Banking Frontier 2026

AI · Trust · Payments · Platform Banking

The definitive annual summit for C-suite banking leaders in Amsterdam. Over five thematic days – AI & Trusted Finance, Identity & Cybersecurity, Payments & Digital Assets, Customer Growth & Platform Banking, and Future-Proofing European Banking – the summit brings together senior executives for strategic insight, peer exchange, and forward-looking debate on the forces reshaping global financial services.

23–27 NOVEMBER 2026 | AMSTERDAM, NETHERLANDS | C-LEVEL EXECUTIVE SUMMIT

500+ SENIOR DELEGATES | 50+ EXPERT SPEAKERS | 5 THEMATIC DAYS | 2 PARALLEL TRACKS

AI & TRUSTED FINANCE | IDENTITY & CYBERSECURITY | PAYMENTS & DIGITAL ASSETS | CUSTOMER GROWTH | FUTURE-PROOFING BANKING

DAY 1 – Monday, 23 Nov 2026	The AI-Native Bank and Trusted Finance
DAY 2 – Tuesday, 24 Nov 2026	Identity, Cybersecurity and Real-Time Trust
DAY 3 – Wednesday, 25 Nov 2026	Payments, Wallets, Tokenization and Digital Assets
DAY 4 – Thursday, 26 Nov 2026	Customer Growth, Platform Scale and the Human-AI Experience
DAY 5 – Friday, 27 Nov 2026	Future-Proofing European Banking: Priorities for 2027–2030

Banking Frontier 2026 — All Speakers

50+ Expert Voices Across Five Days

Rita Gnutti

Head of Internal Validation and Controls | Intesa Sanpaolo | Italy

Oliver Maspfuhl

Head of Anti Financial Crime Modelling Germany & EMEA | Deutsche Bank | Germany

Christopher Nason

Director, Global Head of Business Intelligence Unit | Deutsche Bank Securities | United Kingdom

Gladson Baby

VP & Director of Data & AI Enablement, Intelligent Automation & System Integration | Fifth Third Bank | United States

Frans Vanbruggen

Werkgebied Lead | AI Coalitie 4 Nederland (AIC4NL) | Netherlands

Paul Dongha

Head of Responsible AI & AI Strategy | NatWest Group | United Kingdom

Alina Timofeeva

Managing Partner – AI, Data & Digital Transformation | Unique.Bold.You. | Saudi Arabia

Zsofia Kovacs

Efficiency Advisor, Group Organisation & Operations | KBC Bank & Verzekering | Belgium

Omidi Firouzi

VP, Applied AI ML Lead | JPMorgan Chase & Co. | United States

Przemek Gdanski

President & CEO | BNP Paribas Bank Polska S.A. | Poland

Dilek Süzal

Leadership Coach | BetterUp | Austria

Ramesh Gopal

Chief Risk Officer (UAE & Saudi Arabia) & Head of Credit Risk (CEEMEA) | Deutsche Bank | UAE

Davor Gasparac

Senior Program Manager | Erste Digital GmbH | Austria

Tanja Imamovic

Digital Transformation & Technology Strategist | Raiffeisen Bank International AG | Austria

Fabio Turel

Information Technology Strategy Manager | Generali | Switzerland

Wolfgang Strobel

Managing Director | Investigence GmbH | Germany

Rudolf Stefanich

Lead UX Researcher | Bitpanda | Austria

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Stephan Wolf

Chair of the Board | Verifiable.Trade Foundation | Germany

Xiaodi Wang

Senior Business Analyst | GLEIF | Germany

Bjoern Lenzmann

Member of The Supervisory Board | DenizBank | Turkey

Nazima Kadir

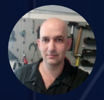
Global Head of UX: Cybersecurity | J.P. Morgan | United Kingdom

Carla Sobral

Head of Clients Onboarding | Societe Generale Securities Services | France

Zafer Ergezen

Practice Lead/Director – KYC & Onboarding | GarantiBank International NV | Netherlands



Eran Goldman Malka

Cloud Security Manager | European Depositary Bank SA | Luxembourg

Ricardo Galvao

ICT Risk, Processes & Quality Head of Unit | NOVO BANCO | Portugal

Dr. Veronica Ann Williams

Managing Director | ACT Inc. | United States

Ezra Dulberg

Associate Director | BDO UK | United Kingdom

Erin O'Loughlin

Senior Director of Training | ACFCS | United States

Alexandre Kech

Executive | GLEIF | Germany

Ines Gensinger

Head of Global Corporate Communications | GLEIF | Germany

Mohammed Ishtiaq

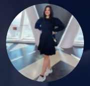
Principal | Oakland International Academy | United States

Banking Frontier 2026 — All Speakers

50+ Expert Voices Across Five Days

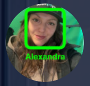
Domenico Scaffidi
CEO & Founder | DS Payments Ltd | United Kingdom

Paul Walvik-Joynt
VP Commercialization Real-Time Payments | Mastercard | Norway



Saibee Motiani
Payments and Liabilities | Kotak Mahindra Bank | India

Mihai Draghici
Founder & CEO | PayByFace | Romania



Alexandra Nicolau
Head of Growth | PayByFace | Romania

Viktoria Soltesz
Founder | PSP Angels | Cyprus

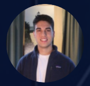
Ara Sargsyan
Head of Financial Institutions Division | Ameriabank CJSC | Armenia

Kazim Oguz
Senior VP, Digital Channels and Open Banking | DenizBank | Turkey

JP Fabri
Founding Partner | Seed | Malta

Cyril Vignet
Project Manager | Agence EDEP Conseil | France

Ulrich Loof
Senior Expert Transaction Management | DZ BANK AG | Germany



Arash Marandi
Business and Operations | Zaver | Sweden

Sadik Bas
EVP, Marketing Portfolio Management & Digital Products | Garanti BBVA | Turkey

