

Tashkent



Digital Uzbekistan

International PLUS-Forum



PLUS-FORUM
UZBEKISTAN 2024

#Uzforum

Digital transformation
and interaction

12-13 JUNE 2024

Uzbekistan, Tashkent, “INTERNATIONAL HOTEL TASHKENT”

Organizer



Information support

FinTech & Retail
CENTRAL ASIA

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1600+
KEY PARTICIPANTS


150+
COMPANIES

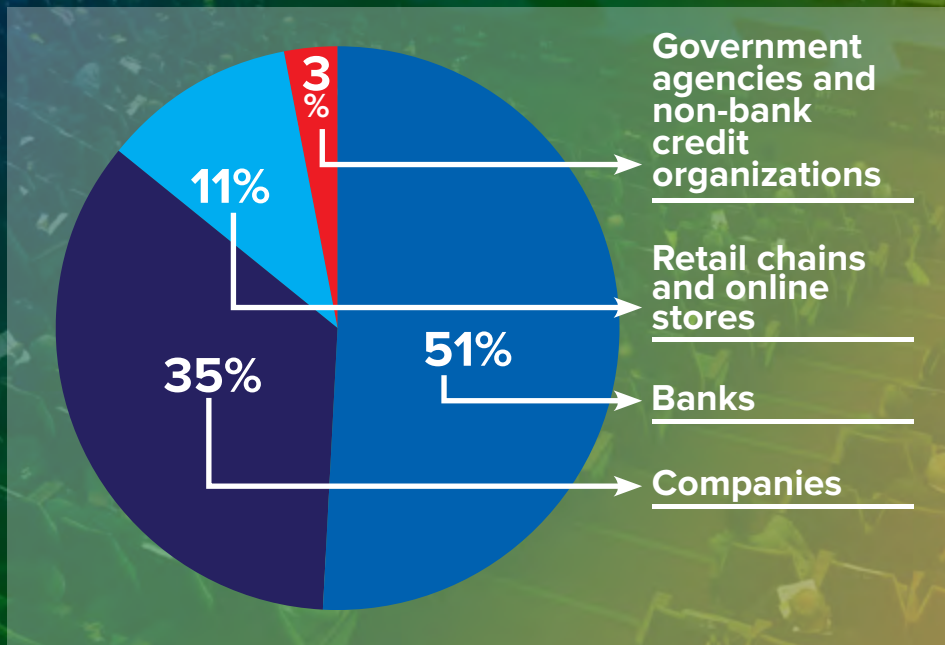

120+
SPEAKERS

Our presence In social networks



The Forum Format

- CONFERENCE
- EXHIBITION
- ROUND TABLES



Participant countries



ABOUT THE FORUM

In recent years, the rapid development of the fintech industry and digital transformation has been a key driver of almost any business! We are confident that our Forum will become a platform for productive business communication of market participants and professional experts who are fintech headliners, and will serve as an impetus for the development of innovations in Uzbekistan and promising international projects.

We invite companies and institutions interested in the implementation of current initiatives, joint projects and the development of cooperation with partners in Uzbekistan.

The PLUS-Forum will be held with the support of the **Central Bank of the Republic of Uzbekistan** in the INTERNATIONAL HOTEL TASHKENT, on June 12-13, 2024.

SUPPORTED BY



AUDIENCE

- Fintech companies and startups, IT parks, accelerators
- Business angels, venture companies
- IT companies, telecom, integrators
- Top international experts in the banking and payments industry
- Heads of retail chains, e-commerce, wholesale companies, shopping centres

OUR EXPERT ADVANTAGES IN UZBEKISTAN

- a large high-quality database of contacts of decision makers in Uzbekistan, such as top managers of the banking sector, including all banks in Uzbekistan, at the level of Board Chairpersons and their Deputies, heads of relevant departments who traditionally take part in our Forums
- our own media resources, associate and media partners have a large professional audience in Uzbekistan
- our PLUS-Forums are an effective networking platform for top managers of fintech companies, startups, telecom, IT, retail, e-commerce, research and consulting companies
- official support of the Central Bank of the Republic of Uzbekistan, ministries and government agencies, professional associations and alliances.



