

## MONDAY (24.09.)

### STATE&FUTURE DEVELOPMENT

- 09:00 **Opening** – Vanja Dominović (HGK)
- 09:10 **“Bank branch evolution in CEE, EU and around the globe”** – Violeta Xanthouli (Printec)
- 09:40 **“Practising Artificial Intelligence in the digital payments era”** – Dr. Mikhail Gordeev (Austria Card)
- 10:10 Coffee break
- 10:30 **“Digitalization inside and outside the branch”** – Panagiotis Chalkias (Transaction Systems)
- 11:00 **“Omnichannel payments for new revenue streams: wallet, e-commerce, open banking”** – Maria Vinogradova (OpenWay group)
- 11:30 **“Assure convenience and omnipresence of 3D Secure (2.0) with Asseco TriDES2”** – Dubravko Kovačić (Asseco SEE), Zdravko Barec (Payten)
- 12:00 Coffee break
- 12:20 **“Creating Connected Experiences”** – Apostolos Karakatsanis (NCR, Printec)
- 12:50 **“ACI & Capsys: Partner for Immediate Payments & PSD2 – A Hungarian Case Study”** – András Szentgyörgyi (Capsys), Matthew Burns (ACI WorldWide)
- 13:30 **“Automation of Regulatory Compliance Management Process”** – Ivan-Dominik Ljubičić,(Infigo IS)

### Lunch 14:00 - 15:00

- 15:00 **“Transform your customer experience with Instant Card issuance”** – Mirjana Boersma (Evolis)
- 15:30 **“Branch transformation with advanced Payten ATM software”** – Goran Božić (Payten)
- 16:00 **“PCI DSS v3.2.1 and POS POI terminals using SSL and/or early TLS”** - Predrag Kovačević (IKI)

## MONDAY (24.09.)

**Workshops (16:30-17:30 – parallel)** hall

- 1) „4 case studies of digital payment transformation from European and global leaders”** – Sophocles Ioannou, Maria Vinogradova (Openway) **Camelia II**

Striving to meet the customer expectations for digital payment services? Considering to transform your business through card issuing, merchant acquiring, e-commerce, digital banking, wallet, open banking solutions? The OpenWay team will share the clients' experience on how to drive new business models and facilitate innovations through a variety of case studies:

- Improving customer payment experience: the case study of National Bank of Greece
- Tourist app-as-a-wallet: how to generate new revenue streams on WAY4
- E-commerce, POS and omnichannel acquiring: how to boost your growth

- 2) “PAX Android POS terminals: From Commodity to Value Adding services for Banks, Retailers and Telcos”** – Miha Culiberg (Transaction Systems), Antun Portner (Combis) **Camelia I**

The payment terminals are becoming a hub for delivering security related updates, software and value-added services. Furthermore, in today's digitalized world, the POS devices can be upgraded with new features and functionality making it possible for merchants and service providers to adapt to the new circumstances of a digitalized marketplace. There has been much innovation within the new generation POS devices, making the payment terminal a powerful network endpoint that can help merchants, telco providers and banks attract consumers, aggregate the in-store, mobile and e-commerce channels and enhance their revenue streams. The multi-application environments of the new generation payment terminal provide a window of opportunity for the development of payment-related and value-added applications geared toward meeting the needs of merchants across all vertical segments.

**Evening program 20:00 – Printec & NCR**  
Our evening event will be in Angiolina (Zert Street 8) with live music (band), finger food and Photo booth.

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## TUESDAY (25.09.)

### MOBILE PAYMENTS AND DIGITAL BANKING

- 09:00 **“Paying Cards and Card Transactions”** – Zrinka Petroci (HNB)
- 09:30 **“Digital transformation of banks”** – Slavenka Došen (Zagrebačka banka)
- 10:00 **“Security in the age of PSD2”** – Viktor Olujić (Asseco SEE)
- 10:30 Coffee break
- 10:50 **“Habits and Payment Systems in Croatia”** – Hrvoje Kobeščak (mStart, ZMS-info)
- 11:20 **“The future of Cards”** – Dennis Rothman (Entrust Datacard, Dinocolor)
- 11:50 **“Optimal authentication experience for digital users”** – Damir Hozdić (Mastercard)
- 12:10 Coffee break
- 12:30 **“Unlocking Innovation through Start-up Engagement”** – Roi Ben Daniel (VISA)
- 13:00 **“Becoming the first Visa Processor Aggregator in Europe”** – Andreja Josipović (Mercury Processing Services International)
- 13:30 **“Mobile banking is not just about payments - it's time to take a leap forward”** – Izet Ždralović (Microblink)

### Lunch 14:00- 15:00

- 15:00 **“Third party access in accordance with PSD2 / RTS on strong authentication and secure communication”** – Bernad Karačić (HNB)
- 15:30 **“Implementation of PSD2 “Access to Account” (XS2A) in banks”** – Neven Maruševac (PBZ)

### Panel discussion (16:00-17:00)

#### PSD2

**Moderator:** Robert Ilijaš (Instantor), **panellists:** Robert Kajić (Austria Card), Neven Maruševac (PBZ), Viktor Olujić (Asseco SEE), Vlatko Galić (Corvus info)

### Evening program 18:00 – Austria Card

Evening in a mediaeval castle called BELAJ. This place runs as a restaurant & winery.

WEDNESDAY (26.09.)

EXPERIENCES

- 09:00 "Best practice of establishing security measures for IT systems in the cloud" - Tomislav Bronzin, Gabrijela Vratarić, Citus
- 09:30 "Android POS terminal - merchant experience and value beyond payments" - Antun Portner (Combis)
- 10:00 "CorvusWallet - faster and safer online payment and billing" - Vlatko Galić, Maja Bajza Ljubičić(Corvis info)
- 10:30 "Parking payment by mobile application – Zagrebparking case" – Kristijan Matanović, Mladen Martinić (Sedam IT)
- 11:00 Coffee break
- 11:30 "SDD - review and reminder of the limits of migration" – Sanja Milardović (FINA, SEPA forum)
- 11:50 "SCT - the summary of changes" – Gordana Bolanča (FINA, SEPA forum)
- 12:20 "Instant payments - new trends in payments" – Gordana Bolanča (FINA, SEPA forum)
- 12:40 „E-Mandate “ – Sanja Milardović (FINA, SEPA forum)

Lunch 13:00 & Special program

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WEDNESDAY (26.09.)

EXHIBITION: Asseco SEE, Austria Card, Dino Color/UL Transaction Security/Datacard, Etranet grupa, Evolis, HGK, Infigo IS, Openway, Printec / NCR, Trancation Systems, ZMS Info

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