PULSECORE EVENTS

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EXCELLENCE IN DIGITAL BANKING 7.0 2026 - INTERNATIONAL SUMMIT

25th-26th-27th November 2026

Amsterdam/ Netherlands



Nina Schweighofer
JST Coordinator / Head of Section
European Central Bank, Germany



Anish Shah
Director - Model Risk, Internal Audit
Natwest, UK



Jules Ferdinand Pagna Disso
Director, Head Cyber Risk Intelligence, Head of Quantum Risk
BNP Paribas, UK



Edgars Sedovs
Head of Risk
Rietumu Banka, Latvia



Frans Van Bruggen
Independent Expert
Ex Senior Policy Officer Fintech and AI at DNB



Okan Acar
EVP, Digital Banking and Payment Systems
Kuveyt Türk Katılım Bankası, Turkey



Jan Sedlařík
AI Product Owner
Former Česká spořitelna bank, Czechia



Shamsh Hoda
AI & Digital Innovation Strategist
Commerzbank, Germany



Ohad Kotler
CEO & Co-Founder
Tweezr



Ashtha Bajaj
Data, Analytics & AI Leader
Bank of Ireland, UK



Lucian Daia
CTO
Zitec



Michael Zambiasi
Tribe Lead - Mobile Evolution Tribe
RB International, Austria



Fabio Turel
Information Technology Strategy Manager
Generali Switzerland



Nikoletta Kovacs
Strategy Leader | Strategy, Communication, Sustainability
Raiffeisen Bank International, Austria



Ibrahim Nijad
Senior Risk Control Partner
Rabobank, Netherlands



Prof. Wolfgang Strobel
CEO@Investigence (former Board Member at Anadi Bank, Hauck Aufhäuser Privatbank, Fidor Bank, DAB bank)
Germany



Wan Norhaziki Wan Abdul Halim
Director - Head of Shariah Governance, Global Compliance
Crédit Agricole, UAE



Ivy Schuhmacher
Digital Assets Transformation, Vice President
Deutsche Bank



Davor Gašparac
Digital/AI Transformation Leader | Executive Advisor | Keynote
Former Erste Digital Bank



Ulf Holmberg
Functional Lead and Senior Analyst
Swedbank



Viktoria Soltesz
Founder
The Soltesz Institute



Andrew Wigston
Head of Supervision and Compliance Monitoring
Payment System Regulator



Carla Sobral
Head of Clients Onboarding
Société Générale Securities Services



Sadık Baş
EVP, Marketing Portfolio Management & Digital Products
Garanti BBVA Payment Systems, Turkey

DAY 1

WEDNESDAY 25th November

Excellence in Digital Banking 7.0 2026
International Summit

Holiday Inn Amsterdam Arena Towers

The Intelligent Bank

How AI, data and advanced technologies are reshaping the strategic direction and operating models of modern banks

08:55 Opening Words from a Chairperson Davor Gašparac

09:00 Re-architecting the Bank Around AI

- Moving from AI pilots to enterprise-wide transformation
- Embedding AI into strategic decision-making at board level
- Aligning data, talent and technology for AI-driven banking
- Redefining leadership in an AI-native financial institution

Frans Van Bruggen
Independent Expert
Ex Senior Policy Officer Fintech and AI at DNB

09:40 GPTs Before AI: Tackling Cultural Lag Before the Next Crisis

- A strategic lens on the speed gap between technology and organisations.
- Why regulation, strategy and risk management are one conversation.
- Culture as the most underrated risk instrument in the age of AI.

Fabio Turel
Information Technology Strategy Manager
Generali Switzerland

10:20 Break Time and Networking Session

11:00 Ambition to Architecture, what vision really demands

- Ambition creates direction, but architecture determines whether transformation can scale securely, sustainably, and at speed.
- Vision in banking demands more than innovation, it requires resilient data, technology, governance, and operating models working as one ecosystem.
- The institutions that win will be those that simplify complexity, build adaptable platforms, and turn strategy into repeatable execution.