Yodaly Sierra
Founder & CEO | Eco2wallet | United Kingdom

Vaida Salt
Head of Payments Relations | CXM | Cyprus

Victor Rivera
Managing Director and Co-Founder | Aluna Partners Ltd | United Kingdom

Jennifer Newbould
Associate | Aluna Partners | Italy

Thomas Langbein
Chief Commercial Officer | Trever | Germany

Peculiar Ibeabuchi
Communications and Events Manager | Yellow Card | Nigeria

Wendy Delmar
CEO | Caribbean Association of Banks Inc. | Saint Lucia

Kathrin Fortmann
Strategic Partnerships Manager | BX Digital | Switzerland

Lubin Reyes
Founder and CEO | Custodial Management Solutions Ltd | United Kingdom

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50+ Expert Voices Across Five Days

Rudolf Stefanich

Lead UX Researcher | Bitpanda | Austria

Wan Halim

Head of Shariah Governance (Global) | Crédit Agricole CIB | UAE

Tomas Reytt

Chief Sales Officer | mBank CZ | Czech Republic

Mantas Janavicius

Member of the Management Board | Investuotoju asociacija | Lithuania

Wolfgang Strobel

Managing Director | Investigence GmbH | Germany

Mohammad Jakirul Islam

Executive Vice President, Head of Strategy, Innovation and New Business, SME Banking Division | BRAC Bank PLC | Bangladesh

Istvan Fetter

Head of Small Business Segment Management | CIB Bank | Hungary

Caroline Philippe

Senior Investment Manager | BNP Paribas | Belgium

Itir Aydogan

Ecosystem Banking and Innovation Director | Yapı Kredi | Turkey

Ender Aydin

Digital Solutions Manager | Ziraat Bankası | Turkey

Simson Margus

Chief Digital Officer | Komerční banka | Czechia

Justin Pesch

Senior Sales Manager | PAIR Finance | Netherlands

Ramesh Gopal

Chief Risk Officer (UAE & Saudi Arabia) | Deutsche Bank | UAE

Stefan Moser

Head Group Compliance & Operational Risk | VP Bank AG | Austria

Davor Gasparac

Senior Program Manager | Erste Digital GmbH | Austria

Fabio Turel

Information Technology Strategy Manager | Generali | Switzerland

Kazim Oguz

Senior VP, Digital Channels and Open Banking | DenizBank | Turkey

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50+ Expert Voices Across Five Days

Ulf Holmberg

Functional Lead and Senior Analyst | Swedbank | Sweden

Naji Freiha

Risk Appetite, Strategy and Governance | Konsilium | France

Christoffer Kok

Head of Division, Stress Test Experts | European Central Bank | Germany

Jayne Godfrey

Payment Systems Regulator | United Kingdom

Xenia Neofytou

Managing Director | CX Financia | Cyprus

Mariusz Nowaczek

Deputy Sanctions Compliance Officer | DZ BANK AG | Germany

Alex McMahon

Senior VP (Blockchain Architect) | Citi | Ireland

Ivy Schuhmacher

VP | Digital Assets Transformation | Deutsche Bank AG | Germany

Manuela Zuluaga

Marketing & Digital Specialist | The Soltesz Institute | Italy

Jese Medina Gutierrez

CDD Onboarding Manager | Tether.to | Spain

Tanja Imamovic

Digital Transformation & Technology Strategist | Raiffeisen Bank International AG | Austria

Michal Niwinski

Co-founder and CTO | SoftwarePlant | Poland

Stefano Sciacca

Managing Director | Aluna Partners | United Kingdom

Vaida Salt

Head of Payments Relations | CXM | Cyprus

Stefan Moser

Head Group Compliance & Operational Risk | VP Bank AG | Austria

Alex McMahon

Senior VP (Blockchain Architect) | Citi | Ireland

DAY 1 - Monday, 23 November 2026

The AI-Native Bank and Trusted Finance

AI GOVERNANCE | AGENTIC SYSTEMS | OPERATING MODELS | HUMAN RESILIENCE

Morning Sessions

08:30-09:00 | Registration, welcome coffee and executive networking
Badge collection, event app access and room orientation
Curated introductions between banks, fintechs and strategic partners
Early meetings around AI, trust and transformation priorities

Time	ROOM A - MAIN STAGE	ROOM B - INNOVATION & IMPLEMENTATION
09:00-09:30	AI governance & model risk • Define what trusted AI-driven finance means for banks in 2027-2030. • Link customer value, transparency and control to scalable AI adoption. • Address model risk, explainability and governance guardrails. Rita Gnutti Head of Internal Validation and Controls Head Office Department | Intesa Sanpaolo | Italy	AI governance with a special emphasis on Agentic Systems • Move from isolated AI pilots to enterprise-wide architecture and delivery. • Align data foundations, leadership sponsorship and operating model change. • Measure AI ROI across productivity, risk, cost and customer outcomes. Oliver Maspfuhl Head of Anti Financial Crime Modelling Germany & EMEA | Deutsche Bank | Germany
09:30-10:00	Business intelligence, operations control and data-led risk management in banking • Turn business intelligence into practical operational control across banking functions. • Link data quality, reporting and decision intelligence to risk management. • Improve early-warning indicators across operations, credit, fraud and compliance. Christopher Nason Director, Global Head of Business Intelligence Unit | Deutsche Bank Securities | United Kingdom	Data, AI enablement and intelligent automation for bank operations • Link data enablement, intelligent automation and system integration to operational performance. • Identify automation opportunities that reduce manual work without weakening control. • Use AI-enabled workflows to improve consistency, speed and traceability. Gladson Baby Vice President & Director of Data & AI Enablement, Intelligent Automation & System Integration | Fifth Third Bank | United States
10:00-10:30	Scaling AI responsibly: a leadership playbook for managing AI risk and compliance. • AI is rapidly moving from pilot phase into broad deployment within banks. • This results in questions around how governance and compliance should be organized. • Setting up guardrails and continuous monitoring become essential to stay in control. • Also the regulator should be taken along the AI journey, they will not lead the AI transformation, so they need to be guided. Frans Vanbruggen Werkgebied Lead Waarden, normen en regelgeving | AI Coalitie 4 Nederland (AIC4NL) | Netherlands	AI Governance: how to mitigate the risks of AI to unlock its true value • Turn AI governance from policy documentation into daily operating practice. • Clarify ownership across model risk, compliance, technology and business lines. • Build evidence trails, control towers and continuous monitoring routines. Paul Dongha Head of Responsible AI & AI Strategy | NatWest Group | United Kingdom

