Digital Kyrgyzstan

International PLUS-Forum

Bishkek, Kyrgyzstan

February 27, 2025

Kyrgyzstan, Bishkek, «Sheraton Bishkek Hotel»

Organizer PLUS EVENT

ABOUT THE FORUM

The Forum programme is aimed to analyze the widest range of issues related to the implementation of the Digital Kyrgyzstan concept. In particular, the further adoption of innovative technologies in banks, fintech sector, retail business, government agencies, power production industry and construction will be discussed.

The CIS-wide PLUS-Forums invariably arouse great interest among professionals in the banking sector, the payment industry, the financial market, online/offline retail and government agencies.

The PLUS-Forum will be held at the «SHERATON BISHKEK HOTEL» in Bishkek on 2025 year.

Forum supported by

Ministry of digital development of the Kyrgyz Republic

Information support

FinTech & Retail CENTRAL ASIA

THE AUDIENCE

Over 1500 delegates including top management and experts:

- from local and foreign banks and microfinance institutions;
- vendors of IT solutions;
- operators of payment systems and communication networks;
- regulatory bodies and associations, as well as independent experts and analysts.

The event participants represent the target audience:

- interested in the latest information on market trends, the best international practices, products, solutions and technology;
- as well as a productive exchange of views and establishing long-term business relationships.

FORUM FORMAT

- Exhibition of partner companies
- Conference
- Panel discussions and round tables
- Networking and cultural programme

HALL «Bishkek»

Session 1. Kyrgyzstan on its way to a modern digital society. Digital som. Strengthening the country's financial sector. Improving the efficiency of public administration

- AI and digitalization as a guarantee of national, economic and technological sovereignty in the 21st century
- Govtech - new approaches to solving old problems
- Kyrgyzstan in the era of mature digital technologies. Key trends and future opportunities of the economy
- The role and place of the creative economy in the country's present day and further development
- Digital transformation of commercial and government services on banking platforms
- Electronic services in public administration and G2C. Digitalization of public services and systems of interaction with citizens
- Digital economy of Central Asian countries as an imperative of the time
- Digitalization of tax administration in the Kyrgyz Republic
- Islamic finance. Prospects and effectiveness

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Session 2. Improving the payment space. Key trends. Artificial intelligence at the national level, in business, IT and finance

- Artificial intelligence. Development of AI nationwide. Relevant AI application scenarios in business, technology and finance. Prospects for establishing the "AI Committee" under the President of the Kyrgyz Republic. Goals and objectives
- AI as a centripetal vector minimizing the brain drain from the country and opening the local market for top-ranked specialists
- Regulation of AI, machine learning and other areas of digitalization. The role of the state
- Readiness of the financial system to interact with clients in the era of strong AI. Speech technologies for bank customer relations. New opportunities
- AI in banking. Risk management. Anti-fraud. Detection of employee corruption. Process optimization. Audit. Forecasting
- How AI technologies change customer experience and business processes. Are we moving from a client-centric to a human-centric service delivery model?
- AI as an active participant in the projects of business processes robotic automation in retail banking. Today. The near future. Chatbots and messengers. Smart billing. Areas with the most promising implementation potential
- Optimization of financial services and predictive cryptoeconomics. Credit scoring
- Biometrics. Symbiosis of computer vision and artificial intelligence. New horizons of identification
- Artificial intelligence and Big Data. Disruptive technologies in dealing with Big Data. Acceleration of processing and improvement of data availability
- Cloud technologies, artificial intelligence and machine learning in fraud fighting
- Generative AI. The role of large language models

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Session 3. Financial services in the digital era. Fintech as an integral part of the banking industry

