



30 - 31 October 2025 
Radisson Blu Park Hotel Athens 
Leof. Alexandras 10, Athina 106 82

#WBF2025

World Banking Forum | Autumn Edition

Connecting Innovators Worldwide



Gold Partner



Gold Partner



Gold Partner



Silver Partner



Silver Partner



Silver Partner



Innovation Partner



Agenda Partner



Associate Partner



Media Partner



Media Partner

HEADLINE SPEAKERS

WBF AUTUMN EDITION 2025

30 - 31 October | Athens, Greece



SPYROS ARSENIS

Head of NBG Innovation Unit

NATIONAL BANK OF GREECE



ATHANASSIOS DAFLOS

Senior Director Transaction Banking Unit

EUROBANK



DAVID DARMON

Vice President,
International Sales - API

VONAGE



SARAH GADD

CDO
Head of Data & Process Engineering

JULIUS BAER



DAVOR GASPARAC

Senior Program Manager &
BA Chapter Lead

ERSTE DIGITAL



TRIADA KALAMARA

Manager of User Experience

ALPHA BANK



SERHII KARAULOV

Retail Lending Director

RAIFFEISEN BANK



PAWEŁ KOWALSKI

Digital Security
Product Owner

MBANK



JARKKO MAENSIVU

CEO & Chairman

SALDO BANK



MICHAŁ NIWIŃSKI

Head of Cards & Payments

BANK OCHRONY ŚRODOWISKA



ANDRZEJ OCHOCKI

Head of Identity Management
Chairman GSMA European Identity Group

DEUTSCHE TELEKOM



BELMA OHRANOVIĆ

CISO | Chief Security Officer

RAIFFEISEN BANK DD BIH



RAINER OLT

Head of Payment & Settlement
Systems Department

BANK OF ESTONIA



GEORGE PANOU

Head of Innovation Center

EUROBANK



CHRISTINA PAPACONSTANTINOU

Deputy Governor

BANK OF GREECE



SOTIRIOS PAPACONSTANTINOU

Head of Risk Management

OPTIMA BANK



JAKOB AARUP PETERSEN

Group Executive Vice President
Head of Operations

SYDBANK



NIKOLAY POPANDOPULO

Chief Product Officer
Magnum eCommerce

KASPI.KZ



CATALINA POROJAN

Global Head of Special Exposures
Management

RAIFFEISEN BANK INTERNATIONAL



ALEX BLAY

Head of Strategic Partnerships

MIFUNDO



DIMITRIOS SALAMPASIS

Associate Professor, Emerging Technologies & FinTech

**SWINBURNE UNIVERSITY
OF TECHNOLOGY**



HANNA SARRAF

Chief Risk Officer

MONZO EUROPE



DOMENICO SCAFFIDI

Member of the Standard Advisory
Panel

BANK OF ENGLAND



MARGUS SIMSON

Chief Digital Officer | Member of the Board

KOMERCNI BANKA



IRMA SPUDIENE

Founder & Change Architect

QADENZA



NIKOLAY SVIRETSOV

Identity Solutions Consultant

EVROTRUST



LYUBOMIR TANKISHEV

Business Development Director

EVROTRUST



IGOR TOMYCH

Founder & CEO

DASHDEVS



ROMAN VON DER HÖH

Managing Director

RAQUEST SWITZERLAND



JONATHAN WINKLER

Coordinator to the Divisional Board Member
Group Validation

COMMERZBANK

08:00 REGISTRATION | Welcome Coffee & Networking

MAIN STAGE | MODULE I | BANKING AND THE WORLD

08:30 WELCOMING REMARKS FROM THE CHAIRMAN

Davor Gasparac | *Erste Digital* - BA Chapter Lead, Senior Program Manager, Agile Coach

08:40 Global and EU Regulatory Outlook 2025-2026

- Implementation status of key regulations — DORA, MiCA, Basel IV, Genius act and the AI Act — and what early enforcement reveals
- Upcoming regulatory frameworks shaping banking operations in the EU and globally
- What banks must prioritise now to meet supervisory expectations and maintain competitive advantage amid evolving digital and AI regulations

Christina Papaconstantinou | *Bank of Greece* - Deputy Governor

09:00 Banking Trends 2025: Innovation, Sustainability, and Market Transformation

- The Rise of AI and Automation: Transforming Banking Operations
- ESG and Green Finance: Shaping the Future of Financial Products
- Data-Driven Trust: Enhancing Transparency and Customer Loyalty