DAY 1 - Monday, 23 November 2026

The AI-Native Bank and Trusted Finance

AI GOVERNANCE | AGENTIC SYSTEMS | OPERATING MODELS | HUMAN RESILIENCE

Sessions - Continued

Time	ROOM A - MAIN STAGE	ROOM B - INNOVATION & IMPLEMENTATION
10:30-11:00	AI-driven banking by 2030: from transformation ambition to measurable execution • Translate AI, data and digital transformation strategy into bank-wide execution. • Identify the capabilities required for AI-driven banking by 2030. • Link leadership alignment, governance and value measurement. Alina Timofeeva Managing Partner - AI, Data & Digital Transformation | Unique.Bold.You. | Saudi Arabia	From Process Scans to Scalable Execution: Building Human & Machine Operating Models in Banking & Insurance A playbook for scaling operations: when growth, customer expectations and regulation collide, the differentiator is not "more AI" but the talent to: • Re-imagine your key processes according to the future needs • Building various operating models of human & machine working together in scalable & efficient setup • Within a multicultural Bank-Insurance Group, cross-domain & cross-country • By real case examples from a Groupwide Transformation Program at KBC Group. The objective would be to provide a practical, groupwide perspective on how banks can turn digital ambition and AI initiatives into durable operational execution. Zsofia Kovacs Efficiency Advisor, Group Organisation & Operations | KBC Bank & Verzekering | Belgium
11:00-11:30	Networking break- Refreshment break, informal peer exchange, targeted 1:1 meetings. Preparation for AI operating-model sessions.	
11:30-12:00	Case study: AI and machine learning in operations and fraud detection • Explain where AI and machine learning create value across operations and fraud detection. • Identify model, data and control requirements for safe deployment in regulated banking. • Move from alert-heavy monitoring toward actionable operational intelligence. Omidi Firouzi VP, Applied AI ML Lead | JPMorgan Chase & Co. | United States	AI-at-scale banking leadership: board priorities, execution discipline and measurable value • Set board-level priorities for scaling AI beyond pilots. • Align digital ambition with risk appetite, customer outcomes and operational readiness. • Identify leadership disciplines needed to govern AI adoption at scale. Przemek Gdanski President of the Management Board and CEO | BNP Paribas Bank Polska S.A. | Poland
12:00-12:30	Human resilience in AI-driven banking • Explore why human resilience becomes critical as banks adopt AI-driven operating models. • Support leadership, adaptability and change readiness across transformation teams. • Reduce fatigue and resistance during technology-led change. Dilek Süzal Leadership Coach | BetterUp | Austria	Credit risk management, related modelling and stress testing in an era of trade wars: the AI solution • Convert fragmented data into reusable business data products. • Link payments, credit, fraud, stress testing and customer insights. • Improve data ownership, quality and governance for AI use cases. Ramesh Gopal Chief Risk Officer (UAE & Saudi Arabia) & Head of Credit Risk (CEEMEA) | Deutsche Bank | United Arab Emirates
12:30-13:45	Lunch break- Networking lunch with speaker and delegate introductions. Informal discussions around AI adoption, operations and governance. Time for sponsor meetings and agenda follow-ups.	

DAY 1 — Afternoon Panel Discussions & Reception

The AI-Native Bank and Trusted Finance

AI GOVERNANCE | AGENTIC SYSTEMS | OPERATING MODELS | HUMAN RESILIENCE

13:45-14:30 | Panel Discussion: AI and machine learning in operations, fraud detection and AI scaling

Scaling AI beyond pilots: data readiness, security and production controls

- Use the speaker-proposed angle of AI and machine learning in operations and fraud detection.
- Discuss why AI initiatives still stall after pilots and proofs of concept.
- Examine data readiness, security, observability and production controls.

Omidi Firouzi – VP, Applied AI ML Lead | JPMorgan Chase & Co. | United States

Davor Gasparac – Senior Program Manager, BA Chapter Lead & Agile Coach | Erste Digital GmbH | Austria

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

14:30-15:15 | Panel Discussion: What will successful AI-driven banks look like by 2030?

Operating models for 2030: governance, trust and measurable value

- Define AI-driven banking operating models for 2030.
- Place governance and customer trust at the center of AI design.
- Identify transformation priorities that create measurable value.

Fabio Turel – Information Technology Strategy Manager | Generali | Switzerland

Wolfgang Strobel – Managing Director | Investigence GmbH | Germany

Rudolf Stefanich – Lead UX Researcher | Bitpanda | Austria

Itir Aydogan – Ecosystem Banking and Innovation Director | Yapı Kredi | Turkey

15:15-15:45 | Networking reception

- End-of-day networking and speaker follow-up meetings.
- Informal exchange on lessons from the AI-native banking day.
- Relationship building before Day 2 trust and identity sessions.

DAY 2 - Tuesday, 24 November 2026

Identity, Cybersecurity and Real-Time Trust

DIGITAL IDENTITY | CYBER RESILIENCE | FRAUD PREVENTION | DORA COMPLIANCE

Morning Sessions

08:45-09:00 | Chairperson opening
Conference Chair / TBC
Frame the day around identity, cyber resilience and real-time trust.
Link regulatory pressure with customer expectations and digital growth.
Highlight key questions for senior banking, risk and security leaders.

