

PLUS-Forum «Finnoway Armenia», 11-12 November, 2025 (Yerevan, Armenia) Programme

Day 1, 11 November

Topics	Start	Length	Speaker
Registration, welcome coffee, exhibition tour	9:00	1:00	
Forum opening ceremony	10:00	0:10	Alexander Grizov, Chairman of the PLUS-Forum Steering Committee Konstantin Grizov, Co-Chairman of the PLUS-Forum Steering Committee
Welcome address	10:10	0:10	Martin Galstyan, Governor of the Central Bank of Armenia
Keynote speech Current trends and development of the financial sector in Armenia	10:20	0:20	Hovhannes Khachatryan, Deputy Governor, Central Bank of Armenia
Conference Hall 1 Session 1. Digital states and economies. Armenia – a movement towards a modern digital society. GovTech and electronic services in public administration	10:40	0:05	Moderator: Elina Tikhonova, Head of investment programs department, RBC TV
Ai Virtual Institute	10:45	0:10	Gevorg Mantashyan, First Deputy Minister, The Ministry Of High-Tech Industry Of The Republic Of Armenia
Building Armenia's Trusted Digital Foundations for Innovation and Growth	10:55	0:10	Nerses Yeritsyan, Director, Information systems Agency of Armenia (ISAA)
To the way in payment future - technologies change everything	11:05	0:10	Alla Bakina, Director of the National Payment System Department, Bank of Russia
Cashless payments development in Russia: platform solutions for citizens, government, and business	11:15	0:10	Dmitriy Dubynin, CEO, National Payment Card System (NSPK, PS Mir)
Strategy and architecture: the Foundation of Smart City planning	11:25	0:10	Botagoz Kassabek, Expert in Smart City
Digital Trust in Modern Governance – How AI and Cloud Re-shape Public Services	11:35	0:10	Shinyi Saw, Business Development Director, Tencent Cloud International
Enabling the finance sector through trust services	11:45	0:10	Karen Mkoyan, PhD, CEO, imID
Bonds as a key to success in the capital markets	11:55	0:15	Mikayel Margaryan, Chief Executive Officer, Cube Invest
Q&A	12:10	0:10	
Coffee break, exhibition tour	12:20	1:10	

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Topics	Start	Length	Speaker
Conference Hall 1 Session 2. Panel discussion. «Arca. Development of the country's national payment system»	13:30	0:05	Moderator: Ara Chalabyan, President, IIA Armenia. Chairman, AraratBank Audit Committee
Issues to discuss: 1. ArCa: the role and place in the national infrastructure 2. The payment system of Armenia and its future-roof projects. New vectors. Goals and objectives 3. Arca's interaction with international and local payment systems 4. ArCaPay as today's payment solution. Retail payments. Trans-gran Cross-border payments – the role and significance 5. Entry into force of the law restricting settlements in cash. What will change for IPS services in 2025? 6. Unified QR code payment system. How its launch in October 2025 will affect the Armenian market. Preparedness of the banking system and society of Armenia for this move?	15:00	1:25	Vardan Khachatryan, Chief Executive Officer, Armenian Card David Zgudadze, Country Manager for Mastercard in Georgia and Armenia Ritesh Shukla, Managing Director & Chief Executive Officer, NPCI International Payments Limited (NIPL) Denis Paramonov, Business Development Director, CIS region, UnionPay International
Coffee break, exhibition tour	15:00	1:00	

Topics	Start	Length	Speaker
Conference Hall 1 Session 3. Crypto industry 2025. A new place in the economy and financial system	16:00	0:05	Moderator: Rafal Trepka, Vice President, Customer Solutions in CIS & Caucasus, Mastercard
Borderless economy: the role of blockchain in the age of global economy fragmentation	16:05	0:10	Vasili Kulesh, member of the Council of the Belarus Blockchain Association
Genius Bill (S.1582). Its impact on stablecoins and the crypto Industry	16:15	0:10	Andrey Mikhaylishin, Chairman of the Commission on Payment Systems and Cross-Border Settlements of the Russian CCI Chairman of the BRICS PAYMENTS & FINTECH Task Force FSWR of the BRICS Business Council
DeFi trends and true De-Fi	16:25	0:10	Vardan Khachatryan, Chief Legal Officer, Fastex
Regulatory Foundations for Trust and Responsible Innovation	16:35	0:10	Karen Babayan, Director, Financial Stability and Regulation, Central Bank of Armenia
Digital transformation of global finance: from private banking to the crypto economy	16:45	0:10	Mariya Spartalis, International Private Banker Financial Strategist Founder of Spartalis Capital (Switzerland)
How banks can profit from crypto without taking market risk	16:55	0:10	Bogdan Kuznetsov, Consulting Lead, Cointelegraph
Q&A	17:05	0:10	
Service break	17:15	0:10	

