

5th ANNUAL

DIGITAL BANKING SUMMIT

REIMAGINING BANKING: HARNESSING TECHNOLOGY AND COLLABORATION TO DRIVE INNOVATION AND INCLUSIVITY

CHAIRPERSON
DAY 1
DAY 2

Nathan Marlor
Global Head of Data & AI
Version 1, UK

Ness Diwan
Director of Customer Success
Promon, UK

Sadeque Ahmed
Executive Director, Product Management
JPMorgan Chase, UK

Oliver Dörler
Chief Data Officer, Head of Big Data & Advanced Analytics
Commerzbank, Germany

Marco Eijsackers
Global Head of Tech Strategy
ING, Netherlands

Andrew Whaley
Principal Architect
Promon, UK

Philippa Young
Compliance Director: EMEA Head of Regulations Advisory
Citi, UK

Lisa Gutu
VP of Product, Open Banking
Goldman Sachs, UK

Anton Baranenko
Product Manager
Guardsquare, Belgium

Dr. Natasha Govender-Ropert
Head of AI-Financial Economic Crime
Rabobank, Netherlands

Howard Rawstron
Head of Group Oversight Economic Crime Prevention
Lloyds, UK

Marin Tomićić
Director of Business Development
Vestigo Cards & Payments, Croatia

Claudio Balbo
Senior Director –Head of IT Architecture
Intesa Sanpaolo, Italy

Pallavi Kapale
Senior Financial Crime Officer
Bank of China, UK

Roman von der Höh
Managing Director
RAQUEST Switzerland GmbH

Aysara Yusupova
Head of Digital Channel Solutions Europe
Standard Chartered Bank, UK

Guillermo Vieira de Santiago
Executive Director, Global AI Adoption
BBVA, Spain

Paul Ruggieri
Senior Vice President
Mastercard, UK

Olivia Linder Tabel
Principal Development Consultant, GenAI Engagement Manager Lead
Danske Bank, Denmark

Vanja Tokic
Senior Director –Retail Digital Transformation Strategy
Raiffeisen Bank International, Austria

Brian Pratama
Product Marketing Manager –Mobile Security & Authentication
OneSpan, Switzerland

Michał Grela
Head of Growth
SPEEDNET, Poland

Andy Piper
Chief Information Security Officer
Barclays Investment Bank

Alex Pavlov
CEO & Founder
XONO - Kauri Finance, Cyprus

Alex Blay
Head of Strategic Partnerships
Mifundo, Estonia

Paul Dongha
Head of Responsible AI & AI Strategy
NatWest, UK

Dan Hooker
Business Development Director
Avenga, UK

Viktoria Reiniger
Head of Business Risk Management and Governance
N26, Germany

Dr. Christian Schläger
CEO & Co-Founder
Build 38, Germany

Shilpa Doreswamy
Global Head of Banking
Version 1, UK

Markus Stuhr
Director of Avenga Experience
Avenga, Germany

Sven Hermann
Assistant Vice President, Sales & Segment Management
Deutsche Bank, Germany

Davor Gasparac
Senior Program Manager, BA Chapter Lead and Agile Coach
Erste Digital, Austria

SPEAKERS and PANELISTS

5th ANNUAL

DIGITAL BANKING SUMMIT

REIMAGINING BANKING: HARNESSING TECHNOLOGY AND COLLABORATION TO DRIVE INNOVATION AND INCLUSIVITY

GOLD SPONSORS



SILVER SPONSORS



BRONZE SPONSOR



EXCLUSIVE BADGES SPONSOR



EXHIBITOR SPONSORS

KNOWLEDGE SPONSORS



MEDIA PARTNERS



08:30 REGISTRATION & MORNING COFFEE**09:00 Welcoming Speech and Opening Remarks from Uniglobal and Chairperson**

Nathan Marlor | Global Head of Data & AI | **Version 1, UK**

09:10 Revolutionizing Banking in the Digital Era

- AI Innovations reshaping traditional banking models
 - Redefining how customers interact with banks
- Oliver Dörler** | Chief Data Officer, Head of Big Data & Advanced Analytics | **Commerzbank, Germany**

09:35 PANEL DISCUSSION:**Open Banking and Open Finance: The Next Frontier**

- Monetizing open APIs while balancing security and compliance.
- Collaboration strategies between traditional banks and neobanks
- Open finance's potential to drive inclusivity and innovation

Moderator:

Shilpa Doreswamy | Global Head of Banking | **Version 1, UK**

Panelists:

Lisa Gutu | VP of Product, Open Banking | **Goldman Sachs, UK**

Paul Ruggieri | Senior Vice President | **Mastercard, UK**

Michał Grela | Head of Growth | **SPEEDNET, Poland**

Alex Blay | Head of Strategic Partnerships | **Mifundo, Estonia**

10:15 Trust in the World of Digital Banking

- Has anything really changed since 100 years ago?
- Same problem, new solutions
- You must do it too. Find out how.

Anton Baranenko | Product Manager | **Guardsquare, Belgium**

10:45 NETWORKING COFFEE BREAK | 1:1 MEETINGS**11:10 Business Onboarding Reimagined with AI: From Compliance Burden to Competitive Advantage**

- Transform SME onboarding from a 90-day manual process to a scalable, digital-first experience.
- Leverage AI and Agentic workflows to cut costs, reduce drop-offs, and boost conversions.
- Turn compliance into a competitive edge with modular, automated onboarding platforms

Sadeque Ahmed | Executive Director, Product Management | **JPMorgan Chase, UK**

11:35 The Version 1 Guide to Terrible AI Governance: Practical Examples to demonstrate how you can:

- Burn cash and put your organisation at risk
- Gloss over guardrails and sidestep data quality
- Keep AI in limbo with endless pilots and no plan for production

Nathan Marlor | Global Head of Data & AI | **Version 1, UK**

12:05 Designing Intelligence: Where AI Meets the Customer

- The next competitive advantage in banking won't come from smarter AI models, but from smarter AI experiences.
- True value emerges only when customers can trust, understand, and use it.

