

Excellence in Digital Banking 8.0

International Summit

From Digital Banking to the Autonomous Bank

25–27 May 2027 / Amsterdam

PROGRAMME AT A GLANCE

DAY 1 / 25 MAY
Profitable growth & customer experience

DAY 2 / 26 MAY
Agentic AI & the autonomous bank

DAY 3 / 27 MAY
Payments, digital money & trust

SELECTED SPEAKER ORGANISATIONS

PULSECORE EVENTS

Confirmed speakers

SPEAKER PROFILES

37 confirmed



Prerit Ahuja
DNB Carnegie
Director, Global AI & Data Strategy, Investment Banking Division
Norway



Sermet Baysal
Revolut
Leads the in-house AI Agentic Platform and AI Employees



Annick Beekmans
Rabobank
Area Lead Generic Infrastructure Services
Netherlands



Vicky Bluck
Lloyds Banking Group
Head of Control Design & Optimisation, Chief Controls Office
United Kingdom



Carlo Bovero
BNP Paribas
Global Head of Cards and Retail Payments
France



Maria del Prado Cabañas Balcázar
BBVA
Leads AI adoption in BBVA Commercial Segment, including Commercial Cards & Acquiring
Spain



Ryan Caruana
Bank of Valletta
Group Chief Anti-Financial Crime Officer & MLRO
Malta



Atul Chandorkar
Qatar Islamic Bank (QIB)
Head of Data Science & AI
Qatar



Rūta Ežerskienė
Citadele banka
Chief Executive Officer, Chair of Management Board
Latvia



Augustas Glinskis
Saldo Bank
Director of AML & KYC
Lithuania



Deepika Gupta
Nexent Bank
Senior Vice President, AI & Digital Transformation
Netherlands



Ionuț Horățău
National Bank of Romania
Head of Division, Payments and Payment Instruments Oversight Division
Romania



Shehryar Humayun
Lloyds Banking Group
Managing Director, Models, Data and AI Audit
United Kingdom



Michael Hurup Andersen
Kompasbank
Founder & co-CEO
Denmark



Ivan Ivanov
Bulgarian American Credit Bank
Director Retail Banking, Member of the Management Board
Bulgaria



Osman Karakütük
Ziraat Katılım
Executive Vice President, Treasury Management & International Banking
Turkey



Amos Kater
EPI Company
Head of NL Migration
Netherlands



Steffen Kern
European Securities and Markets Authority (ESMA)
Chief Economist and Head of Risk
France



Parinita Kothari
Lloyds Banking Group
Product Lead – Agentic Observability
United Kingdom



Maria Lagutina
NatWest Group
Director, Product Manager – Chief AI Research Office
United Kingdom



Ivar Lammers
ING Wholesale Bank
Global Head Financial Crime Prevention
Netherlands



Roisin Levine
Wise
Head of EMEA
United Kingdom



Michele Mattei
bunq
Product Owner
Netherlands

Pavel Nesterov
Revolut
Head of AI Department
United Kingdom



Belma Ohranović
Qualys
Technical Account Manager
Bosnia and Herzegovina



Sergio Padilla Foubelo
Banco de España
Chief Data Officer
Spain



Sailesh Panchal
TSB Bank
Chief Technology Officer
United Kingdom



Alex Panican
The LHoFT Foundation
Acting CEO
Luxembourg



Morgane Peng
Société Générale
MD, Global Head of Product Design and UK AI Lead
United Kingdom



Florin Dan Pintilie
Banca Comercială Română (BCR)
Head of Department – Digital Expert, Card Products Development
Romania



Jane Rimscaia-Somova
Salt Edge
Chief Marketing Officer
Canada



Komitas Stepanyan
Central Bank of Armenia
Director of Technology and Cybersecurity
Armenia



Piotr Szulc
UniCredit
Business Development Director, Group Client Solutions | BaaS Sales & Product
Poland



Aleksandar Todorovic
NatWest
Gen AI Strategy Director, CAIRO
United Kingdom



Verónica Urzúa
Wise
Senior Research Leader



Annerie Vreugdenhil
ABN AMRO Bank N.V.
Chief Commercial Officer Personal and Business Banking
Netherlands