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Topics	Start	Length	Speaker
Conference Hall 1 Session 4. Cybersecurity. Modern cyberthreats – have we reached the Point of No Return? Information security	17:25	0:05	Moderator: Komitas Stepanyan, Technology and Cybersecurity Director, Central Bank of Armenia
Operational & Cyber Resilience in an AI-accelerated Financial System: From Box-Ticking to Business Advantage	17:30	0:10	Komitas Stepanyan, Technology and Cybersecurity Director, Central Bank of Armenia
Biometric ID in practice: protection from attacks and implemented cases	17:40	0:15	Tatiana Deshkina, Product Portfolio Director, VisionLabs
Defense and attack techniques in the age of artificial intelligence and post-quantum computing - from phishing to post-quantum transactions: new financial security architecture	17:55	0:10	Sergey Tairyan, Group CISO, Digitain
Global trends in cybersecurity	18:05	0:10	Nikolai Dosh, CBDM, Fuzzy Logic Labs
Modern methods of Anti-Fraud	18:15	0:15	Svetlana Kasatkina, FRX product owner and Anti-Fraud analyst, Compass Plus
The Human Firewall: Why Social Engineering is the Top Threat to Armenia's Financial Sector	18:30	0:10	Samvel Martirosyan, co-founder of CyberHUB-AM. CISO at eqwefy
SASE and SD-WAN as the foundation of cyber resilience of the digital state: opportunities for Armenia	18:40	0:10	Alexey Ordin, Digital Attaché of the Trade Mission of Russia in Armenia, Ministry of Industry and Trade of the Russian Federation
Q&A	18:50	0:10	
End of Forum Day 1	19:00		
Official reception for delegates at the Central Bank of Armenia Attendance by invitation only Aram Khachaturian House Museum. 3 Zaroabyan St, Yerevan 0009 Transfer from the Forum venue.	20:00		

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Programme Day 1, 11 November

Topics	Start	Length	Speaker
Conference Hall 2 Session 1A. Payment infrastructure. Current state, development, transformation. From traditional areas to AI and a universal country-wide QR Code. The goals and objectives of banking in modern digital business	10:40	0:05	Moderator: Victor Dostov, IFC Consultant. Chairman of the Association of Electronic Money and Money Transfer Market Participants (AED) Professor at RUDN
Uniform QR standard of the Republic of Armenia	10:45	0:10	Ruben Saghoyan, Chief Development Officer, Armenian Card (Arca)
Tips acceptance at POS terminals	10:55	0:15	Konstantin Saroyan, Secretary General, the Federation of Euro-Asian Capital Markets
Payment instruments with individuality	11:10	0:15	Denis Abakshin, Sales Director, NOBEL
CBDC: evolution of payments. Experience from Russia	11:25	0:10	Dmitrii Zlodiv, Chief Innovative financial technologies and services, Bank PSB
No-Code& AI: new age of business process automation	11:35	0:15	Andrii Bahriienko, Head of CRM practice, Edenlab Eugene Bova, Account Executive Finserv, Creatio
Global trends in modern finance: AI and not just that	11:50	0:10	Victor Dostov, IFC Consultant. Chairman of the Association of Electronic Money and Money Transfer Market Participants (AED), Professor at RUDN"
How to create the number one digital bank without nepotism and using AI for real digitalization?	12:00	0:15	Alexander Seldemirov, CEO, ITQuick
Transformation of the payment ecosystem of the Central Bank of Armenia	12:15	0:10	Ashot Gabrielyan, Head of Payment Services and Data Management Center, Central Bank of Armenia
Q&A	12:25	0:10	
Coffee break, exhibition tour	12:35	1:00	

