

"Financial Technology and Innovation: Current and Future Trends"

Wednesday, 29/05/2024

18:30 – 20:00 | Online

We are glad to invite you to the web seminar: **"Financial Technology and Innovation: Current and Future Trends"**.

Seminar Outline:

- *"The Innovation Imperative: Redefining Banking for the Digital Age"*, **Maria Leontiou**, Head of Eurobank Next – Digital Growth & Future Competitiveness, Eurobank S.A.
- *"egg – enter grow go | Investing in the startup ecosystem in Greece & CEE"*, **Roula Bachtalia**, Head of egg, Eurobank S.A.
- *"Digital Wallets for Account-to-Account Payments: replacing card payments to create a new world of opportunities for individual and business across the globe."*, **Sotiris Syrmakezis**, Digital Banking veteran turned Fintech Entrepreneur.
- *"The Central Bank Digital Currency (CBDC) dimension in global financial integration."*, **Dr. Eleftheria Kostika**, Bank of Greece.
- Q&A Session

Register here (<https://webforms.ihu.gr/form/regform-1030>)

Background Information:

In today's rapidly evolving financial environment, understanding the role of technology and innovation is crucial for professionals across various sectors. Our upcoming seminar on Financial Technology and Innovation provides a timely platform to delve into these critical aspects shaping the future of finance. By exploring topics such as digital banking, investments in the start-up ecosystem, and Central Bank Digital Currencies (CBDCs), attendees will gain valuable insights into the latest trends and developments driving global financial integration.

Each speaker brings a unique perspective to the table, collectively weaving a narrative that underscores the interconnectedness of these topics. Maria Leontiou, Head of Eurobank Next – Digital Growth & Future Competitiveness at Eurobank S.A., will explore "The Innovation Imperative: Redefining Banking for the Digital Age". Her insights will set the stage for a deeper understanding of how financial institutions are adapting to the digital era. Following this, Roula Bachtalia, Head of egg at Eurobank S.A., will delve into "Investing in the startup ecosystem in Greece & CEE", shedding light on the symbiotic relationship between innovation and investment in fostering economic growth. Sotiris Syrmakezis, a Digital Banking veteran turned Fintech

Entrepreneur, will then present "Digital Wallets for Account-to-Account Payments," showcasing how emerging technologies are reshaping payment ecosystems and opening new avenues for businesses worldwide. Finally, Dr. Eleftheria Kostika from the Bank of Greece will cap off the seminar with an examination of "The Central Bank Digital Currency (CBDC) dimension in global financial integration", offering insights into the transformative potential of digital currencies on cross-border transactions and financial stability. Together, these lectures provide a comprehensive overview of the current and future trends in financial technology, offering attendees a roadmap for navigating the complexities of modern finance.

Mini bio of the speakers

Maria Leontiou (<http://linkedin.com/in/mleontiou>)

Engineer by degree, Financial Services expert by profession, Innovation enthusiast by nature, Maria Leontiou heads Eurobank Next – Digital Growth & Future Competitiveness within Eurobank with the aim to ensure the Bank's future relevance. Maria holds a M.Eng. degree in Civil Engineering from the National Technical University of Athens and has over 24 years of experience in the "Fin" part of FinTech. She joined Eurobank in 2002 and has over 17 years of managerial experience with a track record in corporate innovation, business development, project management and operations. Before that Maria was a stock broker in the Athens Stock Exchange Market and a certified Derivatives' Market Maker. Her curiosity for everything new makes her love and passionately seek innovation, a trait that grew through her participation in the organizing team of TEDxAthens and was then put in practice within her role as the head of Eurobank's Innovation Center. She is very close to the startup community which she supports in her capacity as mentor or judge in various initiatives & programs. She firmly believes in the power of community, is actively pushing the gender equality agenda and is a strong advocate of "sharing means caring". Maria enjoys both creating and sharing content on digital media to engage with like-minded professionals and initiate meaningful conversations.