Ashtha Bajaj
Data, Analytics & AI Leader
Bank of Ireland, UK

11:40 Unlocking the Business Potential of Generative AI in Banking

- Advancing beyond basic AI tools toward high-impact business applications
- Enhancing financial advisory services and operational decision-making with generative AI
- Ensuring secure and responsible AI adoption across the organization
- Evaluating performance, efficiency, and long-term return on AI investments

Jules Ferdinand Pagna Disso
Director, Head Cyber Risk Intelligence,
Head of Quantum Risk
BNP Paribas, UK

12:20 Lunch Break

13:30 Generative AI in Banking: From Experiments to Core Business Value

- Moving beyond chatbots toward strategic applications
- Integrating generative AI in a supportive role for business operations
- Scaling AI capabilities safely across business lines
- Strategic directions for AI implementation aimed at business value generation
- A focus on AI Platforms

Jan Sedlařík
AI Product Owner
Former Česká spořitelna bank, Czechia

14:10 From AI Governance to AI Assurance: Building the Decision Record Banks Can Defend

- Moving from principles to proof: What it takes to translate AI governance commitments into evidence that can withstand scrutiny.
- Defining the decision record: Connecting data, models, prompts, rules, system versions and human interventions to explain how an AI-influenced outcome was reached
- Responding to challenge: Exploring what a bank should be able to reconstruct and explain when a customer, auditor or regulator questions a decision.
- Making accountability practical: Clarifying responsibilities across business, technology and control functions—not just who approved the AI, but who remains accountable for its use.
- Embedding assurance across the lifecycle: Building proportionate traceability, oversight and monitoring into AI design and operation, rather than assembling evidence after something goes wrong.

Anish Shah
Director - Model Risk, Internal Audit
Natwest, UK

14:40 Coffee Break

15:20 Case study: Agile banking transformation

- Explain how agile delivery changes bank transformation execution.
- Align product, technology, compliance and operations around shared outcomes.
- Reduce friction between innovation teams and legacy enterprise processes

Davor Gašparac
Digital/AI Transformation Leader | Executive Advisor | Keynote
Former Erste Digital Bank

16:00 Future of digital wallets Bank readiness and customer expectations

- Assess how digital wallets are changing product strategy and customer engagement
- Identify governance, compliance and approval steps banks need before scaling.

Sadık Baş
EVP, Marketing Portfolio Management & Digital Products
Garanti BBVA Payment Systems, Turkey

16:40 Panel Discussion: Leading the AI-Powered Bank: How Executive Leadership Is Redefining Strategy in the Age of Intelligent Banking

- How executive teams are aligning technology, business strategy and organizational culture around AI-driven transformation
- Balancing innovation ambitions with operational complexity in large financial institutions
- Lessons learned from scaling AI initiatives across multiple markets and business units
- What successful AI-driven banks will look like by the end of the decade

Moderator:
Davor Gašparac
Digital/AI Transformation Leader | Executive Advisor | Keynote
Former Erste Digital Bank

Jan Sedlařík
AI Product Owner
Former Česká spořitelna bank, Czechia

Lucian Daia
CTO
Zitec

Fabio Turel
Information Technology Strategy Manager
Generali Switzerland

Anish Shah
Director - Model Risk, Internal Audit
Natwest, UK

17:30 Closing words, end of the day 1

DAY 2

THURSDAY 26th November

Excellence in Digital Banking 7.0
2026 International Summit

Holiday Inn Amsterdam Arena Towers

Identity, Trust & Customer Access

How banks are redefining digital identity, onboarding and authentication while maintaining seamless customer experiences.

08:55 Conference Re-Start

09:00 From AI Hype to Real Control: Deterministic System Intelligence for Safe Legacy Evolution

- AI can accelerate delivery - but in banking, it must also prove its value.
- This session explores how combining deterministic system intelligence with AI enables teams to move faster without losing control.
- By grounding every insight in source code, banks can safely evolve legacy systems, reduce risk, and meet growing regulatory expectations - without big-bang modernization.