Markus Stuhr | Director of Avenga Experience | **Avenga, Germany**

12:35 NETWORKING LUNCH | 1:1 MEETINGS**13:50 Fast-Track from Legacy to Digital Assets—Without Rebuilding the Bank**

- Future of banking isn't in rebuilding. It's plugging into proven, scalable, compliant infrastructure
- With rapid changes, banks don't have time to build or change infrastructure with legacy complexity
- Explore why banks should adopt ready-made platforms

Alex Pavlov | CEO & Founder | **XONO -Kauri Finance, Cyprus**

14:20 AI Attacks Against Code Protection Measures

- AI transforming the mobile threat landscape with financial apps as the prime target
- Generative AI, Deepfakes and Automation fueling exploitation
- Runtime protection, Anti-tampering and resilient app defenses

Andrew Whaley | Principal Architect | **Promon, UK**

14:50 The Role of APIs in Transforming Corporate Banking

- Using open APIs to enhance corporate banking services
- Opportunities for co-developing solutions with large enterprises
- Security and compliance considerations in API-driven corporate banking

Aysara Yusupova | Head of Digital Channel Solutions Europe | **Standard Chartered Bank, UK**

15:15 NETWORKING COFFEE BREAK | 1:1 MEETINGS**15:50 AI in Banking: Balancing Innovation, Trust, and Security**

- Real-world applications
- Challenges in ethical AI use such as bias and transparency
- Collaboration between banks and AI solution providers

Claudio Balbo | Senior Director –Head of IT Architecture | **Intesa Sanpaolo, Italy**

16:20 PANEL DISCUSSION:**Legacy Systems vs. Modernization: Bridging the Gap**

- Strategies to modernize legacy banking systems.
- The role of micro services in accelerating transformation.
- Balancing cost, efficiency, and customer experience in upgrades

Moderator :

Dan Hooker | Business Development Director | **Avenga, UK**

Panelists:

Vanja Tokic | Senior Director –Retail Digital Transformation Strategy |

Raiffeisen Bank International, Austria

Olivia Linder Tabel | Principal Development Consultant, GenAI Engagement Manager Lead | **Danske Bank, Denmark**

Marin Tomičić | Director of Business Development | **Vestigo Cards & Payments, Croatia**

17:00 Closing remarks and summary from Chairperson

Nathan Marlor | Global Head of Data & AI | **Version 1, UK**

17:10 END OF DAY 1 | COCKTAIL RECEPTION | 1:1 MEETINGS

08:30 REGISTRATION AND MORNING COFFEE**09:00 Welcome & Opening Remarks from the Chairperson****Ness Diwan** | Director of Customer Success | **Promon, UK****09:10 Driving Global AI Adoption and Enabling Real Transformation**

- Adopt AI at scale, focusing on tools, training, communication, change management, and innovation.
- Learn how to support teams, track adoption with key metrics, and drive measurable business value.
- Understand how investing in people boosts efficiency, creativity, and engagement

Guillermo Vieira de Santiago | Executive Director, Global AI Adoption | **BBVA, Spain****09:35 Building a Sustainable Banking Future with ESG**

- Leveraging technology to meet sustainability goals
- ESG-driven product innovation and partnering with Green FinTechs
- Enhancing transparency for regulatory and customer trust

Sven Hermann | Assistant Vice President, Sales & Segment Management | **Deutsche Bank, Germany****10:00 Why Banks Keep Failing with Legacy App Protection – And How to Finally Stop Mobile Fraud****Dr. Christian Schläger** | CEO & Co-Founder | **Build 38, Germany****10:20 NETWORKING COFFEE BREAK | 1:1 MEETINGS****11:00 Building the AI-Powered Bank: Transforming Retail Banking with Artificial Intelligence**

- Personalized Banking at Scale
- Balancing Innovation with Trust
- Human + Digital Synergy

Vanja Tokic | Senior Director – Retail Digital Transformation Strategy | **Raiffeisen Bank International, Austria****11:25 Bridging the Gap: Strategies for Effective Board Communication**

- How to structure communication to your audience
- What do boards care about?
- How do you decide on the right style?

Andy Piper | Chief Information Security Officer | **Barclays Investment Bank****11:55 AI Governance: How Organisations Can Mitigate AI Risks and Unlock AI Potential****Paul Dongha** | Head of Responsible AI & AI Strategy | **NatWest, UK****12:20 Digital Shift in Withholding Tax: FASTER, MiKaDiv, Trace & Co. challenging the financial industry**

- EU targets full FASTER rollout by 2030.
- Germany launches digital tax tools; MiKaDiv soon mandatory
- Financial institutions face complex adaptation challenges

Roman von der Höh | Managing Director | **RAQUEST Switzerland GmbH****12:35 NETWORKING LUNCH BREAK | 1:1 MEETINGS****13:50 Gearing Up for the Next Wave in Banking**

- Accelerate scalable technology transformation to be ready for the next wave in banking
- Embrace new technologies to further enhance customer experience

Marco Eijsackers | Global Head of Tech Strategy | **ING, Netherlands****14:20 PANEL DISCUSSION****Regulatory Headwinds: Navigating DORA, GDPR, and Beyond**

- Implications of the Digital Operational Resilience Act (DORA)
- GDPR and evolving data privacy challenges
- Harmonizing compliance with innovation

Moderator:**Davor Gasparac** | Senior Program Manager, BA Chapter Lead and Agile Coach | **Erste Digital, Austria****Panelists:****Philippa Young** | Compliance Director: EMEA Head of Regulations Advisory | **Citi, UK****Viktoria Reiniger** | Head of Business Risk Management and Governance | **N26, Germany****14:55 NETWORKING COFFEE BREAK | 1:1 MEETINGS****15:35 AI & GenAI in banking. Smarter, Faster and more secure finance**

- How AI & GenAI is transforming banking operations
- Risks & challenges: Can we trust AI?
- Future of AI in banking

Dr. Natasha Govender-Ropert | Head of AI–Financial Economic Crime | **Rabobank, Netherlands****16:05 PANEL DISCUSSION****Evolving Threats in Cybersecurity: Deepfake Fraud, AI Attacks, and Quantum Risks**

- Responding to the rise of cyberattacks and deepfake fraud
- Biometrics and multi-factor authentication as defense mechanisms
- The role of encryption and zero-trust architecture in modern banking

Moderator:**Brian Pratama** | Product Marketing Manager –Mobile Security & Authentication | **OneSpan, Switzerland****Panelists:****Howard Rawstron** | Head of Group Oversight Economic Crime Prevention | **Lloyds, UK****Pallavi Kapale** | Senior Financial Crime Officer | **Bank of China, UK****Anton Baranenko** | Product Manager | **Guardsquare, Belgium****16:45 Closing Remarks from the Chairperson****Ness Diwan** | Director of Customer Success | **Promon, UK****17:10 END OF SUMMIT**

CHAIRPERSON

Day 1



Nathan Marlor
Global Head of Data & AI
Version 1, UK

Nathan leads the development and implementation of data and AI strategies at Version 1, overseeing a team of over 500 data & AI engineers driving innovation and business value. With significant experience in financial services, he has leveraged machine learning and AI in several digital products, including solutions for retail banking, capital markets, insurance, FinTech, logistics optimisation, predictive maintenance, and quantum

computing. Nathan has a passion for simplifying concepts and focusing on addressing real challenges to harness data and AI for growth and for good.