Top international experts
in the banking
and payments industry



Retailers



Top managers
of payment systems
and services



Leading experts
and consulting firms



Banking Community
of the Eurasian Continent
(CIS and EAEU
member states)



CEOs of telecom
companies,
IT, integrators
and multi-vendors



Uzbekistan becomes the venue of the international PLUS-Forum “Banks and Retail. Digital Transformation and Interaction” for the second time in a row. According to World Bank figures, the economy of Uzbekistan grew by 5.5% in 2023, and the economic growth rate in Central Asia is expected to rebound to 4.3% by the end of this year.

Bringing together over 1,600 delegates from 51 countries, the event supported by the Central Bank of the Republic of Uzbekistan confirmed once again its status as one of the most popular platforms for inter-sectoral communication in the Central Asian region.

More than 120 experts from various international and regional companies spoke at the panel sessions and round tables. For two days, PLUS-Forum had remained a unique platform for productive business communication of financial market participants and professional experts, who are fintech and retail headliners.

79 companies in their capacity of PLUS-Forum partners and sponsors took part in the representative exhibition held as part of the Forum. The companies presented at their stands innovative technologies, solutions, products and services for the areas such as fintech, banking, public services, e-commerce and retail.



Day 1, June 12

Session 1**Further digitalization as a global trend in the banking business**

- Development of the digital economy in Uzbekistan
- Digitalization of banking and retail against the backdrop of transformation of the market and society
- Global financial sector. Digital society and banks. Challenges of the digital world. Platforms. Ecosystems. Marketplaces
- Banking market of Uzbekistan. Current state. Prospects
- eGov. From e-government to digital society
- Development of the national payment system. New vectors. Goals and objectives
- Key trends in the payments industry. The most significant regulations of the Central Bank of the Republic of Uzbekistan in 2023–2024.
- From cyber attacks to cyber wars. Cybercrime and fraud as a global threat to the world community and national markets.

Session 2**Payment methods. The best business cases of retail banking**

- Digital bank as an example of a successful business case
- Interbank cooperation and international projects. Prospects for the integration of national payment systems
- Best practices of innovative products introduction
- Mobile superapps have become drivers of the digital revolution in China and Southeast Asia, but failed to attain success in the West
- Artificial intelligence as the kernel of progress in the 21st century. Expected positives and potential problems
- Web 3.0. Decentralization and the token-based economy. Internet on the blockchain platform
- Accounting in online banking
- How to create a money transfer application with value added services
- Mobile payment services. Google Pay, Apple Pay, Samsung Pay, WeChat, Alipay. Current state. Prospects
- Government regulation in the context of digitalization. Improvement of legislation. Regulatory sandboxes

Hall «AMIR TEMUR»

Session 3**From cash circulation to payments and banking. ATM and POS-terminal networks. Banking self-service**










- Banking self-service as an element of the development of a modern bank
- Leap to a new level of banking self-service
- Cash withdrawal at checkouts of retail outlets. Practice and prospects
- New players in the ATM production market. Results
- ATM and POS-terminal networks. New functionality – cardless ATM services. Online fiscalization on POS devices and much more
- Consumer experience and self-service devices
- Reorganization of bank branches. The new generation of offices – a combination of digital and physical experience. Tasks to solve. Cash circulation process modernization and automation in bank branches
- Banking self-service systems and counting and sorting equipment in the current conditions



Day 1, June 12

Session 2A









Development trajectories of the banking market in Uzbekistan. Advanced solutions. Digitalization of SMB

-  Retail automation as a method of SMEs development in the field of trade
-  Banking-as-a-Service (BaaS). New banking model
-  Digital transformation of the banking industry
-  Digital ecosystems and superapps – the new norms of everyday banking
-  Embedded Finance. Why the embedded finance opens up a powerful channel of offers to users for non-bank players. What should banks do?
-  Small and medium businesses. SMB as a catalyst for the development of modern economies
-  Problems of SMB. Can the most important ones be solved? And by what means?
-  SME as a bank client. Why does the level of financial services for SMB still leave much to be desired?
-  Role of the regulator. What the regulation needs to work with SMEs successfully?