Humera Yakub
Pay.UK
Head of Fraud
United Kingdom

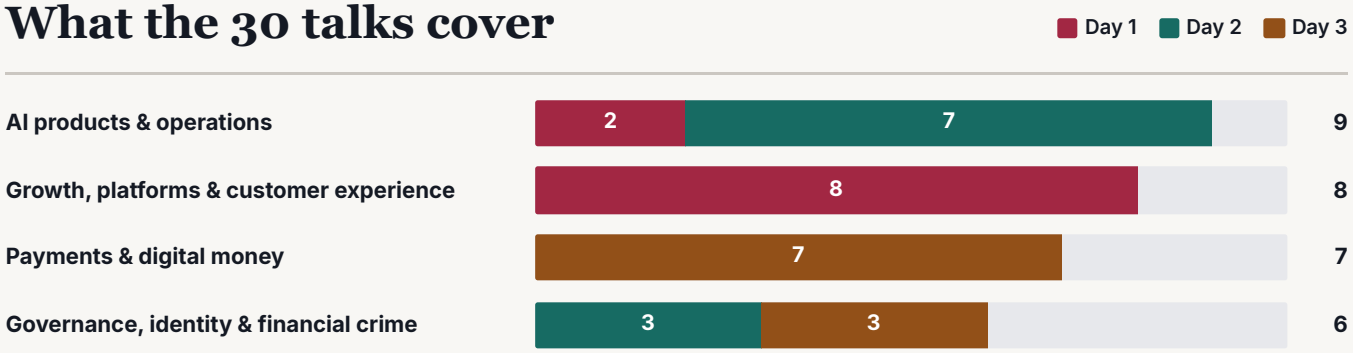
EXECUTIVE PROGRAMME BRIEF

Where to invest in digital banking

Choose how to grow, which AI to scale and where to compete in payments.

37	3	30	3
Confirmed speakers	Programme days	Scheduled talks	Executive panels

What the 30 talks cover



Each keynote or presentation is counted once, by its primary topic. Panels and breaks are excluded.

Three decisions to take back to your team

DAY 1 / 25 MAY

Where should the bank own the customer relationship?

Compare direct and partner distribution, then weigh embedded finance against unit economics and customer accountability.

DAY 2 / 26 MAY

Which AI use cases are ready for production?

Choose use cases with measurable returns, then test whether the data, monitoring and governance are strong enough to scale them.

DAY 3 / 27 MAY

What should be on the payments roadmap?

Assess where instant payments, wallets and digital money fit, and which identity and fraud controls need to move with them.

REGISTRATION

Preparing to attend or send a team?

Use the printable form to prepare your delegate details.

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PULSECORE EVENTS

Profitable Digital Banking, Growth & Customer Experience

MORNING

09:00–09:35 **Annerie Vreugdenhil** · ABN AMRO Bank N.V.

Opening Keynote: Profitable Digital Banking 2030 — Reinventing the Bank for Growth

- How profitable digital propositions can complement traditional banking revenue
- Balancing customer growth, AI investment and operational efficiency
- Competing with neobanks and digital platforms while maintaining trust

09:35–10:10 **Rūta Ežerskienė** · Citadele banka

Who Owns the Customer? The Future of Platform Banking

- When a bank should retain the direct customer relationship versus partner distribution
- How to assess whether an ecosystem proposition can scale sustainably
- Clarifying accountability when customer services span multiple providers

10:10–10:45 **Alex Panican** · The LHoFT Foundation

Europe's Next Digital Banking Champions: Growth, Competition & Innovation

- What differentiates competitive European digital banks and fintechs
- Partnership models that speed growth without losing strategic focus
- Where the next scalable innovation opportunities may arise

10:45–11:15 **Networking & Coffee Break**

11:15–11:50 **Ivan Ivanov** · Bulgarian American Credit Bank

CX 4.0 — Humanising Digital Banking in the AI Era

- Why automated experiences still need human support at moments that matter
- Building customer trust in AI-enabled decisions and service journeys
- Design principles for personalisation, inclusion and effective human handoffs

11:50–12:25 **Michael Hurup Andersen** · Kompasbank

Embedded Finance 2.0: How Banks Can Win in the Platform Economy

- Building products around the needs of business customers
- Embedding banking services into non-bank digital journeys
- Evaluating commercial returns, distribution partnerships and customer ownership

AFTERNOON

12:25–13:25 **Networking Lunch**

13:25–14:00 **Piotr Szulc** · UniCredit

Banking-as-a-Service: Turning Financial Infrastructure into Revenue

- Designing BaaS propositions with sustainable unit economics
- Using distribution partners to expand reach without weakening controls
- Establishing effective responsibilities for product, compliance and customer support

14:00–14:35 **Morgane Peng** · Société Générale

Designing AI-Native Banking Products Customers Actually Want

- Connecting product design, engineering and AI strategy
- Testing whether AI features solve valuable customer problems
- Scaling useful experiences without sacrificing accessibility or trust

14:35–15:10 **Osman Karakütük** · Ziraat Katılım

The Treasury Behind Embedded Finance: From Digital Transactions to Banking Economics

