



Event Program

08:30 | Welcome

08:30 | Introduction – Richard Mills



08:35 | **Krishan Grover**

Strategic Advisor
Grover Consult

WELCOME TO ALL: Krishan is a leading provider of innovative digital banking, risk management and compliance solutions in the Philippines. His various companies help financial organizations accelerate their growth in ASEAN.





08:40 | **Bernadette Puyat** *virtual

**Deputy Governor
Central Bank of the Philippines**

TOPIC: Navigating the AI Landscape - Regulatory Insights for Secure and Innovative Banking

PRESENTER: Bernadette is one of the nation's most diversely experience public sector leaders. She joins the country's Central Bank at a key time in the economic history of the Philippines. She was previously Secretary of the Department of Tourism and important is setting the nation's strategy for the key sector responsible for an outsized part of growth. Bernadette is also past Undersecretary of Agriculture where she was responsible for implementing a wide range of projects to improve the lives of farmers.



08:45 | **John Januszcak**

**President & CEO
UBX**

TOPIC: Next Generation Banking Technologies -Blockchain, AI, IoT and Emerging Technologies

PRESENTER: John is considered an important leader in financial inclusion through financial technology at UBX. Founded by Union Bank of the Philippines, UBX operates in Singapore and the Philippines and recognized as the Fastest Growing Fintech Company in South East Asia. Under his leadership, UBX has defined the standard for digital payment platforms and access to credit. Originally from Canada, John previously served as the Chief Operating Officer of Manulife's large operations in the Philippines.





09:00 | **Kumar Ritesh**

**Chairman & CEO
Cyfirma**

TOPIC: Time to Choose - Conventional CTI or NextGen External Threat Landscape Management

PRESENTER: Kumar has 20+ years of global cybersecurity leadership experience across all facets. He spent the first half of his career as the head of a cyber-intelligence agency, gaining first-hand cyber threats and risks insights on a global scale before transiting into the commercial arena as a senior executive for multi-nationals. Ritesh is a member of the Forbes Technology Council and co-inventor of several patented technologies.



09:15 | **Swaminathan Ganesan**

**Head Solution Consulting - APAC
Newgen Software**

TOPIC: Accelerating Innovation with Low-Code: Transforming Business with Operational Excellence

PRESENTER: Swaminathan has spent 15 years consulting for Government, Banking, and Insurance clients, specializing in digital transformation, process automation, and content lifecycle policies. His expertise spans AI, Low-Code, BPM, RPA, Self-Service journeys, Content Management, and Customer Experience Management platforms. Notable achievements include automating lending processes, architecting Contract Management and Case Management solutions across APAC and ANZ. He manages Newgen's consulting and delivery business in APAC, while fostering growth in the Partner ecosystem and local skillsets.





09:30 | **David Almirol**

Undersecretary for E-Government
Department of Information and Communications
Technology (DICT)

***PRESENTER:** David is awardee of 2021 Ten Outstanding Young Men (TOYM) for Science, Engineering and Technology. He was given the honor of The Filipino Technology Icon of the Year also in the same year by the Asia Pacific Luminaire Awards. As the e-Government Undersecretary, Almirol is expected to work on enhancing easy access to information and services anytime and anywhere, as well as create transparency and accountability in government operations. He will contribute to interconnecting the country's three major islands — Luzon, Visayas, and Mindanao — using wired and wireless technologies.*

09:45 | Networking Break

10:00 | **PANEL SESSION - The Synergy of AI and Low-Code Technology**

Moderated by:

Swaminathan Ganesan - Head Solution Consulting, APAC - Newgen

Panelists:

John Januszcak – CEO, UBX

Edison Tsai – CEO, SeedIn

Gay Santos – Chairperson, Financial Inclusion Committee





Edison Tsai

**Founder & President
SeedIn Technology**

PANELIST: Edison is a technology leader with senior experience at a number of fintech companies. He is well-known in the sector and sits on boards of the FinTechAlliance and Fintech Philippines Association (past). SeedIn Technology is one of Asia's largest debt-based crowdfunding finance platform, with over USD 200 Million funded to businesses. It is also the Philippines's first crowd lending platform for entrepreneurs and SMEs.

10:45 | **PANEL SESSION** - Unmasking Treats: Combating Financial Crime and Fraud in the Digital AI Age

Moderated by:



Gay Santos

**Regional Director, SEA
Water.org**

PANEL MODERATOR: Gay is a financial inclusion advocate and independent director of Unobank on various fintech entities in the Philippines. She is Chairperson of the Financial Inclusion Committee of the Financial Executives Institute of the Philippines. She developed the new financial literacy training program of the Philippines' conditional cash transfer program and has also authored/co-authored studies in SME Finance, Insurtech and Social Enterprises. Gay has previous roles at the World Bank Group and International Finance Corporation, and more than 25 years of industry experience.

Asia Bank Tech Forum 2023
From Risk to Opportunity – Banking in the Age of AI





Sean Ryan

**General Manager APAC
Feedzai**

PANELIST: Sean has over 25 years of experience in enterprise transformation, with 15 of those focused specifically on transformation across fraud and financial crime prevention. Previously, he held global leadership roles, with direct experience working across EMEA, Americas, and throughout the Asia Pacific. He's passionate about leveraging today's technology and data to prevent financial crime and joined Feedzai in 2021 where he is responsible for the growth of the business in the APAC region.



Carlos Tengkiat

**CISO
Rizal Commercial Banking Corporation**

PANELIST: Carlos Tengkiat is a dedicated advocate for enhancing client protection against cybercrimes. In his role, he is committed to fortifying the bank's cybersecurity measures to safeguard clients' assets and personal information. Beyond security, he is equally passionate about educating clients on safe online transactions, empowering them to navigate the digital landscape with confidence. With a strong emphasis on both defense and education, Carlos is a driving force behind RCBC's commitment to cybersecurity and customer well-being.





Ellen Joyce Suficiencia

Director, Financial Inclusion Group
Bangko Sentral ng Pilipinas

***PANELIST:** Joyce is deeply involved in various initiatives to drive the BSP's financial inclusion agenda forward. She handles policy development and advocacy work with a particular focus on inclusive digital finance, MSMEs, and agriculture financing. Joyce joined the BSP more than 18 years ago as a Bank Examiner. Prior to her current assignment, she was involved in the strategic management and enterprise project management implementation of the BSP.*

11:30 | Closing & Networking