Day 2



Ness Diwan
Director of Customer Success
Promon, UK

As Director of Customer Success, Ness Diwan leads strategic initiatives to drive customer engagement, retention, and long-term value. With a deep focus on aligning customer outcomes with business goals, he champions a proactive, data-driven approach to customer lifecycle management. A strong advocate for trust and resilience, Ness collaborates cross-functionally to ensure that client outcomes are fully aligned with evolving cyber risk landscapes.

SPEAKERS AND PANELISTS



Sadeque Ahmed
Executive Director, Product Management
JPMorgan Chase, UK

Sadeque Ahmed is a senior executive at J.P. Morgan with over 25 years of Investment and Retail banking experience across London and New York. He has led large-scale global operations across Equities, Fixed Income, and Client Onboarding & KYC, while also driving strategy and transformation across critical functions.

He most recently developed a modular, scalable onboarding infrastructure enabling

Chase's European digital bank to operate across markets, and with embedded finance capabilities. Sadeque is a strong advocate for applying this innovation across banks, fintechs, and the public sector to drive digital identity, compliance, and economic inclusion.

He also serves as a Non-Executive Director at Miraj Studios, an EdTech platform for culturally enriched learning.

SPEAKERS and PANELISTS



Dr. Natasha Govender-Ropot
Head of AI-Financial Economic Crime
Rabobank, Netherlands

Natasha is currently the Head of AI for financial Economic Crime at Rabobank in The Netherlands. She holds a PhD in computer science and during her 20+ years career, she has been a data science manager at ING, Head of Data science at dotModus (Google cloud scale up), the Head of the Centre of Excellence for Robotics in South Africa and previously spent many years working as a

data scientist and software engineer. Currently she is also an Expert in Residence at Kickstart.ai focusing on creating Ethical & Responsible AI frameworks, and an advisory board member at AI4ALL (NGO) and an EU initiative on AI ethics in learning.

Natasha is passionate about STEM education especially for females and disadvantaged communities and is a strong advocate for the use of ethical & responsible AI.



Howard Rawstron
Head of Group Oversight Economic Crime Prevention
Lloyds, UK

Howard has undertaken a diverse range of roles in the financial services sector spanning the disciplines of operational management, corporate relationship management, strategy and risk management.

Passionate about preventing Economic Crime his current role is to provide Oversight of Economic Crime risks with particular focus on screening and transaction

monitoring.

He is an advisory board member for Cifas, the UK's largest cross-sector fraud data sharing organisation, as well as a member of the European Banking Federation Exco financial crime strategy group. He is also an active member of the Europol Financial Intelligence Public Private Partnership.

As an active LinkedIn member Howard regularly shares thoughts and insights into the world of Economic Crime Prevention and the latest developments around the globe.

Howard enjoys running getting in a 5km jog on most days.



Philippa Young
Compliance Director: EMEA Head of Regulations Advisory
Citi, UK

Philippa is part of Citi's global legal regulatory requirements and obligations team, which is part of Citi's legal department. Prior to joining Citi, Philippa held legal and compliance roles at JP Morgan, Barclays and Euroclear, providing support on large scale regulatory implementation projects. Philippa has also worked in New Zealand and Australia, including as Senior Advisor

at the Financial Markets Authority (FMA). Philippa is a UK qualified lawyer based in London and holds a degree from Oxford University.



Lisa Gutu
VP of Product, Open Banking
Goldman Sachs, UK

Lisa is a business executive specializing in Open Finance, Payments and APIs. With over a decade of experience, she has led major Open Banking initiatives across Europe, working closely with large banks, fintechs, and strategic partners to drive innovation in financial services. Currently, Lisa is the VP of Open Banking Product in Goldman Sachs TxB.



Claudio Balbo
Senior Director - Head of IT Architecture
Intesa Sanpaolo, Italy

Claudio is an ICT professional who worked 23 years as technology consultant in the financial service industry at Accenture and, since 5 years, leads the "IT Architecture and Methodologies" at Intesa Sanpaolo. During his experiences he acquired a large exposure in shaping and driving strategic IT transformation initiatives.



Aysara Yusupova
Head of Digital Channel Solutions Europe
Standard Chartered Bank, UK

Aysara Yusupova is an expert in Transaction Banking and Digital Banking with over 20 years of experience. In her current role as Europe Head of Digital Channel Solutions at Standard Chartered Bank, Aysara has a responsibility for the full digital proposition for corporate and commercial clients spanning from web, mobile to APIs and digital onboarding platforms.



Oliver Dörler
Chief Data Officer, Head of Big Data &
Advanced Analytics
Commerzbank, Germany

Oliver's team spearheads technical and governance-level initiatives in artificial intelligence and data, developing innovative, cloud-native products that enhance decision-making, generate sales signals, and achieve operational excellence. As Chief Data & AI Officer, he ensures the strategic use of data and AI to drive business value across Commerzbank.

His career began at Deutsche Bank AG in 2011, where he participated in a trainee program and worked in cyber security. In 2015, he moved to Deloitte, leading several analytics and data programs within the financial sector. Since 2019, he has been with Commerzbank AG, focusing on advancing AI, data and cloud technologies across the bank. Oliver holds a Diploma in Computer Science from the University of Stuttgart (2011), with a specialization in Artificial Intelligence, as well as Database and Information Systems.