Time	ROOM A - MAIN STAGE	ROOM B - INNOVATION & IMPLEMENTATION
09:00-09:30	Corporate digital identity management Trade finance, supply-chain and trade digitalization • Position digital identity as core banking infrastructure, not a back-office utility. • Explore wallet-based identity, verified credentials and organizational identity. • Support cross-border onboarding and trusted customer access. Stephan Wolf Chair of the Board, Verifiable.Trade Foundation; Chairman, ICC DSI Industry Advisory Board | Verifiable.Trade Foundation | Germany	Digital identity wallets Practical identity wallet applications and ecosystem readiness • Translate EU Digital Identity Wallet into practical bank requirements. • Assess onboarding, authentication and attribute-sharing use cases. • Prepare internal systems for trusted identity-wallet integration. Xiaodi Wang Senior Business Analyst | Global Legal Entity Identifier Foundation (GLEIF) | Germany
09:30-10:00	Digital trust in AI-led banking Risk, audit and cyber oversight at board level • Link AI-led banking with board-level risk, audit, compliance and cyber oversight. • Define how digital trust can be governed across customer journeys and internal operations. • Assess cyber and control questions that arise when AI becomes embedded in banking. Bjoern Lenzmann Member of The Supervisory Board | DenizBank | Turkey	User centricity in cybersecurity UX research and behavioural science in product development • Examine deepfakes, synthetic identities and evolving scam typologies. • Use liveness, device trust and behavioral analytics for real-time defense. • Strengthen digital provenance and evidence for disputes. Nazima Kadir Global Head of UX: Cybersecurity | J.P. Morgan | United Kingdom
10:00-10:30	Custody, governance and operational controls for digital assets Risk, safeguards and delivery models • Define the custody and control requirements for regulated digital-asset operations. • Strengthen governance across wallets, keys, reconciliation and transaction oversight. • Manage operational, counterparty and compliance risks across digital-asset workflows. Lubin Reyes Founder and CEO | Custodial Management Solutions Ltd | United Kingdom	Continuous identity assurance • Scale passkeys and phishing-resistant authentication across channels. • Design recovery journeys that do not weaken security. • Move beyond one-time KYC toward continuous assurance. Zafer Ergezen Practice Lead/Director - KYC, Client Due Diligence, Fraud, Transactional Due Diligence, Onboarding | GarantiBank International NV | Netherlands
10:30-11:00	Networking break- Coffee break and 1:1 meetings. Peer exchange on digital identity, cyber and fraud priorities. Time for sponsor meetings and agenda follow-ups.	

DAY 2 - Tuesday, 24 November 2026

Identity, Cybersecurity and Real-Time Trust

DIGITAL IDENTITY | CYBER RESILIENCE | FRAUD PREVENTION | DORA COMPLIANCE

Sessions - Continued

Time	ROOM A - MAIN STAGE	ROOM B - INNOVATION & IMPLEMENTATION
11:00-11:30	Cloud resilience and concentration risk in regulated banking • Assess cloud resilience as a board-level operational-risk priority. • Map concentration, supplier and recovery risks across critical banking services. • Improve monitoring, testing and continuity planning for cloud-based environments. Eran Goldman Malka Cloud Security Manager | European Depositary Bank SA | Luxembourg	Navigating the Intersection of AI, Operational Resilience and Regulatory Evolution • Address DORA-driven resilience challenges, including third-party dependencies and concentration risk. • Improve AI governance and board-level cyber-risk oversight. • Develop resilience frameworks that combine real-time incident management, informed decision-making, and effective root-cause remediation. Ricardo Galvao ICT Risk, Processes & Quality Head of Unit | NOVO BANCO | Portugal
11:30-12:00	Board-level fraud prevention • Treat fraud and scams as a board-level business risk. • Address APP fraud, mobile-session attacks and social-engineering patterns. • Strengthen customer-protection controls and dispute workflows. Dr. Veronica Ann Williams Managing Director | ACT Inc. | United States	Fraud accountability: governance, liability and customer-protection controls • Clarify fraud accountability across business, operations, compliance and technology. • Prepare for evolving liability expectations and customer-protection standards. • Strengthen monitoring, reporting and escalation for fraud-risk decisions. Ezra Dulberg Associate Director | BDO UK | United Kingdom
12:00-12:30	Case study: Board-level fraud strategy • Translate fraud and financial-crime exposure into board-level decision criteria. • Align fraud controls with customer protection, governance and regulatory expectations. • Improve escalation, reporting and accountability across compliance and operations. Erin O'oughlin Senior Director of Training | Association of Certified Financial Crime Specialists (ACFCS) | United States	From compliance cost to competitive advantage: trusted organizational identity • Move from periodic checks to persistent identity confidence. • Apply assurance across mobile, web, call center and branch journeys. • Include organizational identity and counterparty trust in the model. Alexandre Kech Executive | GLEIF | Germany
12:30-13:45	Lunch break- Networking lunch with identity, fraud and cyber specialists. Discuss bank readiness for wallets, passkeys and cyber resilience. Dedicated time for follow-up meetings and introductions.	
13:45-14:15	From compliance cost to competitive advantage: trusted organizational identity in practice • Show how organizational identity can become a business enabler. • Link LEIs, verifiable credentials and wallet ecosystems to bank onboarding. • Reduce friction in corporate KYC, payments and supply-chain finance journeys. Ines Gensinger Head of Global Corporate Communications | Global Legal Entity Identifier Foundation (GLEIF) | Germany	Case study: DLT and its influence on payments and banks operating models • Assess how DLT can change settlement, reconciliation and payment operating models. • Identify tokenized rails may improve transparency, efficiency and trust. • Discuss control, governance and adoption barriers for banks. Mohammed Ishtiaq Principal at Oakland International Academy | Oakland International Academy | United States

DAY 2 — Afternoon Panel & Reception

Identity, Cybersecurity and Real-Time Trust

DIGITAL IDENTITY | CYBER RESILIENCE | FRAUD PREVENTION | DORA COMPLIANCE

14:15-15:00 | Panel Discussion: Digital trust, DLT, fraud strategy and trusted identity ecosystems

A strategic discussion on how trust, identity and fraud controls converge across banking ecosystems.