Ohad Kotler
CEO & Co-Founder
Tweezr

09:40 Société Générale

- Deliver personalized experiences while automating onboarding at scale
- Accelerate onboarding without sacrificing trust, transparency, or quality
- Establish secure and compliant foundations for responsible innovation

Carla Sobral
Head of Clients Onboarding
Société Générale Securities Services

10:20 Break Time and Networking Session

11:00 Customer facing AI that acts

- Evolution from Chatbot to Virtual Assistant
- Implementation steps to enable the VA to act
- Challenges & opportunities (organizational & technical)

Michael Zambiasi
Tribe Lead - Mobile Evolution Tribe
RB International, Austria

11:40 Moving Money: How Banks Think

- Understand how money actually moves through banks, payment providers and financial institutions. Optimise both costs and risks of various payment and banking decisions. Learn the real risks around FinTechs, including neobanks, EMIs and wallets.

Viktoria Soltesz
Founder
The Soltesz Institute

12:20 Lunch Break

13:20 From GPUs to People: Turning AI Access into AI Impact

- Reframing AI: looking beyond the applications we interact with every day.
- Behind the AI revolution: the infrastructure, computing power and dependencies that make modern AI possible.
- From access to capability: how Commerzbank approached GitHub Copilot enablement beyond simply providing the tool.
- Building a learning movement: using practical learning, community and peer enablement to help people adopt AI more effectively.

Shamsh Hoda
AI & Digital Innovation Strategist
Commerzbank, Germany

14:00 The Death of NPS: Neuromarketing in Banking

Okan Acar
EVP, Digital Banking and Payment Systems
Kuveyt Türk Katılım Bankası, Turkey

14:40 Coffee Break

15:20 Meshup Banking - Leveraging Customer Pools

- Banks foster partnerships with telcos, retailers and platforms. Keep watching them close!
- Design - components, archetypes, rule: Match product depth to mesh depth.
- Economics - value ledger, contract terms.
- AI - agents, decision intelligence and next-best-action

Prof. Wolfgang Strobel
CEO@Investigence (former Board Member at Anadi Bank, Hauck Aufhäuser Privatbank, Fidor Bank, DAB bank)
Germany

16:00 The multi-rail future of money: from stablecoins and tokenised deposits to agentic payments

- Explore how regulated stablecoins, tokenised deposits and traditional payment rails can co-exist and interoperate in the institutional financial system.
- Examine how a multi-rail financial ecosystem could evolve and what it means for banks, their clients and the broader financial system.
- Consider the next evolution: agentic payments, where AI agents interact with payment infrastructure and digital money to enable increasingly automated economic activity.

Ivy Schuhmacher
Digital Assets Transformation, Vice President
Deutsche Bank

16:40 Panel Discussion: What is the future of Banking in 2030?

Moderator:
Shamsh Hoda
AI & Digital Innovation Strategist
Commerzbank, Germany

Michael Zambiasi
Tribe Lead - Mobile Evolution Tribe
RB International, Austria

Okan Acar
EVP, Digital Banking and Payment Systems
Kuveyt Türk Katılım Bankası, Turkey

Ibrahim Nijad
Senior Risk Control Partner
Rabobank, Netherlands

17:30 Closing words, end of the day 2

DAY 3

FRIDAY 27th November

Excellence in Digital Banking 7.0
2026 International Summit

Holiday Inn Amsterdam Arena Towers

Next Generation in Banking

How banks are transforming digital products, ecosystems and customer experiences to remain competitive in the platform economy