Olivia Linder Tabel
Principal Development Consultant, GenAI
Engagement Manager Lead
Danske Bank, Denmark

Olivia Linder Tabel is a Danish-American GenAI strategist and Principal Consultant at Danske Bank, where she leads the adoption and implementation of generative AI across a financial ecosystem of more than 22,000 employees. With a background in software engineering and a career spanning Europe and the U.S., Olivia is known for blending deep technical expertise with strategic

vision to drive large-scale transformation.

Prior to joining Danske Bank, Olivia served as Head of Project Management at a pharma-AI scale-up (later acquired by Qinecsa), working with clients like Novo Nordisk to improve drug safety through AI. She previously co-founded a successful big data predictive analytics company and has led public infrastructure programs, most notably helping modernize New York City's payment transit system OMNY.

Today, Olivia provides expert consultancy on GenAI operating models, value-aligned adoption roadmaps, and enterprise-wide portfolio development. A passionate advocate for inclusive innovation, she champions ethical AI design and is recognized as a sought-after thought leader in the financial and tech sectors.



Vanja Tokic
Senior Director - Retail Digital
Transformation Strategy
Raiffeisen Bank International,
Austria

Vanja Tokic is a digital banking strategist with over two decades of experience driving transformation across Central and Eastern Europe. At Raiffeisen Bank International, he leads retail digital initiatives that blend technology with a human touch; building customer-centric innovation, agile operating models, and data-powered solutions that

scale.

Vanja is known for his collaborative leadership and passion for reshaping banking in practical, meaningful ways. A strong believer in lifelong learning, he also moonlights as a coach, speaker, and sci-fi fan.



Marco Eijsackers
Global Head of Tech Strategy
ING, Netherlands

Marco has more than 20 years of professional experience in various roles in strategy, marketing, sales, IT and transformation. He obtained a Master in Business Administration at INSEAD and a postgraduate degree at London Business School. Throughout his career he concentrated increasingly on translating strategy into execution and initiating transformation. Currently he is leading ING's strategy and transformation to

become a scalable digital bank that delivers a superior customer experience that connects to other platforms in the ecosystem. In addition to his work at ING, he is closely associated with London Business School as a lecturer on strategy, digital transformation and agility.



Pallavi Kapale
Senior Financial Crime Officer
Bank of China, UK

Pallavi is a seasoned professional with a wealth of experience in Financial Crime across the 1LOD and 2LOD. Her expertise has been honed through her tenure in several high-street banks. Currently, she serves as a Senior Financial Crime Officer in the Financial Crime Intelligence Unit at the Bank of China. Pallavi is a Founder of the 'Fincrime Warrior Roundtables,' which focuses on discussing financial crime topics and their

practical applications in daily roles.

Pallavi's professional background is marked by her specialization in key areas of Financial Crime. She is an expert in Anti-Money Laundering (AML), fraud prevention/investigations, conducting bank-wide trainings and risk assessments.

Pallavi holds an ICA Diploma in AML and is a Member there. She also has an ICA Advanced Certificate in AML and is an ICA Certified Financial Crime Investigator. She regularly writes articles on financial crime topics on LinkedIn. Pallavi's commitment to financial crime is further demonstrated through her dedication to training and educating her team and mentees, fostering a knowledge-sharing culture. She is a Speaker at various events and conferences, and she is a member of many networking groups focused on financial crime.

Despite Pallavi's technological proficiency, she doesn't prefer to use NFC payment methods.



Anton Baranenko
Product Manager
Guardsquare, Belgium

Anton Baranenko is a full-time Product Manager at Guardsquare, responsible for mobile application protection solutions. He is passionate about technology and has more than 20 years' experience in secure software development.



Roman von der Höh
Managing Director
RAQUEST Switzerland GmbH

Roman von der Höh is Managing Director of RAQUEST Switzerland, leading the Swiss branch of RAQUEST. With over 20 years of experience in banking and banking services, Roman held senior management positions in tax operations for many years, previously working at SIX and Avaloq. He is also an author of specialist articles, keynote speaker, and recognized expert in tax and regulation.

As a speaker, he addresses developments in tax law and practice, particularly regarding withholding tax, regulatory requirements in the financial sector, and the digital transformation of tax processes within finance.



Marin Tomičić
Director of Business Development
Vestigo Cards & Payments,
Croatia

Marin Tomičić is an experienced sales leader and business development strategist with a strong background in driving growth for FinTech and technology companies. As Sales Director at Vestigo, Marin leads sales teams to expand market presence and deliver tailored solutions, helping banks modernize their card and payment systems. As an entrepreneur, he successfully scaled Shift,

culminating in a notable exit to Infobip, a Croatian unicorn. His expertise spans building revenue models, scaling business operations, and mentoring teams, showcased by impactful roles at organizations like Codeanywhere, Infobip, and Valcon. With a track record of forging high-profile partnerships and navigating complex sales cycles, Marin is passionate about leveraging innovation to shape the future of payments.



Andy Piper
Chief Information Security Officer
Barclays Investment Bank

Andy Piper is an insightful and results-driven executive with 20+ years' experience in defining and guiding information security vision, strategy, and execution in global organisations to transform, scale and improve InfoSec risk landscapes, safeguarding continuity and the firm's assets.

Andy's current role is CISO for the Investment Bank and Markets division of Barclays Bank. Here, he acts as a strategic advisor to

the Executive Board and is accountable for developing security strategy, fostering an environment of security and risk awareness, creating a shared ownership of cyber risk and for implementing and enforcing cyber security policies.



Paul Dongha
Head of Responsible AI & AI Strategy
NatWest, UK

Paul is the Head of Responsible AI and AI Strategy at one of the UK's largest banks, leading a dedicated team of ethics practitioners, and pioneering Responsible AI in the UK. Paul also leads the bank's AI Strategy to ensure AI can be used to provide not only a highly personalised customer experience but can be deployed ethically to augment colleagues day-to-day work, rather than simply replacing roles outright.

Paul's influence extends beyond corporate boardrooms and into the global arena, where he participates in international forums, policy discussions and projects aimed at setting global standards for responsible AI.

As a deep technologist, Paul has extensive hands-on experience in building service-based, high-performance systems incorporating Big Data. He has research and lectureship experience in computer science and AI stretching back to the early 90s. Paul has a PhD in Artificial Intelligence, MSc and BSc in Computer science, research experience and has also taught at Harvard Business School.