Hall «ALLEGRO»

Session 3A

Security. Cyber threats, social engineering and other relevant challenges

-  Cyber resilience of the banking and payments industry. Concentration of cybersecurity resources
-  Cyber threats and information security in the banking sector in the Republic of Uzbekistan
-  Interaction between the state and business in terms of ensuring cybersecurity
-  Who is attacking banks today and how? Overview of cyber gangs, their techniques and tactics over the past two years
-  Electronic signature and multi-factor authentication technologies for the purpose of cybersecurity
-  Cryptocurrency payments in retail
-  Problems of ensuring cybersecurity in cyberspace
-  Mass consumer and financial literacy. Counteracting social engineering. Creating conditions for more efficient economic development



Day 1, June 12

Hall «AMIR TEMUR»

🕒 Session 4

Payments business. Infrastructure development

- ⚙️ Development of national payment systems – integration processes
- ⚙️ Digital bank as an example of a successful business case
- ⚙️ Digitalization of cross-border payments and value added fee-based services
- ⚙️ Development of a financial messaging system for cross-border payments
- ⚙️ Seamless, simple and secure. The basic triangle of digital solutions development. Key cases of new generation products
- ⚙️ Acquiring business strategies. Building a unique acquiring ecosystem
- ⚙️ Instant (faster) payment systems
- ⚙️ Evolution of QR codes. A step towards QR SBP for the CIS
- ⚙️ Synergy of the mobile bank with other service and sales channels
- ⚙️ How banking is changing. Global and local trends shaping the industry

Hall «ALLEGRO»

🕒 Session 4A

Innovative solutions for digitalization. Neobanks. Challenges and opportunities in the age of digital transformation

- ⚙️ Digital trends in banking and financial services
- ⚙️ Innovative tools for bank's efficient business processes
- ⚙️ Open API – a step towards Open Banking. Choosing the path of open platforms!
- ⚙️ API economy. Digital transformation of the banking sector
- ⚙️ Neobanks. Challenges and opportunities in the era of digital transformation of the financial industry
- ⚙️ Which neobanks are already present in the Central Asian market and how do they influence traditional industry players?
- ⚙️ Mobility, price affordability and user-friendliness. How do neobanks benefit from their advantages as compared to traditional banks?
- ⚙️ Digital services and facilities. Digital mortgage. How to build a seamless customer journey
- ⚙️ Bank cards. Tokenization and virtualization



Day 2, June 13

Session 5**Transformation 2024. Turning banking into Finance-as-a-Service**

- BaaS, BNPL and Islamic banking. The impact of global banking trends on the future of the banking system of Uzbekistan
- Digital transformation of the bank. Main goals of digitalization
- The evolution of technical systems in the banking sector: a microservice platform as the basis for creating innovative digital products
- Fintech as a driver of the digital economy and a guarantor of further development
- Transformation of banking into Finance-as-a-Service
- Innovations and trends in the development of digital commercial products
- Handling Big Data. Expanding the applicability
- Stages of digital transformation of the bank. A look from inside. The role of Agile
- Project Management (PM). Modern problems in project management and their leveling

Hall «ALLEGRO»

Session 5A**Islamic finance and Islamic banking in Central Asian countries. Current state and prospects**

- Islamic economic paradigm and Islamic banking. Further development paths
- Islamic financial products: innovation, compliance and current development problems
- History of the introduction of Islamic banking
- Development of Islamic economy and financial services in the countries of Central Asia. Current opportunities and challenges
- Islamic finance. Principles of using credit cards
- “Islamic window” in traditional banking structures. Key challenges and benefits
- Fintech as a driver for the financial products development in Islamic banking. Key innovations in Islamic finance in 2023–2024

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Session 6**Remote identification as an essential element of modern society. Biometrics – from public services to banking and retail**

- Biometrics in the country and globally. Prospects for biometric technology development in the financial sector
- Biometrics and identification. Role and place. Prospects
- Digitalization of banking services, integration of public services into bank's services, integration of government and business
- Payments confirmed by biometrics. Non-cash payments only? What hinders the expansion of payments based on biometric identification
- Biometrics and security. Early detection of shoplifters and more. The power of biometrics to combat insider fraud
- Attacks on biometric systems. Probability of success. Counteraction
- Biometric solutions' immunity to fraud attempts. Test methodology
- Loyalty and biometrics. Quick shopper onboarding

