

8TH WORLD DIGITAL BANKING SUMMIT

HOTEL EUROSTARS
BERLIN, GERMANY

16-17 October 2025

CHAIRMAN



Michael Neuberg
Head of Global Service Line Banking,
Financial Services and Insurance
SPS



Wladimir Nikoluk
CEO
Atlas Metrics



SPEAKER LINE-UP



Adrian Wernicke
Manager Solutions Consulting
for Central Europe and
Southern Europe
Boomi



Xavier Lapie
Head of Technological
Innovation &
Acceleration
BNP Paribas



Anna-Lena Lorenz
Head of Innovation Process & Design
ABN AMRO Bank N.V.



Katharina Luschnik
Vice President Sales,
Open Banking
Mastercard



Tomasz Perski
Head of Customer Solutions
Development Team
Cards and Payments
Millennium Bank



Florian Grueninger
Senior Product Manager
Digital Banking
G+D Netcetera



Azin Emami
Head of AI Engineering
Nordea



Daniel Minarik
Chief Data and Innovation Officer
Tatra banka



Sami Eyidilli
Head of Innovation Strategy
National Bank
of Kuwait



Éva Hegedüs
Chairperson & CEO
GRANIT Bank



Olga Theodoratou
Lean & Digital Sector Head
- Digital Banking
Eurobank



Asen Naydenov
Product Owner
Digital Euro Austria
Austrian National Bank



Mirela Baidoc
Delivery Director
Banca Transilvania



Amit Mahajan
Global Head of Innovation
Product Exploration
Swift



8TH WORLD DIGITAL BANKING SUMMIT

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We are pleased to announce the launch of the **8th World Digital Banking Summit** that will take place on the **16th–17th of October 2025** in **Berlin, Germany**. Building on the success of the previous seven editions, this year's summit will explore the latest tools and technological innovations transforming the banking sector. The event will highlight strategies for enhancing operational efficiency, accelerating digital transformation, elevating customer experiences, strengthening data security, and fostering sustainable growth in the financial industry. This summit will provide an excellent opportunity for senior executives and experts from the banking industry to discuss key innovations, regulatory challenges, and opportunities to streamline processes, reduce costs, and drive growth. Join us to gain actionable insights, forge valuable connections, and discover strategies to stay at the forefront of the banking industry.

Key Practical Learning Points

- Building a Future-Ready Digital Banking Infrastructure: Key Strategies for Success
- Leveraging AI and Machine Learning to Enhance Decision-Making and Operational Efficiency
- Using Predictive Analytics for Hyper-Personalization to Improve Customer Retention and Engagement
- Driving Innovation in Personalized Banking with Generative AI and Customer-Centric Solutions
- Streamlining Banking Systems with Digital Wallets and Contactless Payments
- Exploring the Role of Super Apps in Creating Unified, High-Value Banking Ecosystems
- Unlocking the Potential of Banking-as-a-Service for Scalable Financial Solutions
- Maximizing the Benefits of Open Banking While Minimizing Regulatory and Security Risks
- Implementing ESG and Sustainability Initiatives to Meet Evolving Banking Standards

Explore Our Previous Edition



Previous Attendees Include



& Many
More!

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08:30 Check-In and Welcome Coffee 

09:00 Opening Address from the Event Chair

09:10 "Breaking the Ice" Speed Networking Session

DISCOVERING THE NEXT FRONTIER OF DIGITAL TRANSFORMATION IN BANKING

09:40 SPONSORSHIP SLOT



From Taps to Conversations – Turning Everyday Mobile Banking into High-Impact Hybrid Advisory

Mobile apps are now the primary doorway to the bank, yet most advisory value is still captured elsewhere. Today's clients though expect more than transactional banking - they want timely and relevant advice embedded in their digital routines. This session explores how banks can turn life signals inside the mobile app into advisory triggers, connect them to human expertise when needed and seamlessly return to the digital channel where clients live. Discover how Hybrid Advisory transforms routine taps into trusted conversations.

