

20-23 MAY 2025

Istanbul/ Turkey

PULSECORE
EVENTS 

Excellence in Digital Banking and Product Dev Summit

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Confirmed speakers



Martin Rosa
Product Owner
Ceska Sporitelna, Czechia



Sachin Torne
SVP – Global Payments Transformation
Citi, UK



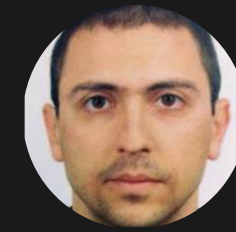
Tanja Imamovic
Digital Transformation & Technology Strategist
Raiffeisen Bank International AG, Austria



Amit Khare
Global Data Science Lead and Deputy Head of Transformation Compliance
Société Générale, UK



Matthias Liermann
Global Head of Product Management
DWS Group, Germany



Krasimir Gradinarov
Compliance Manager High-Risk Clients & Products - Group Anti Financial Crime
UniCredit, Italy



Jurgen Vandebroucke
Managing Director
KBC Group & everyone INVESTED, Belgium



Essam Fawzy
Vice President Program Delivery - Fintech Consultant supporting
RAK Bank, Dubai



Ipek Korkmaz
Senior Product Manager
ING, Netherlands



Ivana Vujosevic
Business Development, Marketing & Product Development
Western Union, Austria



Öznur Güngör
Product Management and Business Development Executive
Yapı Kredi, Turkey



Kirsty Rutter
Group Fintech Investment Director
Lloyds Banking Group, UK



Seda Nerkiz Tüzer
Head of Cash Management Product Development
DenizBank, Turkey



Neva Arslan
Digital Business & Product Development | Product Owner
Garanti BBVA, Turkey



Ainhoa Barco Medina
Group Head of Product Governance / Compliance
Banco Santander, Spain