- Who manages liquidity, FX pricing and settlement in platform-enabled transactions
- How banks and partners allocate responsibilities as transaction volumes increase
- Managing cost, operational risk and service continuity in embedded finance

15:10–15:40 **Networking & Coffee Break**

15:40–16:15 **Atul Chandorkar** · Qatar Islamic Bank (QIB)

AI-Native Banking Products: From Intelligent Experiences to Measurable Value

- Selecting AI use cases with clear customer and commercial outcomes
- Embedding advanced analytics into banking product decisions
- Evaluating data quality, risk controls and adoption alongside ROI

16:15–16:50 **Verónica Urzúa** · Wise

Designing Digital Financial Experiences for Every Customer

- Researching friction across international financial journeys
- Designing inclusive, accessible and intuitive experiences
- Using customer evidence to prioritise and validate product improvements

CLOSING PANEL / 16:50–17:30

Executive Panel: What Will Make Digital Banks Profitable Winners by 2030?

- Profitability versus growth: how leadership teams decide where to invest
- Direct customer relationships versus partnership-led distribution
- Where AI, product innovation and human trust create durable differentiation

Annerie Vreugdenhil
ABN AMRO Bank N.V.

Ivan Ivanov
Bulgarian American Credit Bank

Jane Rimscaia-Somova
Salt Edge

Rūta Ežerskienė
Citadele banka

Michael Hurup Andersen
Kompasbank

PULSECORE EVENTS

Agentic AI & the Autonomous Bank

MORNING

09:00–09:35 **Sermet Baysal** · Revolut

Opening Keynote: Agentic AI & the Autonomous Bank — The Rise of AI Employees

- Moving from AI copilots to agents that execute defined banking workflows
- Designing agent orchestration, oversight and safe escalation
- Measuring throughput, accuracy, costs and realised business value

09:35–10:10 **Aleksandar Todorovic** · NatWest

AI-Powered Customer Banking: From Conversations to Financial Intelligence

- Using multimodal conversation to explain customer financial information
- Lessons from AI FinPal and Spending Insights
- Grounding responses in trusted data and continuous evaluation

10:10–10:45 **Maria Lagutina** · NatWest Group

AI-Native Product Strategy: From Innovation to Real Business Value

- Identifying customer and employee problems worth solving with AI
- Embedding responsible experimentation in product discovery and delivery
- Measuring value beyond pilot adoption and technical performance

10:45–11:15 **Networking & Coffee Break**

11:15–11:50 **Parinita Kothari** · Lloyds Banking Group

AI in Production: Making Autonomous Systems Observable, Reliable & Safe

- Observing agent decisions, tool use and end-to-end execution
- Defining safeguards, audit trails and production monitoring
- Detecting failures and restoring human control in regulated workflows

11:50–12:25 **Deepika Gupta** · Nexent Bank

The Economics of AI Transformation: Turning AI Investment into Productivity

- Assessing costs and measurable returns from AI-enabled workflows
- Redesigning teams and operating models for adoption at scale
- Tracking impact on service, productivity and customer outcomes

AFTERNOON

12:25–13:25 **Networking Lunch**

13:25–14:00 **Sergio Padilla Foubelo** · Banco de España

AI-Ready Banking Data: Governance, Lineage & Trusted Decisions

- Building reliable data foundations for AI-enabled banking
- Why lineage and model documentation matter for explainability
- Aligning innovation and data governance with supervisory expectations

14:00–14:35 **Sailesh Panchal** · TSB Bank

Modernising Core Banking Platforms for the AI Era

- Prioritising legacy modernisation while protecting critical services
- Choosing appropriate approaches across cloud, APIs and composable architecture
- Controlling transformation risk, cost and operational resilience

14:35–15:10 **Prerit Ahuja** · DNB Carnegie

From Ten AI Tools to One Platform: Running GenAI in Production

- Reducing fragmented tooling through a governed AI platform
- Integrating data access, security and technical operations
- What enterprise deployment changes about adoption and oversight

15:10–15:40 **Networking & Coffee Break**

15:40–16:15 **Komitas Stepanyan** · Central Bank of Armenia

Governing Generative & Agentic AI Before It Touches a Decision

- Setting control boundaries before agents influence material decisions
- Testing cyber resilience, accountability and human intervention
- Monitoring model and third-party dependencies as AI scales

16:15–16:50 **Shehryar Humayun** · Lloyds Banking Group

AI Model Assurance: Explainability, Auditability & Responsible Automation

- Validating AI models and agentic workflows throughout their lifecycle
- Building traceable evidence of outputs, decisions and interventions
- Making audit and independent challenge useful to delivery teams

CLOSING PANEL / 16:50–17:30

Executive Panel: Can Banks Really Trust Autonomous AI? Governance, Risk & Accountability

- Which banking decisions can be delegated safely to autonomous AI agents
- How banks document accountability, evidence and model performance
- Technology resilience, external dependencies and meaningful human oversight

Sermet Baysal
Revolut

Steffen Kern
European Securities and Markets Authority (ESMA)

Annick Beekmans
Rabobank

Komitas Stepanyan
Central Bank of Armenia

Shehryar Humayun
Lloyds Banking Group

Vicky Bluck
Lloyds Banking Group

PULSECORE EVENTS

The Future of Payments, Digital Money & Financial Trust

MORNING

09:00–09:35 **Amos Kater** · EPI Company

Opening Keynote: Wero and the Next Generation of European Digital Payments

- Developing an interoperable European payments and wallet ecosystem
- Implementation considerations for banking and merchant adoption
- Customer experience, acceptance and future market opportunities

09:35–10:10 **Roisin Levine** · Wise

Real-Time Payments, Tokenisation & Digital Currencies: What's Next?

- How changing customer expectations affect international payments
- Opportunities and limits of interoperability and emerging payment rails
- Evaluating whether new infrastructure improves speed, cost and access

10:10–10:45 **Michele Mattei** · bunq

The Digital Euro: Opportunity, Competition & the Future of European Payments

- Potential implications of digital euro design for payment providers
- Privacy, user experience, distribution and adoption considerations
- How digital euro proposals may coexist with cards and instant payments

10:45–11:15 **Networking & Coffee Break**

11:15–11:50 **Ionuț Horățău** · National Bank of Romania

PSD3/PSR: Preparing the Next Generation of Digital Payments

- Understanding payment regulation proposals and operational readiness
- Strengthening fraud prevention and consumer protection
- Assessing effects on payment institutions and bank infrastructure

11:50–12:25 **Humera Yakub** · Pay.UK

AI-Powered Fraud: The New Scam Economy and the Future of Payment Security

- How impersonation, automation and AI are changing fraud threats
- Improving real-time detection and cross-sector collaboration
- Protecting users without introducing disproportionate payment friction

AFTERNOON

12:25–13:25 **Networking Lunch**

13:25–14:00 **Augustas Glinskis** · Saldo Bank

Digital Identity & Reusable Onboarding: The Future of eKYC

- Using reusable digital identification to reduce onboarding repetition
- Dynamic customer risk assessment and event-driven reviews
- Practical options for automated, compliant customer verification

14:00–14:35 **Ivar Lammers** · ING Wholesale Bank

Financial Crime Prevention in the Age of Instant and Intelligent Payments

- Managing financial crime risks across fast-moving payment ecosystems
- Combining automated detection with targeted human investigation
- Developing effective controls across banking partners and channels

14:35–15:10 **Maria del Prado Cabañas Balcázar** · BBVA

Agentic Commerce: When AI Agents Become the Customer

- How AI agents may initiate or support commercial transactions
- Identity, authorisation and accountability in machine-mediated payments
- New commercial opportunities for banks and payment providers

15:10–15:40 **Networking & Coffee Break**

15:40–16:15 **Carlo Bovero** · BNP Paribas

European Payments at a Turning Point: Wero/EPI, Digital Wallets & the Future of Cards

- How cards, wallets and account-to-account payments can coexist
- Where banks can sustain control of the customer relationship
- Interactions among Wero, the digital euro initiative and private solutions

16:15–16:50 **Florin Dan Pintilie** · Banca Comercială Română (BCR)

Agentic Commerce, Digital Wallets & the Evolution of Payment Products

- Designing card and wallet experiences for changing consumer habits
- Assessing AI-enabled payment journeys and controls
- Balancing product innovation, fraud prevention and adoption

CLOSING PANEL / 16:50–17:30

Executive Panel: Who Will Own the Future of European Payments?

- Cards, instant account-to-account payments and wallets in a multi-rail Europe
- Wero, digital euro proposals and control of the customer interface
- Fraud prevention, consumer protection and AI-agent authorisation

Carlo Bovero
BNP Paribas

Roisin Levine
Wise

Ryan Caruana
Bank of Valletta

Amos Kater
EPI Company

Florin Dan Pintilie
Banca Comercială Română (BCR)

Registration form

Excellence in Digital Banking 8.0 International Summit

25–27 MAY 2027 / AMSTERDAM

Delegate details

Use one row per delegate. Complete the company details and sign below.

	FULL NAME	POSITION	WORK EMAIL
1			
2			
3			

Company and billing details

Company

Street address

City

Postcode

Country

Telephone

VAT number

Signature

Date signed