08:55 Opening Words from a Chairperson

09:00 Islamic Banking and Future Digital Transformation

- As the global financial industry undergoes rapid digital transformation, Islamic banking faces unprecedented opportunities and challenges in adapting to emerging technologies while upholding Shariah principles.
- This presentation explores the evolving landscape of Islamic banking, highlighting the transformative roles of artificial intelligence (AI), blockchain, financial technology (FinTech), digital banking, and smart contracts.
- It also examines the implications of digital innovation for Shariah compliance, regulatory frameworks, operational efficiency, financial inclusion, and institutional competitiveness.
- Drawing on global developments and emerging industry practices, the presentation offers insights into the future of Islamic banking and the strategic priorities necessary to build a more innovative, resilient, sustainable, and Shariah-compliant digital financial ecosystem.

Wan Norhaziki Wan Abdul Halim
Director - Head of Shariah Governance, Global Compliance
Crédit Agricole, UAE

09:40 Payment systems regulation, consumer protection and future payment rails

Andrew Wigston
Head of Supervision and Compliance Monitoring
Payment System Regulator

10:20 Break Time and Networking Session

11:00 Managing Change Risk in an Age of Uncertainty

- Risk Culture as an Enabler of Change
- Effective Change Risk Management
- Selecting Appropriate Risk Treatment Strategies
- Adapting to Uncertainty and Emerging Risks

Edgars Sedovs
Head of Risk
Rietumu Banka, Latvia

11:40 Supervising the Intelligent Bank: Trust, Resilience and AI in Next-Generation Banking

- Understanding how European supervisors assess AI-driven business models, governance and digital transformation
- Translating regulatory expectations — SSM priorities, DORA and the AI Act — into practical design choices for the intelligent bank
- Building board-level accountability and meaningful human oversight as AI enters core decision chains
- Managing the resilience challenge: cloud concentration, third-party AI models and legacy evolution
- Positioning trust and supervisability as competitive advantages, not constraints, in the platform economy

Nina Schweighofer
JST Coordinator / Head of Section
European Central Bank, Germany

12:20 Lunch Break

13:20 AI in Action: From Adoption to Responsible Scale

- Rethinking what successful AI adoption means in an era of rapid acceleration
- Turning AI into measurable productivity and sustainable business value
- Making governance, compliance and accountability enablers of responsible AI at scale

Ibrahim Nijad
Senior Risk Control Partner
Rabobank, Netherlands

14:00 From Digital Banking to Financial Well-Being: Building Financially Resilient Customers

- Understanding financial resilience through the eyes of the customer
- Helping customers navigate uncertainty and life transitions
- Building financial health, inclusion and confidence
- Moving from product provider to long-term financial partner
- Using digital banking to help customers prepare, decide and thrive

Nikoletta Kovacs
Strategy Leader | Strategy, Communication, Sustainability
Raiffeisen Bank International, Austria

14:40 Coffee Break

15:20 Systemic Risk in European Banking 2027-2030: Geopolitics, AI and Structural Vulnerabilities

- Assess geopolitical fragmentation and structural vulnerabilities in banking.
- Link AI, funding costs, credit risk and stress testing.
- Evaluate operational concentration and systemic resilience risks.

Ulf Holmberg
Functional Lead and Senior Analyst
Swedbank

16:00 Panel Discussion: Deepfakes, Synthetic Identity and AI-Driven Fraud: The Next Frontier of Financial Crime

Moderator:
Nikoletta Kovacs
Strategy Leader | Strategy, Communication, Sustainability
Raiffeisen Bank International, Austria

Edgars Sedovs
Head of Risk
Rietumu Banka, Latvia

Nina Schweighofer
JST Coordinator / Head of Section
European Central Bank, Germany

Ulf Holmberg
Functional Lead and Senior Analyst
Swedbank

16:40 Closing words, end of the conference

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Amsterdam/Netherlands

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Full Price €2,990

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- ☑ Catering, Including Lunch and Refreshments
- ☑ Workshops and networking sessions

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leo.collin@pulsecore-events.com



Venue : **Amsterdam, Netherlands**