Ledi Lapaj
Director Customer Experience
Bank of Etihad



Levent Kazim Oguz
Head of Digital Channels & Open Banking
Denizbank, Turkey



Adam Walendziewski
Digital Business Banking Tribe Lead
ING, Netherlands

Confirmed speakers



Amber Henderson
Smart

Managing Director, Global Head of Client Implementation

HSBC, UK



Cem Soydemir

Head of Payments Go-To-Market

SWIFT, Dubai



Stefan Moser

Head Group Investment Compliance

VP Bank, Liechtenstein



Sadık Baş

Head of Affluent Segment Management

Garanti BBVA, Turkey



Ivan Ivanov

Director Retail Banking
Bulgarian American Credit Bank, Bulgaria



Sorin M Vlad

Head of Credit Risk Modelling

UniCredit, Italy



Debbie van Heel

Senior Operations Manager

N26, Germany



Halil Özcan

Executive Vice President - Chief Digital Officer

Burgan Bank Türkiye



Riccardo Volpato

Senior Manager - Group Head of Model Risk Model Identification and Inventory

Intesa Sanpaolo, Italy



Benjamin Fistein

Senior Manager, CEE Strategic Initiatives

Visa, Czechia



Nikoletta Kovacs

ESG Business Development Leader

Raiffeisen Bank International AG, Austria



Patrick Weber

Process Owner Onboarding
Erste Group, Austria



Jose Luis Navarro Llorens

Strategy Open Banking

BBVA, Spain



Ernestas Bartkevičius

Head of Identity and Access Management

SEB, Lithuania



Susana Ponce Froment

Global Head of Financial & Credit Risk

Tide, UK



Jessica Reynoso Maciel

ESG Delegate

Morabanc, Andorra



Tolunay Akba

Team Leader: Digital Onboarding

Akbank, Turkey



Martins Vitor

Head of International Marketing & Member of Executive Committee

Banque BCP, France

Confirmed speakers



Hazal Muhtar

Director of Product Analytics

Wise, UK



Siri Chandana Surapaneni

Digital Product Manager

Morgan Stanley, USA



Vasiliki Kyriakou

AMLCO/Manager Financial Crime and Sanctions

Hellenic Bank Public Company, Cyprus



Vanja Tokic

Senior Expert Transformation Manager | Retail Strategy & Digital Transformation

Raiffeisen Bank, Austria



Alex Clements

Financial Crime Operations

Griffin, UK



Claudia Villasis-Wallraff

Head of Data Driven Treasury

Deutsche Bank, UK



Escolástico Sánchez Martínez

Director Customer Experience

BBVA



Tomáš Reyt

Director of Sales & Distributional Channels CZ & SK

mBank, Czechia



Atul Chandorkar

Head of Data Science & AI

Qatar Islamic Bank, Qatar



Okan Acar

Head of Digital Banking Group

Kuveyt Türk, Turkey



Dipu K V

President

Bajaj Allianz General Insurance Company, India



Prakash Pillay

Executive Director

UBS, India



Wan Norhaziki Wan Abdul Halim

Global Head of Shariah Governance

Credit Agricole, Dubai



Mariam Ogunbambi

Chief Client Officer

Starling Bank, UK

DAY 1- 20th MAY

STAGE 1

Mobile Payments and Excellence in Digital Banking

8:55 Opening Words from a Chairperson

9.00 Key Factors to Overcoming Industry Challenges: Outlook for 2025

- » Analysing the implications of higher capital costs and lower valuations for the fintech industry
- » Exploring the future of open banking and its potential impacts
- » Discuss key strategies to enhance financial intelligence reporting and strengthen controls
- » Preparing for increased regulation with proactive measures and compliance strategies

Halil Özcan
Executive Vice President - Chief Digital Officer
Burgan Bank Türkiye



9.40 Sustainable Finance and ESG Opportunities

Nikoletta Kovacs
ESG Business Development Leader
Raiffeisen Bank International AG, Austria



10:20 Networking Break

11:00 Branch of the Future: Virtual Branches and Digital Banking Innovations

- » Best practices for designing and implementing digital branches to enhance customer acquisition and retention
- » Case studies showcasing successful strategies in digital banking innovation
- » Discuss the future trends and technologies shaping virtual branches and the bank of the future

Ivan Ivanov
Director Retail Banking
Bulgarian American Credit Bank, Bulgaria



11:40 The integration of digitalization and automation through a new credit decision engine marks a significant shift in institutional transformation

Sorin M Vlad
Head of Credit Risk Modelling
UniCredit Bank, Italy



12:20 Lunch Break

13:30 Creating Seamless Payment Experiences: Balancing Fraud Risk and Conversion

- » Strategies to balance fraud prevention and high conversion rates
- » Designing seamless payment journeys for enhanced user experience
- » Innovative solutions to ensure secure and efficient payment processes

Siri Chandana Surapaneni
Executive Vice President - Chief Digital Officer
Morgan Stanley, USA



14:10 Sustainable Banking and Green Finance: Integrating Environmental Criteria into the Banking Model

How banks can incorporate sustainability and environmental criteria into their operations and financial product offerings, including:

- » Innovations in Green Financial Products
- » Emerging Technologies
- » Regulations and Standards

Jessica Reynoso Maciel
ESG Delegate
Morabanc, Andorra



14:40 Networking Break

15:10 Open Finance: Exploring Alternative Business Models

Jose Luis Navarro Llorens
Strategy Open Banking
BBVA, Spain



15:50 Tomorrow's Onboarding Today: Trends Reshaping the Future of Banking Customer Engagement

- » Embracing technology for seamless banking experiences
- » Navigating Digital Transformation in banking customer onboarding
- » Tomorrow's Onboarding Today: Trends reshaping the future of banking customer engagement