Florian Grueninger

Senior Product Manager Digital Banking  **Netcetera**

10:20 Case Study: 


Age of New Pioneers – How to Navigate Innovation Strategy In a Complex Banking World

As the pace of change accelerates, it becomes increasingly important to establish a robust innovation strategy that enables the organization to keep up with market changes while tapping into transformative opportunities. This presentation will address the evolution of innovation strategies, current setup, and future outlook from the perspective of a complex organization, with a focus on new business models, opportunities, and reinforcing an innovation culture.

Daniel Minarík

Chief Data and Innovation Officer
Tatra banka



10:50 Morning Coffee and Networking Break 


11:20 SPONSORSHIP SLOT



Beyond Traditional KPIs: How AI and Non-Financial Data Redefine Risk & Performance

In this presentation, Wladimir Nikoluk, CEO of Atlas Metrics, will examine how risk and performance management in banking are moving beyond traditional financial indicators. Supply chain disruptions, new regulations and growing physical risks are pushing banks to include non-financial data in their decision-making. At the same time, advances in artificial intelligence, risk modeling, and the wider availability of non-financial data now make it possible to uncover insights and predictions that traditional models fail to capture. Drawing on experience from Atlas Metrics' work with leading financial institutions, the session will highlight how non-financial data can deliver both regulatory compliance and strategic advantage across portfolios, businesses, and value chains. The presentation will also cover implications for credit assessments, portfolio risks, and banking portfolios' resilience.

Wladimir Nikoluk

CEO  **Atlas Metrics**

12:00 Case Study: 

Tapping the Value of Open Banking Data and Payments with PSD3

- From PSD2 to PSD3: Innovative opportunities to fuel consumer adoption and develop further innovation
- Providing payments choice: How open banking payments plays a role in the ever-changing payment landscape
- A vision for the future of open banking payments
- Achieving on being fully embedded: Typical use cases with open banking payments

Katharina Luschnik

Vice President Sales, Open Banking
Mastercard



REDEFINING DIGITAL BANKING: SECURING INNOVATION FOR THE FUTURE

12:30 Case Study: 


Gránit Bank's Experiences with the Practical Use of Generative AI in Banking

At the forefront of financial innovation, one digitally native bank is redefining efficiency and customer engagement through generative and agentic AI. This session offers a compelling deep dive into Gránit Bank's flagship solution—Gránit Guru—an AI-powered virtual clerk that automates 80–90% of banking workflows, doubling the efficiency achieved via traditional digital channels. Explore how the bank leverages OpenAI's large language models and proprietary agentic frameworks to personalize 24/7 customer interactions, streamline internal processes, and uphold core banking values like trust and transparency. Join us for an insightful journey from proof-of-concept to large-scale AI deployment.

Éva Hegedüs

Chairperson & CEO
GRANIT Bank



13:00 Business Lunch 

14:00 Case Study: 

Harnessing AI for the Benefit of the Global Financial Community

Swift connects over 11,500 financial institutions across 200+ countries, moving the equivalent of the world's GDP every three days. But beyond secure and reliable transactions, Swift is also a catalyst for innovation. In this session, Amit Mahajan, Head of Innovation AI at Swift, explores how artificial intelligence is transforming the global financial ecosystem—from fraud detection and trade finance to customer support and operational resilience. Learn how Swift is scaling AI use cases, pioneering responsible AI governance, and collaborating with the industry to unlock new levels of productivity, security, and strategic value. Discover how AI is not just enhancing Swift's services but helping future proof the financial community as a whole.

Amit Mahajan

Head of Innovation AI
Swift



14:40 FIRESIDE CHAT 

Trust in the Age of Digital Banking: Balancing Innovation, Security, and Regulation

As digital transformation accelerates, banks face the dual challenge of innovating at speed while ensuring trust, compliance, and security. This session will address how leaders can embed resilience, navigate regulatory expectations, and protect customer confidence in an increasingly digital environment.