Paul is co-author of 'Governing the Machine: How to navigate the risks of AI and unlock its true potential' available from Bloomsbury publishing.



Guillermo Vieira de Santiago
Executive Director, Global AI Adoption
BBVA, Spain

Global lead at BBVA for Generative AI adoption, overseeing change management, training, communication, employee adoption and community of practice across all geographies. Co-founder of Tres Piedras winery in Spain's Ribera del Duero region. Lecturer in AI and innovation at Universidad Alfonso X el Sabio, IE Business School and ICAI / ICADe among other institutions.



Andrew Whaley
Principal Architect
Promon, UK

Andrew Whaley is Principal Architect at Promon where he guides the development of company's obfuscation, RASP and telemetry products. Prior to joining Promon, Andrew was Chief Architect for Digital.ai, VP of Engineering for Arxan, and Lead Engineer for Barclays' mobile applications.



Brian Pratama
Product Marketing Manager –Mobile Security & Authentication
OneSpan, Switzerland

Brian is Product Marketing Manager for Mobile Security and Authentication solutions at OneSpan, where he shapes go-to-market strategies for biometric and passwordless authentication, mobile app security, and fraud-prevention technologies, protecting over 60 of the world's 100 largest banks. With nearly a decade of experience in high-growth B2B SaaS, Brian has led

go-to-market, content, and enablement initiatives for Financial Services technology solutions. He holds an MSc in International Business Economics and Management from KU Leuven, Belgium.



Paul Ruggieri
Senior Vice President
Mastercard, UK

Paul Ruggieri is certified CPA Australia, and holds a Bachelor's degree in Accounting and Business Management, alongside a Business Strategy Certificate from Harvard Business School. He has held senior roles in product, commercial development, and finance, including leading UK real-time and batch payments, ATM (LINK) services, and overlay products at Vocalink UK within Mastercard. Since 2020, Paul has headed a global team delivering account-to-account products and Critical National Infrastructure solutions across multiple regions. His earlier career includes leadership positions at EDS Australia and Lloyds Banking Group, where he managed large-scale IT investments.



Dr. Christian Schläger
CEO & Co-Founder
Build 38, Germany

Christian Schläger, CEO of Build38, boasts a strong background in information security, risk management, and leadership. During his four-year tenure, he has been crucial in advancing Build38's mission to provide top-notch mobile security products and services worldwide. Before leading Build38, he held key positions as Head of Product Management for Cyber Security and Group Vice President at Giesecke+Devrient Mobile

Security. His career also includes roles such as SVP of Information Security Services at metafinanz Informationssysteme GmbH (Allianz Group), leadership positions at Swiss Life, and Manager of IT Risk and Assurance Services at Ernst & Young (EY). His career began as a Research Assistant at the University of Regensburg, contributing to information systems research.



Alex Pavlov
CEO & Founder
XONO - Kauri Finance, Cyprus

Alex (Oleksii) Pavlov is a fintech and Web3 entrepreneur with a proven track record of building profitable, compliant financial Web3 ventures. In 2018, he founded Kauri Finance in the EU – a crypto wallet and payments platform operating under European compliance standards. He later launched Kauri One in the US – a blockchain technology company focused on financial software and infrastructure.

These successes laid the foundation for XONO, a next-generation financial infrastructure platform that builds and operates under banking standards, integrating digital assets into traditional money flows – from payments and settlements to compliance – so banks, fintechs, and enterprises can adopt digital assets securely and at scale. He is also the Co-founder of Ready to Pay, created with world boxing champion Oleksandr Usyk, which introduced one of the first stablecoin-powered Telegram payment cards for athletes and fan communities.



Viktoria Reiniger
Head of Business Risk Management and Governance
N26, Germany

Viktoria Reiniger is Head of Business Risk at N26, one of Europe's leading digital banks. She specializes in building robust risk management frameworks that enable innovation while safeguarding customers and the business.

Over her career, she has held risk leadership roles across Volkswagen Financial Services, Société Generale, ING, where she led

cross-functional initiatives to strengthen operational resilience, regulatory compliance, and risk strategy in a rapidly evolving digital landscape.

At N26, she plays a key role in aligning risk management with business growth, ensuring that the bank continues to deliver secure, customer-centric digital experiences at scale.



Michał Grela
Head of Growth
SPEEDNET, Poland

As Head of Financial Services Consultancy and Growth, Michael works with banks, fin-techs and insurers in the software and IT space, helping them with increasing predictability of delivery, ramping up AI adoption & shortening time to market for digital finance products. He strongly believes eliminating tech friction unlocks value to end customers. Michael hosts a podcast "Speedtalks: everything tech in the financial industry",

where he discusses the nuances of FinTech, banking and technology.



Sven Hermann
Assistant Vice President, Sales & Segment
Management
Deutsche Bank, Germany



Alex Blay
Head of Strategic Partnerships
Mifundo, Estonia

Alex has over 20 years of experience in consulting and technology, particularly in fin-tech, where he has worked in the payments, expense management, and lending verticals. He has been an entrepreneur, CEO and co-founder and has extensive experience scaling start-ups.



Markus Stuhr
Director of Avenga Experience
Avenga, Germany

Markus is a Design Leader with extensive experience shaping strategy and user experience for leading banks. He worked on major redesigns of online and mobile banking platforms, translating complex financial services into simple, intuitive products. His work combines strategic vision with a deep understanding of customer needs in the digital era.



Dan Hooker
Business Development Director
Avenga, UK

Dan is a Business Development Director at Avenga. He has worked for over 20 years in leading technology businesses providing a wide range of Digital and Technology services to the banking and Financial sector. Dan blends strategic vision with operational excellence to build high-performing, client-focused teams delivering the best in class service to Avenga customers.



Shilpa Doreswamy
Global Head of Banking
Version 1, UK

Shilpa is the Global Head of Banking at Version 1 and leads the Capital Markets unit for UK&I. She has driven a number of digital transformation programs for clients and is actively engaged with clients in their AI adoption journeys. With 25 years of experience across financial services, Retail and Healthcare - technology and consulting, Shilpa has more recently helped banks, Fin-Techs and financial institutions modernise,

launch new digital offerings, and deliver successful business outcomes.