Amber HENDERSON-SMART
Global Payments Solutions
HSBC, UK

16:30 Panel Discussion: The Journey of Banking App Success

- » Examining the crucial role our banking app plays in overall strategy, especially as 60% of branches are closing
- » Discovering how customer interaction can be transformed from traditional branch visits to seamless mobile banking experiences
- » Exploring best practices to maintain excellence in the banking app landscape

17:10 End of the Day 1

DAY 2 - 21st MAY

STAGE 1

Artificial Intelligence in Financial Services

STAGE 2

Product Development

8:55 Conference re-opening

9.00 **Data-Driven and AI-Powered Retail Banking**

- » Personalized Customer Experiences: Utilize AI and data analytics to provide customized banking services and product recommendations
- » AI-Enhanced Risk Management: Employ AI for real-time fraud detection and credit assessments, improving risk management
- » Operational Efficiency and Automation: Implement AI-driven automation to streamline operations and enhance customer service efficiency

Claudia Villasis-Wallraff
Head of Data Driven Treasury
Deutsche Bank, UK



8:55 Opening Words from a Chairperson

9.00 **Transforming Customer Experience: The Impact of Conversational AI**

- » Understanding the role of conversational AI in enhancing customer interactions across various channels
- » Leveraging AI-driven insights to personalize customer service and improve engagement
- » Exploring the integration of chatbots and virtual assistants in streamlining customer support
- » Evaluating the challenges and opportunities of implementing conversational AI in business strategies

Dipu K V
President
Bajaj Allianz General Insurance Company, India



9.40 **Mitigating Fraud and Financial Crime Risks in AI Applications**

- » Addressing threats like deep fakes and voice manipulation in finance that target customers and businesses
- » Exploring the roles and responsibilities in distinguishing between genuine and fraudulent transactions
- » Assessing the accuracy and future potential of AI in identity verification processes.
- » Examining the effectiveness of biometric authentication in rebuilding customer trust and combating fraud challenge

Okan Acar
Head of Digital Banking Group
Kuveyt Türk, Turkey



9.40 **Innovative Product Development Strategies: Navigating the Future of Banking**

- » Understanding market trends, client data and customer needs to drive successful product innovation
- » Digital advisory as a turning point in customer care
- » Leveraging agile methodologies for faster and more responsive product development cycles
- » The role of cross-functional teams in fostering collaboration and creativity during the development process
- » Balancing risk and reward: Strategies for testing and validating new banking products in the market
- » Switch from the product view to Customer Life Time Value

Martin Rosa
Product Owner
Ceska Sporitelna, Czechia



10:20 Networking Break

10:20 Networking Break

11:00 **AI in Payments: Unveiling the True Impact Beyond the Hype**

- » Explore AI's transformative potential in the payments industry beyond financial crime prevention and customer interaction
- » Discuss innovative use cases of AI that could revolutionize the payment landscape
- » Evaluate whether AI in payments lives up to its revolutionary promise or if it's merely hype

Sadık Baş
Head of Affluent Segment Management
Garanti BBVA, Turkey



11:00 **Innovative Product Development Strategies: Navigating the Future of Banking**

- » What are the opportunities and challenges in traditional banks collaborating with fintech's for product development?
- » How can banks effectively find the right match and integrate fintech solutions into their product portfolios?
- » Regulatory descriptions in the Banking and Fintech space
- » Staying ahead of the curve and adapting to changing trends in the fintech landscape

Sachin Torme
SVP – Global Payments Transformation
Citi, UK



11:40 **Building the AI-Powered Bank: Transforming Financial Services with Artificial Intelligence**

- » Exploring the transformative impact of AI on the future of financial services
- » Developing AI-enabled applications to enhance customer acquisition and retention strategies
- » Implementing AI solutions for advanced fraud detection and prevention systems
- » Addressing trust issues associated with AI among Generation Z and millennials (GenAI)

Vanja Tokic
Senior Expert Transformation Manager | Retail Strategy & Digital Transformation
Raiffeisen Bank, Austria