Roula Bachtalia (<http://linkedin.com/in/roulabachtalia>)

Roula Bachtalia is Head of the egg - enter•grow•go, a vibrant startup ecosystem in Greece that encourage entrepreneurs to bring innovative ideas & turned them into successful enterprises. The egg is the established incubation & acceleration initiative formed by Eurobank, designed, and implemented with the support of Corallia. Roula Bachtalia is member of the National Council for Research, Technology and Innovation, the supreme government advisory body responsible for shaping and implementing a national strategy for Research, Technological Development, and Innovation. She is also Advisory Board member at Cyprus Seeds, a distinguished initiative that supports the commercialisation of academic research projects with strong IP value and global market potential, in all Cypriot universities and research institutions. She is actively involved in the start-up ecosystem in Greece, driving strategic initiatives to enforce and broaden innovation and entrepreneurship in Central Eastern Europe. Upon her involvement assessing thousands of business plans, coaching and mentoring entrepreneurs in early stage, she serves the ecosystem as a public speaker, judge, and volunteer. Roula has been with Eurobank for the last 15 years and has served in several functions within Eurobank Group. She is working in senior positions in the field of Business Development, Sales & Marketing for more than 25 years

in Banking, ICT Sector & Startup Innovation. She has a postgraduate degree (MBA) in Business Administration from the Bath University in UK, Certified marketer by the Chartered Institute of Marketing (CIM) & Certified project manager by the International Project Management Association (IPMA).

Sotiris Syrmakezis (<http://linkedin.com/in/syrmakezis>)

Sotiris Syrmakezis is a key figure in digital banking and fintech in Greece. He is Managing Director, Alternative Payments, Euronet Worldwide where he is preparing the launch of Throo, the first account-to-account payments platform in Greece. Throo was a fintech startup, being built since 2021, to be acquired by Euronet Q4 2023. Until the end of 2018 Sotiris was the Chief Retail, Digital & Technology Officer of Praxiabank. From mid-2015 until early 2018 he worked for Eurobank, as General Manager, Member of the Executive Committee, Group Chief Digital & Technology Officer. From early 2000 and for more than 15 years, he served in Pireaus Bank Group, the last three of which as General Manager, Head of Retail Banking and e-Business. He is known as the person behind the success of the digital banking platform "winbank". He started his career late 1990 in Egnatia Bank where he was the Chief Information Officer from 1996 until 2000 and where he launched the first internet banking service in Greece. Sotiris has served as a board member in numerous listed and private companies in the areas of banking, insurance, investments and retail, in Greece and abroad.

He holds a master's degree in Technology & Innovation Management from Technical University of Crete (Chania) and a Bachelor's degree in Computer Science from University of Crete (Heraklion).

Dr. Eleftheria Kostika (<http://linkedin.com/in/dr-eleftheria-kostika-77899a2>)

Dr. Eleftheria Kostika works at the Bank of Greece, as Head of the Deputy Governor's Office for ten (10) years, with a specialization on the Eurosystem's Monetary Policy implementation, the Bank's international investment portfolio management, global capital markets, and bank resolution. She has also served as Deputy Director on the Risk Management Unit, as a Chief Trader on Money Market Desk of the Dealing Room for the past six (6) years, with responsibilities pertaining to the implementation of monetary policy. For the previous eight (8) years she worked in the Middle Office and particularly in the Risk Management Division. She is also member of several ECB's Committee Advisory Groups and Greece's Delegate to the OECD Financial Markets Committee. She is lecturer of Financial Mathematics and Portfolio management at the Department of Business Administration of Hellenic Open University. She has previously taught at the Athens University of Economics & Business and the National Centre for Public Administration and Local Government. She holds a PhD in Financial Econometrics from the Department of Management Science and Technology of the Athens University of Economics & Business (2008), an MSc in Finance from Birkbeck College, University of London in UK and a BSc in Mathematics from Aristotle University of Thessaloniki. She has publications in many academic journals such as, Journal of Forecasting, International Journal of Finance and Economics, Studies in Economics and Finance, World Economics Journal, BIS Working Papers, etc. Among others, she participated in many research projects in the field of financial management and quantitative analysis and has presented over 60 research papers in many scientific conferences (e.g., BIS Conferences, EFMA, EUROXX, etc). Her recent research deals mostly with global monetary policy implementation during abrupt changes in the international

capital markets and innovative financial products and services through digital technology such as Central Bank Digital Currencies (CBDC) and crypto assets.