15:20 Afternoon Tea and Networking Break 

15:40 Case Study: 

Transforming Customer Journeys at Eurobank: From Lean Six Sigma to AI

- Optimizing with Lean Six Sigma & Design Thinking – Applying these methodologies to identify inefficiencies, reimagine processes, and create customer-centric solutions.
- Enhancing through Digital Solutions – Automating touchpoints and enabling self-service, transforming the customer experience into a seamless, intuitive journey.
- Innovating with AI – Leveraging AI to personalize interactions, anticipate customer needs, and improve operational efficiency for the future

Olga Theodoratou

Lean & Digital Sector Head - Digital Banking  **EUROBANK**


16:20 PANEL DISCUSSION 

Beyond Expectations: How AI-Driven Personalization is Transforming Banking Success

Today's customers demand more than generic services—they expect tailored experiences. This session explores how banks can use AI, real-time data, and predictive analytics to personalize customer journeys, boost loyalty, and drive growth, while addressing data privacy and ethical concerns.

17:00 Chair's Closing Remarks and End of Day One

18:00 Networking Dinner 

08:30 Check-In and Welcome Coffee 

09:00 Day Two Opening Remarks from the Chair

BUILDING TOMORROW'S BANKING TODAY

09:10 Case Study: 

Beyond Payments: Transforming Mobile Banking into an Everyday Lifestyle Platform

As customer expectations evolve, mobile banking must go beyond transactions to become a seamless part of daily life. In this session, discover how Bank Millennium is transforming its mobile app into a lifestyle platform by embedding everyday services—from utility payments and public transport to cinema tickets and parking. Drawing on real-world experience, we will explore how to identify high-impact services, integrate them effectively, and use these features to boost engagement, retention, and monetization. Learn how a strategic shift toward lifestyle banking can strengthen customer relationships and redefine the role of a digital bank in users' daily routines.

Tomasz Perski
Head of Customer Solutions
Development Team Cards and Payments
Millennium Bank



09:50 Case Study: 

Building Future-Proof Banks through Innovation

Discover how banks can stay ahead in a rapidly evolving financial landscape by embracing innovation. This session will explore strategies for building future-proof institutions through digital transformation, agile technologies, and customer-centric solutions. Learn how forward-thinking banks are leveraging fintech partnerships, AI, and sustainable finance to drive long-term resilience and growth.

Xavier Lapie
Head of Technological
Innovation & Acceleration
BNP Paribas



10:30 SPONSORSHIP SLOT




From Core Banking to Super Apps with Boomi: Powering the Future of Digital Finance

Financial institutions are under increasing pressure to innovate at speed, comply with complex regulations, and deliver seamless customer experiences. In this session, Boomi and Global Engineering Technology will explore how a platform approach that is combining API-led connectivity, agent-based automation, and iPaaS can unlock new levels of employee productivity, new customer engagement channels and data driven decision making.

Adrian Wernicke
Manager Solutions Consulting for
Central Europe and Southern Europe
Boomi



11:00 Morning Coffee and Networking Break 

11:30 Case Study: 

Creating the Future of Banking Through AI-Enabled Innovation

Discover how to build an innovation engine in the banking sector and how to harness the power of AI in creating the future of banking. This presentation will explore the transformative potential of AI along the innovation process and how to leverage it to empower teams to create cutting-edge products and services across the entire organization. Uncover strategies for fostering a culture of collaboration, continuous innovation, and delivering customer-centric new product propositions.

Anna-Lena Lorenz
Head of Innovation Process & Design
ABN AMRO Bank N.V.



12:00 Case Study: 

Making Digital Banking Human: Beyond Code and APIs

This presentation will highlight how backend systems — APIs, integrations, and automation processes — influence customer satisfaction and loyalty. We'll explore how small backend decisions can drive major improvements across the customer journey, especially when combined with AI to personalize interactions, predict user needs, and optimize digital flows.

Discover practical strategies for balancing speed, security, and simplicity in a highly regulated environment, and see how a human-centered approach to backend design — enhanced by AI insights — can transform the future of digital banking.

Mirela Baidoc
Delivery Director
Banca Transilvania




12:30 Case Study: 

From Models to Impact: Scaling Responsible AI in Digital Banking *

- Building enterprise-grade AI platforms that balance innovation, compliance, and trust.
- Leveraging AI engineering for real-time personalization, risk detection, and operational efficiency.
- Ensuring explainability, ethical AI practices, and regulatory alignment in financial services.
- Insights from Nordea's journey toward embedding AI across the banking value chain

Azin Emami
Head of AI Engineering
Nordea



13:00 Business Lunch 

14:00 Case Study: 

Programmable Money: Rewiring Trust, Policy, and Innovation in the Digital Economy

- Explores the concept and architecture of programmable money, distinguishing it from traditional digital currencies.
- Analyses implications for financial inclusion, monetary policy, and decentralised finance within regulated environments.
- Examines strategic implications for banks, including the shift from custodians of capital to curators of programmable financial services.