11:40 **Digitization for Business Banking customers**

Adam Walendziewski
Digital Business Banking Tribe Lead
ING, Netherlands

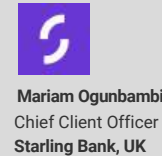


DAY 2 - 21st MAY

12:20 Lunch Break

13:30 Navigating AI Safety Regulations in the Finance Industry: Managing Data and Privacy Risks

- » Exploring how finance companies are addressing data management and AI risk in a rapidly evolving digital landscape
- » Examining the challenges related to data privacy and GDPR compliance while leveraging AI to enhance client services



14:10 Harnessing ISO 20022 and AI for Payment Innovation

- » Utilize ISO 20022 enriched data to enhance payment systems
- » Leverage AI to drive innovation and efficiency in the payments industry
- » Explore the synergy between ISO 20022 standards and AI technologies for future advancements

14:40 Networking Break

15:10 Enhancing Information Translation and Summarization Strategies in Business

- » Translating technical data results effectively to expedite service delivery
- » Utilizing Generation AI (GenAI) to analyse client behaviour and intelligently segment product interests and service
- » Addressing methods to mitigate and minimize biases and hallucinations in analytical results
- » Evaluating the effectiveness of GPT and GenAI in achieving high productivity and efficiency

Tolunay Akbaş
Team Leader: Digital Onboarding
Akbank, Turkey



15:50 Open for Sponsors

16:30 Panel Discussion: Leveraging Automation and AI to Save Time and Costs

- » Factors influencing cost and time efficiency in automation
- » Strategies and tools supporting automation and AI for improved performance
- » Analysing the balance between risks and results in automation initiatives
- » Real-world examples of businesses saving time and boosting productivity through automation
- » Challenges and opportunities in integrating automation and AI technologies
- » The role of workforce training in maximizing the benefits of automation
- » Regulatory considerations and their impact on automation implementation



17:10 Closing Words, end of the Day 2

12:20 Lunch Break

13:30 Mobile-First Banking Products

- » Enhancing mobile banking apps for a better user experience
- » Innovations in mobile payments and digital wallets
- » Addressing security and privacy issues in mobile-first banking



Prakash Pillay
Executive Director
UBS, India

14:10 A holistic approach to the digital and AI transformation

- » GenAI wave
- » Pitfalls of the short-term strategies
- » Opportunity for the holistic approach and continuous change
- » RBI Case Study: AI Transformation



Tanja Imamovic
Digital Transformation & Technology Strategist
Raiffeisen Bank International AG, Austria

14:40 Networking Break

15:10 Managing Risk in Banking Product Development: A Product Governance Approach

- » Identify and mitigate risks by designing products that prioritize customer interests and prevent issues like mis-selling or unclear communication.
- » Financial and Non-Financial Risk Management
- » Incorporating Sustainability in Risk Assessment

Ipek Korkmaz
Senior Product Manager
ING, Netherlands



15:50 Strategic Risk Management in New Product Development for the Banking Sector

- » Engaging Customers in Risk Identification
- » Comprehensive Risk Assessment: Financial and Non-Financial Dimensions
- » Integrating Sustainability Considerations into Risk Management



Krasimir Gradinarov
Compliance Manager High-Risk
Clients & Products -Group Anti
Financial Crime
UniCredit, Italy

16:30 Panel Discussion:

Navigating Risk in Banking Product Development: A Governance Perspective

17:10 Closing Words, end of the Day 2

DAY 3- 22nd MAY

STAGE 1

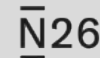
Digital Identity and Digital Onboarding

8:55 Conference Re-Opening

9.00 Delivering Inclusive Digital Onboarding Experiences: Balancing Efficiency and Fraud Prevention

- » Exploring the demand for fast, friction-free online experiences including e-signing, age verification, and account creation
- » Addressing vulnerabilities to AI-generated deepfakes and fraud in digital onboarding processes
- » Learning from countries using reusable digital IDs created from banking data to meet regulatory and customer demands
- » Discussing the impact of new UK regulations on the future identity landscape and implications for businesses
- » Strategies to enhance digital onboarding security while maintaining inclusive and efficient customer experiences

