semi-autonomous decisions
- What new risks emerge from agentic AI, and how institutions can maintain control, oversight and regulatory compliance

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?

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

14:00  CASE STUDY**Wallets, Stablecoins & the Fight for Customer Relevance**

- Are we losing the front-end to wallets and big tech ecosystems?
- Stablecoins: real threat to deposits or overhyped?
- What strategy to choose: build, partner, or stay invisible infrastructure?
- Can banks afford to ignore stablecoins as part of future payment infrastructure?
- Stablecoins in cross-border payments: niche use case or structural shift?

14:20  PANEL 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?

## MODULE IV | BANKING FOR PEOPLE

15:00  CASE STUDY**Customer Engagement as a Growth Engine: From Siloed Interactions to Connected Banking Journeys**

- Breaking silos: Connecting customer data, channels and interactions
- Connected journeys: Creating seamless experiences across every touchpoint
- Personalisation at scale: Turning customer intelligence into relevant engagement
- From engagement to growth: Converting better experiences into loyalty and revenue

15:20  NETWORKING PAUSE | Afternoon Tea Break15:40  CASE STUDY**From Products to Platforms: How Integrated Ecosystems Win Customers?**

- How Kaspi.kz built an integrated ecosystem that drives engagement, loyalty and growth

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

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

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?

17:20  Key Takeaways, Closing Remarks17:30  Raffle Winners Announcement & Networking Dinner Details Briefing18:00  DINNER | Traditional World Banking Forum Networking Dinner

09:00  REGISTRATION | Welcome Coffee & Networking

## MODULE V | RISK, SECURITY &amp; TRUST

09:20  WELCOMING REMARKS | DAY 1 SUMMARY, DAY 2 THEMES OVERVIEW09:30  KEYNOTE PRESENTATION**From Cyber Defense to Trust Architecture: Can Security Drive Growth?**

- Where security and trust directly impact customer behavior and retention
- 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

09:50  KEYNOTE PRESENTATION**AI, Fraud & Decision Risk: Are We Creating More Risk Than We Remove?**

- How AI is changing fraud, identity attacks, and defense capabilities
- New risk layers: model risk, bias, adversarial behavior, false confidence
- Why most banks are not ready to govern AI-driven decisions in real time
- How generative AI is reshaping both cyberattacks and cyber defense capabilities

10:10  KEYNOTE PRESENTATION**The Risk You Don't See: Dependencies, Ecosystems, and Hidden Exposure**

- How third parties, APIs, and cloud reshape the bank's real risk perimeter
- Where traditional risk frameworks fail in interconnected environments
- Which dependencies are becoming systemically critical
- What security capabilities will define resilience over the next 5 years?

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?

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

12:00  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

12:20  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

12:40  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?
- Are banks truly redesigning themselves, or just digitising legacy structures at higher speed?
- 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?

13:20  Key Takeaways & Conference Summary, Closing Remarks13:30  Raffle Winners Announcement & City Tour Details Briefing13:40  LUNCH | Traditional Setting15:40  CONJOINT CITY TOUR | Forum Attendees and Conference Guests

# #WBF2026 | AUTUMN

## SATELLITE 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

### 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

### 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

**Registration on-site**

- Raffle game hosted throughout the 2 days, featuring gamified networking among conference attendees and Speakers, with an opportunity to win 10 amazing prizes from the World Banking Forum Organising Committee.
- 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 form for each delegate and send it to [mail@coopeer.events](mailto:mail@coopeer.events)

#### Delegate

|              |                      |
|--------------|----------------------|
| First Name : | <input type="text"/> |
| Last Name :  | <input type="text"/> |
| Job Title :  | <input type="text"/> |
| Email :      | <input type="text"/> |
| Company :    | <input type="text"/> |

#### Company Details

|                  |                      |
|------------------|----------------------|
| Street Address : | <input type="text"/> |
| Post Code :      | <input type="text"/> |
| City :           | <input type="text"/> |
| Country :        | <input type="text"/> |
| VAT Number :     | <input type="text"/> |

### Registration (Early Access Tickets)

|                 |                         |
|-----------------|-------------------------|
| Delegate ticket | <del>€ 1000</del> € 749 |
|-----------------|-------------------------|

|                                                                                            |                         |
|--------------------------------------------------------------------------------------------|-------------------------|
| Delegate ticket - Smart Deal (with 2 nights accommodation in venue hotel, incl. breakfast) | <del>€ 1300</del> € 899 |
|--------------------------------------------------------------------------------------------|-------------------------|

Discount: valid until 14th August 2026

#### Delegate Registration Fee includes:

- 2-days full conference pass
- Access to all thematic tracks, streams, workshops, 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 -15% to book hotel accommodation

#### Please note that Delegate Registration Fee does not include:

- Accommodation in the venue hotel (except Smart Deal package)
- Travel and other expenses

**Thank you for your registration!**

**We are looking forward to be welcoming you in Prague!**

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