

AI Generated



Building a Future-Ready Bank

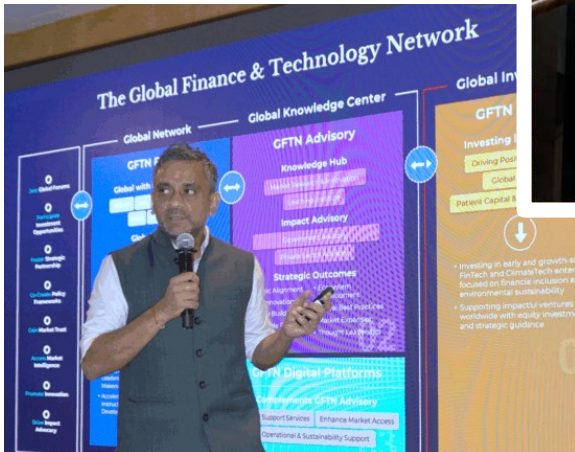
 20 August 2026

 Ritz Carlton, Singapore



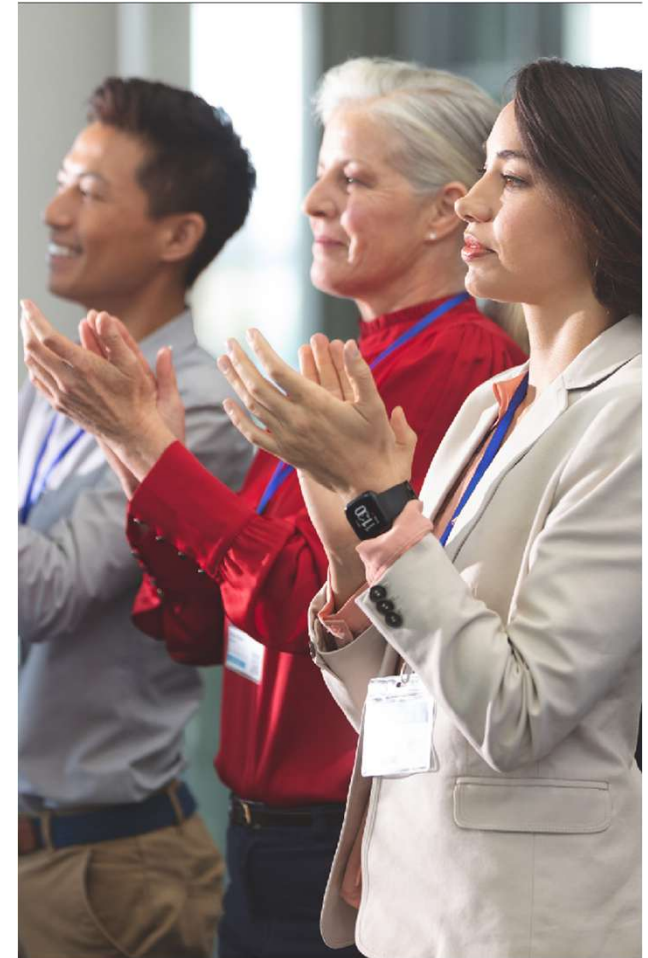
GLOBAL COMPARISON
Building a cashless future; Digital banking adoption

#	Parameter (2024)	Singapore	Malaysia	USA
1	GDP (USD Trn)	0.5	0.4	29.2
2	Banking Assets (USD Trn)	1.8	1.0	24.1
3	Banking assets to GDP ratio	3.40	2.29	0.83
4	# of Banks	~30	~35	~4,100
5	SME to GDP Contribution %	48	39	44
6	Digital Banking Adoption %	88	71	77
7	Mobile Penetration %	162	129	116
8	# of FinTech Players	3,400+	1,100+	44,000+
9	# of Neobanks & Digital Banks	5+	5+	75+
10	Digital Payments Growth YoY %	8	25	15



AGENDA

- | | |
|-------------------------|--|
| 08:30 - 09.30 AM | Breakfast and Registration |
| 09.30 - 09.45 AM | Keynote Address |
| 09.45 - 10.00 AM | Market Overview and Trends |
| 10.00 - 10.45 AM | Panel 1: NextGen Transaction Banking The Digital Value Chain from SMEs to Corporates
Transaction banking is unlocking new efficiencies across small, medium & large enterprises. This panel will explore innovations driving payments, trade finance, cash mgmt., & how banks can build seamless digital value chains to empower corporate & SME clients. What are the key challenges & opportunities in creating an interconnected ecosystem? |
| 10:45 - 11:30 AM | Panel 2: The Digital Bank Playbook: Innovating Working Capital & MSME Finance in ASEAN
Digital banks are reshaping working capital & MSME finance across ASEAN through data-led underwriting, embedded lending & faster access to credit. This panel will explore how new operating models & digital ecosystems are closing financing gaps & enabling more responsive, scalable solutions. What will define the next gen of MSME banking? |
| 11:30 - 11:45 AM | Tea/Coffee Break |