George Panou | *Eurobank* - Head of Innovation Center | Group Digital Banking | Innovation Center

09:20 Identity Assurance Methods Showdown. Head to Head Comparison for Smart Planning

- The state of identity assurance in 2025
- Pros and cons - IDV, identity attestation and EUDI wallet
- Risk, UX and compliance - striking the balance

Lyubomir Tankishev | *Evrotrust* - Business Development Director

09:40 AI PANEL DISCUSSION | Experts vs. AI

Banking 2030: Predicting the Next Wave of Disruption and Opportunity

- What — if anything — will fundamentally reshape banking in the next decade? **Will the core of banking really change that much? Or are we overhyping trends** that will plateau or be absorbed slowly?
- How will evolving customer expectations redefine banking products and services globally?
- Which geopolitical and economic trends pose the greatest risks — and opportunities — for international banks?
- How can banks best prepare today for future challenges **no one can fully predict?** Is there a mindset, governance model, or institutional culture **that builds true resilience** — even when the next crisis is unknown?

Catalina Porojan | *Raiffeisen Bank International*

Sarah Gadd | *Julius Baer*

Ishtiaq Ahmed Mohammed | *HSBC*

MODERATOR: Davor Gasparac | *Erste Digital*

10:20 NETWORKING PAUSE | Coffee Break

MAIN STAGE | MODULE II | BEYOND DIGITAL TRANSFORMATION

10:40 PANEL DISCUSSION

How Telco Data Strengthens Trust in Global Banking

- Current fraud and authentication challenges, new security standards, and regulatory impacts
- Enabling developers to embed network capabilities and data into the applications consumers rely on daily to lay the foundation for secure, seamless digital financial interactions that build trust
- Leveraging network data to transform banking beyond digital, enabling the creation of new solutions that secure every interaction
- The evolving partnership between telcos, aggregators, APIs and financial institutions to shape the future of banking and finance

Pawel Kowalski | *mBank*

Peter Arbitter | *Aduna*

Andrzej Ochocki | *Deutsche Telekom*

David Darmon | *Vonage*

11:20 Beyond the Migration Myth: Building a Resilient Hybrid Architecture in Banking

- Why full cloud migration isn't realistic for large, complex banks—and why that's not a bad thing
- Balancing on-premise and cloud: lessons in architecture, governance, and real-world trade-offs
- Key challenges in maintaining hybrid infrastructure—security, scalability, and talent
- How to future-proof your IT strategy in a world that's never fully on-prem or fully cloud

Davor Gasparac | *Erste Digital* - BA Chapter Lead, Senior Program Manager, Agile Coach

11:40 Future-Proofing Banking: Resilience, Efficiency and Customer Centricity

- The evolving challenges facing traditional banking business models
- Why resilience must go beyond conventional risk management
- Optimising economic efficiency for long-term sustainable profitability
- Putting digitalisation and customer experience at the heart of strategy — the key to defining the winning business model of the future

Hanna Sarraf | *Monzo Europe* - Chief Risk Officer

12:00 PANEL DISCUSSION

Rip & Replace vs. Adaptive Modernization – What's Actually Working in 2025?

- What are the true cost and risk of full core replacement—and who actually pulled it off?
- What hybrid models are emerging that allow banks to modernize without breaking everything?
- How are boards and regulators reacting to long-term transformation roadmaps?

Davor Gasparac | *Erste Digital*

Michal Niwinski | *Bank Ochrony Środowiska*

MODERATOR: Spyros Arsenis | *National Bank of Greece*

12:30 STRATEGIC LUNCH | Lunch Workshop with Round Table Discussions

SPOTLIGHT STREAM A - STAGE A

SPOTLIGHT STREAM B - STAGE B

MODULE III | PAYMENTS

13:40 **The Stablecoin Dilemma: Compete, Collaborate, or Be Disintermediated**

- How regulated stablecoins are reshaping liquidity, cross-border payments, and settlement speed
- The new monetary stack: banks vs. fintechs vs. protocols — who controls flow, margin, and compliance?
- MiCA and beyond: what bank treasurers, risk officers, and infrastructure leaders need to know now

Igor Tomych | Dashdevs - Chief Executive Officer & Founder

14:00 **Redesigning the Payments Experience: From Cards to Invisible Transactions**

- How UX in cards/payments is moving from friction to seamless, invisible, and contextual experiences (tap-to-pay, embedded payments, biometrics, wallets)