Prior to joining Version 1, she has held leadership roles at Capgemini and Wipro, where she drove initiatives including building digital banks, managing large-scale technology transformation programs, and driving FinTech-led go-to-market propositions.

Shilpa has always been passionate about harnessing innovation and is a strong believer in technology as a driver of change.



Davor Gasparac
Senior Program Manager, BA Chapter Lead
and Agile Coach
Erste Digital, Austria

Dreaming about the future, but not living on a cloud: for the last 30 years getting things done (against all odds, if needed) in professional sport, education, software development, telecommunications, and banking. So far won a few national titles in ice and inline hockey, developed internet portals and mobile payment applications, delivered strategic and business transformation projects,

built effective teams, renovated a few houses and flats, traveled a lot, and have plenty of good stories about all that which I sometimes share in my speeches and lectures. Boring facts: 3 decades of hands-on experience in delivering complex solutions and projects (business critical, €10+ million budget; diverse and distributed teams) in highly competitive industries (SW development, Telecommunications, and Banking), different markets (CEE), and fast-paced environments.

ISTJ personality type ("Reliable realist").

Uncompromising mobile app protection in less than a day



Trusted by 23 of the
top 100 **largest banks**
worldwide

Protecting more
than **6 billion** users

More than **900**
customers in 95
countries





The Web3 Financial OS



A turnkey, bank-grade infrastructure uniting digital assets and fiat under one platform.



XONO Wallet

Infrastructure built on banking core with integrated KYC, AML, onboarding



Custodial & non-custodial wallets for fiat and digital assets

Crypto processing connected to top 10 blockchains

Exchange module – real-time matching with pro orders, futures etc

Fiat rails for pay-ins and payouts (IBAN, SEPA, SWIFT, open banking)



XONO Cards

Certified processing center with Visa & Mastercard*



Issuance of fiat and crypto debit cards for everyday payments

Acquiring & payment gateway to accept major card schemes

Crypto-ready processing for Principal Members with full compliance

Direct connection to Visa & Mastercard networks



Deployment options

API, SDK, SaaS, on-premise, IP buyout, custom software solutions.

15+ licenses and certifications*

- active and currently in-progress applications across the EU, UK, US.



EU VASP
Asset Management
(Estonia)



CENTRAL BANK
OF CYPRUS
EMI Licence



European
Commission
MiCA



GIBRALTAR FINANCE
HM Government of Gibraltar
EMI, DLT
Licence



MSB, MTL
Licence



Principal Member



mastercard
Principal Member



Discover more on the website.
Download our 50+ country
regulatory research report.
xono.finance

*The delivery of solutions is strictly conditional upon the possession of all required licenses and certifications.

SPONSORS

GOLD SPONSORS



Guardsquare offers the most complete approach to mobile application security on the market, delivering the highest level of protection in the easiest possible way. Guardsquare's software integrates seamlessly across the development cycle, from app security testing to code hardening to real-time visibility into the threat landscape. Guardsquare products provide enhanced mobile application security from early in the development process through publication. More than 900 customers worldwide across all major industries rely on Guardsquare to help them identify security risks and protect their mobile applications and SDKs against reverse engineering and tampering in the ever-evolving threat landscape. Learn more at www.guardsquare.com



XONO is a next-generation financial infrastructure provider enabling banks, fintechs, ecommerce and gaming platforms to launch and scale compliant digital asset products – including wallets, crypto and stablecoin payments, tokenized services and embedded finance. Built with banking-grade architecture and a modular design, XONO integrates seamlessly into existing legacy systems. It supports both own-license and direct licensing models, with regulatory approvals in progress across the EU, UK, and US. XONO is proven at scale – powering over 2.5 million wallets, a high-load system capable of processing up to 10 million transactions daily, serving more than 10 millions customers. Currently used across crypto, finance, gaming and payroll sectors. XONO partnered with world boxing champion Oleksandr Usyk's Ready to Pay project to launch a virtual crypto card in Telegram – making digital finance more accessible and borderless. Learn more about XONO capabilities on the company website <https://xono.finance/>



Version 1 empowers financial institutions to modernise legacy systems, enhance digital channels, and meet evolving regulatory demands through secure, AI-first, innovative technology solutions. With deep expertise across retail banking, capital markets, and insurance, Version 1 helps clients harness disruption, optimise operations, and accelerate digital transformation. As a trusted strategic partner of Microsoft, AWS and Oracle, Version 1 delivers tailored, future-ready solutions that drive performance and customer-centric innovation in a competitive financial landscape.



Promon is the leader in proactive mobile app security. We work to make the world more secure, one app at a time. Since 2006, the world's most impactful companies have trusted Promon to secure their apps across all platforms. Today, more than two billion people use a Promon-protected app. Promon is headquartered in Oslo, Norway, with offices around the globe. Learn more at www.promon.io



OneSpan provides security, identity, electronic signature and digital workflow solutions that protect and facilitate digital transactions and agreements. The Company delivers products and services that automate and secure customer-facing and revenue-generating business processes for use cases ranging from simple transactions to workflows that are complex or require higher levels of security. Trusted by global blue-chip enterprises, including more than 60% of the world's 100 largest banks, OneSpan processes millions of digital agreements and billions of multi-factor authentication transactions in 100+ countries annually.



Avenga is a global consultancy and technology partner helping financial institutions unlock the full value of data and AI. With over 6,000 experts worldwide, Avenga delivers strategic advisory, enterprise engineering, data-driven product development, and AI-powered solutions tailored to the needs of banks, insurers, and capital markets players.

We help BFSI organizations modernize legacy systems, automate critical processes, enhance customer experiences, and accelerate decision-making through advanced analytics, intelligent automation, and responsible AI implementation. Our integrated teams combine deep financial services expertise with hands-on tech execution—driving measurable impact in regulatory compliance, risk modeling, fraud detection, underwriting, credit scoring, and personalized digital banking.

In 2025, Qinshift and Avenga unified under the Avenga brand, forming a global engineering powerhouse and part of the technology portfolio within the KKCG Group. With a shared vision, complementary strengths, and an AI-first approach, we partner with the world's leading financial institutions to shape the future of financial services.



Transforming business challenges into change

We are global leaders in business transformation, leveraging the power of technology and people, putting users and user-centric design at the heart of everything we do.

version1.com

One breach. Millions lost. Trust broken.