- Evolutionary development of non-cash payments in the financial market. Vectors and trends. Problems that need to be solved
- Fiat or digital. A new dispute between the currencies of the classical and crypto worlds
- Transformation of banks. Banking technologies in the data management
- The era of independence - Banking-as-a-Service (BaaS) and Fintech-as-a-service (FaaS) – receding into the historical distance?
- Fintech as the "fifth element" of a business solution for a client. How the financial market is becoming an important part of the non-financial market business.
- Digital trends in banking and financial services. New models of work
- Big Data and AI in the trade
- Fintech as an integral part of the banking industry. Key innovations 2021-2025
- Big Data development and management. Breakthrough technologies in dealing with Big Data
- Digital banking platform for business. Digital transformation
- Digital mortgage. Digitalization of car sales. Relevance of project implementation
- Further digitalization of brokerage services. Global trends. What do we want to achieve in the Central Asian markets?
- Online insurance. Another stream on the market? How to embed digital products into a single package
- Client-centric approach. The main driver of company success
- Prospects for promoting recyclers to the Central Asian market. Forecasts. Problems. Solutions
- ATM and POS terminal networks – classic functionality or a new type of additional branch? An independent solution or an integral part of the infrastructure?
- Consumer experience and self-service devices
- Reorganization of bank branches. The new generation of offices: phydgital– a combination of digital and physical experience. Cash circulation process modernization and automation in bank branches

HALL «Tashrabat»

Session 4. E-commerce in Central Asia. Marketplaces. Capabilities of new business strategies and technologies. Modern retail

- E-commerce in Central Asia
- e-Commerce 2025. Marketplaces. Capabilities of new business strategies and technologies
- Fulfillment and logistics. Current problems and solutions
- We open our store on social networks. New sales opportunities
- e-Grocery. Business models, barriers and risks against the backdrop of prospects and results
- AI, machine learning and forecasting systems in e-Commerce. New application areas
- Fintech 3.0. The era of B2B and G2B solutions is the time of real operational services
- Customer service management in e-Commerce
- Retail sector 2025. Trends. Promising formats
- Payment instruments in retail. Effective acquiring strategies and QR payments 2025. New payment scenarios
- Prospective lending and installment formats, instant loans, BNPL
- Biometric remote identification
- Consumer behavior 2025. Loyalty and marketing
- Marketing strategy. How to get the planned profit. Available opportunities and solutions
- Classic POS terminal on Linux or an Android solution? Pay with fingerprint or FacePay? SoftPOS or something else?
- Who will win: AI or NEU (neural processor)? A universal terminal for all occasions – or a proprietary product for each market niche? And will there be enough money for that? And is it really that relevant? And who will calculate the TCO?

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Session 2A. Development of banking in Central Asian countries. Analysis of best practices from other regions. Islamic finance and Islamic banking

- Digital transformation of the banking industry in Central Asian countries
- Banking as a Service (BaaS). New banking model. How much in demand it is
- Digital ecosystems and super apps – new standards of everyday banking
- Embedded Finance. Why the embedded finance opens up for non-bank players a powerful channel of offers to users. What should banks do?
- SMB as a bank client. Why does the level of financial services for small and medium businesses still leave much to be desired?
- Islamic economy and Islamic banking. Further development paths
- Islamic financial products. Innovations, compliance and current development problems
- Development of Islamic economy and financial services in Central Asian countries. Existing opportunities and problems
- Islamic finance. Principles of using alternatives to credit cards
- “Islamic counter” in traditional banking entities. Key problems and advantages
- Fintech is a new driver for the development of financial products in Islamic banking. Key innovations in Islamic finance in 2023–2025

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Session 3A. Open Banking and Open API. Impact on the traditional banking market. Fintech evolution – yesterday, today, tomorrow

- Open Finance and the introduction of mandatory Open API elements. How this is changing the traditional banking market. New products and new partner ecosystems.
- Open Data – a new evolutionary development path for banks or the end of the independence of financial institutions? Has the time come for the birth of big tech with elements of fintech products in their architecture?
- How the consumer is changing today, what s/he wants and where will this lead? The era of digitalization has already minimized customer loyalty. What’s next?
- Open API technology – a guarantee of the transition to open platforms and digitalization of the traditional banking market? Or it is a tool to combat market monopolization in an era when data is becoming the “new oil”?
- Transactional business of banks. The basis for further development, or have payments ceased to be a banking know-how? How to “hold your own”, while maintaining and developing payment services
- The future of neobanks or NeoBANK 4.0. Will the modern NeoBANK 4.0 take place as a real XaaS (Anything as a Service)? Or will it dissolve, becoming part of the non-financial market of global platforms based on the principles of Open Data?
- Neobanks and other new business models “with and without” Open API. The difference has been already felt!
- The likelihood of new neobanks. Their resilience and operating models