Sami Eyidilli
Head of Innovation Strategy
National Bank of Kuwait



14:40 Case Study: 

The Digital Euro: Strengthening Europe's Monetary Future

- Safeguarding Monetary Sovereignty
- Enhancing Financial Stability
- Balancing Privacy and Security
- Offline Digital Euro
- Status quo & Next steps

Asen Naydenov
Product Owner Digital Euro Austria
Austrian National Bank



15:20 Chair's Closing Remarks and End of Summit

* TBC

SPOTLIGHT ON OUR SPEAKERS

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Michael Neuberg
Head of Global Service Line Banking,
Financial Services and Insurance
SPS

Michael is passionate about driving change and digital transformation. He is leading the banking, financial service and insurance business of SPS worldwide. Prior to that, he had overall accountability for Worldline's Account Payments BPO business worldwide - both for service delivery, transformation and migration of banks and financial service providers to Worldline processes and systems. He has more than 25 years of experience in the financial services industry worldwide, leading large and complex international IT and operations businesses as well as highly complex change programs. This includes various positions and roles at Deutsche Bank, Xchanging and Citigroup.



Wladimir Nikoluk
CEO
Atlas Metrics

With 10+ years of domain expertise, Wladimir Nikoluk is an expert in ESG strategy, data and regulations. Previously, he developed data-driven products at McKinsey and the United Nations, ranging from machine-learning applications for corporate finance to impact management of the Syria crisis response. He holds a BA in Philosophy, Politics, and Economics from Oxford University and a MA in Public Policy from Harvard University and is a TEDx Speaker.



Mirela Baidoc
Delivery Director
Banca Transilvania

Mirela Baidoc is a Delivery Director at the largest bank in Romania, with over 12 years of experience in software development and 6 years specifically in banking technology. Throughout her career, she discovered a passion for working in product-driven environments, appreciating the mindset, competitive spirit, and the challenge of delivering high-quality solutions fast to market. In banking, these dynamics are amplified, combined with the need for resilience, regulatory compliance, customer trust, and constant innovation.

Mirela has taken on diverse roles such as Team Lead, Development Manager, and Developer, often at the same time – a testament to the complexity and rewarding challenges of the banking industry. She is deeply engaged in driving digital transformation, focusing on delivering seamless, customer-centric digital banking experiences. Passionate about innovation and operational excellence, she believes that strong collaboration between business and technology teams is key to shaping the future of financial services.



Daniel Minarik
Chief Data and Innovation Officer
Tatra banka

Daniel joined Tatra banka in 2018 and currently serves as the Chief Data and Innovation Officer, overseeing the Innovations, Data Management, and Advanced Analytics division. He is responsible for the bank's strategy in innovations, data management and governance, artificial intelligence, and, more recently, digital assets. To ensure agility, the bank's innovation strategy seeks new operational and business models to accelerate growth and explore new opportunities. In 2024, Daniel was recognized as the Chief Innovation Officer of the Year by The Banker magazine. A key strategic initiative affecting clients and employees is the development and implementation of a bank-wide AI enablement strategy, which focuses on opportunities while navigating the regulatory landscape and the excitement surrounding generative AI, all while maintaining rapid innovation. Tatra banka's mission is to transform continuous innovation into superior customer experience and is the most awarded bank in Slovakia with more than 300 international awards, especially in area of innovation leadership.



Éva Hegedüs
Chairperson & CEO
GRANIT Bank

Éva Hegedüs is the Co-Founder, Chairman and CEO of Gránit Bank. Her name is closely associated with the development of the bank's unique digital business model, which was the first of its kind in the Hungarian market. Under her leadership since 2010, the bank has evolved from a greenfield financial institution into Hungary's eighth-largest bank, leading not only in innovation and the application of AI technology, but also in efficiency and value creation. In December 2024, the bank successfully listed its shares on the Budapest Stock Exchange, making history by executing the largest IPO with a capital increase in Hungary in the past 25 years.