Banking apps face relentless attacks. 4,000 new malware strains target Android daily. Fraudsters are using deepfakes, sophisticated social engineering, and other types of attacks to target financial institutions.

Promon SHIELD® delivers proven, bank-grade mobile app security:

- ✓ Stops fraud before it reaches your customers
- ✓ Protects sensitive data at rest, in transit, and at runtime
- ✓ Supports PSD2/3, PCI DSS, DORA & GDPR, CCPA compliance
- ✓ Deploys fast without slowing your development or innovation
- ✓ Trusted by 60% of the world's largest banks to protect over 2 billion users



Meet us at the 5th Annual Digital Banking Summit to see how Promon SHIELD® can protect your most valuable assets.

PROMON
promon.io

**£450M
losses.**

**£1.45B
prevented.**

**When it comes to APP fraud,
which side will you choose?**



Stop investment & impersonation scams in their tracks with OneSpan. We provide the tools to fight APP fraud.

Authentication | Fraud Prevention | Mobile Security

Visit www.onespan.com





Future-ready Banking

Taking financial businesses one step ahead
of the competition with next-gen technology

“Good service
and strong ethics
make for a good
business.”

6 000+

Employees

57

Offices

30+

Years of experience

Where we help our customers

Avenga Experience

We craft seamless digital experiences that fuse design, technology, and user insight - redefining how banks interact with customers through ethical data use and turning complex journeys into intuitive, engaging interactions that drive business growth and customer trust

Product Engineering

Full-cycle product development with scalable architecture, cross-functional teams, and agile delivery, enabling reliable future-ready digital products

Data & AI

Designing modern, compliant and ethical data platforms, advanced analytics, and AI agents - transforming gen AI pilots into scalable solutions that enhance operations, augment workforce capabilities, and drive smarter decisions across business functions.

Intelligent Automation

Automation solutions that combine AI, machine learning, and RPA to reduce manual effort, enhance accuracy, and improve operational efficiency across workflows.

AdTech / MarTech

Integrated AdTech and MarTech services that align customer data, content, and platforms to enable targeted engagement and measurable marketing performance.

Managed Services

Digitally enabled operational models that use automation, analytics, API and legacy integration and cloud to improve process agility, visibility, and performance across enterprise functions.

“Striving for excellence, exceptional customer orientation, people focused management.”

What customers says about us (Gartner Peer Insights)

Why us



Outstanding
Quality



Fit-to-need
solution delivery



Rapid response time
and team scaling



Global reach
with local impact

Technology
that matters

avenga.com

SPONSORS

SILVER SPONSORS



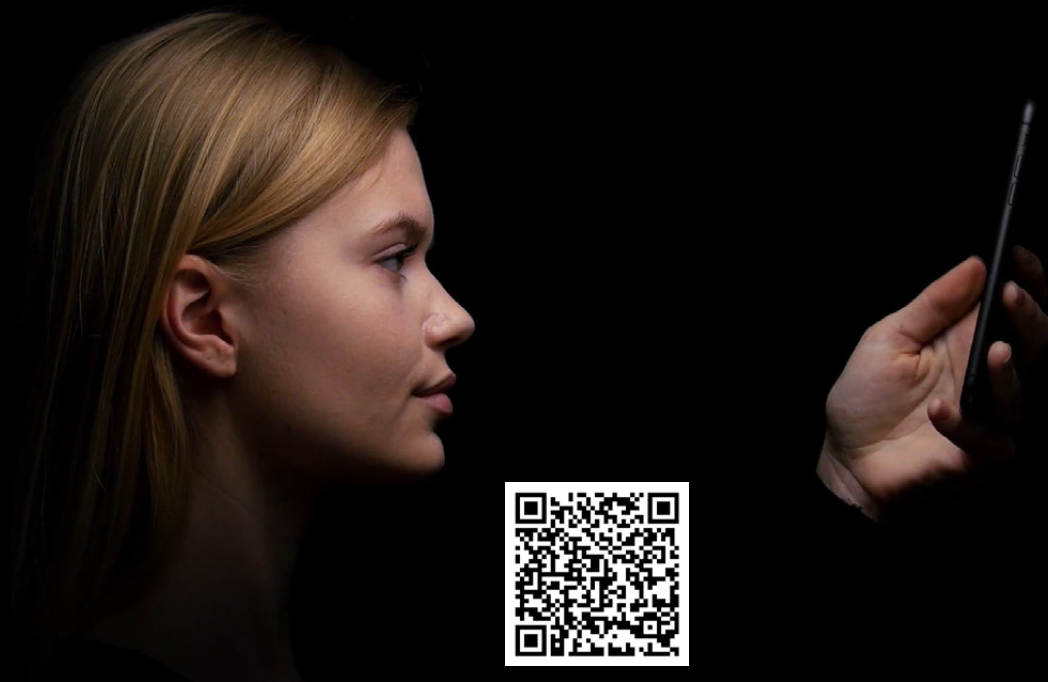
Build38 empowers companies with a Mobile App business with a comprehensive Mobile App Security Platform, blending top-tier Mobile App Self-Protection, cryptography and AI-driven Active App Hardening, with cloud-based mobile Threat Intelligence (Mobile XDR) to ensure robust Mobile App security while they focus on App development and growth. Build38 streamlines compliance requirements, expedites certification processes, and eliminates the need for extensive security expertise within mobile app teams. Build38 uniquely caters to the rigorous security requirements of various mobile applications, including mobile-first banking apps, SoftPOS apps, digital ID apps, digital wallets, car key apps, eHealth apps, crypto wallets, and many other app types.

KEYLESS

Keyless is a biometric authentication company and the world leader in privacy-preserving biometrics for consumer and workforce authentication. It protects banks, fintechs, and large enterprises globally, combating fraud, identity theft, and ensuring regulatory compliance. Its flagship Zero-Knowledge Biometrics technology does not store biometric data anywhere and delivers built-in multi-factor security with just one look at the camera. Keyless is ISO27001 and ISO30107 certified, and also holds both FIDO Biometrics and FIDO2 certifications, the only company to do so. Privately owned, Keyless holds multiple patents and has 50 employees across four offices worldwide.

