



Blockchain, the technology that is redefining banking to find more secure and autonomous systems

Blockchain, together with AI and IoT, are the solutions that are democratizing operations, improving experiences and increasing the efficiency of management in the banking and insurance sector

Global experts from Alastria, Allianz, Bizum, Santander, the European Blockchain Association or Unicorn will explore at DES2024 the innovations that are modernizing the current financial scenario

Madrid, 14 May, 2024. – Banking and insurance companies are undergoing an unprecedented digital transformation process that is revolutionizing customer experience, risk management practices and operational efficiency. In fact, just two years ago, banking in Spain was positioned as the most digitally mature in the world. Technologies such as blockchain, artificial intelligence or the Internet of Things are being implemented on the rise to democratize operations and advance in a new industry paradigm. In this regard, market reports reveal that 47% of banks worldwide are already planning to integrate AI in order to respond to the growing demands of their users in optimizing processes.

[DES – Digital Enterprise Show 2024](#), the largest European event dedicated to exponential technologies, will address the modernization of banking and insurance at the **Banking & Insurance Forum**. From June 11 to 13 in **Málaga, Spain**, the event will feature relevant experts who will present the innovative models that are leading the industry to an unprecedented digital context of financial management.

In this context, more than **17,000 professionals** will learn firsthand the impact of next-generation technologies in banking and insurance for the next 2025. **Luis Esteban**, advisor and consultant, expert in data strategy and governance, AI, and cybersecurity, and **Carmen Rey**, Head of Swift and CIB Payments at PagoNxt (a Santander company) will share the digital trends that are changing banking and policy services.

The forum will also feature leaders such as **Fabien Mellano**, Head of Innovation and Product Management at Allianz; **Martín Azcue**, New projects & Innovation Lead at Bizum; **Beatriz Calzada**, Head of Performance Marketing at Nationale Nederlanden, and **Marta Franch**, Financial Services Director at The Cocktail. All of them will analyze and share real cases about neobanks and how cutting-edge technologies are transforming procedures, financial exchanges and risk protection.

Blockchain, a world of opportunities for the banking industry

The application of blockchain technology is opening a range of opportunities for banking. One of the aspects in which this solution has an impact is in the tokenization of payments, a booming concept that makes possible to shield transactions with more secure systems. In this context, **Erwin Voloder**, Head of Policy at the European Blockchain Association, former economist at the European Commission and the European Central Bank, will provide his global vision on the token economy and the role of a digital asset market, whose size is expected to reach more than 1.1 trillion euros by 2025.



Along the same lines, specialists such as **Yael Oaknín**, founder and CEO of Token City; **Amparo García**, General Manager at Securitize Europe, a specialized startup in tokenization of digital securities; Xavier Foz, partner at RocaJunyent and **Carlos Matilla**, CEO of FuVeX, will explore the tools needed to tokenize in today's industry and with an eye on the near future.

New economy: Digital currencies and decentralized finance

Another booming instrument of the current digital economy is decentralized finance (DeFi), a financial ecosystem built with blockchain, which allows users to exchange assets and services, without the need for intermediaries, for the purpose of using them as an investment or financing mechanism. Along these lines, **Distributed Ledger Technology** (DLT) also operates, a set of technologies that distribute and host information in multiple nodes or participants within a network, thus decentralizing operations and payment systems and eliminating the role of central agents. To address these concepts, DES2024 will feature **Miguel Ángel Calero**, Lead Emerging Technologies at the consulting firm Izertis, who will provide the keys to choose the right blockchain infrastructure in order to gain the highest profitability and security in business.

Likewise, **Silvina Moschini**, founder and president of Unicoín, who has become the first Latin American woman to lead a “unicorn” company, will study together with **Ángela Álvarez**, founder and CEO of Aglaia Capital, and **Ángel Quesada**, CEO of the cryptocurrency company, Onyze, the impact that decentralized finance platforms and tokenization have on the Fintech industry.

In parallel, DES will discuss the role of alternative currencies such as cryptocurrencies or electronic money emitted by a central bank, called Central Bank Digital Currency (CBDC). In this area, **Adrián White**, executive director of the Crypto and Digital Assets Unit at Santander Corporate & Investment Banking; **Alberto López**, deputy CEO of Iberpay, and **Juan Jiménez**, president of the Advisory Board of Alastria, one of the largest public-permissioned and multi-sector blockchain platforms in the world, will delve into the new financial expressions that are already coexisting and will be combined with other currencies and deposits for digital economic exchanges.

About DES | Digital Enterprise Show (June 11th-13th, 2024, FYCMA, Málaga): DES - Digital Enterprise Show is an event of Nebext - Next Business Exhibitions in collaboration with the City of Malaga and the Junta de Andalucía. Along its seven editions, it has become the largest European professional event on exponential technologies and one of the global benchmarks that offers senior management of companies the latest solutions and products to accompany large corporations, SMEs and European Public Administrations towards digital transformation. Throughout 3 days, we combine technology and innovation with digital leadership, technological solutions to improve customer and employee experience, optimization of operational processes and the identification of new business models, services and products for all industries.