HALL «Tashrabat»

Session 4A. Cryptocurrency industry 2025. Penetration in all areas of banking and the payment industry

- Crypto industry 2024–2025. Development trajectory in recent years. What has already been achieved? What has failed and why? Expected scenario for further development of the crypto market
- Development of the governing law for the digital asset market. Establishing of crypto exchanges and virtual asset exchange operators
- New crypto products already in use. Implemented initiatives. Products and solutions that will be permitted
- Digital som (DS). Deadlines, plans and scenario for the DS launch. The tasks it will solve. Strengthening the country's financial sector and increasing the efficiency of public administration
- Digital som, cryptocurrency, stablecoin. How are they all interconnected, and does such an interrelationship exist at all? Development prospects
- Taxation of crypto products. How tax regulation of the crypto business will develop
- Digital assets. Challenges and opportunities for investment markets. DFAs and digital currencies
- The place of banks in the crypto industry. Implementation of the concept of crypto banks. Planned creation of a crypto lending system. Why DFAs are needed and how they fit into the crypto industry (case study)
- Comparison of traditional and cryptocurrency exchanges. Differences in functionality, risks and capabilities
- Crypto card. Face of the crypto card holder. Why the card is needed and how it works. Risks. Advantages and prospects
- Digital and cryptocurrencies. Seamless payments
- Smart integration of the crypto industry into the financial sector
- Innovations in blockchain or New capabilities of cross-border services
- NFT. Scenarios for using tokens in the near future and medium term

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Session 2B. Cybersecurity. Modern-day cyber threats and information security. Counteracting telephone fraud

- Cyber vulnerability of banking and the payment industry. New types of attacks or “tuning” old ones? Current cybersecurity strategies for 2025. Cybersecurity + Cyberresilience.
- Government efforts to build an infrastructure aimed at reducing crime in the banking sector. The project of establishing a Cybersecurity Center based on the Ministry of Digital Development of the Republic of Kazakhstan. Goals and objectives
- AI in the banking sector. Innovations and risks. AI of banks against AI of fraudsters. Risk management. Preventive counteraction to fraudsters and other criminal elements
- Measures taken by the regulator. The National Bank’s Resolution “On the cooling-off period” for online loans origination and other steps aimed at minimizing the damage caused by crime
- Who is attacking banks today and how? An overview of cyber groups, their techniques and tactics. Real-life experience of counteraction
- Cryptographers 2023-2025. Still the most dangerous area of crime? Statistics. Trends. Changes in gangs’ tactics. Counteraction measures
- Social engineering – main vectors 2023-2025. Multiple growth of telephone fraud amid the development of non-cash payments volumes and infrastructure. Scenarios and practices of fraudsters – what’s new? Migration of telephone scammers to social networks
- Antifraud versus social engineering.
- Deepfakes. How “deep” are the fakes, and can they be successfully counteracted?
- Droppers as accomplices to theft. Identification, suppression, punishment of droppers are necessary measures in counteracting social engineering
- Biometrics and identification. Prospects and risks. An alternative to consumer identity documents
- Growing use of cloud technologies, AI and machine learning in antifraud practices
- Cryptocurrency and crypto business. Is blockchain really that safe? Main types of attacks on “crypto”

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Session 3B. Panel discussion “Women In Tech. Technologies as the foundation of business. The role of women in the transformation of industries»

Main tenors of discussion

1. The role of women in the technological development of business
2. Women’s leadership and career
3. The contribution of women to the creation of innovations targeted at success
4. The future of technology, inextricably linked with women
5. Personal stories and experience

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We grant a 10% discount if the number of participants exceeds 3