- Link DLT and digital identity with changing payments and bank operating models.
- Discuss board-level fraud strategy and customer-protection expectations.
- Explore trusted organizational identity, credentials and ecosystem trust.

Mohammed Ishtiaq – Oakland International Academy
Erin O'Loughlin – ACFCS
Stephan Wolf – Verifiable.Trade Foundation

15:00-15:30 | Networking reception

Closing reception for conversations on digital trust and the next wave of identity-led banking.

- End-of-day networking and speaker follow-up meetings.
- Peer discussion on digital trust and fraud-prevention priorities.
- Relationship building before Day 3 payments and tokenization sessions.

DAY 3 - Wednesday, 25 November 2026

Payments, Wallets, Tokenization and Digital Assets

INSTANT PAYMENTS | DIGITAL WALLETS | OPEN FINANCE | TOKENIZATION | DIGITAL ASSET

Morning Sessions

08:45-09:15 | Chairperson opening / Instant payments and interoperability

Time	ROOM A - MAIN STAGE	ROOM B - INNOVATION & IMPLEMENTATION
08:45-09:15	Instant payments and interoperability • Frame the payments, wallets and digital-assets agenda. • Link market infrastructure, regulation and customer expectations. • Set priorities for payment leaders and banking executives. Domenico Scaffidi CEO & Founder | DS Payments Ltd | United Kingdom	The new payments landscape Instant, interoperable, invisible and built on trust • Assess instant payments, ISO 20022 richness and real-time expectations. • Embed risk management and fraud controls into payment innovation. • Build trust across interoperable and invisible payment journeys. Paul Walvik-Joynt Vice President Commercialization Real-Time Payments | Mastercard | Norway
09:15-09:45	Instant payments readiness Value creation and operational implications • Assess how instant payments change liquidity, customer expectations and operational processes. • Identify the controls needed to manage real-time risk and exception handling. • Link instant payments with corporate, retail and liability-account strategies. Saibee Motiani Payments and Liabilities | Kotak Mahindra Bank | India	Digital wallets and biometric payments Customer experience and secure authentication • Evaluate wallet orchestration and acceptance strategies. • Explore biometric payments and stronger authentication models. • Link embedded payments with customer journey redesign. Mihai Draghici Founder & CEO | PayByFace | Romania
09:45-10:15	Digital wallets customer adoption Embedded wallet experiences and market uptake • Translate biometric payment innovation into usable customer journeys. • Solve trust, consent and authentication requirements before scale. • Link wallet acceptance with merchant adoption and experience design. Alexandra Nicolau Head of Growth | PayByFace | Romania	Moving Money - How Banks Think The new role of the Chief Payment Officer • Move beyond compliance APIs toward commercial Open Finance value. • Improve consent, data reuse and platform strategy. • Define the emerging role of the Chief Payment Officer. Viktoria Soltesz Founder | PSP Angels | Cyprus
10:15-10:45	Open Finance and financial-institution growth Emerging markets, innovation and scale • Explore how Open Finance can support growth for banks and financial institutions. • Link API strategy with customer value, partnerships and financial access. • Assess the data, consent and trust foundations needed for Open Finance adoption. Ara Sargsyan Head of Financial Institutions Division | Ameriabank CJSC | Armenia	Case study: Open Finance Practical lessons and implementation insights • Move beyond Open Banking APIs toward broader Open Finance value creation. • Explore consent, data sharing and customer-owned financial journeys. • Identify commercial use cases across retail, SME and platform banking. Kazim Oguz Senior Vice President, Digital Channels and Open Banking | DenizBank | Turkey
10:45-11:15	Networking break- Networking break and 1:1 meetings. Peer exchange on instant payments, wallets and Open Finance. Time for sponsor meetings and payment-ecosystem introductions.	
11:15-11:45	Open Finance strategy Data access and commercial ecosystem design • Position Open Finance as a growth strategy rather than a compliance project. • Identify customer-permissioned data creates new products and partnerships. • Build trust, consent and value exchange into data-sharing journeys. JP Fabri Founding Partner | Seed | Malta	Retail Digital Euro deserves tokenisation or not? Policy, interoperability and market design • Compare tokenized deposits, wholesale CBDCs and retail digital euro models. • Assess custody, treasury and settlement infrastructure impacts. • Separate realistic use cases from pilots with limited business value. Cyril Vignet Project Manager | Agence EDEP Conseil | France
11:45-12:15	Corporate payment business: PSD3 Instant payments and fraud accountability • Translate PSD3 and PSR developments into bank priorities. • Strengthen SCA, liability management and fraud accountability. • Address corporate payments and scheme-evolution requirements. Ulrich Loof Senior Expert Transaction Management | DZ BANK AG | Germany	A2A payments and European scale Growth, adoption and cross-border reach • Explain how Wero and A2A payments reshape European scale. • Assess implications for banks, fintechs and merchant journeys. • Evaluate commercial models for account-to-account adoption. Arash Marandi Business and Operations | Zaver | Sweden

