WORLD BANKING FORUM

23 - 25 September 2026

Prague, Czech Republic

Conference Center of **Don Giovanni Hotel Prague**
Vinohradská 2733/157a

#WBF2026

World Banking Forum

Connecting Innovators Worldwide

AUTUMN EDITION

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HEADLINE SPEAKERS

WBF AUTUMN EDITION 2026

23 - 25 September
Prague | Czech Republic



ZENO AMTMANN
Head of Security Governance
OTP BANK



GAURAB CHAUDHURI
Director of Group Strategy
BARCLAYS



NIKITA DREPIN
Group CRM Platform Owner
REPUBLIC BANK



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



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



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



REKA HAMORI
Director
HUNGARIAN BANKING ASSOCIATION



KAREL HORAK
Chief Customer Officer
AIR BANK



JARKKO MAENSIVU
CEO
Chairman of the Board
SALDO BANK



NICOLE ONUTA
Lead AI Risk
AI Governance at Scale
ING



ALEXANDER PAAL
CEO
SOFTEC



JONAS PIVORIUNAS
Head of Digital Channels Development
LUMINOR GROUP



NIKOLAY POPANDOPULO
Chief Product Officer
Magnum eCommerce
KASPI



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



SATYAJEET ROY
CEO
HABIB BANK AG ZURICH



MARGUS SIMSON
Chief Digital Officer
Member of the Board
KOMERCNI BANKA



MARTINA SOBKOVA
Editor in Chief
BANKOVNICTVÍ



IRMA SPUDIENE
Advisor | Architecture, Security & AI Governance for regulated institutions
QADENZA



NIKOLAY SVIRETSOV
Enterprise Account Manager - New Business
EVROTRUST



YVONA TOŠNEROVÁ
COO, CRO Board Member (Former)
RAIFFEISEN STAVEBNÍ SPORITELNA



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



MONICA VELASQUEZ
CTO
AFIN BANK



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

08:00 REGISTRATION | Welcome Coffee & Networking

MODULE I | BANKING AND THE WORLD

08:30 WELCOMING REMARKS FROM THE CHAIRMAN

Overview of the Key Topics and Themes of the 2-days Agenda

MARGUS SIMSON | *Chief Digital Officer, Board Member*
Komercni Banka

08:40 The Next 24 Months Will Decide the Winners: Where to Place Our Bets?

- Industry state & trends overview
- Where banks should be committing 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?

JONAS PIVORIUNAS | *Head of Digital Channels Development*
Luminor Group

09:00 The Systemic Shift: How Frontier AI Changes the Economics of Risk

- Why supervisors now see frontier AI as a financial-stability concern - one that does not respect national borders
- How concentrated third-party providers amplify risk across the financial system
- What this shift means for bank leadership, investment priorities and organisational resilience

IRMA SPUDIENE | *Advisor | Architecture, Security and AI Governance for regulated institutions*
QADENZA

09:20 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 | *Board Member - Executive Director for Innovation & Daily Banking*
CSOB

09:40 PANEL DISCUSSION | Experts vs. AI

Banking Is Changing - But Are Banks Changing Fast Enough?

- What is actually blocking transformation today? Legacy, regulation, talent, technology or decision-making?
- Why do critical problems remain unresolved despite years of investment?
- What banks must execute differently in the next 12-24 months to move faster? Are too many transformation priorities slowing banks down?
- What separates banks that successfully execute transformation from those that remain stuck in pilots, programmes and roadmaps?

KARIN VAN HOECKE | ***CSOB***
NIKOLAY SVIRETSOV | ***Evrotrust***
ALEXANDER PAÁL | ***SOFTEC***
NICOLE ONUTA | ***ING***
SATYAJEET ROY | ***Habib Bank AG Zurich***
Moderator: *IRMA SPUDIENE* | ***QADENZA***

10:20 NETWORKING PAUSE | Coffee Break

MODULE II | AI THAT PAYS OFF

10:40 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

11:10 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

11:30 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 TOŠNEROVÁ | *COO, CRO, Member of the Board (Former)*
Raiffeisen Stavebni Sporitelna

11:50 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

12:10 LUNCH WORKSHOP | Strategic Interactive Lunch with Round Table Discussions

13:10 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?

KAREL HORAK | ***Air Bank***
GAURAB CHAUDHURI | ***Barclays***
NICOLE ONUTA | ***ING***
DR MAURICE EZEOKE | ***HSBC***
Moderator: MARGUS SIMSON | ***Komercni Banka***

MODULE III | THE NEW FINANCIAL INFRASTRUCTURE

13:40 CASE STUDY

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

- From DeFi hype to bank infrastructure: winning in on-chain vs. off-chain lending - and where the next $250B+ embedded-lending market actually gets built.
- A bank opportunity - how a challenger bank could turn embedded distribution into a moat and play offense on this opportunity

JARKKO MAENSIVU | *CEO, Chairman of the Board*
Saldo Bank

14:00 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

DAVOR GASPARAC | *Independent Industry Expert. Former BA Chapter Lead at*
ERSTE DIGITAL

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?