11.45 - 12.30 PM

Panel 3: AI in Action | Pioneering the Next Wave of Digital Banking

Welcome to the new industrial revolution – AI. AI is reshaping the financial services industry globally. This panel will discuss how AI is driving personalized customer experiences, optimizing operations, & enabling real-time decision-making. The financial services industry embraces data-driven strategies, what are the key opportunities & challenges in adopting AI & analytics at scale? How can financial institutions leverage these innovations?

12.30 - 01.15 PM

Panel 4: NextGen Digital Banking | Rewiring Core, Lending and Payments for the Future

This session will explore how banks are modernizing core platforms, lending journeys & payments infrastructure to build more agile, real-time & customer-centric digital banking models. It will cover how API-led architecture, scalable technology & stronger execution can help banks accelerate innovation, improve operational efficiency & remain future-ready.

01.15 - 01.30 PM

Closing Note

01.30 - 02.30 PM

Lunch and Networking

PANELISTS

Keynote Address

'Gradually, Then Suddenly': Why the Future of Banking Can't Wait



Pat Patel
CEO (USA, LATAM, & MEA)
GFTN

PANEL 1: NextGen Transaction Banking | The Digital Value Chain from SMEs to Corporates



V. Ramkumar
Senior Partner
Cedar
Moderator



Atul Bhuchar
Transaction Banking Expert & Board Member
SimplyGo Pte. Ltd.



Rahul Saxena
MD Asia Pacific
Eliant Trade Finance



Mukul Agrawal
VP, Head of Sales for SEA
Nucleus Software

PANEL 2: The Digital Bank Playbook: Innovating Working Capital & MSME Finance in ASEAN



Nikhil Gokhale
Director
IBS intelligence
Moderator



Tat Yeen Yap
Head Trade & SCF
Maybank, Singapore



Parag Ekbote
CEO, Transaction Banking
Veefin

PANEL 3: AI in Action | Pioneering the Next Wave of Digital Banking



Nikhil Gokhale
Director
IBS intelligence
Moderator



David Song
Head of Digital Business Unit
Green Link Digital Bank



Faraaz Ali
Head - AI Center of Excellence
Standard Chartered



Sateesh Reddy
Group CTO
Tonik Bank



Satish Grampurohit
Cofounder & CEO
Cogniquist AI

PANEL 4: NextGen Digital Banking | Rewiring Core, Lending & Payments for the Future



Amit Jain
Partner & Head
IBS intelligence
Moderator



Ivan Koh
Business Development Lead
Swift



David Brady
Head of Ent. Partnerships (APAC)
Wise



Runn Sachasiri
SVP - APAC
Nium

PANELIST FIRMS



ABOUT IBS INTELLIGENCE

Founded in 1991 and headquartered in the UK, Cedar's group firm, IBS Intelligence (IBSi) is the world's only pure-play Financial Technology focused research, advisory, and news analysis firm, with a 30-year track record and clients globally. We take pride in covering 5,000+ technology vendors globally – the largest by any analyst firm in this space. IBSi's Sales League Table is the industry barometer ranking banking technology suppliers globally for 20+ years.

ABOUT CEDAR

With a 40-year track record, Cedar is a Forbes-ranked global consulting firm with deep expertise in strategy & driving performance powered by the Balanced Scorecard. Its Financial Services & Financial Technology Practice is a Centre-of-Excellence transforming leading financial services institutions & technology companies as the digital and AI revolution accelerates.

ABOUT CEDAR-IBSI CAPITAL

Cedar Hill Capital (formerly Cedar IBSi Capital) is an early-stage technology venture capital fund backing founders building next-gen enterprise software for the Financial Services industry; leveraging AI and deep technologies. The fund has achieved a First Close and has completed initial investments in Cogniqwest and WonderLend Hubs, both disruptive solutions that address large opportunities in Banking and Financial Services and beyond.

ABOUT CEDAR-IBSI FINTECH LAB

Founded in 2017, the Cedar-IBSi FinTech lab has been home to 70+ global financial technology companies seeking “soft-landing” and POC opportunities with banks across the region, making it one of the only such FinTech ecosystems in Asia.

We make Strategy, Technology & Capital Work.



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