DAY 3 - Wednesday, 25 November 2026

Payments, Wallets, Tokenization and Digital Assets

INSTANT PAYMENTS | DIGITAL WALLETS | OPEN FINANCE | TOKENIZATION | DIGITAL ASSET

Sessions - Continued

Time	ROOM A - MAIN STAGE	ROOM B - INNOVATION & IMPLEMENTATION
12:15-12:45	Future of digital wallets Bank readiness and customer expectations • Assess how digital wallets are changing product strategy and customer engagement. • Identify governance, compliance and approval steps banks need before scaling. • Clarify the difference between solo presentations, panels and practical wallet use cases. Sadik Bas Executive Vice President, Marketing Portfolio Management & Digital Products | Garanti BBVA | Turkey	Digital wallets Product design, use cases and ecosystem integration • Assess where digital wallets can support inclusion and everyday payment adoption. • Link wallet design with identity, fraud controls and customer trust. • Explore how banks can partner with wallet providers without losing the customer relationship. Yodaly Sierra Founder & CEO | Eco2wallet | United Kingdom
12:45-13:45	Lunch break- Networking lunch for payments, wallets and digital-asset leaders. Informal discussion around digital euro, A2A and tokenization use cases. Dedicated time for follow-up meetings with speakers and partners.	
13:45-14:15	Wallet risk, payment controls and customer trust at scale Operational safeguards and trust management • Map wallet risk across onboarding, authentication and transaction flows. • Define controls for wallet-led payment journeys at scale. • Link payment strategy with customer trust and regulatory expectations. Vaida Salt Head of Payments Relations | CXM | Cyprus	Future payments landscape / European finance Market outlook and ecosystem implications • Frame the payment trends shaping European finance through 2030. • Identify what banks, fintechs and infrastructure players must prove before new rails scale. • Link payment innovation with investor confidence, operational readiness and regulation. Victor Rivera Managing Director and Co-Founder | Aluna Partners Ltd | United Kingdom
14:15-14:45	Future payments landscape / European finance Investor and operations view • Look at payment innovation from an investor and market-readiness perspective. • Separate strong concepts from solutions regulated institutions can adopt. • Assess operational proof points banks need before moving from pilot to partnership. Jennifer Newbould Associate | Aluna Partners | Italy	Tokenization infrastructure Architecture, rails and future payments landscape • Explain the infrastructure layer required for tokenized finance. • Link tokenization with settlement, custody and regulated market infrastructure. • Identify adoption barriers for banks and institutional clients. Thomas Langbein Chief Commercial Officer (CCO) | Trever | Germany
14:45-15:15	Case study: Future payments landscape Regional insights and commercial adoption • Explore how new payment rails and digital assets can reshape customer access. • Assess the role of regulated fintechs in faster, lower-friction payments. • Identify infrastructure, compliance and education requirements for broader adoption. Peculiar Ibeabuchi Communications and Events Manager | Yellow Card | Nigeria Wendy Delmar Chief Executive Officer | Caribbean Association of Banks Inc. | Saint Lucia	Tokenized market infrastructure Regulated financial market infrastructure and operating models • Move from tokenization pilots to business-grade infrastructure. • Evaluate regulated market infrastructure and settlement use cases. • Identify wholesale and retail value creation opportunities. Kathrin Fortmann Strategic Partnerships Manager | BX Digital | Switzerland
15:15-15:45	Client onboarding trust-by-design empowered by digitalisation • Reframe onboarding as a strategic trust and conversion moment. • Reinforce the relationship while maintaining KYC and compliance control standards. • Improve onboarding processes by using digital solutions.	Partner meetings and digital-asset follow-ups Dedicated discussions and next-step conversations • Reserved for scheduled 1:1 meetings with banks, fintechs and digital-asset infrastructure partners.

DAY 3 — Afternoon Panel Discussions & Reception

Payments, Wallets, Tokenization and Digital Assets

INSTANT PAYMENTS | DIGITAL WALLETS | OPEN FINANCE | TOKENIZATION | DIGITAL ASSET

Networking Reception

- End-of-day networking and payment-ecosystem follow-ups.
- Informal exchange on wallets, A2A and tokenization priorities.

DAY 4 - Thursday, 26 November 2026

Customer Growth, Platform Scale and the Human-AI Experience

CUSTOMER GROWTH | PLATFORM BANKING | HUMAN-AI EXPERIENCE | SME BANKING | SUSTAINABLE FINANCE

Morning Sessions

08:45-09:00 | Chairperson opening - Conference Chair / TBC
Frame the day around customer growth and platform scale.
Link human-AI experience with service, sales and operations.
Set priorities for retail, digital and transformation leaders.

Time	ROOM A - MAIN STAGE	ROOM B - INNOVATION & IMPLEMENTATION
09:00-09:30	Human-AI banking experience • Show how AI changes service, sales, operations and advice journeys. • Define where humans remain essential for trust and empathy. • Explore AI agents, decision intelligence and workflow redesign. Rudolf Stefanich Lead UX Researcher | Bitpanda | Austria	AI-augmented service and product-led banking at scale • Explore how AI-augmented service changes product, support and customer journeys. • Identify automation can improve speed without weakening customer trust. • Link product leadership with operational readiness and customer experience. Speaker TBC
09:30-10:00	Present and Future of Digital Transformation in Islamic Banking • Link digital transformation with customer experience and trust. • Assess modernization priorities for Islamic and relationship-led banking. • Explore service redesign across digital, branch and advisory journeys. Wan Halim Head of Shariah Governance (Global) | Crédit Agricole CIB | United Arab Emirates	Omnichannel banking leadership and customer growth in Czech and regional banking • Define the role of omnichannel leadership in customer acquisition and retention. • Link digital sales, branch support and advisory journeys into one service model. • Identify customer expectations are moving in Czech and regional banking. Tomas Reytt Chief Sales Officer (CSO) | mBank CZ | Czech Republic
10:00-10:30	Lithuanian credit union model: data analysis plus human touch in lending • Reassess the role of physical presence in digital-first banking. • Use data, AI and human judgment to improve lending decisions. • Design hybrid service models that strengthen advice and resolution. Mantas Janavicius Member of the Management Board | Investuotoju asociacija | Lithuania	No-touch banking and mesh-up finance for non-financial customer pools • Shift from reactive support to proactive customer care. • Use AI agents, decision intelligence and next-best-action models. • Increase resolution speed while maintaining control and accountability. Wolfgang Strobel Managing Director | Investigence GmbH | Germany
10:30-11:00	Networking break- Networking break and 1:1 meetings. Peer exchange on customer experience, branch transformation and AI service. Time for sponsor meetings and speaker follow-ups.	
11:00-11:30	Micro-SME growth, digital SME banking and financial inclusion • Treat Micro-SME banking as a growth and inclusion opportunity. • Use cash-flow data, embedded payments and digital lending to serve SMEs better. • Balance profitable service models with financial inclusion goals. Mohammad Jakirul Islam Executive Vice President, Head of Strategy, Innovation and New Business, SME Banking Division | BRAC Bank PLC | Bangladesh	Micro-SME banking growth and digital onboarding for entrepreneurs • Show how banks can scale small-business portfolios without losing service quality. • Improve digital onboarding and relationship management for entrepreneurs. • Use segmentation, data and simple journeys to unlock Micro-SME growth. Istvan Fetter Head of Small Business Segment Management | CIB Bank | Hungary
11:30-12:00	Impact investing, sustainable finance and customer value in the next banking cycle • Link impact investing with customer value, trust and long-term relationship growth. • Translate sustainable finance objectives into practical products and advisory journeys. • Balance commercial performance with measurable social and environmental outcomes. Caroline Philippe Senior Investment Manager - Stellar Impact | BNP Paribas | Belgium	The AI-Native Bank: Building Intelligent Financial Ecosystems for the Age of AI Agents • Explain how banks are evolving toward platform-scale business models. • Show how mobile banking is becoming more intelligent, proactive and context-aware. • Link financial super apps with customer outcomes and ecosystem partnerships. Itir Aydogan Ecosystem Banking and Innovation Director | Yapı Kredi | Turkey

