

Digital Financial Services Forum

First Edition

4th of October 2018, Romanian Banking Institute, Atrium

The rapid evolution of technology is structurally changing the financial-banking services industry. Significant changes are taking place in the behaviour and demands of consumers of such services, demanding real-time services, mobility, ease, convenience, transparency, but also safety, security and lower costs.

The traditional business model is redesigned, with banks' attention being focused on customer requirements and technology opportunities: electronic devices, access via Internet and mobile, electronic signature and automated electronic processing of internal and external processes.

Competition is on the rise, new financial services providers are emerging on the market, showing agility and ability to respond quickly to customer requirements. Adopting new technologies involves complex security and risk management requirements, along with efforts to implement new European regulations.

In this context, the Digital Financial Services Forum aims to address issues such as the trends and developments of the European and national banking financial services market, the transformation of industry in the context of the technological revolution, new European regulations and initiatives, innovation and adoption of digital technologies, competition and collaboration in the market financial services, risk management and security of digital services.

The Digital Financial Services Forum is also the continuation of the SEPA National Forum, created in 2007 with the accession of Romania to the European project SEPA - Single Euro Payments Area, a complex and continuous process for the creation of a harmonized and efficient electronic payment market at European level.

Today, more than 10 years after the launch of the first SEPA payment instrument, the single euro payments market has become a reality and the market is entering a new stage of development, being concerned with redefining new business models, developing new services, such as instant payments and the implementation of the provisions of the Revised Payments Services Directive, aimed at greater openness, transparency, competitiveness and stimulation of innovation.

The Romanian banking community is concerned with the acceleration in the adoption of digital technologies in banking financial services, with many benefits for all parties involved, and at the same time wishes to support the efforts of the Romanian Government in identifying the most effective measures to implement a modern, coherent and sustainable governance, geared to the needs of citizens and the business environment, and effectively contributing to its successful implementation.

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AGENDA

9:00 - 9:30 Welcome & Coffee

9:30 - 10:15 - Opening Session

- Gabriela Hărtescu, General Manager, Romanian Banking Institute
- Luminița Runcan, Vicepresident of the Board of Directors, Romanian Association of Banks
- Sergiu Manea, President of the Board of Directors, Council of Banking Employers in Romania

10:15 - 11:30 – The financial banking services in the digital era

- Financial banking services in the context of the digital revolution
- New European regulations and the digital single market
- New business models in the banking financial industry
- Electronic signature and eIDAS Regulation

Speakers:

- Ruxandra Avram, Director of Financial Market and Payments Infrastructure Monitoring Division, National Bank of Romania
- Luminița Șoitu, Financial Banking Advisor, Romanian Association of Banks
- Roxana Nistor, Legal Manager, Business legal support retail, ING Bank
- Bogdan Preda, Secretary General, Council of Banking Employers in Romania
- Rodica Tuchilă, Executive Director, Romanian Association of Banks - moderator

11:30 - 12:00 – Coffee break

12:00 - 12:45 - Developments at European level

- The Payments Services Directive (PSD2)
- APIs and Open Banking

Speakers:

- Ortwin Scheja, SRC Security Research & Consulting GmbH, Berlin Group NextGenPSD2 Task Force (by webex)
- John Broxis, Managing Director, PRETA

12:45 - 14:30 - The Digital Agenda - challenges and opportunities

- Digital financial banking services
- Digital Agenda and the public sector
- Innovative solutions - instant payments

Speakers:

- Mariana Chindriș, Director of Digital Transformation, Banca Transilvania
- Victor Radu Roșu, Director Global Transaction Banking, BRD - Groupe Societe Generale
- Veronica Bătrâneanu, Product Coordinator, Raiffeisen Bank
- Ionel Dumitru, CEO Adviser, TRANSFOND
- Constantin Rotaru, Head of the National Payments Scheme Administration Department, Romanian Association of Banks

14:30 - 15:30 Lunch