Topics	Start	Length	Speaker
Conference Hall 2 Session 2A. Panel Discussion. «HR. The role of human potential in the second quarter of the 21st century. New era of relevance for the tasks to be solved»	13:35	0:05	Moderator: Elina Tikhonova, Head of investment programs department, RBC TV
2. Digitalization as a new era of relevance of current tasks 3. HR. How supply and demand are changing in the banking, e-commerce, and retail sectors? Does HR service manage to solve its tasks? To what extent and by what means?? 4. From recognizability to leadership: a strategy for talent development and acquisition through educational initiatives 6. HR – personnel is key! A new era of relevance of current tasks 7. New digital tools and technologies. How they really help businesses cope with talent shortages 8. HR analytics. How it helps make more accurate HR decisions 9. Strategies for attracting young people and succession of generations in companies. What works and what doesn't? 10. The executive job market. Current trends in the banking sector and beyond 11. What trends have been observed in executive compensations and benefits in recent years? What are career opportunities for executives with international experience in Armenian companies? 12. Problems of education. Presence and absence of relationship between universities and real business. Problems arising from that and the need to solve them 13. Risks associated with the AI implementation. How to minimize them and calculate the implementation efficiency	1:25		Elena Tyatenkova, Senior Vice President, Head of Branch Management Department, Alfa-Bank Mariam Hambardzumyan, Co-founder, TCF Armenia Arshavir Minasaryan, Matena Business School. General Director of one of the largest chocolate & confectionery factories in Eurasia, Wellar Group Ramilya Yarullina, mentor, IT Association IN'HUB, lecturer at IPWK IT Academy Sevada Baghdyan, Partner at Boyden (Executive Search and Leadership Consulting), Head of Offices in Armenia and Georgia Mariana Edilyan, Human Resources Director, Viva Ishkhan Margaryan, Deputy Director, HR Director at DataArt Armenia Vahan Melkumyan, Product Owner of the People Platform, Ameriabank
Coffee break, exhibition tour	15:05	1:00	

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Topics	Start	Length	Speaker
Conference Hall 2 Session 3A. Blockchain and smart contracts. Tokenization. Crypto assets	16:05	0:05	Moderator: Andranik Togramadzian, CEO, Payin. Co-founder of the National Center for Digital Technologies of Armenia
Digital financial assets (hybrid, NFT analog) Real cases	16:10	0:10	Dina Shmuley, Independent member of the Board of Directors, Transservice Group
Dollar-based stablecoins occupy a large share of the market. What are the chances of euro-pegged stablecoins to reach a new level in international transfers?	16:20	0:10	Sandor Hasznyuk, General Manager, Banking Circle Poland
Crypto regulation in Armenia (comparison with European regulation / regulation and framework in Asia)	16:30	0:10	Andranik Togramadzian, CEO, Payin. Co-founder of the National Center for Digital Technologies of Armenia
The tokenized financial asset market: Russia's experience	16:40	0:10	Andrey Varnavskii, Head of digital assets, Ingosstrakh - Investments
Seizing the trillion \$ digital assets opportunity: not without security!	16:50	0:10	Jérémie Becache, Sales Director France & Caucasus, Fireblocks
Tokenization of assets in crypto, corporate and public sectors	17:00	0:10	Denis Kazymaev, Director, DAIP Company
Bitcoin and stablecoins: future of finance	17:10	0:10	Eduard Avetisyan, Founder and CEO, Bitcoin Armenia crypto exchange
Liberation of finances through web3	17:20	0:10	Artyom Harutyunyan, web3 evangelist. Founder, Blockstars Co-founder, Web3 Armenia Foundation
Q&A	17:30	0:10	
Service break	17:40	0:10	