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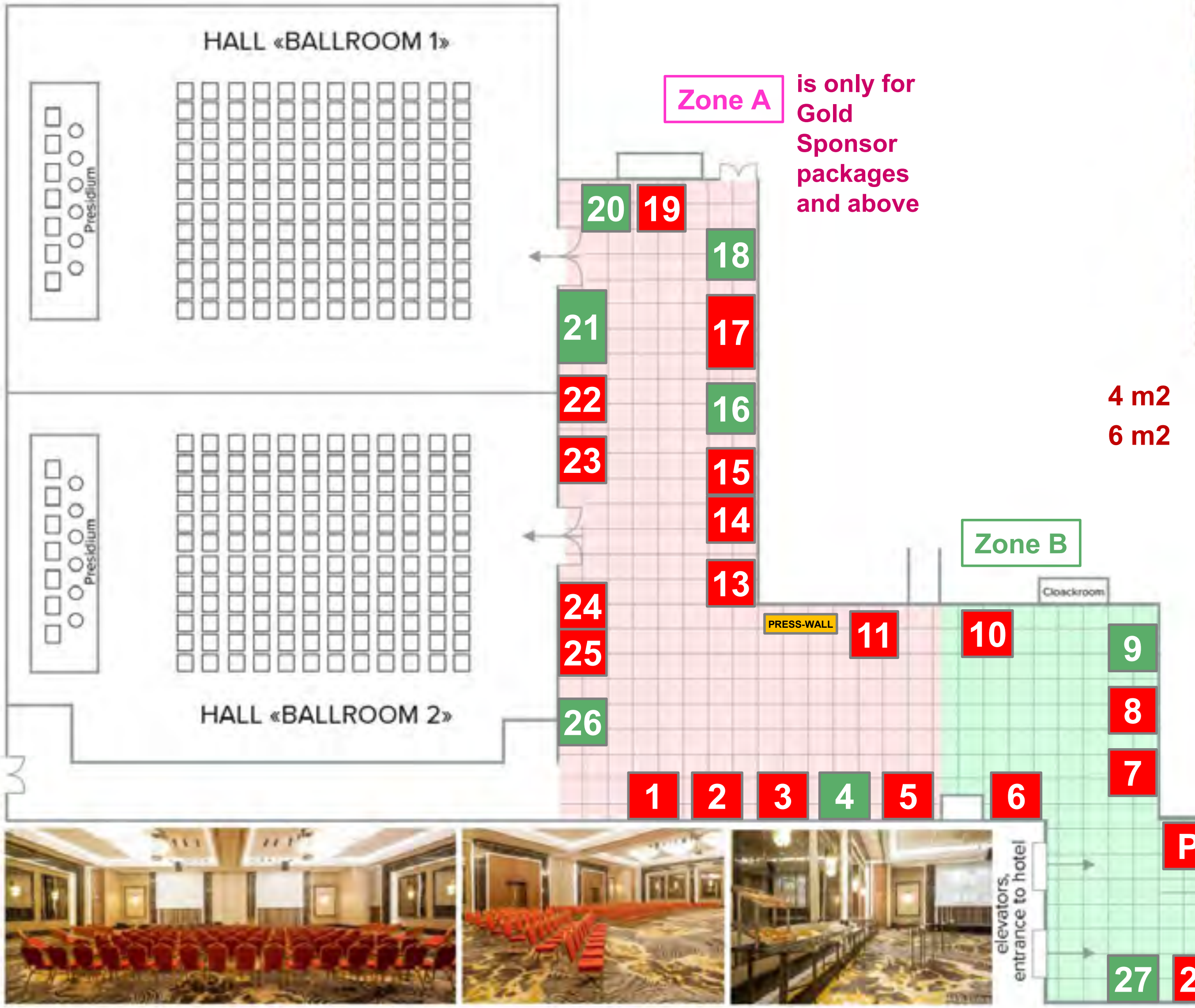

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PLUS-Forums 2025

Digital Kyrgyzstan International PLUS-Forum	KYRGYZSTAN, Bishkek	27 FEBRUARY
Digital Uzbekistan International PLUS-Forum	UZBEKISTAN, Tashkent	28-29 MAY
International PLUS-Forum PAYMENTS & CASH CIRCULATION	RUSSIA, Moscow	9-10 SEPTEMBER
Digital Tajikistan International PLUS-Forum	TAJIKISTAN, Dushanbe	30 OCTOBER
Digital Kazakhstan International PLUS-Forum	KAZAKHSTAN, Almaty	26 NOVEMBER

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