**International PLUS-Forum “Fintech Borderless. Eurasia Digital”**

**Kazakhstan, October 17-18, 2023**

**Agenda**

**Day 1**

**Session 1. Round table “Fintech across its spectrum. Innovations XXI**

• Fintech as a banking industry culture. Key innovations 2021–2022

• Central bank digital currencies (CBDC). Prospects for the countries of Central Asia

• From ‘Banks + Fintech’ to ‘Banks = Fintech’. New product development pace. Acceleration of digital transformation processes in banks

• Global financial sector. Digitization and challenges of the digital world. Platforms. Ecosystems. Marketplaces

• Digital economy of the countries of Central Asia

• Development and synergy of the national and international payment systems. Areas of interaction.

• Country-level ecosystems and more. What have they achieved in recent years?

**Session 2. Transformation of communications. Artificial intelligence in building business and customer relationships. From remote identification and mobile banking to ATM networks**

• Banking self-service. Practice and prospects

• Instant (faster) payments systems. Will banks be able to hold their monopoly on the Client in their applications? Or will the “bank-as-a-service” model win?

• A quick guide to engage your customers in the Post-digital era

• Remote identification as the freedom of selection of products and services

• Banking and non-banking products sales in remote channels: that is not just about a Digital Bank, but a new trend of the development of in-office services. Time is money and preventing the Client from wasting it is the banks’ new task.

• Development of online products in mobile banking. Some people believe that something is becoming redundant there.

• Evolution of cash-recycling ATMs. New trends

• Contactless and cardless transactions in the ATM network

• Big data and artificial intelligence in building and implementing ATM business

• Scaling architecture. We speed up processing and improve data availability

**Session 2A. Open Banking – its present and future. PERESTROYKA of the banking system? Business cases**

• Open Banking and Open API. How they are changing the traditional banking market

• Open Data – the new evolutionary development path for the Banks or the time of “inception” of bigtech

• Open API technology – the evolutionary path to the open platforms and a guarantor of the traditional banking market digitalization?

• Open Banking in Europe. Present and future

• The future of neobanks or NeoBANK 4.0. From the past enthusiasm and freedom of selection of the implementation areas to the super-efficient divisions of classic banks and to the current copywriting of the best pioneers’ practices by market monopolists.

Modern NeoBANK 4.0 = XaaS (Anything as a Service)?

• Neobanks and other new business models “with and without” Open API. Feel the difference!

**Session 3. Development of artificial intelligence as a guarantor of the competitiveness of the economy and banking of Kazakhstan**

• Artificial intelligence. The guaranty of national, economic and technological sovereignty in the 21st century

• Regulation of AI, machine learning and other areas of digitalization. Role of the state

• Artificial intelligence and Big Data. Breakthrough technologies in dealing with Big Data

• Biometrics. Symbiosis of computer vision and artificial intelligence. New horizons of identification

• Using cloud technologies, artificial intelligence and machine learning to combat fraud

• Artificial intelligence. A catalyst for unemployment or a technology that allows you to forestall an unexpected outflow of key specialists?

• AI as an active participant in the robotic processes automation projects in retail banking

• The role of AI in the digitalization of banking business. Present day. Immediate future. Foreseeable time. Chatbots and messengers. Smart billing. What areas are most promising for implementation?

• AI as a centripetal vector that allows minimizing the outflow of talent from the country and providing a local market for high-end professionals

**Session 3 A. DeFi and CBDC 2023. Crypto, blockchain, NFT, digital tenge. Current state, main trends, development scenarios**

• Cryptoindustry 2023. Trajectory of development in recent years. Anticipated scenario for the crypto market development

• Digital assets. Challenges and opportunities for the investment market. DFA and digital currency

• Digital and cryptocurrencies. Seamless payments

• Smart integration of the crypto industry into the financial industry

• Cryptocurrency development trends. Development of the crypto-assets circulation environment

• Innovations in blockchain or New opportunities for cross-border services

• NFTs. Token usage scenario in the near and medium term

• Prospects for the development of near-banking ecosystems in Kazakhstan

• Metaverse. Perspectives and realism of its use

**Session 4. Financial services in the era of digitalization. Non-financial actors in the financial sphere. Embedded finance**

• Analysis of cashless payments. Tendencies and challenges to be addressed

• Transformation of banks. Migration from analog-style thinking to digital reality. Banking technologies in data management

• Digital transformation and the impact of fintech evolution thereon. From faster payments to new financial services and e-commerce

• The Bank or Fintech as a service (BaaS or FaaS). Their roles and demand for them in the financial market

• Are financial platforms (marketplaces) still remaining Banks, Fintechs, or have they already embarked on the path of creating global bigtechs?

• Bank card vs Innovation

• Cross-border remittances and settlements in the national currencies of the EAEU countries. The new role of soft currencies

• Digital trends in the banking and financial services. New models of work

• New ecosystems - XaaS (Anything as a Service)

**Session 4A. Security of banking and payments business. Social engineering, cyber ​​threats, and other challenges**

• Cyber ​​vulnerability of the banking and payments industry. Relevant cyber security strategies 2023

• Significant increase in the number of cyberattacks. DDoS, malware and CaaS. Vulnerabilities. Countermeasures

• Cybersecurity. How to spend less, get more and sleep better?

• Cryptographers 2023. The most dangerous area of ​​crime? Statistics. Trends. The reaction of the banking community?

• Social engineering as a tool of organized crime

• Phenomenon of droppers. How to stop complicity

• Account takeovers to the benefit of social engineering. Activities of telecom operators

• Personnel fraud. Multidirectional illegal activity as a threat to business

• Omnichannel risk monitoring. Response to new threats to RBS

**Day 2**

**Session 5. Digital services without borders. From digital mortgage to online insurance**

• Digital mortgage in Central Asian countries. The relevance of further development. What’s next?

• Further digitalization of brokerage services. Global trends and the situation in the countries of Central Asia. What are we able and eager to achieve in these markets?

• How to make digital mortgage and other digital services more efficient and marketable? Problems of API integrations and data exchange between insurance companies and banks

• Electronic mortgages: pitfalls. Why do some banks are active players in the market, while others are not interested in the product?

• Online insurance. Another stream on the market? Specifics of mortgage lending insurance? How to incorporate digital products into a single package

• Client-oriented approach. The main driver of the overall success of the companies participating in the round table

**Session 6. Fintech. Business tasks, instruments and practice**

## • The evolution of QR codes. A step towards a universal QR

• Angel investing in Central Asia. Venture trends

• Successful practices in introducing innovative products

• 6 levers of business growth

• Islamic banking

• Development of Fintech in Turkic countries

**Session 7. Round table “e-Commerce, payments industry and retail in the era of transformation. From mass penetration of new business strategies to marketplaces and loyalty systems of the 21st century”**

• e-Commerce 2023. The era of marketplaces

• Fintech 3.0. The era of B2B and G2B solutions is the time of real operational services

• Classic POS-terminals in the retail business – the anticipated replacement has not taken place yet? What's next? Expert opinion

• Seamless, simple and secure. The basic triangle of digital solutions development

• Traditional interaction “Client - Bank – Merchant” at the moment of transaction. What did it turn into during the digitalization era?

• Transformation of retail business in the digital society

• Loyalty in the modern acquiring environment. Who will pay for the loyalty: a bank, a merchant, or, perhaps, a product or service manufacturer?

• Variety of QRs. What should Clients do? Are there any ways to standardize customer experience on-line and off-line?