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Topics	Start	Length	Speaker
Conference Hall 2 Session 4A. Panel discussion «Startups. The place, role and prospects for startups in the digital economy of Armenia. Strategy and marketing for a successful startup project. The impact of venture capital: its activity and effectiveness»	17:50	0:05	Moderator: Narek Vardanyan, Co-Founder and CEO of TCF and Prelaunch.com
<ol style="list-style-type: none"> 1. The best startups in Armenia in 2025. Picsart – a unicorn that has raised over \$1 billion. 2. Startups as an opportunity for businesses to be more successful and professional while working remotely. 3. Platforms for quick creating, customizing, iterating, and managing AI models. Opportunities for creating datasets and efficient machine learning pipelines. SuperAnnotate business case 4. All-in-One corporate messenger. IdeasColl startup (Armenia) is creating a messenger that will combine chat, data and file storage functionalities, as well as data management functions on supporting telephones and Big Data. 5. Among the top Armenian startups 2025 are Krisp (Software and Data, Enterprise Technology sub-industry) and Renderforest (Social and Entertainment Services, Digital Media sub-industry) 6. Venture investments as a form of financing for startups and young companies with high growth potential. Armenia is a leader in raising venture capital in the South Caucasus and Central Asia region 7. Government initiatives aimed at improving the startup ecosystem, coupled with improved regulation, are strengthening investor confidence 8. Armenian startups and unicorns, large business angel groups and local venture funds 9. Venture Capital 2.0: How Emerging Market Funds Create Value Beyond Capital 10. Product-market fit, behavioral validation and the future of innovation 		0:55	<p>Moderator: Narek Vardanyan, Co-Founder and CEO of TCF and Prelaunch.com</p> <p>Dias Yermaganbetov, VC with Big Sky Capital (an early stage VC firm investing in enterprise SaaS)</p> <p>Narek Vardanyan, Co-Founder and CEO of TCF and Prelaunch.com</p> <p>Hayk Grigoryan, Chief Investment Officer, SharpeMachine</p> <p>Arsen Baghdasaryan, SVP, head of Armenia and Georgia business cluster at DataArt</p> <p>Artyom Shamtsyan, CEO, DINNO</p>
End of Forum Day 1	18:50		

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Day 2, 12 November

Topics	Start	Length	Speaker
A VIP business breakfast in a discussion format under the auspices of the Central Bank of Armenia Attendance by invitation only. 1. Armenia as a promising area for development: macro-stability, regulation of financial activity, peace policy (Crossroads of Peace), etc. 2. Technological development as an additional incentive for financial market integration – artificial intelligence, digital identification, tax administration Venue: Red Bridge Hotel Address: 8 Voskerichneri str, Yerevan 0015 Time: 8:30 AM - 10:00 AM	8:30	1:30	Host: Konstantin Saroyan, Secretary General, the Federation of Euro-Asian Capital Markets Welcome address: Hovhannes Khachatryan, Deputy Governor, Central Bank of Armenia
Registration, welcome coffee, exhibition tour	9:00	1:00	
Conference Hall 1 Session 5. Panel discussion «Digitalization of fiscal activity. The state makes business more transparent, reducing the reporting burden. Avoiding paperwork»	10:00	0:05	Moderator: Vardan Baghdasaryan, PhD Associate Professor, Manoogian Simone College of Business and Economics, American University of Armenia
	10:05	0:10	Avag Avanesyan, Deputy Minister, Ministry of Finance of the Republic of Armenia
	10:15	0:10	Rafayel Gevorgyan, Deputy Chairman of State Revenue Committee of the Republic of Armenia
	10:25	0:10	Tigran Simonyan, Deputy CEO – Chief Digital Platforms and Technologies Officer, Acba Bank
	10:35	0:10	Kamo Karapetyan, Partner, Head of Tax practice, Ernst and Young
Q&A	10:45	0:10	
Coffee break, exhibition tour	10:55	1:00	

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Day 2, 12 November

Topics	Start	Length	Speaker
Conference Hall 1 Session 6. Fintech as an integral component of the banking infrastructure. Digital tendencies in finance"	11:55	0:05	Moderator: Elina Tikhonova, Head of investment programs department, RBC TV
Fintech as an integral part of the banking industry: A case study from Revolut	12:00	0:10	Yiannis Ashiotis, Managing Partner, Pnyx Hill. & GRC Partners Board Chairman Revolut Digital Assets Europe Board Member StoneX Europe
Modern cryptography and protocols in payments	12:10	0:15	Igor Goldovskiy, Director of Innovations dpt. / Senior Architect, National Payment Card System (NSPK, PS Mir)
Navigating Innovation in the Financial System	12:25	0:10	Ashot Petrosyan, Head of Financial System Development Centre, Central Bank of Armenia
Cooperation - fintech and banks	12:35	0:10	Rafal Trepka, Vice President, Customer Solutions in CIS & Caucasus, Mastercard
Payments Landscape 2035. 1. What to expect from payments in 2035 2. How today's trends are shaping future payments habits 3. Convenience is key 4. How to be prepared?	12:45	0:15	Irina Grinspane, Business Development and Sales Director, Ukraine, Moldova, Central Asia, and Caucasus Instant, Retail Payments and Cards, Tietoevry Banking Andrejs Vinakovs, Lead Product Manager, Tietoevry Banking
Fintech and loyalty programs: bespoke solutions and industry trends	13:00	0:10	Serge Beliaev, partner, PLUS Consulting
pending	13:10	0:10	Artyom Shamtsyan, CEO, DINNO
Fintech adoption growth in India and Asia	13:20	0:10	Darpan Shah, Designated partner, consulting company helping global payment companies to setup their business in India and Asia, Paynovator advisory (India)
Q&A	13:30	0:10	
Coffee break, exhibition tour	13:40	1:00	