Michał Niwinski | Bank Ochrony Środowiska - Head of Cards & Payments

14:20 **European Strategic Autonomy, Resilience and Competitiveness in the Field of Payments**

Rainer Olt | Bank of Estonia - Director of the Payment and Settlement Systems Department

14:40 **How Embedded Finance Hijacked the Customer Relationship**

When banks become silent enablers, someone else earns the loyalty

- From Klarna to Apple Pay: how embedded finance displaces both margins and emotional ownership
- Banks as invisible infrastructure: when payments work too well to remind customers who they bank with
- Why Starbucks and Revolut are better at trust-building — and what incumbents must learn or reinvent

Ishtiaq Ahmed Mohammed | HSBC - Global Product Incubation Lead - Group Emerging Technology, Innovation & Ventures

15:00 **PANEL DISCUSSION**
Real-Time Payments, Real Margins: Can Banks Still Win the Race They Started?

- Are real-time payment rails reshaping the economics of banking, or are they simply increasing the cost of staying relevant?
- Who benefits the most from instant payments: banks, clients, or third parties?
- How should banks rethink pricing, value-added services, and their control over the payment experience?

Ishtiaq Ahmed Mohammed | HSBC

Athanassios Daflos | Eurobank

Rainer Olt | Bank of Estonia

MODERATOR: Domenico Scaffidi | Bank of England

MODULE IV | LENDING

13:40 **From Fragmented Credit to Pan-European Growth: Leveraging CCD2 & Cross-Border Credit Data for Strategic Advantage**

- Across Europe, banks operate in silos: credit data is fragmented, identity systems are not interoperable and lending beyond borders is often seen as too risky
- The Second Consumer Credit Directive (CCD2), enforced in 2026, is set to recalibrate how credit is assessed, shared and regulated across all member states
- In this keynote, we will explore how Verified & Passportable Financial Identity together with cross-border credit data can help banks:
 - Comply with CCD2
 - Expand responsibly
 - Manage risk more precisely
 - Win new markets across Europe
- This session is useful for anyone thinking about cross-border banking in Europe

Alex Blay | Mifundo - Head of Strategic Partnerships

14:00 **Challenger Bank's Take on B2B Liquidity and Embedded Solutions:**

- Platform technologies enabling access to credit in B2B
- Embedded end-to-end partnership lending solution provides wide reach to customers fueling fintech B2B lending capabilities

Jarkko Maensivu | Saldo Bank - Chief Executive Officer & Chairman

14:30 **Reimagining Lending Journeys in Challenging Times**

- Competing with neobanks through innovation
- Building customer-first products in legacy systems
- Supporting SME's liquidity in wartime economy

Serhii Karaulov | Raiffeisen Bank - Retail Lending Director

15:00 **PANEL DISCUSSION**
Credit Models Are Dead – What's Replacing Them, and Who's Actually Doing It

- Are traditional bureaus obsolete in the face of AI and real-time risk modeling?
- How do banks balance explainability with predictive power in lending models?
- What new risk factors emerged in 2023–2025 cycles (geopolitical, ESG, payment fatigue)?
- Who owns the lending decision in embedded ecosystems — the brand, the bank, or the algorithm?

Dimitrios Anagnostopoulos | Snappi Bank

Hanna Sarraf | Monzo Europe

Serhii Karaulov | Raiffeisen Bank

MODERATOR: Jarkko Maensivu | Saldo Bank

15:30 **NETWORKING PAUSE | Afternoon Tea Break**

SPOTLIGHT STREAM A - STAGE A

SPOTLIGHT STREAM B - STAGE B

MODULE V | BANKING FOR PEOPLE

15:50 **Designing the Future Bank: Strategy, Execution, CX-led Transformation**

- Long-term vision
- Key strategic shifts shaping the future bank
- Aligning transformation with customer expectations
- Strategic execution and commitment

Jakob Aarup Petersen | Sydbank - Group Executive Vice President | Head of Operations

16:10 **Embracing Digital Tax through FASTER**

- EU FASTER, German MIKADIV and Digital application processes are game changers in withholding tax processing
- Take a step back and reflect!
- What are the opportunities for the financial industry?

Roman Von Der Hoh | RAQUEST - Managing Director

16:30 **Designing for Emotion: From Gaming to Banking!**

I offer a personal perspective on the transition from gaming to banking UX, examining how the principles of emotional design can revitalize even the most traditional environments. Moving from 'excitement' to 'trust', I explore how empathy and appropriate pacing contribute to creating experiences that are not only functional but also genuinely human.

