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STATE BANK OF VIETNAM

CO-ORGANIZED BY



VIETNAM BANKS ASSOCIATION



IEC GROUP

# 6<sup>th</sup> SMART BANKING

DIGITAL DISRUPTION IN THE DATA - DRIVEN AND CUSTOMER - CENTRIC BANKING

# EVENT BROCHURE



24-25 September, 2025



Hanoi



[www.bankingsummit.vn](http://www.bankingsummit.vn)



# WHAT'S iNSiDE

[www.bankingsummit.vn](http://www.bankingsummit.vn)

A GLIMPSE INTO  
VIETNAM'S BANKING  
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# A GLIMPSE INTO VIETNAM'S BANKING SECTOR



**87%**

The proportion of adults in Vietnam who have bank accounts.



**66%**

The percentage of transactions conducted through digital channels.



**74%**

The percentage of consumers in Vietnam who use e-wallets.

## VIETNAM'S DIGITAL TRANSFORMATION IN BANKING

DRIVING INNOVATION AND MARKET OPPORTUNITIES



**113** MILLION

The number of individual customers who have been electronically identified.



**711** THOUSAND

The number of organizations that have gone through electronic identification.



**820** TRILLION VND

The average daily transaction value processed through the interbank electronic payment system.

**These figures not only reflect the strong growth potential of Vietnam's banking sector but also highlight its powerful momentum in the digital transformation journey.** The widespread application of digital technologies, combined with a rich pool of customer data, is enabling banks to innovate further, personalize their services, and enhance the overall banking experience. **This marks a key step toward developing a modern, flexible, and customer-centric banking ecosystem in the digital age.**



# SMART BANKING IN 2025: WHAT'S NEW?

**6th Smart Banking** brings together policymakers, industry leaders, and technology innovators to tackle key priorities - from developing cutting-edge, AI-powered financial services and securing the future of open banking, to harnessing big data to drive operational excellence. The event promises deep insights into enhancing customer experience and leveraging the power of data - helping to boost competitiveness, personalize products and services, and develop the digital ecosystem.

Furthermore, the exhibition - featuring leading financial institutions and technology providers - will showcase a rich array of state-of-the-art products and solutions, from Open Banking and Data-Driven Innovation to Fraud Management and Banking-as-a-Platform (BaaP). It offers a unique opportunity for prospective clients and industry stakeholders to connect, collaborate, and collectively shape a smarter, more adaptable, and more competitive future for banking.



**800+**  
**DELEGATES**



**40+**  
**SPEAKERS  
& PANELISTS**



**50+**  
**SPONSORS  
& EXHIBITORS**



**60+**  
**PRESS AGENCIES**



SEPTEMBER 24<sup>th</sup>, 2025

18:00 - 21:00



>> GALA DINNER

SEPTEMBER 25<sup>th</sup>, 2025

# EVENT TIMELINE

## MORNING

07:45 - 12:30



>> DF CYBER DEFENSE 2025

08:00 - 12:00



Opening ceremony & The Plenary session

> DIGITAL DISRUPTION IN THE DATA - DRIVEN  
AND CUSTOMER - CENTRIC BANKING

*\* Two activities take place simultaneously.*

## AFTERNOON

13:00 - 17:15



Conference session 1

> MANAGING CYBERSECURITY AND FRAUD IN  
AN AGE OF UNPRECEDENTED RISKS

Conference session 2

> DEVELOPING DIGITAL ECOSYSTEM FOR  
SEAMLESS CUSTOMER EXPERIENCE

Conference session 3

> LEVERAGING BIG DATA FOR OPERATIONAL  
EXCELLENCE

*\* Three conference sessions take place simultaneously.*

## FULLDAY

08:30 - 17:30



# 6<sup>th</sup> SMART BANKING

# E X P O 2 0 2 5

*\* The exposition will be running throughout the day.*



# ATTENDEE PROFILES

The Summit is expected to welcome more than **800 CEOs, CIOs, CISOs, COOs** and **senior leaders** in fields such as IT, digital transformation, systems management, cyber security, etc from **prestigious commercial banks, fintechs** and **financial service providers**.



