

DRAFT AGENDA | Wednesday, February 8, 2023

08:00 am to 09:00 am	Registration and Morning Refreshments
09:00 am to 09:05 am	Recitation / National Anthem
09:05 am to 09:15 am	Welcome Note and Conference Introduction Hamza Wasi Hashmi - CEO, TerraBiz
09:15 am to 09:30 am	Inaugural Keynote: Top Trends Shaping Fintech and Banking in Pakistan Nadeem Hussain - Raqami / Planet N Group In this future-facing session, Mr. Nadeem Hussain will share his global insights in the local context offering a unique glimpse into the future, and making sense of the trends that are shaping our industry.
09:30 am to 09:55 am	Coffee 'n' Conversation: How UBL Became the Favorite Bank of Pakistan's Tech-Savvy Customers Mr. Shazad G. Dada, President & CEO, UBL in his interview with Alexandra Topalian will explain how UBL's Digital Transformation Strategy & Innovative Spirit made it customers' preferred bank and what its technology roadmap promises for the future of the nation. Guest: Shazad G. Dada - President & CEO, United Bank Ltd. Interviewer: Alexandra Topalian
09:55 am to 10:15 am	Address by Chief Guest: Framing Policies for the Digital Economy Dr. Ishrat Husain - Former Governor, State Bank of Pakistan
10:15 am to 10:20 am	Interactive Q&A with Speakers Moderator: Alexandra Topalian
10:20 am to 10:30 am	Mementos Distribution and Group Photos
10:30 am to 11:00 am	Tea and Networking Break
11:00 am to 11:20 am	International Keynote Building a Digital Bank: Lessons I Learned While Building 4 Digital Banks Evans Munyuki - Ex-Group CDO, Emirates NBD <ul style="list-style-type: none"> The urgency of digital transformation, and the challenges banks face as they make the shift from physical distribution models. How banks must completely retool their business strategy and change their internal culture, because the future of banking will be dominated by data and digital channels
11:20 am to 12:20 pm	Digital Payments Panel <ul style="list-style-type: none"> Digital banks, Neobanks, big-tech, fintech, digital lenders, superapps – why does everyone want a slice of the banking & financial services pie? Does cloud technology help accelerate digital adoption & is it still possible to leverage a PaaS model for reduced costs? Does BNPL resonate with customer sentiment? Does it increase your credit risk? With digital lending by new fintech players in Pakistan, across what business segments are you seeing competition tighten up? What are some of the regulatory roadblocks in digital lending to reduce bottlenecks? In what ways do you see Raast and Digital Banks going hand in hand? What are some low-hanging fruits when it comes to products that make the biggest impact on the bottomline? <p>Panelists: Halima Iqbal - Founder & CEO, Oraan Muhammad Yar Hiraaj - CEO, OneLoad Tughrul Amir Turab Ali - Head Digital Money & Financial Inclusion, United Bank Limited Yasser Khan - CEO, QisstPay Naeem Zamindar - Founder, Neem Saad Niazi - COO, Keenu Furrukh Ali Baig - Managing Director Pakistan, BPC Banking Technologies Moderator: Shahzad Shahid - CEO, TPS Worldwide</p>
12:20 pm to 12:40 pm	Fireside Chat: With Born Again - Zafar Masud, Conducted by Adnan Rizvi In May 2020, a Karachi bound flight carrying 200 passengers crashed into a densely populated area during its landing approach. One of two miraculous survivors was Zafar Masud. We feel privileged having Zafar Masud in our midst where he will be interviewed by Adnan Rizvi. The main focus will be on the thoughts Zafar Masud shared with Scott Jeffrey Miller in the second iteration of his famous book, "Master Mentors: 30 Transformative Insights from our Greatest Minds". In this inspirational interview, Zafar will share the lessons he learned through his unique ordeal including how to respond to conflict, manage crises, make tough decisions and overcome inconceivable challenges. Guest: Zafar Masud - President & CEO, Bank of Punjab Interviewer: Adnan Rizvi - Partner & Head of Advisory, KPMG in Pakistan
12:40 pm to 01:00 pm	International Keynote: Transforming from a Traditional to a Digital Driven Bank - Case Study of DBS – World's Best Bank Robin Speculand - Global Pioneer and Specialist in Strategy and Digital Implementation (Via Video Link)
01:00 pm to 01:10 pm	Mementos Distribution and Group Photo
01:10 pm to 02:00 pm	LUNCH & PRAYERS BREAK
02:00 pm to 02:10 pm	Branch Transformation in the Digital Age Michael Engel - Managing Director & VP Payments, Diebold Nixdorf (Via Video Link)