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Day 2, 12 November

Topics	Start	Length	Speaker
Conference Hall 1 Session 7. Banking infrastructure 2030. BaaS as a dominant model for the near future.	14:40	0:05	Moderator: Davit Nahapetyan, Board Member, Central Bank of Armenia
National payment operators as a driving force for infrastructure projects	14:45	0:15	Dmitry Khomenko, Pre-sale Consultant, BPC
Leadership Amidst the AI Generation	15:00	0:15	Gigi Wang, Industry Fellow & Faculty, UC Berkeley Sutardja Center for Entrepreneurship & Technology
Banking for SME. Embedding banking and tax calculations into a single app.	15:15	0:10	Slava Akulov, Co-Founder & CEO, Jupid Building an AI accountant for U.S. small businesses. Former Co-Founder & COO, Anna Money, the banking & accounting platform for U.K. SMEs"
From automation to intelligent transformation: AI as the core of the financial infrastructure of the future	15:25	0:10	Arman Aleksanian, Serial Entrepreneur. Board Member & CEO at Eleveight AI. Honorary Consul of Kazakhstan in Armenia
Open Banking in Russia, VTB experience: from standards to pilots and miltubanking	15:35	0:10	Aleksandr Galkin, Director of Project Management, Leader of the Open Banking Service, VTB Bank
Open Banking - Trends and development vectors in the payments market in 2025: global context and local specifics	15:45	0:10	Fedor Ivchenko, Senior Business development manager, Bank 131
Tokenization as a driver development of the real sector RA	15:55	0:10	Ara Karyan, Ph.D. in Economics, Associate Professor Faculty of Economics and Management of YSU Member and Ambassador, FinTech Armenia Association
Q&A	16:05	0:10	
Service break	16:15	0:10	

Topics	Start	Length	Speaker
Conference Hall 1 Session 8. Artificial intelligence. The role and place of AI at the national level, in business, IT and finance"	16:25	0:05	Moderator: Habet Madoyan, BS in Data Science program chair, American University of Armenia
AI role in our life. Any data how AI is in country's daily life. AI in executive governance How Albania decided to integrate AI in governance and what are the first results. Success story			Diella. The first in the world AI system developed by the National Agency for Information Society of Albania
Strategy and leadership in the age of AI	16:30	0:10	Ruben Hayrapetyan, Co-Founder and CEO, Matena Business School
Challenges in AI rollout in business	16:40	0:10	Edgar Karapetyan, Director of Strategy and Innovation of the Galaxy Group of Companies
Banking chatbots: current status, trends, and best practices	16:50	0:10	Dmitry Satin, CEO, UsabilityLab
Leader After the Code. How Technologies Liberate People for Meaning and Trust	17:00	0:10	Andrey Nesterov, Professor of Practise IMISP, ex strategy marketing director Rostelecom, t2, RSHB, Mir payment system
Tech renaissance: AI, blockchain and a new map of global influence	17:10	0:10	Mariya Spartalis, International Private Banker Financial Strategist Founder of Spartalis Capital (Switzerland)
GenAI based reinforcement	17:20	0:10	Gevorg Poghosyan, CEO, reArmenia Foundation
How AI technologies are changing customer experience and business processes	17:30	0:10	Alexey Ivanov, founder and CEO, Customer Experience Laboratory
How artificial intelligence is transforming the critical minerals sector and ensuring a secure and resilient supply chain	17:40	0:10	Prof. Dr. Leyla Keser Berber, Chairperson, TETHYS Gateway Trading
Q&A	17:50	0:10	
End of Forum	18:00		