Since 2013, Éva Hegedüs has been a board member of the Hungarian Banking Association, and since 2014, the Secretary-General of the Hungarian Economic Association. Her work has been recognized with numerous domestic and international awards. In 2015, she was named Banker of the Year at the MasterCard competition, and in 2017, she received the Hungarian Economy Award. In 2020, the Association of Managers recognized her as Manager of the Year. Last autumn, the independent jury of EY named her EY Entrepreneur of the Year, making her the first woman to receive this honour. She represented Hungary at the global finals in Monaco this June. In 2025, for the seventh consecutive year, Forbes named her the most influential businesswoman in Hungary.



Anna-Lena Lorenz
Head of Innovation Process & Design
ABN AMRO Bank N.V.

Anna-Lena brings extensive experience in innovation across continents. Her career journey from Bayer to ABN AMRO showcases her versatility and ability to drive impactful change in diverse environments. At Bayer, Anna built various innovation programs and led initiatives that harnessed technology for digital transformation. In her current role, as Head of Innovation Process and Design at ABN AMRO, she drives strategic innovation in the financial sector.

Having lived and worked in various countries, Anna has gained unique insights into the multifaceted nature of innovation, adapting strategies to fit local and global contexts. Her talks are infused with practical insights and real-world experiences, offering audiences clear strategies for embracing change and fostering an innovation culture.



Adrian Wernicke
Manager Solutions Consulting
for Central Europe and Southern Europe
Boomi

Adrian Wernicke is a technology leader with extensive expertise in cloud integration, digital transformation, and IT consulting. He currently serves as Manager Solutions Consulting for Central Europe and Southern Europe at Boomi, where he helps organizations modernize their systems and accelerate business outcomes through Boomi's leading integration platform.



Florian Grueninger
Senior Product Manager Digital Banking
G+D Netcetera

Florian is a digital banking product leader with close to two decades of experience across various roles in the financial industry. As Senior Product Manager at G+D Netcetera, he helps shape mobile and web platforms that combine everyday convenience with bank-grade trust. With a background in fintech innovation, UX strategy and agile product development, he focuses on turning complex financial needs into simple, human-centred experiences - delivering measurable impact through collaboration across business and technology.



Olga Theodoratou
Lean & Digital Sector Head - Digital Banking
Eurobank

With over two decades in the banking industry, I have dedicated my career to driving operational excellence, refining customer journeys, and championing the art of simplification. As Lean & Digital Sector Head - Digital Banking at Eurobank, I lead initiatives to enhance efficiency and elevate customer experiences through Lean methodologies and digital transformation. Passionate about process excellence, I believe that seamless operations are key to delivering exceptional customer value.



Amit Mahajan
Global Head of Innovation Product Exploration
Swift

Amit is the Global Head of Innovation Product Exploration for Swift. Prior to Swift, Amit was a Senior Manager at PwC Consulting in London working with global financial institutions on various initiatives. He also was the COO for the Disruption & Innovation team at Strategy& (part of PwC network) prior to joining Swift.

He has over seventeen years of experience in consulting, change, business led digital transformation, disruption, innovation, agile, programme, project and people management in multiple business divisions including payments. He has worked with large global banks leading their large scale complex transformation programmes.

Amit is passionate about coaching people and learning about diverse cultures and backgrounds. He is a strong diversity and inclusion champion leading multiple initiatives in and outside Swift.

Amit holds an MBA from Cranfield School of Management, UK and completed his engineering degree in Computer Science from India. He is interested in a diverse range of topics including Payments, CBDCs, Corporate Actions, ESG, Diversity and Inclusion, Platforms, Coaching etc.



Katharina Luschnik
Vice President Sales, Open Banking
Mastercard

Katharina Luschnik is heading up Payments Solutions Sales for Mastercard. Katharina has formerly worked within Netcetera, Worldline, SIX Group and Paylife bank in various positions and has for more than a decade been a part of the ever-changing payments landscape. Today, Katharina heads up Mastercard's innovative payments collaborations exploring the next use cases of open banking payments with front-running industry leaders.