Session 7**Big data. Strategic capital of the 21st century?**

- From raw data to executive decision-making. How the company's data value can be maximized
- Big geodata. Search for patterns, opportunities and risks in business
- Data management platform for digital banking
- Big data. Expanding the applicability
- Security of the calculated data circulation. How can the collection, accumulation and use of data generated on the basis of Big Data be protected?
- The role of Big Data in fighting fraud and cybercrime
- Big data. Further transformation of the banking landscape



Day 2, June 13

🕒 **Session 6A****Cryptoindustry. Current state, trends, forecasts. Asset tokenization, fintech platforms and distributed data ledgers. Blockchain**

- 🌐 Global cryptocurrency industry 2023–2024. Current state and main trends. Expected scenario for the crypto market development
- 🌐 Adoption of AI tools
- 🌐 Innovation in blockchain. Global experience
- 🌐 The future of money. Why you need to prepare for the new era of stablecoins and CBDCs
- 🌐 Regulation of the crypto-assets turnover sphere. Prospects for the development of the industry in Uzbekistan
- 🌐 The place of banks in the crypto industry. Why they are necessary and how they are integrated into the crypto industry (case study)
- 🌐 Comparison of traditional and cryptocurrency exchanges. Differences in functionality, risks and potential
- 🌐 Central Bank Digital Currencies (CBDCs). Digital and crypto currencies: analysis of the global market.
- 🌐 Digital som. State. Results. Prospects

🕒 **Session 8****Round table “Retail banking business”**

- 🌐 Increasing the level of people’s financial literacy. The common task facing the banks and regulators
- 🌐 Issues of the positioning and development of effective marketing
- 🌐 The need to improve the consumer experience. Improving the quality of bank customer service
- 🌐 Increasing customer awareness. Implementation of effective centralized information services
- 🌐 New approaches of banks to customer-centricity. Effective differentiation of lines of banking products and services of market participants
- 🌐 Improving the professional competence of bank managers. Improving communications inside bank departments. Effective financial models within the product portfolio
- 🌐 Expansion of the geographical presence of banks in the regions. Effective expansion models. Service automation

Hall «AMIR TEMUR»

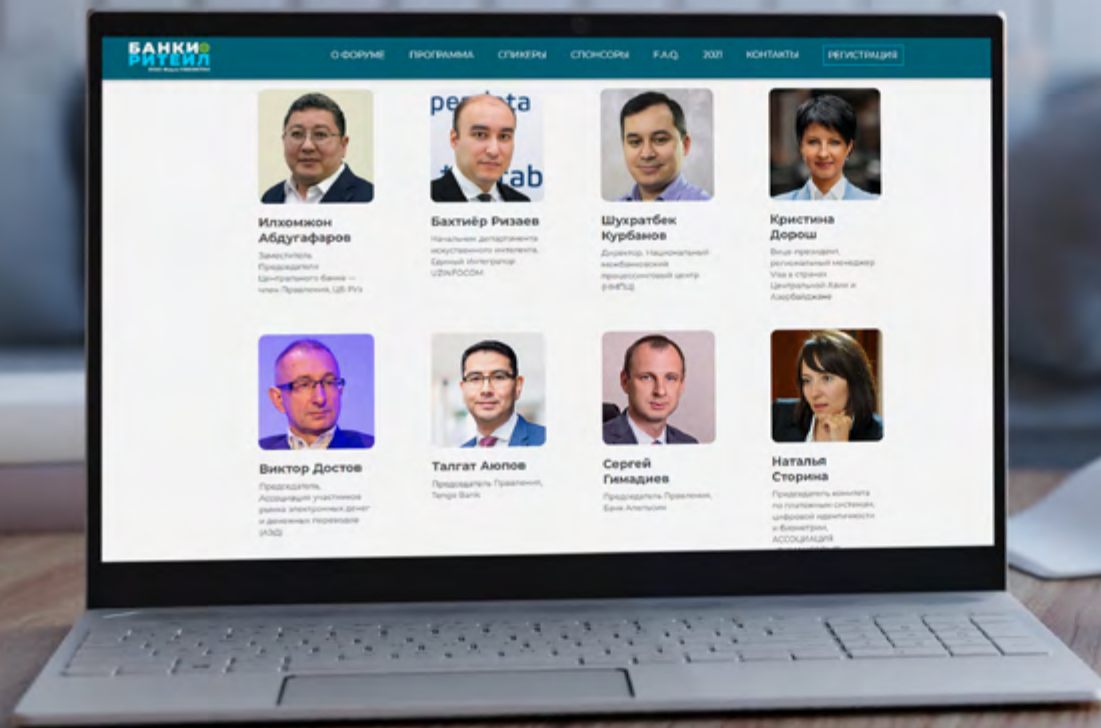
🕒 **Session 7A****Round table “Retail sector in Uzbekistan. The current state of e-Commerce. Key trends. New challenges and promising solutions”**