Triada Kalamara | Alpha Bank - Manager of User Experience

17:00 **PANEL DISCUSSION**
Why Banking Still Feels Cold – Can Design Save Customer Loyalty?

- How has the shift toward digital and self-service banking impacted emotional connection and trust?
- Are banks overestimating the value of personalization and underestimating the importance of design voice?
- What do users actually mean by "trust" in a digital interface?
- Has self-service UX gone too far? Are humans making a comeback?
- Which fintechs are winning hearts, not just clicks — and what's their playbook?

Nikolay Sviretsov | Evrotrust

Michal Niwinski | Bank Ochrony Środowiska

Nikolay Popandopulo | Kaspi.kz

Sarah Gadd | Julius Baer

MODERATOR: Jakob Aarup Petersen | Sydbank

MODULE VI | RISK, FRAUD, CYBERSECURITY

15:50 **Designing Fraud Resilience Into the Business – Not Just the Tech**

How we embedded dynamic risk thinking into product, marketing, and frontline ops.

- Why risk must sit in product sprints, not just audit committees
- Real-world cross-functional response playbook (fraud incident case)
- Metrics that actually matter: time-to-containment, reputational blast radius

Belma Ohranovic | Raiffeisen Bank - CSO / CISO / Head of Security

16:10 **Geo-Risk Simulation: Preparing for Cross-Border Shock Events**

- Understanding geopolitical risk trends and their potential cross-border impact on financial stability
- Designing and applying simulation models to test institutional resilience under geopolitical stress scenarios
- Integrating geo-risk assessments into enterprise risk management and strategic planning
- Cross-border coordination and data challenges in preparing for shock events

Sotirios Papakonstantinou | Optima bank - Head of Risk Management

16:30 **Beyond Risk Management — Building a Culture of Resilience Across the Bank**

- From awareness to accountability: how every unit became part of our defense perimeter
- Understanding narratives in global politics to avoid panic reactions
- How geopolitical simulation training changed the mindset of our execs

Jonathan Winkler | Commerzbank - Coordinator to the Divisional Board Member Group Model Risk Management & Validation

17:00 **PANEL DISCUSSION**
Deepfakes & Synthetic Everything: Are We Building Systems for Criminals?

- Can deepfakes, generative phishing, and fake biometric data be stopped before reputations implode?
- What regulators don't yet understand about synthetic identity risk
- Why do banks still lose to scams that "should be obvious"?
- Where do we need industry-wide collaboration — and where is regulation falling short?
- Why customer education isn't enough — and what must change

Dimitrios Salampasis | Swinburne University of Technology

Igor Tomych | DashDevs

Rainer Olt | Bank of Estonia

MODERATOR: Irma Spudiene | Qadenza

18:30 **INTERACTIVE NETWORKING DINNER**
Traditional Greek & Mediterranean Dinner and Networking

- An exclusive evening for World Banking Forum attendees to connect in a relaxed and memorable setting, celebrating Greek and Mediterranean culture
- **Transfer:** All delegates will be picked up by bus from the venue hotel lobby at 18:30 sharp
- **Dinner Venue:** Lyra Restaurant, Lisiou 12, Athens City Center (105 56)

08:30 REGISTRATION | Welcome Coffee & Networking

MAIN STAGE | MODULE VII | INNOVATIONS & EMERGING TECH

09:00 WELCOMING REMARKS FROM THE CHAIRMAN

Margus Simson | Komerčni Banka - Chief Digital Officer - Member of The Board

09:10 Results and Learnings of Complete Business and Technological Transformation of One Traditional Bank

- After 5 years, Komerčni Banka is completing its transformation with significant change in its business results and operating model
- The learnings of the “different kind” of transformation, what went well and what to avoid next time
- Was it all worth it?

Margus Simson | Komerčni Banka - Chief Digital Officer - Member of The Board

09:30 Synthetic Banking: The Rise of AI-Generated Financial Data and Products

- How synthetic data reshapes risk modeling, compliance testing, and product innovation
- Opportunities and risks of AI-generated financial products for banks and regulators

Dimitrios Salampasis | Swinburne University of Technology - Associate Professor, Emerging Technologies & FinTech

09:50 Platform or Partner? How We Transformed into an Ecosystem-Oriented Bank

- Rethinking product: from ownership to orchestration
- How APIs, SDKs, and developer tools are opening new revenue streams
- Strategic lens: when to build, when to embed, when to walk away

Spyros Arsenis | National Bank of Greece - Head of NBG Innovation Unit

10:10 AI PANEL DISCUSSION | Experts vs. AI

Who's Shaping the Future of Banking Better? A live, moderated debate between banking experts and an AI

- What is the #1 mistake banks are making in their technology strategy today? If you had to cut tech budget by 40%, what would stay and what would go?
- How should banks prioritise between AI, cloud, and embedded finance? Can a bank be AI-powered without being cloud-native?
- What banking function is most likely to be fully automated by 2030?
- What function will never be automated — and why?
- Is 'build vs. buy' still the right question in 2025? When shouldn't a bank partner — even if it's faster?

