



Prague, Czech Republic 📍

23 - 25 September 2026 📅

#WBF2026

World Banking Forum
Connecting Innovators Worldwide

AUTUMN EDITION

#WBF2026 | SPEAKERS



MARGUS SIMSON
Chief Digital Officer
Member of the Board
KOMERCNI BANKA



NIKOLAY POPANDOPULO
Chief Product Officer
Magnum eCommerce
KASPI



USMAN SHEIKH
Global Design Leader
SANTANDER GROUP



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



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



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



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



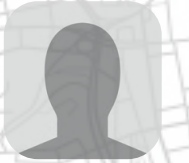
KRISTINA POLIKHRONIDI
Research & Project Director
WORLD BANKING FORUM



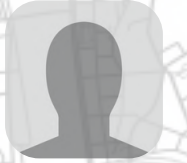
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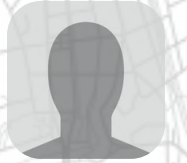
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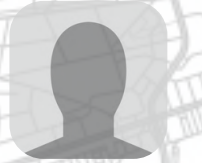
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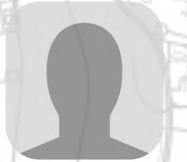
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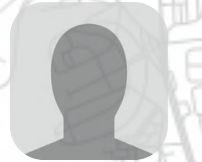
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LET US TAKE YOU ON OUR PARTNERSHIP JOURNEY

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



#WBF2026 | AUTUMN

SATELLITE NETWORKING EVENTS PROGRAMME

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

23 SEP NETWORKING SESSION “POWER CIRCLES” + COCKTAIL RECEPTION

20:00

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

Session Available for Sponsor

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 OPEN AUDIENCE DISCUSSIONS

24 SEP **No pre-registration required**

25 SEP

- 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 GAMIFIED NETWORKING: RAFFLE GAME

24 SEP **Pre-registration on-site**

25 SEP

- 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

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**

- PSD3 / PSR, FiDA, EUDI Wallet, Wero, the Digital Euro, and the future of European payment sovereignty
- Instant Payments Regulation, PSD3, and MiCA
- DORA, AMLA

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 | PAYMENTS

13:40 CASE STUDY**Fraud vs. Growth: What We Stopped Blocking, and Why**

- Where we deliberately reduced controls to protect conversion
- Real trade-offs: fraud losses vs. customer drop-off
- What changed with real-time payments and new liabilities
- How AI is changing fraud attacks, fraud detection, and real-time decisioning
- What fraud strategies break down in an instant payments environment

14:00 KEYNOTE PRESENTATION**Payments Are Becoming Infrastructure. So.. Where Is the Value?**

- If payments go to zero margin, where do we capture value instead?
- Are we comfortable becoming infrastructure? And what does that mean commercially?
- What business models we are actively testing (bundling, subscription, cross-sell)
- How AI-driven payment orchestration is changing routing, optimization, and customer experience
- What role agentic commerce will play in the future of payments

14:20 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?

14:40 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?

15:20 NETWORKING PAUSE | Afternoon Tea Break

MODULE IV | BANKING FOR PEOPLE

15:40 CASE STUDY**Beyond Banking: Building a Super App Ecosystem for Everyday Life and Commerce**

- From Banking to Ecosystems: The Super App Strategy in Practice

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 BEHIND CLOSED DOORS 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 & 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**What Breaks First: Technology, Governance, or Trust?**

- If a major incident happens, where does failure start: systems, decisions, or dependencies?
- What is the one risk you believe is currently underestimated across the industry?
- Where should banks slow down innovation to avoid creating systemic risk?
- Where banks should invest first to remain resilient in a rapidly changing AI-driven threat landscape

11:10  NETWORKING PAUSE | Coffee Break

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

11:30  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

11:50  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

12:10  KEYNOTE PRESENTATION**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

12:30  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?

13:10  Key Takeaways & Conference Summary, Closing Remarks13:20  Raffle Winners Announcement & City Tour Details Briefing13:30  LUNCH | Traditional Setting15:30  CONJOINT CITY TOUR | Forum Attendees and Conference Guests

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 (Early Access Discount -30%)

~~€ 2499~~ € 1749

Discount:

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 

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