**66% COMMERCIAL BANKS**



**22% FINTECH & FINANCIAL SERVICES**

- » Fintech
- » Securities
- » Insurance
- » Investment Funds
- » Consumer - Finance



**12% OTHERS**

- » Central & Local Government
- » Retail - Ecommerce
- » Telcos



**42% C-LEVEL**  
CXO | VP | Director

- » Presidents
- » VP
- » CEO
- » CISO
- » CSO
- » CIO
- » CTO
- » CDO (Chief Data Officer)
- » CDO (Chief Digital Officer)
- » CRO
- » COO
- » IT Directors



**39% M-LEVEL**  
Manager | Head Of Department

- » Information Technology
- » System management
- » Strategy
- » Banking Modernization
- » Product Development
- » Information security
- » Fraud, Risks & Compliance
- » Cards & Payments
- » Retail Banking
- » Corporate Banking
- » Digital Banking
- » Mobile Banking
- » Contact Center
- » Customer Service
- » Operation
- » Credit Approval
- » Marketing



**19% E-LEVEL**  
Professional | Staff

- » Data Analytics
- » Customer Services
- » Senior Management
- » IT
- » Financial Analyst
- » Auditor
- » Loan Officer
- » Research & Development

**BY SECTOR**

**BY JOB LEVEL**





# OUTSTANDING DELEGATES

## GOVERNMENT

Deputy Governor  
Acting Director General IT Department  
Director General Payment Department  
Deputy Director Banking Strategy Institute  
Director  
Director  
Director  
Director  
Director  
General Director, Department of Cyber Security & High-tech Crime Prevention  
Deputy Head of the Applications and Digital Data Department  
IT Authority, State Audit  
CIO, Center for National Science and Technology Databases

**The State Bank of Vietnam**  
**The State Bank of Vietnam**  
**The State Bank of Vietnam**  
**The State Bank of Vietnam**  
**The State Bank of Viet Nam Hanoi Branch**  
**The State Bank of Viet Nam Hai Phong Branch**  
**The State Bank of Viet Nam Ho Chi Minh City Branch**  
**The State Bank of Viet Nam Can Tho Branch**  
**The State Bank of Viet Nam Da Nang Branch**  
**Ministry of Public Security**  
**Ministry of Finance**  
**Ministry of Science and Technology**

## BANKING

Deputy CEO  
Deputy CEO  
Deputy CEO  
CEO  
Director  
Director of Retail Division  
Chief Digital Officer  
Director of Risk Management Division  
Director of IT Risk Management  
Director of Digital Banking Partner Development  
Chief Information Security Officer  
Director of Operations Division  
CTO  
Director  
Director of Technology and Digital Transformation  
Senior Director of Digital Banking  
Director of Card Center  
Director  
Director  
Director of Information Technology Division  
Deputy Director of Retail banking Division cum Director of Digital Bank  
CIO  
Director of Banking Technology Division  
Director of Application Development  
Director of IT Demand and Project Management

**Vietnam Joint Stock Commercial Bank for Industry and Trade (Vietinbank)**  
**Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV)**  
**Military Commercial Joint Stock Bank (MB)**  
**Tien Phong Commercial Joint Stock Bank (TPBank)**  
**Vietnam Bank for Agriculture and Rural Development (Agribank)**  
**Joint Stock Commercial Bank For Foreign Trade Of Vietnam (Vietcombank)**  
**Vietnam Technology And Commercial Joint Stock Bank (Techcombank)**  
**VietNam Prosperity Joint Stock Commercial Bank (VPBank)**  
**Asia Commercial Joint Stock Bank (ACB)**  
**Vietnam Public Joint Stock Commercial Bank (PVcomBank)**  
**Vietnam International Commercial Joint Stock Bank (VIB)**  
**Saigon Hanoi Commercial Joint Stock Bank ( SHB )**  
**Vietnam Maritime Commercial Joint Stock Bank (MSB)**  
**Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank)**  
**Orient Commercial Joint Stock Bank (OCB)**  
**An Binh Commercial Joint Stock Bank (ABB)**  
**Bac A Commercial Joint Stock Bank (BAC A BANK)**  
**Dong A Commercial Joint Stock Bank (DONGA BANK)**  
**Southeast Asia Commercial Joint Stock Bank (SeABank)**  
**Fortune Vietnam Joint Stock Commercial Bank (LPBank)**  
**Nam A Commercial Joint Stock Bank (Nam A Bank)**  
**National Citizen Bank (NCB)**  
**Vietnam Asia Commercial Joint Stock Bank (VietABank)**  
**Viet Nam Thuong Tin Commercial Joint Stock Bank (VietBank)**  
**Prosperity And Growth Commercial Joint Stock Bank (PGBank)**