Ishtiaq Ahmed Mohammed | HSBC

Margus Simson | Komerčni Banka

MODERATOR: Sarah Gadd | Julius Baer

10:50 NETWORKING PAUSE | Coffee Break

11:10 Integrating Finance, Shopping & Groceries: The Super App Strategy

- Case Study of Kazakhstan's leading fintech super app

Nikolay Popandopulo | Kaspi.kz - Chief Product Officer | Magnum eCommerce

MAIN STAGE | MODULE VIII | AI & DATA

11:40 The Data Continuum

- Why data is important (still) and is becoming more so
- Is Ethics evolving with Agentic AI?
- And the future brings . . .

Sarah Gadd | Julius Baer - Chief Data Officer, Head of Data & Process Engineering

12:10 AI Assurance in Banking: From Compliance Checklists to Continuous Trust

- Banks now ask not if to use AI, but how to trust it
- From shadow AI tools to enterprise-wide models, the real risk lies in growing AI use without a common governance spine
- Can true AI assurance exist without alignment between Legal, Risk, and IT?
- How can banks move from compliance checklists to a culture of continuous AI trust?

Irma Spudiene | Qadanza - Founder & Change Architect

12:30 AI PANEL DISCUSSION | Experts vs. AI

AI vs Human Judgement: Who Do You Trust with High-Stakes Decisions? And When Do We Pull the Plug?

Head-to-head between banking leaders and a live AI model. Each of the panel questions is posed to both humans and the AI.

- A customer is denied a mortgage by your AI model. The score is low, but the reason isn't fully explainable. Do you override it?
- Who gets the final say — and what happens when regulators ask why?
- Your AI flags a customer as high fraud risk due to behavioral patterns — but they have no prior record. Do you block the transaction?
- Should a bank ever use AI to monitor employee behavior for potential misconduct or insider threats? Where is the line between protection and invasion?
- An AI assistant gives financial advice that turns out poorly. Who's liable — the bank, the model, or no one?
- Should banks disclose when AI is shaping the outcome — and how?

Irma Spudiene | Qadanza

Sarah Gadd | Julius Baer

Davor Gasparac | Erste Digital

MODERATOR: Margus Simson | Komerčni Banka

13:10 Key Takeaways, Closing Remarks & Raffle Winners Announcement

13:30 LUNCH | Traditional setting

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

- A guided exploration of Athens' most iconic landmarks — an opportunity to experience the city's rich history and culture together with fellow Forum attendees
- **Transfer:** All delegates will be picked up by bus from the venue hotel lobby at 15:30 sharp
- **Tour Duration:** Approximately 2 hours. **Drop-off:** Venue Hotel, around 17:30

#WBF2025 | AUTUMN

SATELLITE NETWORKING EVENTS PROGRAMME

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

29 OCT
20:00

NETWORKING SESSION “POWER CIRCLES” + COCKTAIL RECEPTION

Pre-registration required

- Engage in informal networking, establish initial connections, and lay the foundation for productive interactions throughout the event
- Exclusive for Forum Attendees only
-  **Meeting point:** Venue Hotel Lobby, 20:00

30 OCT

STRATEGIC INTERACTIVE LUNCH + ROUND TABLE DISCUSSIONS

Pre-registration required

Table 1: **Is the bank of the future invisible — hidden inside every app?**

Moderator: Nikolay Popandopulo | Kaspi.kz

Table 2: **RegTech Innovations. Can technology make compliance effortless, or is it just more complexity?**

Moderator: Irma Spudiene | Qadenza

Table 3: **How do we grow the experts of tomorrow, when the trend is to stop the flow by replacing entry-level skills?**

Moderator: Sarah Gadd | Julius Baer

Table 4: **Open Banking & API Ecosystems: Collaboration or commoditization — who really wins?**

Moderator: George Panou | Eurobank

Table 5: **CBDCs: Will central bank digital currencies disrupt or strengthen traditional banking?**