- 🌐 Transformation of the retail business. Challenges and sustainable development of the market
- 🌐 Acquiring business 2024. Rethinking of the experience gained. Formation of effective strategies
- 🌐 Marketplaces. The optimal e-Commerce model for capturing a real share of the market
- 🌐 Problems of marketplaces taxation. How do they affect business? Possible solutions
- 🌐 General situation in e-commerce and issues of the e-commerce legislation
- 🌐 Logistics and fulfillment. Prospects for building a regional e-Commerce hub
- 🌐 Customer service management in e-commerce
- 🌐 Payment link, QR code, what next? What we use now, and what changes lie ahead
- 🌐 Classic POS terminals in retail – will they be replaced? What’s next?
- 🌐 Loyalty programme. The demand for a promising loyalty program in the Uzbekistan market – from aviation and public transport to retail and banking

🕒 **Session 8A****Round table “Strategy for the venture capital market development in Uzbekistan”**

- 🌐 What should be the role of the state and donor organizations?
- 🌐 How to create a business angel movement and what is their role?
- 🌐 Investment cycle
- 🌐 Acceleration and incubation programs + boosting startups to enter foreign markets
- 🌐 Jurisdiction and structuring of venture transactions
- 🌐 Raising foreign venture capital





Information about the speakers is continuously updated. Please visit the Forum website for up-to-date information

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Don't miss the opportunity to demonstrate your products, solutions and services to over 1500 delegates. Have time to reserve the best option of participation in the most high-profile event in retail industry and present your company to the market leaders!

FREE MARKETING TOOLS TO ATTRACT YOUR TARGET AUDIENCE

PRESS RELEASES

We regularly publish news about the companies and speakers of our PLUS-Forum. Send your news in Russian and English to news@plus-world.ru and we'll post your information:

- in the PLUS Daily column
- in the daily newsletter
- in social networks

INVITATION TO THE STAND

Invite your customers to visit your stand at the Forum! To do this you only need to get registered online and receive your e-ticket.

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- on your corporate website
- in the e-mail signatures of your employees

[DOWNLOAD THE BANNER](#)

The Forum delegate package includes:



Attendance of the event
(conference, round tables, exhibition)
during day of the Forum



Meals
(2 coffee breaks, lunch)
during day of the Forum



Forum information materials (conference programme, exhibitors' information, presentations of key speakers, Forum photos)



Cocktail party
(Forum Day I)



Wi-Fi access

REGISTRATION

For employees of banks, MDOs, retailers of the republics: Uzbekistan, Kazakhstan, Tajikistan, Kyrgyzstan and the countries of the Caucasus

FREE

REGISTRATION

FOR OTHER CATEGORIES OF PARTICIPANTS

For integrators / providers of solutions, equipment or services and for EMPLOYEES OF BANKING Russia and Belarus