DAY 4 - Thursday, 26 November 2026

Customer Growth, Platform Scale and the Human-AI Experience

CUSTOMER GROWTH | PLATFORM BANKING | HUMAN-AI EXPERIENCE | SME BANKING | SUSTAINABLE FINANCE

Sessions - Continued

Time	ROOM A - MAIN STAGE	ROOM B - INNOVATION & IMPLEMENTATION
12:00-12:30	Case study: Open Banking 2.0 and SME digital transformation through Z-Transformation • Use Open Banking 2.0 to improve SME access, service and embedded finance. • Explain the Z-Transformation approach to digital SME banking. • Link data-driven insights with onboarding, lending and relationship management. Ender Aydin Digital Solutions Manager | Ziraat Bankası | Turkey	How European banks are retooling for platform scale • Link modular architecture, core modernization and ecosystem design. • Share lessons from digital-bank migration, automation, cloud and data management. • Create seamless experiences across branch and digital channels. Simson Margus Chief Digital Officer (CDO), Member of the Board | Komerční banka | Czechia
12:30-13:45	Lunch break- Networking lunch focused on customer growth and platform transformation. Informal meetings with retail, SME and digital banking leaders. Time for partnership discussions and follow-up introductions.	
13:45-14:15	Stress-aware banking journeys • Apply behavioral insight to debt, savings and financial wellbeing. • Design stress-aware journeys and responsible nudges. • Improve personalization without increasing customer vulnerability. Justin Pesch Senior Sales Manager | PAIR Finance | Netherlands	Credit risk management, related modelling and stress testing in an era of trade wars: the AI solution • Strengthen credit-risk management with AI-enabled modelling. • Improve stress testing in volatile trade and macroeconomic conditions. • Link risk analytics with modular operating platforms. Ramesh Gopal Chief Risk Officer (UAE & Saudi Arabia) & Head of Credit Risk (CEEMEA) | Deutsche Bank | United Arab Emirates
14:15-14:45	Case study: AI in compliance, AI governance and Digital Fraud • Explore how AI can support compliance and what are the limitations. • The role of AI in approaching Fraud and Payment challenges. • The role of the compliance officer of the future. Stefan Moser Head Group Compliance & Operational Risk | VP Bank AG | Austria	Case study: Agile banking transformation • Explain how agile delivery changes bank transformation execution. • Align product, technology, compliance and operations around shared outcomes. • Reduce friction between innovation teams and legacy enterprise processes. Davor Gasparac Senior Program Manager, BA Chapter Lead & Agile Coach | Erste Digital GmbH | Austria
14:45-15:15	Case study: Platform-scale banking • Define what platform-scale banking means for incumbents and financial groups. • Link ecosystem strategy with customer ownership and value creation. • Identify the operating model and partnership capabilities needed at scale. Fabio Turel Information Technology Strategy Manager | Generali | Switzerland	Customer growth meetings and platform demos • Reserved for 1:1 meetings around SME banking, Open Finance, AI service and platform-scale banking. • Supports follow-ups before the shared panel discussion.

CUSTOMER GROWTH | PLATFORM BANKING | HUMAN-AI EXPERIENCE | SME BANKING | SUSTAINABLE FINANCE

DAY 4 — Afternoon Panel Discussions & Reception

Customer Growth, Platform Scale and the Human-AI Experience

15:15-16:00 | Panel Discussion: Platform-scale banking, Open Finance and agile customer transformation

- Discuss platform-scale banking and whether banks can keep the customer relationship.
- Include Open Banking 2.0, SME digital transformation and Open Finance perspectives.
- Assess embedded finance, ecosystem competition and brand relevance.

Fabio Turel – Generali
Ender Aydin – Ziraat Bankasi
Kazim Oguz – DenizBank
Davor Gasparac – Erste Digital

16:00-16:30 | Networking reception

- End-of-day networking and speaker follow-up meetings.
- Peer exchange on customer growth, sustainable finance and platform scale.
- Relationship building before the final strategic-horizon day.

Future-Proofing European Banking: Priorities for 2027-2030

SYSTEMIC RISK | REGULATION 2027 | AML/AMLA | DIGITAL EURO | TOKENIZATION

Morning Sessions

08:45-09:00 | Chairperson opening
Frame the final day around 2027-2030 strategic priorities.
Link systemic risk, regulation, technology and board decision-making.
Set up the closing questions for future-proofing European banking.