Asen Naydenov
Product Owner Digital Euro Austria
Austrian National Bank

Asen Naydenov is all about driving change in the financial world, currently rocking the role of Product Owner for the Digital Euro at the Austrian National Bank. With years of hands-on experience in digital banking and a strong track record in regulatory projects, Asen is at the forefront of innovation. He's collaborating closely with the European Central Bank to seamlessly integrate the Digital Euro into Austria's payment landscape, shaping European transaction services smoother and more accessible.



Sami Eyidilli
Head of Innovation Strategy
National Bank of Kuwait

Sami Eyidilli is an innovation strategist and researcher with extensive experience in the banking and fintech industries. He currently serves as the Head of Innovation Strategy at NBK, where he leads initiatives in digital transformation, mobile banking and innovation. Sami is also pursuing a Doctorate of Business Administration (DBA) at the University of Portsmouth, with research focusing on the societal impacts of mobile banking and the evolving role of financial technologies. In parallel, he runs Challenger Insider, a blog dedicated to tracking neobank trends and fintech disruption across global markets. His work bridges the domains of financial technology and innovation - particularly in the context of digital finance and emerging regulatory frameworks.

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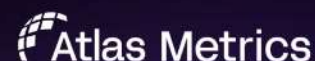
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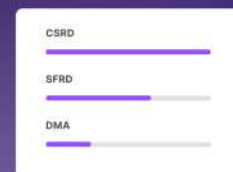
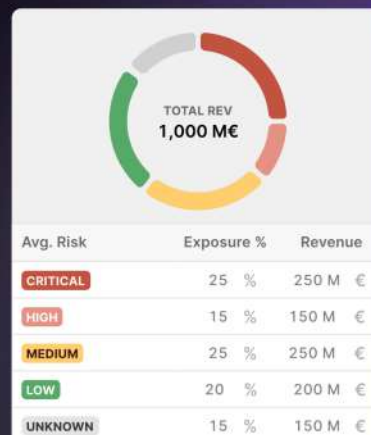
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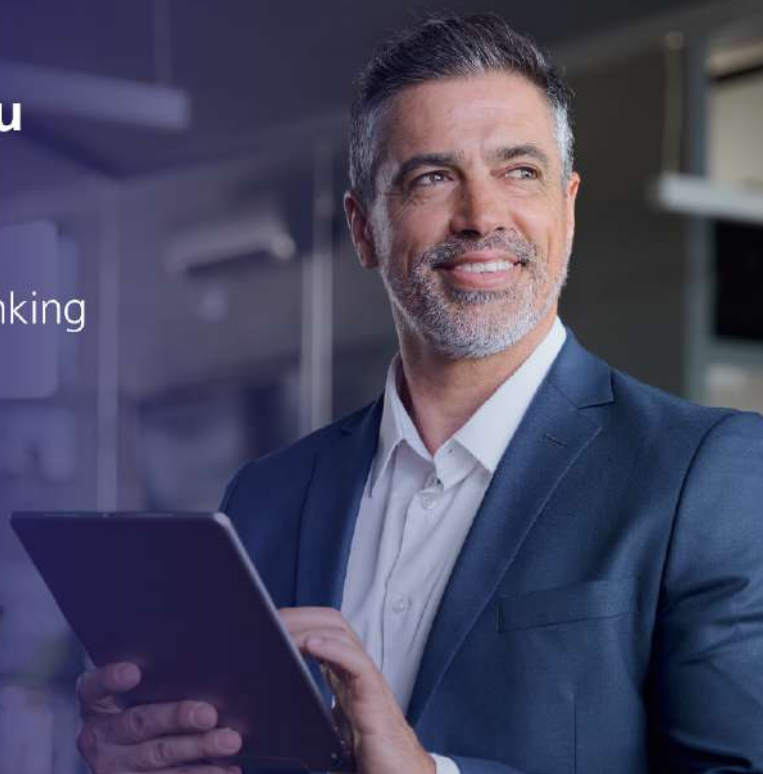
Wladimir Nikoluk
CEO



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