## BANKING

Deputy General Manager  
Director Information Security Center  
Director of Operations Division  
Director of IT and Digital Transformation Division  
CISO  
Director - Alternate Solutions Group - Toronto - CIBC Capital Markets  
Head of Cyber security and Information Safety Department  
Head of Product and Service Development Department  
Head of Digital Banking Planning Department  
Head of System Solution Architecture Department  
Head of Information Security

## FINANCIAL SERVICES

General Director  
Deputy General Director  
Deputy General Director  
Vice Director  
Vice CEO  
CISO  
Director Business Planning cum Management Information System  
Director of Digital Technology  
Director of External Relations and Operations  
CIO

**Sai Gon Joint Stock Commercial Bank (SCB)**  
**Saigon Thuong Tin Commercial Joint Stock Bank (Sacombank)**  
**Construction Bank (CB)**  
**Shinhan Vietnam Bank Limited**  
**Standard Chartered (Vietnam) Limited**  
**Canadian Imperial Bank of Commerce (CIBC)**  
**Saigon Bank For Industry And Trade (Saigonbank)**  
**Global Petro Sole Member Limited Commercial Bank (GPBank)**  
**Woori Bank Vietnam Limited**  
**CIMB Bank (Vietnam) Limited**  
**HSBC Bank (Vietnam)**

**Deloitte Vietnam Company Limited**  
**Ey Consulting Vietnam Joint Stock Company**  
**PricewaterhouseCoopers (Vietnam) Ltd. (PWC)**  
**KPMG Limited Company**  
**Tri Viet Asset Management Group Joint Stock Company**  
**Bao Viet Holdings**  
**Lotte Finance Vietnam Company Limited**  
**EVN Finance Joint Stock Company**  
**JCB Company Limited**  
**F88 Business Joint Stock Company**

## SECURITIES

Deputy General Director  
Director of Data Science  
CIO  
Hanoi Branch Director  
Director of Digital Platforms  
CTO  
Director of Analytics Center  
Head of Information Security  
Head of Data Engineering & Analytics  
Head of Information Technology Department

**SSI Securities Corporation**  
**Techcom Securities Joint Stock Company**  
**VPS Securities Joint Stock Company**  
**KAFI Securities Corporation**  
**An Binh Securities Joint Stock Company**  
**DNSE Securities JSC**  
**Petrovietnam Securities Incorporated**  
**VNDIRECT Securities Corporation**  
**Pinetree Securities Joint Stock Company**  
**Agribank Securities Corporation**

## INSURANCE

CEO, Vice Chairman of the Board of Directors  
Deputy General Director  
Deputy General Director  
Deputy Director of Online Insurance Department  
IT Manager  
Head of Information Technology Department  
Head of Software Management Department IT Center

**PVI Holdings**  
**Indochine Insurance Brokers Joint Stock Company**  
**Sai Gon Hanoi Insurance Corporation**  
**Vietinbank Insurance Joint Stock Corporation**  
**FWD Viet Nam Insurance Company Limited**  
**Vietnam Deposit Insurance Corporation**  
**Vietnam Social Security**





# CONFERENCE HIGHLIGHTS

**Smart Banking 2025** will bring together over **40 distinguished speakers** including **senior leaders of commercial banks, regulatory authorities, and experts from leading technology firms and global consulting organizations**. The conference promises to deliver compelling topics, strategic insights, and cutting-edge technology solutions that will shape the future of the banking industry.



BANK





## OPENING CEREMONY & THE PLENARY SESSION

# DIGITAL DISRUPTION IN THE DATA – DRIVEN AND CUSTOMER – CENTRIC BANKING

## FEATURED TOPICS

- » The Vietnam Banking Digital Transformation Landscape in 2025
- » Developing a Comprehensive Data Strategy for Digital Banking
- » Transforming Banking with AI Strategies
- » Unlocking the Next Gen of Customer - Centric Banking: Megatrends & Solutions





## CONFERENCE SESSION 1

### MANAGING CYBERSECURITY AND FRAUD IN AN AGE OF UNPRECEDENTED RISKS

#### FEATURED TOPICS

- » Strategies to Protect Customers from High-Tech Fraud
- » Comprehensive Data Protection Strategies in Digital Banking Ecosystems Consulting Expert
- » AI for Identity Verification and Impersonation Risk Prevention
- » Open Banking Security: Technology Risks and Prevention Measures
- » Responding to Ransomware Attacks in Banking Systems: Lessons & Practices
- » Strengthening Cloud Security: Risks, Standards & Tech Solutions

## CONFERENCE SESSION 2

### DEVELOPING DIGITAL ECOSYSTEM FOR SEAMLESS CUSTOMER EXPERIENCE

#### FEATURED TOPICS

- » Seamless Customer Experience Ecosystem: From Traditional to Innovative
- » Effortless CX Strategy: How to leverage Technology, Digital & Data for Seamless Experience
- » Embedding Digital Payments into the Full Customer Journey
- » Optimizing Customer Care with AI and Automation
- » The Hyper-Personalized Bank: A Roadmap of Systemic and Operational Shift
- » Prioritizing a Mobile-First Strategy to Enhance the Customer's Omnichannel Experience

## CONFERENCE SESSION 3

### LEVERAGING BIG DATA FOR OPERATIONAL EXCELLENCE

#### FEATURED TOPICS

- » Building In-House AI Models in Banking: Challenges and Perspective from Commercial Bank
- » Integrating Multi-Source Data into Real-Time Bank Operations
- » Digitizing the Lending Journey: From eKYC to Automated Approval
- » Enhancing Business Outcomes with Generative AI: Driving Innovation in Data Analytics
- » Optimizing Disbursement Processes with AI and Automation
- » Banking-as-a-Platform (BaaP): Models and Real-World Deployment



# EXPO HIGHLIGHTS

With **over 40 booths** from **top-tier domestic** and **international tech companies**, **Smart Banking Expo** is your chance to showcase your **innovation ecosystem**, **highlight your latest technologies**, **expand your network**, **generate new leads**, and **explore collaboration opportunities** with leading banks.





## CORE BANKING & INFRASTRUCTURE

- » Core Banking
- » Open Banking/API Banking
- » Data Infrastructure
- » Modern ICT banking infrastructure
- » Business process management
- » Banking-as-a-Platform (BaaP)

## CYBERSECURITY & RISK MANAGEMENT

- » AI Security
- » Cloud Security
- » Data Center Security
- » Fraud Management
- » RegTech
- » Identity and Access Management



## DIGITAL CHANNELS & CUSTOMER EXPERIENCE

- » Digital Banking
- » Mobile Banking
- » Chatbots/Contact center
- » e-KYC
- » Customer Relationship Management (CRM)
- » Omnibank

## EMERGING TECH & DIGITAL TRANSFORMATION

- » AI/ML
- » Blockchain
- » Cloud Computing
- » Big Data & Data analytics
- » Internet of Things (IoT)
- » Biometrics

## DIGITAL PAYMENTS & EMERGING TECHNOLOGIES

- » Digital payment/E-wallet
- » EMV and non-EMV contact and contactless payment
- » NFTs
- » Mobile Payment systems
- » Contactless POS terminals
- » CAP and DPA dynamic password systems

## ENTERPRISE OPERATIONS & INTELLIGENCE

- » Human Resource, Recruiting & Training
- » Digital Archiving and Document Management Systems
- » Enterprise Resource Planning (ERP)
- » Business Intelligence (BI)
- » Management Information Systems (MIS)
- » Business Continuity Management (BCM)







# GALA DINNER & NETWORKING ACTIVITIES

The **Gala Dinner and Networking Activities** at **6th Smart Banking** will create an exclusive networking environment where banking leaders, public sector officials, industry experts, and technologists can connect, foster meaningful relationships, and establish new partnerships - **all in a refined and relaxed atmosphere:**

## ► PREMIUM GALA DINNER

for 150+ VIP guests, fostering high-level connections

## ► TEA BREAKS

perfect for spark ideas, exchange insights, and expand professional circle

## ► LUNCHEON

ideal place for meaningful discussions and explore new partnerships





# MEET OUR TOP-TIER SPONSORS

## YOUR IMPACT STARTS HERE

### OUR PAST SPONSORS THROUGH YEARS

Behind every meaningful connection, every bold idea, and every leap forward in banking **there's a sponsor who believed in making it happen.**

At Smart Banking, we don't just host events. We build platforms for influence. Places where your brand doesn't just appear-but leads. Where your voice drives the agenda, and your support accelerates progress across the banking ecosystem.

We've proudly partnered with leading banks and global technology institutions-many returning year after year-to connect with industry leaders, elevate their brand, and contribute to real transformation in banking.

By sponsoring Smart Banking, you're not only gaining exposure. You're becoming part of a trusted network that empowers innovation, shapes the future of finance, and fosters a resilient, tech-forward banking community.



# 6<sup>th</sup> SMART BANKING

## NEED TO DISCUSS MORE?

Connect with us to tailor your ultimate sponsorship package  
and benefit from a wide range of our offers.



## INTERNATIONAL EVENTS & CONSULTING GROUP



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