Time	ROOM A - MAIN STAGE	ROOM B - INNOVATION & IMPLEMENTATION
09:00-09:30	Systemic Risk in European Banking 2027-2030: Geopolitics, AI and Structural Vulnerabilities • Assess geopolitical fragmentation and structural vulnerabilities in banking. • Link AI, funding costs, credit risk and stress testing. • Evaluate operational concentration and systemic resilience risks. Ulf Holmberg Functional Lead and Senior Analyst | Swedbank | Sweden	Preparing banks for systemic threats: cyber, geopolitical disruption and operational concentration risk • Bring a supervisory-facing perspective on geopolitical disruption and cyber-attack overlays. • Link stress testing, risk appetite and operational concentration risk. • Translate systemic-threat scenarios into board-level resilience decisions. Naji Freiha Risk Appetite, Strategy and Governance | Konsilium | France
09:30-10:00	Systemic threats and stress testing • Translate post-quantum awareness into migration planning. • Prioritize long-lived data, certificates, signing and critical infrastructure. • Build crypto-agility into security and procurement roadmaps. Christoffer Kok Head of Division, Stress Test Experts, Horizontal Line Supervision | European Central Bank | Germany	Payment systems regulation, consumer protection and future payment rails • Frame the regulatory priorities shaping payment systems and customer protection. • Assess how new payment rails affect competition, resilience and user outcomes. • Link payment innovation with fraud, liability and market conduct expectations. Jayne Godfrey Payment Systems Regulator | United Kingdom
10:00-10:30	2027 regulatory radar: AML, supervisory readiness, governance and EU regulatory developments • Prepare for AMLA ramp-up, AMLR and crypto compliance developments. • Link governance, supervisory readiness and operational execution. • Assess Cyber Resilience Act impacts on banking ecosystems. Xenia Neofytou Managing Director | CX Financia | Cyprus	PSD3, PSR and sanctions compliance in the corporate banking environment • Link sanctions compliance with PSD3, PSR and corporate payment obligations. • Clarify how screening, monitoring and controls must evolve with faster payment flows. • Prepare compliance teams for governance, escalation and evidence expectations. Mariusz Nowaczek Deputy Sanctions Compliance Officer | DZ BANK AG | Germany
10:30-11:00	Networking break- Coffee break and 1:1 meetings. Peer exchange on systemic risk, quantum readiness and regulation. Time for sponsor meetings and senior-leader introductions.	

DAY 5 - Friday, 27 November 2026

Future-Proofing European Banking: Priorities for 2027-2030

SYSTEMIC RISK | REGULATION 2027 | AML/AMLA | DIGITAL EURO | TOKENIZATION

Sessions - Continued

Time	ROOM A - MAIN STAGE	ROOM B - INNOVATION & IMPLEMENTATION
11:00-11:30	Case study: AMLR/AMLA transition and changing supervisory expectations • Translate AMLR and AMLA changes into practical compliance priorities. • Prepare governance, reporting and controls for the supervisory transition. • Identify capability gaps across monitoring, investigations and accountability. Speaker TBC	Tokenization pathways from experimentation to institutional adoption • Frame tokenization opportunities that can move from concept to bank adoption. • Address regulatory, custody and operational questions for institutional scale. • Define proof points needed before banks scale tokenization partnerships. Alex McMahon Senior Vice President (Blockchain Architect) | Citi | Ireland
11:30-12:00	Institutional adoption of tokenised money: stablecoins, tokenised deposits and new settlement models • Compare the roles of stablecoins, tokenised deposits and other forms of regulated digital money. • Identify institutional use cases across payments, treasury, liquidity, and settlement. • Assess what is required for bank-grade adoption: interoperability, regulation, custody, risk and operating readiness. Ivy Schuhmacher VP | Digital Assets Transformation | Deutsche Bank AG | Germany	Moving Money, payment education and market adoption in the next payments cycle • Use education and market communication to support payment innovation adoption. • Link the Moving Money agenda with payment leadership, digital strategy and stakeholder engagement. • Help banks translate complex payment change into clear client and internal narratives. Manuela Zuluaga Marketing & Digital Specialist | The Soltesz Institute | Italy
12:00-12:30	Evolution of regulatory framework in the digital asset industry: VASPs, crypto AML and cross-border risk • Navigate digital-asset regulation, VASP obligations and crypto AML. • Address cross-border risk and secure collaboration requirements. • Use protected computation to support privacy and data-sharing needs. Jese Medina Gutierrez CDD Onboarding Manager | Tether.to | Spain	Open finance, AI transformation and digital assets / tech radar • Explore the technologies shaping banking through 2030. • Link Open Finance, AI transformation and digital assets. • Assess agentic AI, digital provenance and adaptive identity. Tanja Imamovic Digital Transformation & Technology Strategist | Raiffeisen Bank International AG | Austria
12:30-13:30	Lunch break- Networking lunch with regulatory, risk and technology leaders. Informal discussion on digital euro, AMLA and cyber resilience. Time for follow-up meetings before the closing strategic sessions.	

SYSTEMIC RISK | REGULATION 2027 | AML/AMLA | DIGITAL EURO | TOKENIZATION

DAY 5 — Afternoon Panel Discussions & Reception

Future-Proofing European Banking: Priorities for 2027–2030

13:30-14:00 | Future payments and cards: real-time access, transaction handling and service design

Michal Niwinski – Co-founder and CTO | SoftwarePlant | Poland

- Explore how payment and card services are being redesigned around real-time access.
- Link transaction handling, operational resilience and customer-service expectations.
- Identify digital financial-service capabilities needed for scalable payment operations.

Stefano Sciacca – Managing Director | Aluna Partners | United Kingdom

- Assess payment innovation through an investment and market-readiness lens.
- Identify what fintechs and infrastructure providers must prove before bank adoption.
- Link capital, partnerships and execution capacity with regulated financial-services needs.

14:00-14:45 | Panel Discussion: AMLA transition, AI compliance, wallets, risk, payments and tokenization

Stefan Moser – Head Group Compliance & Operational Risk | VP Bank AG | Austria

Vaida Salt – Head of Payments Relations | CXM | Cyprus

Alex McMahon – Senior Vice President (Blockchain Architect) | Citi | Ireland

14:45-15:15 | Closing plenary: Future-proofing European banking

Conference Chair, TBC

A strategic synthesis of the week's key themes and priorities for European banking 2027-2030

15:15-15:45 | Farewell coffee

Final delegate conversations and speaker follow-up meetings.

Join fellow delegates and speakers for final conversations and relationship building.

Banking Frontier 2026

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