




Baltic Payment Forum 2026 –Agenda*

 **March 2-3, 2026**

 **Vilnius, Lithuania | Radisson Blu Hotel Lietuva**

 **300+ C-level executives | 30+ countries |**

March 2, 2026 | Pre-Conference Focus Day: Customer Experience in Payments

15:00–16:30 Experience Session : Customer Experience in Payments :Making CX a Measurable Competitive Edge

15.00-15.25 – Case Study “Building Trust in Fintech: Communicating Complex Financial Products Simply”

Speaker [Yuliia Zhulii](#), Head of PR at NovaPay | Communications Expert & Lecturer

15.25-15.50– From Friction to Loyalty: How to Turn Every Payment Step into a Measurable CX Win

15.50– 16.15 – Personalization at Scale: Using AI to Redefine Payment Experience Without Compromising Security

16.15-16.45- Coffee break

16.45 –17:30 Panel Discussion “Boardroom strategies for 2026: governance, data, and org design to scale CX impact”

17.30-18.00 Workshop : Real cases, hard KPIs: lift conversion & LTV, cut churn and support load.

18.00-19.00 - !New Speed Dating. Meet your potential partners here

19:00–21:00 !New Welcome Drink and Networking (location Radisson Terrace lounge with charming view to Vilnius evening lights)

March 3, 2026 BALTIC PAYMENT FORUM

08:00 – 09:00 | Registration & Welcome Coffee. Start the day networking with senior decision-makers, global partners, and tech pioneers in the payment space.

09:00 – 09:05 | Opening of the Forum by Organizer, **Karolina Aleksandrova, Founder & CEO ProMoney**

09:05 – 09:20 | Opening Speech **Januš Kizenevič, Vice-Minister Ministry of Finance of the Republic of Lithuania**

09:20 – 09:35 | Keynote The Future of Payments. Agentic Commerce: Enabling AI Agents to Pay Securely and Easy Way

Speaker: **Mikael Nørgaard, Digital Payments and E-commerce Solutions Lead VISA (Denmark)**

09:35 – 10:20 | Opening Panel Discussion 1: What's Next in Payment Regulation?

Moderator: **Dome Scaffidi (UK),**

- **Bank of England** – Standard Advisory Panel Member
- **DS Payments Ltd UK** CEO & Founder
- Independent Consultant Global Payments Innovation Practice
- **SAPA Africa** - Global Lead & President

Expert Speakers:

- **Evaldas Ruzgys**, Member of the Board Bank of Lithuania
 - **Lu Zurawski**, Payment Systems Regulator UK
 - **Marine Krasovska**, Head of Fintech Supervision Department Bank of Latvia
 - **Menno Broos**, Project Lead Digital Euro De Nederlandsche Bank
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10:20 – 10:40 | Keynote: Embedded Payments – Seamless Journeys, Unlimited Potential

Discover how embedded finance is revolutionizing industries from mobility to healthcare, while enabling frictionless experiences and new monetization channels.

10:40 – 10:55 | Keynote: Changing the way Europe pays

Keynote Speaker: **Piotr Jan Pietrzak, New Markets Lead, European Payment Initiative (EPI) *topic to be updated**

10:55 – 11:10 | Cross-Border Payments: From Pain Points to Frictionless Flows

A dive into innovative solutions, networks, and real-time partnerships that are redefining the cross-border payment experience.

11:10 – 11:40 | Networking Coffee Break

11:40 – 12:15 | Panel 2: Innovations in Payments

Hear how banks and PSPs are leveraging regulatory change to deliver value, speed, and differentiation in an instant-first world.

Invited Experts:

- **Ionut Horatau**, Head of Payments and Payment Instruments Oversight Division National Bank of Romania
 - **Justina Šidlauskienė**, CEO Paysera
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12:15 – 12:30 | Keynote: APIs, Tokenization & Open Banking – Building Future Infrastructure

A strategic look at how open frameworks and secure data access are accelerating payment innovation.

12:30 – 12:45 | Keynote: Payments at Machine Speed: Competing, Complying and Scaling in the Real-Time Economy

12:45 – 13:20 | Panel Discussion 3: Payment Trends & Predictions for 2026 and Beyond

Top thinkers discuss what the next wave of innovation means for business models, technology, and consumer expectations.

Expert Speakers invited:

- **Bo Knoblauch**, Director, Business Development Executive, Visa Direct – The Nordics and The Baltics (Denmark)
 - **José Luis Langa**, Deputy Managing Director, International, Institutions & Cash Iberpay (Spain)
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13:20 – 14:20 | Business Lunch & Networking

14:25– 15:05 | Panel 4: The Power of Partnerships – Banks, Fintechs & Platforms Collaborating at Scale

Moderator: **Greta Ranonyte**, Head of „Fintech Hub LT“

Invited Experts:

- **Tobias Tenner**, Head of Digital Finance, Association of German Banks (Germany)
 - **Heike Strasser**, Principal SME Payments Clearing and Settlement UNIFITS (Austria)
 - **Aleksejus Loskutovas**, Managing Partner HHHub (Lithuania)
 - **Cosmin Cosma**, President of the Board **RoFintech Association (Romania)*** to be confirmed
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15:05 – 15:20 | Keynote: Identity & Secure Payment Journeys

Explore the synergy between design, digital identity, and secure transactions in building customer confidence.

15:20 – 16:00 | Panel Discussion 5: What's up in the Real-Time Payments Era

This panel focuses on how banks and payment providers manage risk, AML, and compliance in real-time payments, exploring practical tools and best practices to stay secure while operating at instant speed.

16:00 – 16:20 | **!New Interview with Investor Bernardo Weaver, CEO of Weaver Advisory (USA) & **Chris Crespo**, Founding Partner Nordic Fintech Magazine (Denmark)**

An exclusive dialogue with a top-tier investor about the future of fintech and funding in Europe. Smart money, bold ideas, and strategic vision — all in one inspiring closing session.

16.20-16.30 – Wrap up of the day

16:30 – 18:00 | Networking with glass of sparkling wine. Unwind, connect, and reflect on key insights with fellow executives in a relaxed setting.

 **Note:** * Agenda to be updated.

 **Registration and details:** www.payforum.tech, email info@promoney-events.com