€790

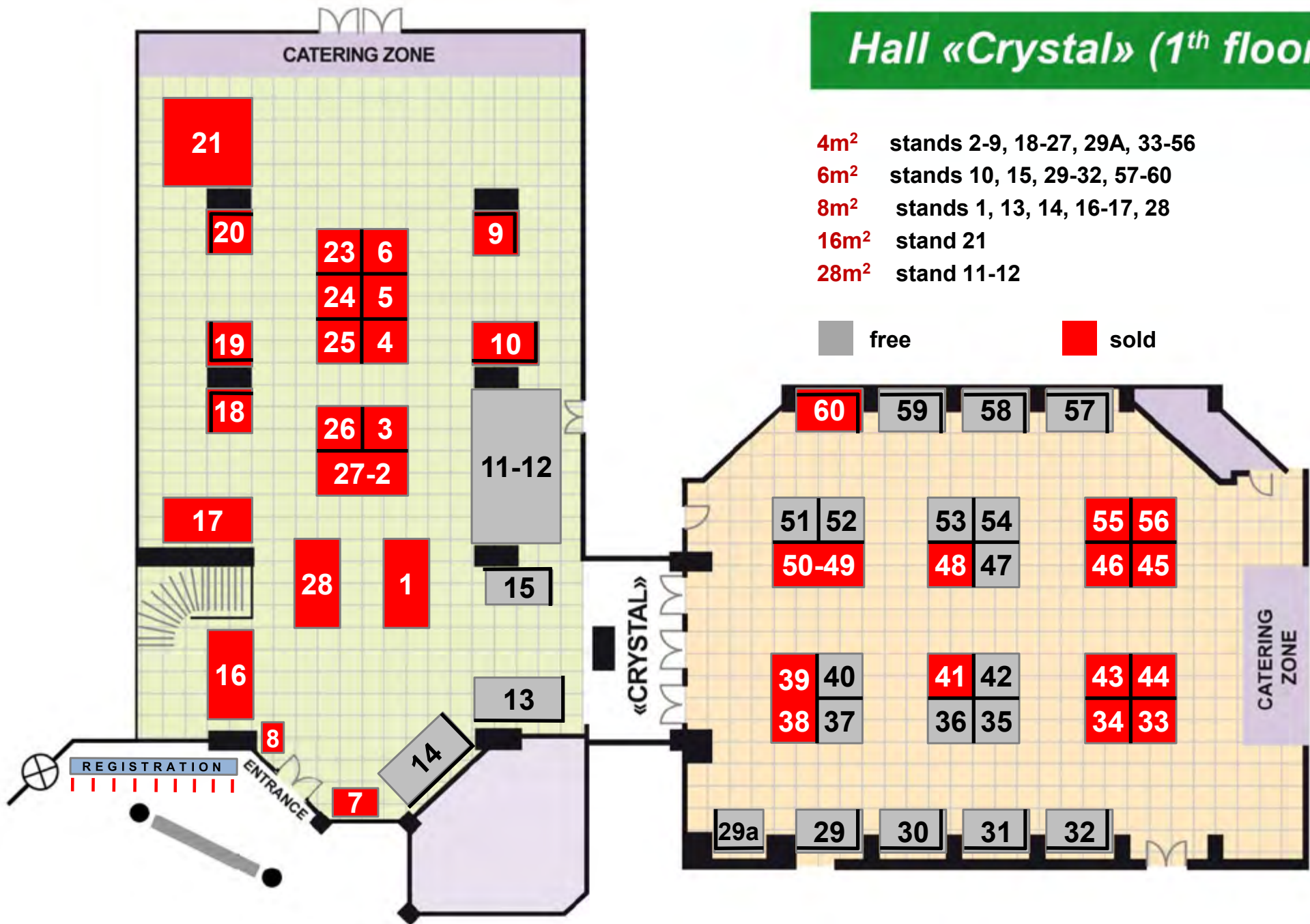
REGISTRATION

ONLINE PARTICIPATION

€95

The Steering Committee reserves the right to deny participation without giving any reason.

