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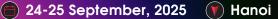




DIGITAL DISRUPTION IN THE DATA - DRIVEN AND CUSTOMER - CENTRIC BANKING

EVENT BROCHURE









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WHAT'S INSIDE

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A GLIMPSE INTO **SMART BANKING IN EVENT TIMELINE ATTENDEE PROFILES OUTSTANDING** CONFERENCE 2025: WHAT'S NEW? **DELEGATES** HIGHLIGHTS **VIETNAM'S BANKING SECTOR MEET OUR TOP-TIER EXPO HIGHLIGHTS GALA DINNER & CONTACT US! NETWORKING SPONSORS ACTIVITIES**

Λ 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.



6th Smart Banking brings together policymakers, industry leaders, and technology innovators to tackle key priorities - from developing cutting-edge, Al-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





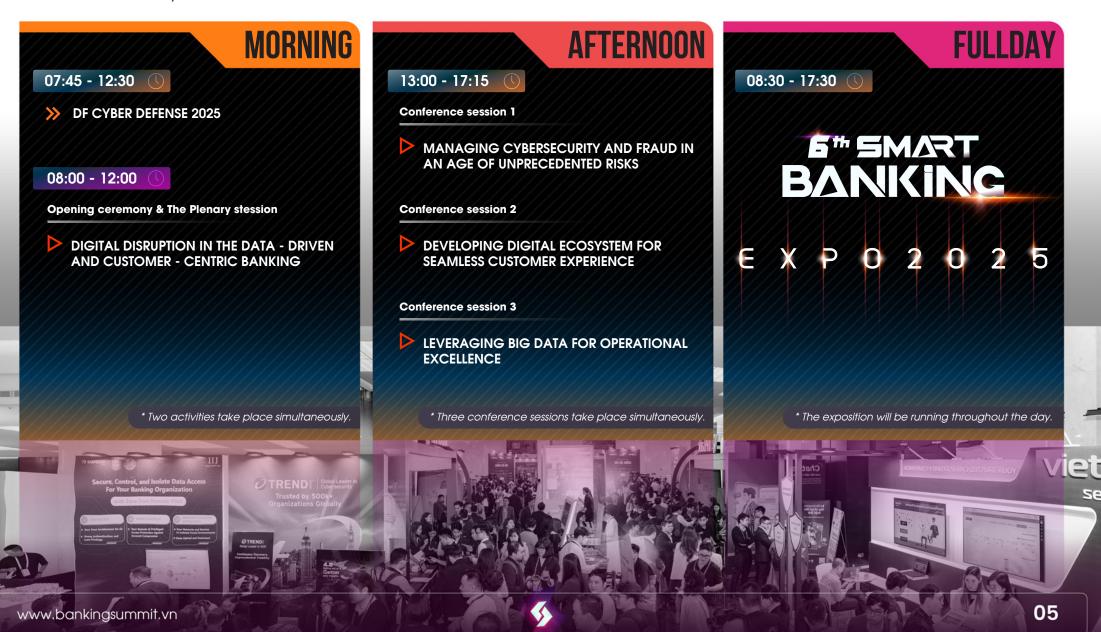
OU+PRESS AGENCIES



18:00 - 21:00 >>> GALA DINNER

EVENT TIMELINE

SEPTEMBER 25th, 2025



ATTENDEE PROFILES

The Summit is expected to welcome more than 800 CEOs, ClOs, 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.





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

» System management

» Banking Modernization

» Product Development

Fraud, Risks & Compliance

» Information security

» Cards & Payments

Corporate Banking

» Retail Banking

» Digital Banking

Mobile Banking **Contact Center Customer Service**

Operation » Credit Approval

» Marketing



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

C-LEVEL

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



» Strategy

M-LEVEL

Manager I Head Of Department



E-LEVEL

Professional | Staff

- » Information Technology Data Analytics
 - Customer Services
 - » Senior Management
 - » IT
 - » Financial Analyst

 - » Loan Officer

- » Auditor
- » Research & Development

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

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 Diaital Bankina

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

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

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)

Name A Communical Inited Chants Danie (Name A Danie)

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)





CISO SERVICE

NANCIAL

CIO

Deputy General Manager **Director Information Security Center** Director of Operations Division Director of IT and Digital Transformation Division 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 General Director Deputy General Director Deputy General Director Vice Director Vice CEO CISO Director Business Planning cum Management Information System

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 Limmited** 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**

Sai Gon Joint Stock Commercial Bank (SCB)

F88 Business Joint Stock Company

Director of Data Science

CIO

Hanoi Branch Director Director of Digital Platforms

Director of Analytics Center

Head of Information Security

Head of Data Engineering & Analytics

Head of Information Technology Department

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

SSI Securities Corperation

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

PVI Holdings

Director of Digital Technology

Director of External Relations and Operations

Indochine Insurance Brokers Joint Stock Company

Sai Gon Hanoi Insurance Corporation

Vietinbank Insurance Joint Stock Corpration

FWD Viet Nam Insurance Company Limited

Vietnam Deposit Insurance Corporation

Vietnam Social Security







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.





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





CONFERENCE SESSION 1

MANAGING CYBERSECURITY AND FRAUD IN AN AGE OF UNPRECEDENTED RISKS

- Strategies to Protect Customers from High-Tech Fraud
- Comprehensive Data Protection Strategies in Digital Banking Ecosystems Consulting Expert
- Al 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

- 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 Al and tomation
- 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

- 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 Al and Automation
- Banking-as-a-Platform (BaaP): Models and Real-World Deployment





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)



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









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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.

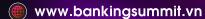
We've proudly partnered with leading banks and global technology institutions-many returning year after year-to connect with industry leaders, elevate their brand, and contribute to real transformation in banking.

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.

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