MARGUS SIMSON | ***Komercni Banka***
NIKOLAY POPANDOPULO | ***Kaspi***
GAURAB CHAUDHURI | ***Barclays***
Moderator: DAVOR GASPARAC | ***Independent Expert***

15:00 NETWORKING PAUSE | Afternoon Tea Break

MODULE IV | BANKING FOR PEOPLE

15:20 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

NIKITA DREPIN | *Group CRM Platform Owner*
Republic Bank

15:40 CASE STUDY

From Products to Platforms: How Integrated Ecosystems Win Customers?

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

NIKOLAY POPANDOPULO | *Chief Product Officer - Magnum eCommerce*
Kaspi

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 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?

JONAS PIVORIUNAS | ***Luminor Group***
HANA WALLENFELSOVÁ | ***Partners Banka***
KAREL HORAK | ***Air Bank***
Moderator: NIKITA DREPIN | ***Republic Bank***

17:00 Key Takeaways, Closing Remarks

17:30 DINNER | Traditional World Banking Forum Networking Dinner

08:30 REGISTRATION | Welcome Coffee & Networking

MODULE V | RISK, SECURITY & TRUST

09:00 WELCOMING REMARKS FROM THE CHAIRMAN

DAVOR GASPARAC | *Independent Industry Expert. Former BA Chapter Lead at* ***ERSTE DIGITAL***

09:10 KEYNOTE PRESENTATION

Challenges of the European Anti-Fraud Regulatory Framework

REKA HAMORI | *Director*
Hungarian Banking Association

09:20 Trust by Design: Responsible AI for the Age of Autonomous Banking

DR NATASHA GOVENDER-ROPERT | *Head of Artificial Intelligence - Financial Economic Crime*
Rabobank

09:40 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

10:00 PANEL DISCUSSION

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

- Is vulnerability discovery now outpacing banks' ability to remediate - and is that fundamentally a security problem or an operating-model problem?
- 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, or surprise banks over the next 2-3 years?
- What risk decisions should be keeping boards awake today, but currently receive too little attention?

SATYAJEET ROY | ***Habib Bank AG Zurich***
ZENO AMTMANN | ***OTP Bank***
YVONA TOŠNEROVÁ | *Former* ***Raiffeisen Stavebni Sporitelna***
DR NATASHA GOVENDER-ROPERT | ***Rabobank***

Moderator: MARGUS SIMSON | ***Komercni Banka***

10:40 NETWORKING PAUSE | Coffee Break

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

11:00 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

11:30 FIRESIDE CHAT

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

CATALINA POROJAN | ***Raiffeisen Bank International***
MONICA VELASQUEZ | ***AFIN BANK***

Moderator: MARTINA SOBKOVA | ***Bankovnictvi***

11:50 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?
- What will fundamentally distinguish an AI-native bank from the bank we know today?

NIKOLAY POPANDOPULO | ***Kaspi***
ZENO AMTMANN | ***OTP Bank***
JARKKO MAENSIVU | ***Saldo Bank***
JONAS PIVORIUNAS | ***Luminor Group***

Moderator: DAVOR GASPARAC | ***Independent Expert***

12:20 Closing Remarks. Conference Summary and Key Takeaways

DAVOR GASPARAC | *Independent Industry Expert. Former BA Chapter Lead at* ***ERSTE DIGITAL***

12:30 Conjoint Tour Briefing & Final Round of Raffle Winners Announcement

12:40 LUNCH | Traditional Setting

14:30 CONJOINT CITY TOUR | Forum Attendees and Conference Guests

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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 hosted by evrotrust

24 SEP

WORKSHOP - STRATEGIC INTERACTIVE LUNCH

Pre-registration required

- Conference Attendees are divided into groups up to 10 people based on topics they choose for Workshop Discussion

Table 1: Legacy vs. Greenfield: Does starting from scratch actually beat modernizing what exists?
*Moderator: **Davor Gasparac** | Independent Industry Expert*

Table 2: Trust in the Age of AI Agents: How much decision-making should banks hand to AI before a human reviews it?
*Moderator: **Dr. Natasha Govender-Ropert** | Rabobank*

Table 3: Who Owns the Customer Relationship in 5 Years: How should banks, fintechs and platforms be positioning themselves right now?
*Moderator: **Nikolay Popandopulo** | Kaspi.kz*

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)
- **Meeting point**: Venue Hotel Lobby, 14:20. Bus departs at **14:30 sharp**, please be on time
- Tour Duration: Approximately 2.5 hours. Drop-off: Venue Hotel, around 17:00

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

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 memorable prizes from the World Banking Forum Organising Committee.
- Exclusive for Forum Attendees only