Moderator: Sotirios Papakonstantinou | Optima bank

Table 6: **Generative AI in Banking: Are AI agents replacing humans — or just augmenting them?**

Moderator: Triada Kalamara | Alpha Bank

30 OCT
18:30

TRADITIONAL GREEK & MEDITERRANEAN NETWORKING DINNER

Pre-registration required

Networking Dinner is sponsored by  **evrotrust**

- Unique opportunity to forge meaningful connections, experience Greek and Mediterranean culture, and foster business relationships in a relaxed and memorable setting
- Exclusive for Forum Attendees only
-  **Meeting point** for transfer: Venue Hotel Lobby, 18:30
- Dinner Venue: Lyra Restaurant Athens City Center: Lisiou 12, Athina 105 56

31 OCT
15:30

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 Athens
- Open to Forum Attendees' Guests (complimentary)
-  **Meeting point:** Venue Hotel Lobby, 15:30
- Tour Duration: Approximately 2 hours. Drop-off: Venue Hotel, around 17:30

30 OCT
31 OCT

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

30 OCT
31 OCT

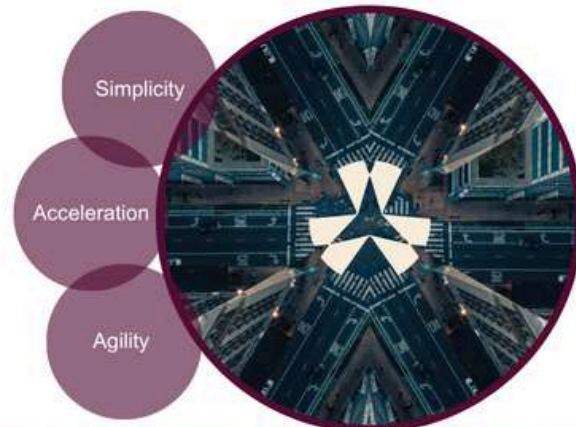
RAFFLE GAME

Registration on-site

- Raffle game hosted throughout the 2 days, ensuring quality business networking, with an opportunity to win one of the amazing prizes from World Banking Forum Org Committee
- Collect stamps at Partners booths +
- Connect and exchange contacts with at least three fellow participants, **or**
- Post a photo from the conference on LinkedIn and tag **World Banking Forum**



The World's First Hyperscaler
Of Mobile APIs



Contact Us:



www.adunaglobal.com Our venture partners: airtel AT&T Singtel Jio Telefonica Telstra verizon ERICSSON KDDI T Mobile Vodafone



VONAGE

Part of Ericsson



Smarter security.
Seamless experiences.

Fraud prevention powered by AI and
elevated by network insights



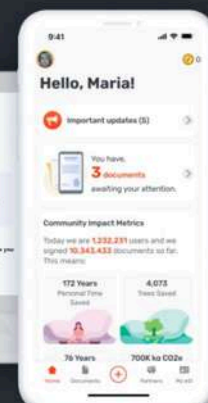
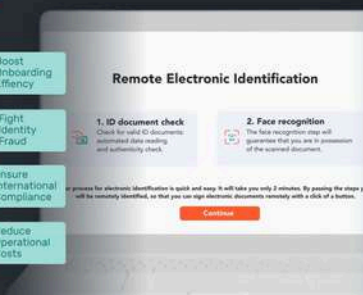
Deutsche Telekom AG is one of the world's leading integrated telecommunications companies, with around 200,000 employees in more than 50 countries. The company provides fixed-network, mobile communications, Internet, and IPTV products and services for consumers, as well as ICT solutions for business and public sector customers. In the 2024 financial year, Deutsche Telekom generated revenue of 115.6 billion euros. With its strategy "Leading Digital Telco", the company focuses on expanding high-performance 5G and fiber networks, driving digital transformation, and delivering secure, reliable connectivity worldwide.

Get ready for eIDAS 2.0 and the Digital Identity Wallet.

Evrotrust Identity Suite

Create fast and frictionless digital onboarding experiences for your customers with the Qualified Trust Services by Evrotrust. Combining ID and Biometric Verification with proprietary Qualified Electronic Signatures (QES) in a single integration package, it enables scalable, end-to-end user journeys across the web and mobile channels.

- Boost Onboarding Efficiency
- Fight Identity Fraud
- Ensure International Compliance
- Reduce Operational Costs



evrotrust

Contact us:



Trusted by:



We are certified:

