

Excellence in Digital Banking 5.0 2025 International Summit



26-27-28 NOVEMBER
2025



Park Plaza Amsterdam
Airport

PULSECORE
EVENTS

Confirmed Speakers:



Luis Fiestas de Fuentes
Head of Digital Banking
BBVA, Germany



Hanna Sarraf
Chief Risk Officer
Monzo, Europe



Jules Ferdinand Pagna Disso
Head of Cyber Risk Intelligence,
Insider Technology Risk and Digital
Asset Risk
BNP Paribas, UK



Jarkko Maensivu
CEO & Chairman
Saldo Bank, Finland



Amit Nandi
VP Solutions &
Dat Architect
Barclays, UK



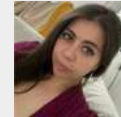
Sadeque Ahmed
Executive Director
JP Morgan,
UK



Niki Charilaou
Manager Financial Crime &
Sanctions Compliance Department
Bank of Cyprus



Mark Rydqvist
Managing Director EMEA
Financial Services
Google, UK



Marcella Verdessi
Anti-Financial Crime Quality
Assurance Team Lead
N26



Aart Miedema
Conversational Ai and Xft GenAi
Rabobank, Netherlands



TBC
Ezequiel Canestrari
Chief Operating Office
ClearBank Europe, UK



Tomas Reytt
Director of Sales and Distributional
Channels
mBank, Czechia



Dirk Mourik
Director of Emerging Solutions
for Mastercard Identity
Mastercard, Netherlands



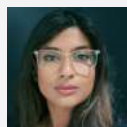
Ulrich Loof
Transaction Management
DZ Bank, Germany



Niv Netzer
One Zero Bank
Product Leader



Shamsh Hoda
AI & Digital Innovation Strategist
Commerzbank, Germany



Aliya Das Gupta
Senior Vice President BD & Web3
Partnerships
Sygnum Bank, Switzerland



Gabriel Ayala
Managing Director Banking Solutions
Bit2me, Spain

Digital Banking and Open Banking

08:55 Opening Words from the Chairperson

09:00 From Zero to Ella: How we Reimagined customer experience with a GenAI agent Inside a licensed bank

- How Ella has processed over 4 million messages, resolved 70% of requests without human intervention, and contributed to a 15% increase in CSAT and drives 10% ARPU growth.
- Designing AI interactions that build trust with first-time AI users in banking.
- Balancing innovation and risk: integrating LLMs into core banking workflows without compromising compliance.
- Defining where GenAI adds value - and where traditional tools and solutions are still required.
- Transitioning from reactive support to proactive, AI-led customer relationships.

Niv Netzer
One Zero Bank
Product Leader



09:40 Adapting to the Shifting Landscape of Digital Banking

- Identifying key market drivers shaping the future of digital banking
- Balancing innovation with customer trust and compliance
- Strategies to stay competitive amid rapid technological change

Hanna Sarraf
Chief Risk Officer
Monzo Europe



10:20 Networking Break

11:00 Merging Online and Offline Banking for a Cohesive Customer Journey

- Offering real-time customer support across physical and digital channels
- Allowing seamless transitions between in-person and online services
- Creating unified customer profiles for consistent experiences

Tomas Reytt
Director of Sales and Distributional Channels
mBank, Czechia



11:40 Key Market Trends Redefining the Future of Financial Services

- The impact of fintech disruptors on traditional banking
- The rise of embedded finance and Banking-as-a-Service (BaaS)
- Meeting customer demand for real-time, frictionless transactions

Shamsh Hoda
AI & Digital Innovation Strategist
Commerzbank, Germany



12:20 Lunch Break

13:30 Advancing Consumer Engagement – Are We Reaching True Digital Maturity?

- Measuring the success of digital engagement strategies
- Balancing personalization with customer privacy
- Building long-term customer loyalty through value-driven interactions

Mark Rydqvist
Managing Director EMEA Financial Services
Google, UK



14:10 Green field technology and data analytics boosting strategy and customer inclusion, or similar with bullets around:

- Data as the center of bank operations and systems
- Platform banking
- Embedded technology democratizing access to credit

Jarkko Maensivu
CEO & Chairman
Saldo Bank, Finland



14:50 Networking Break

15:30 From Legacy to Leading Edge: A Real-World Digital Banking Transformation Story

16:10 Modernizing Financial Crime Systems in the Age of Digital Banking: Lessons from a Live Transformation

- (Drivers for Change, Selection and Implementation Journey, technology and Innovation, Lessons Learned & Best Practices, Impact on Customer Experience and Trust).

Niki Charilaou
Manager Financial Crime & Sanctions
Compliance Department
Bank of Cyprus

16:50 Panel Discussion:
The Future of Banking – Balancing Digital Transformation with Customer Trust

- Maintaining customer trust while adopting new digital models
- Overcoming challenges in shifting to a digital-first strategy
- Integrating customer feedback into digital transformation plans

Luis Fiestas de Fuentes
Head of Digital Banking
BBVA, Germany



17:30 Closing Words – End of Day 1

Digital Identity and Digital Onboarding

08:55 Conference Re-Start

09:00 Creating Competitive Advantage by Reimagining Digital Onboarding & KYC and Unlocking Embedded Finance

- In an increasingly digital-first world, businesses must rethink customer onboarding and KYC processes to deliver seamless, secure and regulatory compliant experiences that drive trust and conversion. At the same time, embedded finance offers a powerful opportunity to integrate financial services directly into digital platforms, creating new revenue streams and enhancing customer value. Together, these innovations can provide a significant edge in a competitive landscape.