KEYLESS

Privacy-Preserving Biometric Authentication



Meet us at the
5th Annual Digital Banking Summit

SPONSORS

BRONZE SPONSOR



RAQUEST is a leading dynamic Fintech specializing in withholding tax management for financial institutions. RAQUEST has been providing innovative software solutions for efficient withholding tax processing for more than 15 years. The modular B2B software supports all common tax relief procedures and navigates complex, global tax landscapes. With a client portfolio of renowned financial institutions, RAQUEST has established itself as a market leader in withholding tax processing. The company is a member of key industry associations and is strategically guided by a high-profile advisory board. RAQUEST enables financial institutions to meet regulatory requirements, increase efficiency, and reduce costs while maximizing investor returns.

EXCLUSIVE BADGES SPONSOR



Customers expect both safety and simplicity. Trusted by enterprises across Europe and beyond, Futurae helps banks advance authentication to stop fraud and keep pace with increasing regulatory demands, without creating friction in digital access.

By rethinking login and rebuilding trust, we set the standard for strong customer authentication. Our Swiss-built technology allows banks to safeguard millions of people every day, reduce operational and support costs, and deliver secure, seamless access for logins, transactions, and other sensitive interactions across all digital channels.

EXHIBITOR SPONSORS



Tapix is the leading API in transaction data enrichment, trusted by over 50 banking and fintech leaders including Revolut, bunq, Raiffeisenbank or UniCredit Bank. By turning raw transaction data into actionable insights, Tapix empowers banks and fintechs to offer enhanced customer experiences with features like spending overviews or hyper-personalization. Serving over 73 million users globally, our enriched data fuels both customer-facing services and analytical tools for better segmentation, risk scoring, and more.



Pinnacle Payment Economics provides specialist consulting and SaaS platform services relating to card scheme economics. We help card issuers and merchant acquirers improve profitability by using our expertise in pricing, card network fees and interchange. We deliver significant P&L benefits to our clients, ranging from global leaders in payments through to local and regional banks, neobanks and fintechs.

Our consulting services include card network fee optimisation, card network fee allocation, interchange optimisation, pricing strategy and model development.

Pinnacle's SaaS services feature advanced cloud-based card network fee and interchange tracking platforms, enabling clients to optimise portfolio profitability, make informed pricing decisions and improve operational efficiency.

KNOWLEDGE SPONSORS



Speednet provides a shorter time to market and a more predictable ROI for your digital financial products, delivered through outcome-based model and extensive BFSI sector experience. We ramp up AI adoption, accelerate integrations, modernise your architecture and upgrade delivery so you turn ideas into value, faster.



Mifundo provides cross-border credit bureau information and standardised credit scores for underwriting foreigners, non-resident nationals, expats, and migrants. We help banks reduce consumer credit risk for foreign clients by up to 7x while driving a 15% increase in lending business. Through a single API, banks gain access to credit data from multiple countries.

SPONSORS

MEDIA PARTNERS



Since 2016 we have served the worldwide treasury community as a daily learning hub, a unique source of news from industry insiders, and a space to engage with the top experts in our field.

In close cooperation with our partners and experts, treasuryXL offers knowledge, shares practical news and commentary, publicizes job opportunities, and creates online events. We do this via our website, weekly newsletter, and our large community of treasury professionals. Our comprehensive coverage of the industry attracts an audience from large corporates as well as medium-sized companies, along with consultancies, universities, and other treasury-related organizations.



Banking CIO Outlook Magazine covers the latest technology updates in the banking sector challenges to face in the banking IT community, including payments, security, channels, and banking compliance. Determined to offer a myriad of additional services that can improve businesses, Banking CIO Outlook magazine stands out with its learn-from-peers approach, offering professionals the most comprehensive collection of technology trends.



Times of AI is a comprehensive platform dedicated to the latest advancements in artificial intelligence. It delivers breaking news, expert insights, and in-depth analysis on AI and emerging technologies. With a strong commitment to accuracy and accessibility, it bridges the gap between complex innovations and everyday understanding. From global trends to exclusive interviews and event coverage, Times of AI empowers professionals, innovators, and enthusiasts to stay informed and ahead in a rapidly evolving digital world.



CryptoNewsZ is a trusted global source for accurate and up-to-date news and insights on cryptocurrency, blockchain, and the web3 ecosystem. CryptoNewsZ aims to become a leading platform for millions of crypto enthusiasts worldwide, offering extensive coverage of the rapidly developing digital economy. The site serves as a resource for seasoned traders, blockchain enthusiasts, and beginners exploring the world of digital assets, empowering them with reliable knowledge and actionable insights.



Learn More About Museigen.io - Your Growth Marketing Partner in the Blockchain, Crypto & Web3 Space

Founded in 2017, our mission has always been clear: to provide limitless knowledge, authentic community connections, and innovative marketing solutions that empower brands to reach their fullest potential.

We specialize in crafting and executing hybrid marketing campaigns that blend digital strategies with real-world engagement. From carefully curated events to grassroots outreach and influencer partnerships, Museigen.io creates meaningful experiences that connect brands with their audiences authentically.

Based in Southeast Asia, a vibrant hub for Blockchain, Crypto, and Web3 innovation, we have built strong relationships with startups, enterprises, and communities. Our approach is hands-on and community-first — we don't just chase vanity metrics; we help brands earn trust and loyalty through genuine engagement.

Our name, Museigen, comes from the Japanese word meaning "limitless" or "unlimited." It perfectly captures our commitment to breaking boundaries in learning and growth, ensuring that information and opportunities flow freely to those ready to embrace the future of technology.

Visit <https://museigen.io> to learn more.

PDF PRESENTATIONS



Short URL: <https://www.pdf.uni-global.eu/dbs25/>

Password has been sent to your email address

SWAPCARD OFFICIAL EVENT APP



Access link sent to your email address

VENUE INFO



Hilton London Metropole

Address: 225 Edgware Rd, London W2 1JU, United Kingdom

Phone: +44 20 7402 4141

Pavel Isachkin, Sales Director

tel. +420 226 220 430

email: pavel@uni-global.eu

Kyra Noreus, Event Production Manager

tel. +420 226 220 462

email: kyra@uni-global.eu

SLIDO INTERACTIVE Q&A PLATFORM



Event Code:

#UNGDBS

The hashtag is also used for LinkedIn