02:10 pm to 03:00 pm

Leaders' Panel Session

Guest of Honor and Session Chair:

Sohail Javaad - Executive Director, Digital Financial Services Group (DFSG), State Bank of Pakistan

02:10 pm to 02:20 pm

Building Pakistan's Digital Payments Ecosystem: New Challenges, New Opportunities

Sohail Javaad - Executive Director, Digital Financial Services Group (DFSG), State Bank of Pakistan

02:20 pm to 03:00 pm

Leaders' Panel: An Exploration of New Revenue Engines & Capabilities

Panelists:

Sohail Javaad - Executive Director, Digital Financial Services Group (DFSG), State Bank of Pakistan

Irfan Lodhi - CEO, Mashreq Bank Pakistan

Mudassar Aqil - CEO, Easypaisa DB (Telenor Pakistan B.V & Ali Pay Holding Ltd.)

Naveed Ali Baig - CEO, Innovative Pvt. Limited

Moderator: Mir Nejib Rahman - CEO, Xpence Pakistan

03:00 pm to 03:05 pm

Memento Presentation

03:05 pm to 04:00 pm

Interactive CxO Session:

Session Chair:

Fernando Morillo - Senior Executive Vice President, Global Head of Retail Banking, Mashreq Bank

03:05 pm to 03:45 pm

Interactive CxO Panel Session:

Exploiting Capital in the New Economy with Next-Gen Technology Transformation

- How can banks overcome stagnation in the digital transformation process?
- How does a CIO/CTO/CDO steer investments that signify a digital-first priority?
- What will happen to the physical personal touch that many customers still look for when banking?
- How can banks put the data with the people in the business and start monetizing that data?
- How can online credit scoring agencies help banks to improve the underwriting process and help speed up the decisioning process?
- What alternate variables are being considered to create scoring models which will not only help expand the market but also address NTC?
- Why is it that the on-premises is still the dominant architecture in the banking industry? Do you see the cloud overtaking on-premises with cloud-native companies?
- How can a cloud first strategy impact the security posture the preparedness the resilience of an organization?

Panelists:

Zohair Saif - Head of Innovation, United Bank Limited

Rizwan S. Qazi - Growth Officer, Mercury Payments / Ex-ADIB, Citibank Czech Republic, and TerraPay

Omar Khalid - Chief Operating Officer, Aequitas Information Services, Limited (Tasdeeq)

Imran Khan - Founder and CEO, Raptr Games; Co-Founder and Ex MD RapidCompute; 2022 Member of The Board Of Advisors

- APJ, Dell Technologies

Moderator: Alexandra Topalian

03:45 pm to 03:55 pm

Session Closing Speech:

Fernando Morillo - Senior Executive Vice President, Global Head of Retail Banking, Mashreq

03:55 pm to 04:00 pm

Memento Presentation

04:00 pm to 04:20 pm

Tea and Networking Break

04:20 pm to 05:15 pm

Session on CX and Marketing

04:20 pm to 04:40 pm

Presentation: A CX Success Story - From #23 to #1 Bank in Customer Experience

Faran Niaz - Former Global Head, Customer Experience, Abu Dhabi Islamic Bank (ADIB)

04:40 pm to 04:55 pm

Presentation: What Retail Business Owners and their Customers want from Banks

Businesses have many choices when it comes to their banking relationships. While some may stick with their bank simply from inertia, those relationships will flounder and die. What they really need is a bank that meets their expectations - both products and services.

Asfandiyar Farrukh - Cofounder, Chainstore Association of Pakistan and CEO, Hub (Urban Brands)

04:55 pm to 05:10 pm

Gen Z in Banking: PAKISTAN - Social Media Preference & Usage in Financial Institutions

Mir Nejib Rahman - CEO, Xpence Pakistan

05:10 pm to 05:15 pm

Mementos Distribution and Group Photo

05:15 pm

Closing Remarks and Refreshments

Notes:

- The organizers reserve the right to amend the program agenda. www.DigiBAP.com

Moderator and
Master of Ceremonies:
Alexandra Topalian



Post-Conference Masterclass: (Thursday, February 9, 2023 | 9:00 am to 2:00 pm)

Scaling Digital Innovation - Learn How to Build a Culture of Innovation and Inspire Creativity from an Innovation Pioneer

SOLD OUT



Course Facilitator:

Evans Munyuki

- Author of "Building a Digital Bank"
- Former Group CDO, Emirates NBD



Co-facilitator:

Rana Nadeem Akhtar

Partner
KPMG in Pakistan



Guest Speaker:

Hasan Mandviwalla

Partner
Mandviwalla & Zafar Associates