Sadeque Ahmed
Executive Director
JP Morgan, UK



09:40 Marriage of convenience: The intersection of banking and crypto

Gabriel Ayala
Managing Director Banking Solutions
Bit2me, Spain



10:20 Networking Break

11:00 Proactively Identifying and Preventing Fraud Through Advanced Analytics

- Monitoring real-time transaction data for suspicious activity
- Using machine learning to detect anomalies and prevent breaches
- Implementing automated responses to security threats

Jules Ferdinand Pagna Disso
Head of Cyber Risk Intelligence, Insider
Technology Risk and Digital Asset Risk
BNP Paribas, UK



11:40 Modernizing Transactional Security for a Frictionless Customer Experience

- Enhancing payment security with tokenization and encryption
- Reducing false positives in fraud detection
- Improving cross-border transaction security

Marcella Verdessi
Anti-Financial Crime Quality Assurance Team Lead
N26



12:20 Lunch Break

13:30 Elevating In-Branch Experiences Through Smart Digital Integration

- Introducing self-service kiosks and digital advisory tools
- Training staff to use AI and data insights for personalized service
- Enhancing branch efficiency through automated customer support

14:10 Creating a Seamless Hybrid Banking Experience – Blending Digital and Human Touchpoints

- Designing integrated customer journeys across physical and digital channels
- Enhancing the role of physical branches in a digital-first world
- Using AI and automation to improve operational efficiency and satisfaction

Aliya Das Gupta
DSenior Vice President BD & Web3 Partnerships
Sygnum Bank, Switzerland



14:50 Networking Break

15:30 Redefining Customer Trust Through Transparent and Secure Digital Identity Solutions

- Building customer confidence with clear data privacy policies
- Leveraging blockchain and decentralized identity for enhanced security
- Giving customers greater control over their personal data

TBC
Ezequiel Canestrari
Chief Operating Officer
ClearBank Europe, UK

16:10 Panel Discussion:
Building Secure and Seamless Digital Onboarding Experiences

- Overcoming security challenges in identity verification
- Balancing security with customer convenience
- The role of AI in improving onboarding processes

17:00 Closing Words – End of Day 2

AI in Digital/New Age Bankin

08:55 Opening Words from the Chairperson

09:00 Operationalising AI: Turning Infrastructure, Data, Code, Models, and Human/AI Experience into Business Value

Amit Nandi
VP Solutions & Data Architect
Barclays, UK



09:40 Future-Proofing the Workforce – Preparing for an AI-Driven Banking Model

- Upskilling employees to work alongside AI and automation
- Automating repetitive tasks to improve efficiency
- Developing AI governance frameworks to ensure ethical use

Aart Miedema
Conversational Ai and Xft GenAi
Rabobank, Netherlands



10:20 Networking Break

11:00 Liquidity prediction in times of real time payments

- what are the main obstacles for corporate clients using instant payments
- what are the differences for liquidity prediction between merchant banks and retail banks
- how is the liquidity problem solvable banks

Ulrich Loof
Transaction Management
DZ Bank, Germany



11:40 Gaining a Competitive Edge with AI-Driven Business Intelligence

- Identifying market opportunities and customer trends
- Enhancing decision-making through predictive analytics
- Improving customer segmentation and targeting

12:20 Lunch Break

13:30 Unlocking Hyper-Personalization Through Data and Predictive Insights

- Creating dynamic customer profiles
- Offering targeted financial products
- Building adaptive pricing models

Dirk Mourik
Director of Emerging Solutions for Mastercard Identity
Mastercard, Netherlands

14:10 Panel Discussion:
Leveraging AI to Redefine Customer Experience and Operational Efficiency

- How AI-driven personalization is transforming the customer journey in digital banking
- Real-world examples of AI improving back-office operations and reducing costs
- Balancing automation with the human touch: Ensuring trust and transparency in AI applications

15:10 Closing Words – End of Conference

REGISTRATION FORM

Excellence in Digital Banking 2025 - International Summit | 26-27-28 Nov 2025 | Amsterdam/Netherlands

Standard Pass FULL PRICE €2,990 <input checked="" type="checkbox"/> 3 days of content <input checked="" type="checkbox"/> Access to the materials and Mobile app <input checked="" type="checkbox"/> Catering , Including Lunch and Refreshments <input checked="" type="checkbox"/> Workshops and Networking Sessions	Online Pass FULL PRICE €2,490 <input checked="" type="checkbox"/> 3 days of content <input checked="" type="checkbox"/> Access to the materials and Mobile app <input checked="" type="checkbox"/> Access to the Entire Event From the Comfort of your home <input checked="" type="checkbox"/> Virtual Workshops and Networking Sessions	Speaker Pass FULL PRICE €4,990 <input checked="" type="checkbox"/> 3 days of content <input checked="" type="checkbox"/> Access to the materials and Mobile app <input checked="" type="checkbox"/> Catering, including lunch and refreshments <input checked="" type="checkbox"/> Workshops and networking sessions <input checked="" type="checkbox"/> 35 minutes speaking slot <input checked="" type="checkbox"/> Increased visibility and promotion via banners, materials, and the mobile app	Group Discount 3 tickets GROUP PRICE €5,980 <input checked="" type="checkbox"/> 3 days of content <input checked="" type="checkbox"/> Access to the materials and mobile <input checked="" type="checkbox"/> Catering , Including Lunch and Refreshments <input checked="" type="checkbox"/> Workshops and networking sessions
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