Debbie van Heel
Senior Operations Manager
N26, Germany



9.40 Successful Implementation of Effective AML and Anti-Fraud Strategies

- » Developing robust AML frameworks tailored to organizational risk profiles
- » Leveraging advanced analytics and AI for proactive fraud detection and prevention.
- » Enhancing collaboration between financial institutions and regulatory bodies to combat financial crime
- » Case studies showcasing successful implementation and outcomes of AML and anti-fraud strategies



Stefan Moster
Head Group Investment Compliance
VP Bank, Liechtenstein

10:20 Networking Break

11:00 Shaping the Future of Digital Identity: Building Trust and Security in a Rapidly Evolving Landscape Key Discussion Points

Hazal Muhtar
Director of Product Analytics
Wise, UK



11:40 Identity and Payments: Innovations Shaping the Future

- » Exploring innovations in identity verification to enhance the speed and seamlessness of payment journeys
- » Strategies for financial institutions and retailers to streamline payment processes while maintaining compliance and security
- » Impact of developments like Confirmation of Payee, the EU Digital Identity Wallet, and PSD3 on the payments landscape
- » Leveraging biometric authentication and AI-driven fraud detection to enhance payment security
- » The role of blockchain and decentralized finance (DeFi) in transforming identity and payment systems

Ernestas Bartkevičius
Head of Identity and Access Management
SEB, Lithuania



STAGE 2

Product Development

8:55 Conference re-opening

9.00 Digital Engagement Techniques in Retail Banking

- » How context complements product development in digital retail banking
- » The essence of choice architecture and behavioral design
- » Algos that capture client intent, improve financial well-being and boost loyalty
- » Use cases and proven business evidence
- » Relevance and impact in light of regulatory change, notably the Retail Investment Strategy in Europe and Consumer Duty in the UK

Jurgen Vandenbroucke
Managing Director
KBC Group & everyone!INVESTED, Belgium



9.40 Cybersecurity in Product Development

- » Building secure financial products in the age of digital banking.
- » Addressing the rise of cyber threats in banking
- » Role of biometrics and blockchain in enhancing security

Neva Arslan
Digital Business & Product Development | Product Owner
Garanti BBVA, Turkey



10:20 Networking Break

11:00 Banking Products: Meeting and Exceeding Client Expectations in a Dynamic Market

- » Identifying key client expectations and how they shape banking product development
- » Strategies for enhancing customer experience through personalized banking solutions
- » The role of technology in improving service delivery and client engagement
- » Gathering and analyzing client feedback to continuously refine banking products



Kirsty Rutter
Group Fintech Investment Director
Lloyds Banking Group, UK

11:40 The Impact of Technology on Banking Products: Shaping the Future of Financial Services

- » Examining how fintech innovations are transforming traditional banking products and services
- » The role of mobile banking and digital wallets in enhancing customer convenience and accessibility
- » Leveraging data analytics and AI to create personalized banking solutions for consumers
- » Identifying regulatory challenges and opportunities arising from technological advancements in the banking sector

Essam Fawzy
Vice President Program Delivery - Fintech Consultant supporting
RAK Bank, Dubai



DAY 3- 22nd MAY

12:20 Lunch Break

13:30 Leveraging digital tool to tackle New Sanctions Designations

- » Automated Compliance Monitoring
- » Risk Mitigation and Analysis
- » Streamlined, Reporting and Auditing.
- » Improved efficiency in Sanction Screening

Vasiliki Kyriakou
AMLCO/Manager Financial Crime and Sanctions
Hellenic Bank Public Company, Cyprus



14:10 Mitigating Financial Crime in the Era of Digital Banking

- » Advanced Fraud Detection and Prevention
- » Navigating Regulatory Compliance in a Digital World
- » Emerging Threats and Cybersecurity Strategies