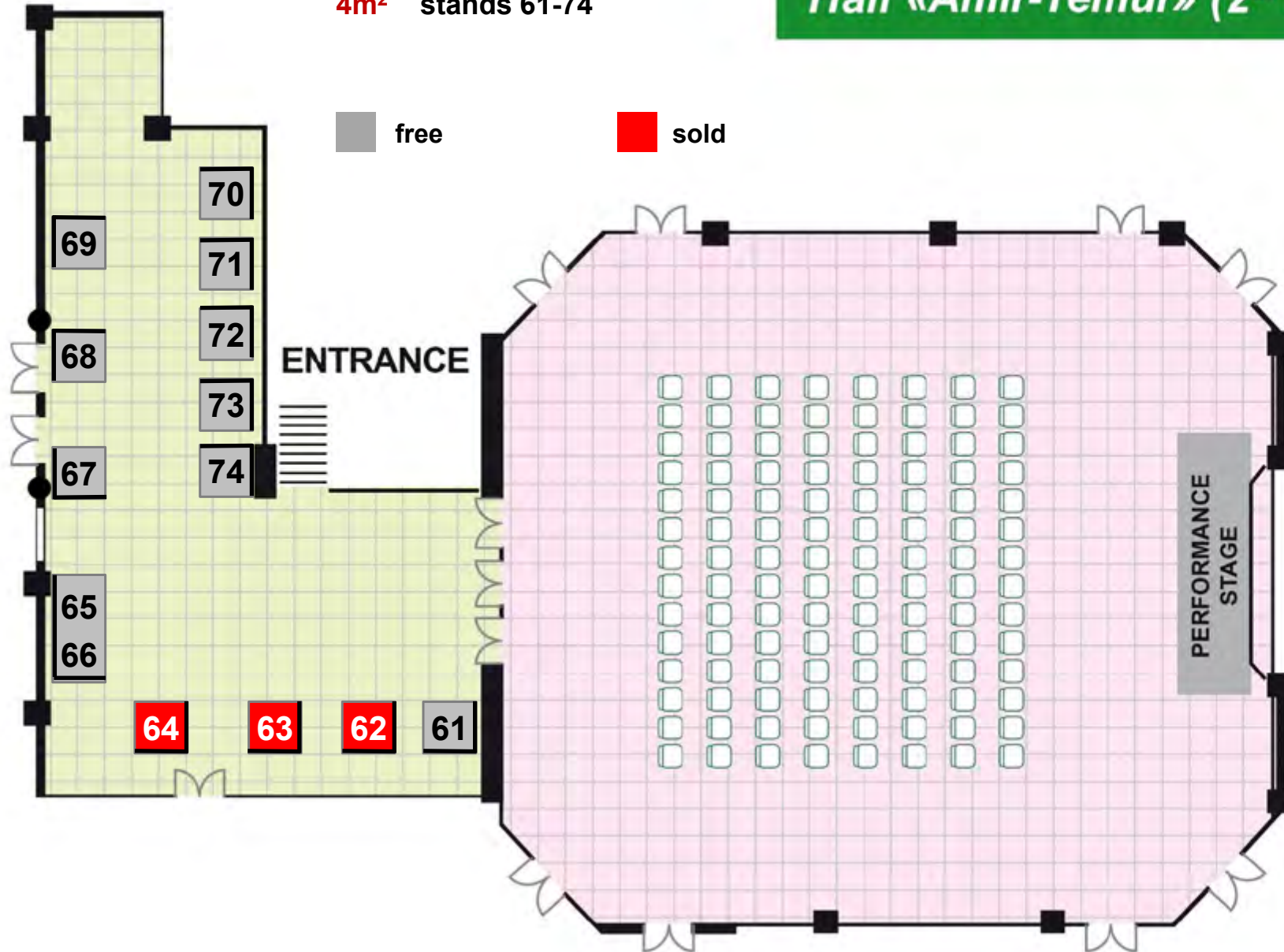
Hall «Crystal» (1st floor)



Hall «Amir-Temur» (2th floor)

4m² stands 61-74

■ free ■ sold



PLUS-FORUM SUMMARY 2023



Video



Photo

Main results



PLUS GROUP
since 1994

PLUS CONSULTING

PLUS FORUM

PLUS EVENT

PLUS JOURNAL

PLUS TRANSLATE

PLUS WORLD

Retail Loyalty

FinTech & Retail CENTRAL ASIA

PLUS-Forums
2024



UZBEKISTAN, Tashkent

12-13.06.2024



International PLUS-Forum
PAYMENTS & CASH CIRCULATION

RUSSIA, Moscow

10-11.09.2024



FINTECH BORDERLESS Eurasia Digital
KAZAKHSTAN, Almaty

30-31.10.2024



Retail Central Asia

UZBEKISTAN, Tashkent

20-21.11.2024



TAJIKISTAN, Dushanbe

26.11.2024

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