



From 'Banking as a Service' to nano-insurance: digitalisation drives new players in banking and insurers

DES2023 will analyse the continuous innovation of financial institutions and new risks for insurance, such as climate change or autonomous vehicles

The international summit will also feature a Blockchain forum, where the commercial use of advanced database mechanism to ensure transparency or anti-fraud will be shared

Madrid, 28 April 2023. – The digitalisation of the banking and financial sector has undergone an unprecedented transformation. The emergence of new players, such as neobanks, has led to a growing revolution that has been adapting to the digital behaviour of customers and market trends. In 2022, Spain will be the 13th country in the world in terms of the volume of transactions carried out through digital payments, with a total of 70 million euros in 2022, according to industry studies.

From 13 to 15 June, [DES – Digital Enterprise Show](#), the leading event in digital transformation and development of new business models, will explore the innovation that the banking, financial and insurance industries are experiencing and the advances they are making to provide the highest quality service within the framework of the **Banking & Insurance Forum**. The event, which was attended by former President Barack Obama in its last edition, will define the future of banking transactions and services. It will also delve into how traditional banking and neobanks are coexisting in an innovative and diversified ecosystem, where new digital payment methods and 'Banking as a Service' services coexist with the new financial needs of different generations of consumers.

Neobanks, the 'players' that deserve the trust of users

For some years now, banking has been experiencing a diversification of its offer. New players are appearing in the digital era and in the field of Fintech, a concept that is in full expansion. Today, the latest market reports put the number of neobanks, or exclusively digital banks, at 291. In the banking business asset, trust is a relevant factor, and even more so in 100% digital entities. DES2023 will answer the question of **who deserves the trust of consumers** in banking and how cybersecurity is a cross-cutting issue to maintain user confidence in the banking sector.

Top names such as **Ignacio Prieto**, digital business director at Singular Bank, **Juan Rosas**, Chief Commercial Officer at EVO Banco, and **Amparo García**, Business Development Director EMEA at Securitize and a specialist in digital transformation in the banking industry, will share their extensive experience in strategy, innovation and technology in a sector in constant evolution. Companies such as **Banco Santander**, **IBM**, **Globant** and **Revolut**, which has an innovative business model based on new technologies and accessible financial products and already has more than 28 million private users, will also share their success stories and strategies.

Rodrigo García de la Cruz, CEO and founder of Finnovating and president of the Spanish FinTech and InsurTech Association, will address the state of the Fintech



industry in the markets where it is developing the most, such as the United States. With a background of more than 20 years in the financial technology world advising global companies, Rodrigo is the founder of the world's first Matching as a Service platform, which connects more than 50,000 fintechs from 150 countries.

DES2023 will bring together more than **16,000 professionals** to position Malaga as a digital hub of reference in southern Europe. The event will also focus on the insurance sector, one of the driving industries of the global economy. In this context, DES2023 will offer the latest trends in insurance, from how to deal with coverage for new risks such as climate change or autonomous vehicles, to the arrival of nano-insurance or the impact of Artificial Intelligence in the sector. **Community of Insurance**, the leading insurtech ecosystem in Spain and Latin America, will share at the international summit its extensive experience in the insurance world, where companies must be prepared for present and future disruptions.

Blockchain, an asset that is powering every industry

Blockchain technology has become an essential asset that is driving security in transactions, traceability, transparency and anti-fraud, issues of interest to banks and insurers. Given the relevance it has acquired, on the same day as the Banking & Insurance Forum, DES2023 will have a specific forum that will address the latest developments in Blockchain technology. **Alastria**, one of the largest public-private and multi-sector blockchain platforms in the world, will analyse Blockchain regulations, the state of cryptoassets, as well as the real commercial applications of this technology in all sectors, from logistics to insurance.

Key figures such as **Adrian White**, Executive Director of Crypto & Digital Assets Unit at Santander Corporate & Investment Banking, with an extensive track record in innovation and Digital Transformation, will participate in DES2023. **Ángel Quesada**, CEO of Onyze, the first Spanish crypto-custody company, will provide his perspective on cryptocurrencies, digital cash and digital securities, among others. In turn, **Mariano Giralt**, Branch Manager of The Bank of New York Mellon European Bank (Madrid) and Head of EMEA Digital, will explain how they are incorporating Blockchain in the entity; and **Robby Yung**, CEO of Animoca Brands, which works to advance digital property rights and contribute to the establishment of the open metaverse or blockchain, will share his success stories.