Alex Clements
Financial Crime Operations
Griffin, UK



14:50 Networking Break

15:20 Safeguarding Customers Against Financial Scams: Strategies for Financial Institutions

- » Identifying personal circumstances that increase vulnerability to APP fraud, investment scams, and money mulling
- » Utilizing innovative technologies for more effective detection and monitoring of suspicious behaviors
- » Implementing educational initiatives to empower customers with knowledge on recognizing and avoiding financial scams
- » Discussing the impact of regulatory changes shifting liability and responsibilities in fraud prevention

Patrick Weber
Process Owner Onboarding
Erste Group, Austria



15:50 Open for Sponsors

16:30 Panel Discussion: Empowering All: Ensuring Inclusive Access with Digital Identity Solutions

- » Discussing the importance of inclusive digital identity solutions for equitable access to financial services
- » Strategies for businesses to prioritize human-centric design in digital identity solutions
- » Case studies of successful implementations of inclusive digital identity practices
- » Exploring regulatory considerations and ethical implications in digital identity accessibility initiatives

17:10 Closing Words, end of the Day 3

12:20 Lunch Break

13:30 Cryptocurrencies and Digital Assets in Future Banking Products

- » The invention of digital money and its impact on traditional banking systems
- » Recent trends driving the adoption of digital assets in financial services
- » The role of stablecoins, deposit tokens, and central bank digital currencies (CBDCs) in modern banking
- » Tokenization of assets and securities: opportunities and challenges for the future



Matthias Liermann
Global Head of Product
Management
DWS Group, Germany

14:10 Prioritizing People Over Profits: A User-Centric Approach to Driving Business Growth

- » The importance of prioritizing customer experience in driving long-term business success
- » Strategies for gathering and analysing user feedback to inform product development
- » Creating a culture of empathy and collaboration to enhance customer engagement
- » Leveraging data-driven insights to personalize offerings and improve customer satisfaction

Amit Khare
Global Data Science Lead and Deputy Head of
Transformation Compliance
Société Générale, UK



14:40 Networking Break

15:10 Digital Transformation in Banking

- » Transition from traditional banking to digital platforms
- » The role of AI and machine learning in enhancing customer experience
- » Case studies on successful digital transformation

Ivana Vujosevic
Business Development, Marketing & Product Development
Western Union, Austria



15:50 Open for Sponsors

16:30 Panel Discussion: Regulatory Landscape of AI in Banking Navigating the Ethical and

17:10 Closing Words, end of the Day 3

DAY 4 - 23rd MAY

STAGE 1 Fintech World

8:55 Conference re-opening

9:00 **The Future of Fintech and Hyper-Personalization in Digital Banking**

Susana Ponce Froment
Global Head of Financial & Credit Risk
Tide, UK



9:40 **Digitalization and automation through the implementation of a new credit decision engine are driving massive institutional transformation, reshaping the landscape of digital banking by enhancing efficiency, accuracy, and customer experience**

10:20 Break Time

11:00 **Enforcement Trends: Insights from Recent Penalties to Meet Regulatory Expectations**

- » Learning from recent bank and fintech enforcement actions, including the consent order with Blue Ridge Bank
- » Understanding key compliance areas regulators are focusing on
- » Exploring the heightened emphasis on third-party oversight
- » Priorities for 2025 and collaborative approaches to enforcement actions

Tomáš Reytt
Director of Sales & Distributional Channels CZ & SK
mBank, Czechia



STAGE 2 Product Development

8:55 Conference re-opening

9:00 **Navigating the Cloud Dilemma: Balancing Convenience with Robust Security**

- » Understanding the trade-offs between accessibility and security in cloud computing solutions
- » Best practices for implementing security measures without sacrificing user experience
- » Evaluating different cloud models: public, private, and hybrid approaches to security
- » The role of regulatory compliance in shaping cloud security strategies for businesses

Ainhoa Barco Medina
Group Head of Product Governance / Compliance
Banco Santander, Spain



9:40 **The Future of Banking Products and Marketing Strategies: Adapting to a Changing Landscape**

- » Identifying emerging trends in consumer behaviour and their impact on product development
- » Leveraging digital marketing tools to reach and engage target audiences effectively
- » Integrating sustainability and social responsibility into banking product offerings and marketing
- » The role of data analytics in shaping tailored marketing strategies for diverse customer segments

Seda Nerkez Tüzer
Head of Cash Management Product Development
DenizBank, Turkey



10:20 Networking Break

11:00 **Sustainability & Green Banking**

- » Development of sustainable financial products
- » Financing renewable energy and sustainable infrastructure
- » Role of ESG (Environmental, Social, Governance) metrics in banking

Wan Norhaziki Wan Abdul Halim
Global Head of Shariah Governance
Credit Agricole, Dubai



DAY 4 - 23rd MAY

11:40 Hyper-Personalization in Digital Banking: Tailoring Customer Experiences for the Future

- » Implementing AI and machine learning to create personalized banking experiences
- » Leveraging data analytics to understand customer behaviors and preference
- » Case studies of successful hyper-personalization strategies in digital banking
- » Addressing privacy concerns and regulatory considerations in hyper-personalized banking

Martins Vitor
Head of International Marketing & Member of
Executive Committee
Banque BCP, France



12:20 Lunch Break

13:30 PSD3 and National Payments Strategy: Understanding the What, When, and How

- » Overview of the key provisions and objectives of PSD3 (Payment Services Directive 3)
- » Timeline for implementation and expected milestones under PSD3
- » Strategies for national payments strategies to align with PSD3 goals
- » Impact on financial institutions, consumers, and the broader payments ecosystem

Riccardo Volpato
Senior Manager - Group Head of Model Risk
Model Identification and Inventory
Intesa Sanpaolo, Italy



14:10 Harnessing Quantum Computing for the Future of Finance: Opportunities and Challenges in Digital Banking

Escolástico Sánchez Martínez
Executive Director
BBVA



14:50 Networking Break

15:20 Panel Discussion: The Future of Fintech: Innovations and Trends Shaping Tomorrow's Financial Landscape

- » Emerging technologies transforming fintech, such as blockchain, AI and quantum computing
- » Regulatory challenges and opportunities influencing fintech evolution Impact of digital currencies and decentralized finance (DeFi) on traditional financial services
- » Strategies for fostering collaboration between fintech startups and established financial institutions

16:00 Closing Words, End of the Conference

11:40 Banking Products: Leading with customer needs!

Ledi Lapaj
Director Customer Experience
Bank of Etihad



12:20 Lunch Break

13:30 Product Lifecycle Management: Optimizing Development from Concept to Retirement

- » Understanding the stages of the product lifecycle and their implications for banking products
- » Strategies for effective collaboration across departments to enhance product development
- » Utilizing data analytics to inform decisions at each stage of the product lifecycle
- » Best practices for managing product retirement and ensuring smooth transitions for clients

Levent Kazim Oguz
Head of Digital Channels & Open Banking
Denizbank, Turkey



14:10 Innovative Banking in Transition: Seizing Opportunities Amid MENA's Economic Transformation

- » The impact of economic shifts on banking strategies and customer behavior in the MENA region
- » Emerging technologies driving innovation in banking products and services
- » Navigating the evolving regulatory landscape: Opportunities for compliance and innovation
- » The potential for partnerships between traditional banks and fintech to enhance service offerings and drive growth

Öznur Güngör
Product Management and
Business Development
Executive
Yapı Kredi, Turkey



14:50 Networking Break

15:20 Panel Discussion: The Future of Banking: Embracing Innovation and Meeting Customer Expectations

16:00 Closing Words, End of the Conference

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