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Day 2, 12 November

Topics	Start	Length	Speaker
Conference Hall 2 Session 5A. Panel discussion “E-commerce. Marketplaces. Key drivers and new growth points. Logistics and fulfillment today	10:00	0:05	Moderator: Eugene Mischenko, president of E-Commerce & Digital Marketing Association (ecdma.org)
1. E-commerce in Armenia. One of the key incentives for further digitalization of the national economy 2. The main e-commerce trends 2025 in Armenia. Emerging technologies, changed customer behavior, business trends, and market regulation 3. Implementation of artificial intelligence platforms in e-Commerce. Expectations. Results 4. Development of e-Comm – “on three pillars”. National economic stability, global trade dynamics, consumer confidence 5. Major growth points for e-Commerce. The adoption of the Internet, the interest of the population in personalized shopping, the growing need to expand the range of goods, the shift towards mobile shopping 6. New impetus to the development of national e-Commerce driven by the arrival of the largest Russian marketplaces in the Armenian market 7. eGrocery. Business models, barriers and risks against the background of prospects and results 8. E-Commerce development trends and regulations. Marketplaces should work for the consumer, for the development of the economy and the state 9. How do the largest marketplaces of Armenia feel today - Daraz.am, Tut.am, Promarket.am and Zangar.am? New growth points 10. Logistics of online commerce in Armenia. Challenges and prospects 11. Which came first: a bank or a marketplace? The Central Bank's concept of regulating the risk-sensitive limit for immobilized assets? 12. New marketplaces and banks come into play. Will banks be able to become equidistant showcases for sales of other financial products rather than only their own ones? 13. Socio-cultural context as the most important driver of e-commerce growth 14. Digitalization of international B2B trade in terms of markets localization 15. Fintech marketing: insights and contemplations		1:25	Eugene Mischenko, president of E-Commerce & Digital Marketing Association (ecdma.org) Yelena Kozubskaya, Digital Brand Manager I'M Restaurants (former McDonald's Kazakhstan) Anna Kovtun, marketing expert, brand strategist, Founder - AI service Voronka Anton Sizemin, CCO Marketplace WEE.ae, co-founder WEE Tigran Parseghyan, CMO, EasyPay Ilia Kotov, marketing specialist, uvi.ru Hayk Karapetyan, CEO, Ozon Armenia
Coffee break, exhibition tour	11:30	1:00	

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Topics	Start	Length	Speaker
Conference Hall 2 Session 6A. ArCa as a center of attraction of technology and IT security	12:30	0:05	Moderator: Andrey Mikhaylishin, Chairman of the Commission on Payment Systems and Cross-Border Settlements of the Russian CCI Chairman of the BRICS PAYMENTS & FINTECH Task Force FSWR of the BRICS Business Council
1. Armenian Card - new goals and objectives of the national payment system amid the current economic situation 2. Interaction of ArCa with international payment systems and global bigtechs. New opportunities for the development of country- and region-wide fintech. 3. Export and import of financial technologies. The role of the Armenian Card and the banking community 4. National payment system as a bridge between fintech and banking sector of Armenia 5. Fintech in Armenia. Key areas and points of growth. Armenian Card's view 6. National payment systems as new opportunities for synergy. ArCa and HUMO as the experience of cross-country interaction. Development of mutual settlements and expansion of partnership in the payments sector. New opportunities for national cardholders		0:35	Aghasi Vardanyan, Chief Technology Officer, Armenian Card (ArCa)
Кофе-брейк, осмотр выставки	13:10	1:00	

Topics	Start	Length	Speaker
Conference Hall 2 Session 7A. Panel discussion «ESG. Sustainable development of the financial system as a guarantee of achieving the goals of the country and society»	14:10	0:05	Moderator: Astghine Pasoyan, Executive Director, Energy Saving Foundation (ESF). Senior ESG & Green Finance Expert
1. ESG and Sustainable Development. The activities of modern companies in achieving environmental and social performance criteria. Sustainable development in the modern sense 2. Current level of ESG transformation of Armenian banks. How ESG principles will impact business in the future 3. Regulation of the ESG finance market in Armenia. Implementation of corporate governance standard 4. The interest of Armenian banks in the ESG agenda. Financing sustainable projects in cooperation with international banks and institutions. Unibank experience 5. How is the ESG model, where shareholder interests are top priority, beginning to give way to stakeholder management? Why is it necessary to take into account a broader range of stakeholders? 6. Issuing green bonds to finance projects that promote environmental sustainability. Experience of Armenian banks 7. How are banks guiding their clients toward ESG and why? 8. The introduction of paperless technology as one of the measures to develop the concept of a paperless bank and support ESG principles 9. «Exchanges for Sustainable Development» initiatives in Armenia. Experience of the Armenian Stock Exchange 10. Sustainability and ESG Digital Transformation and Cybersecurity 11. Investing in Trust: ESG as a Competitive Advantage		1:25	Aleksandr Shaghikyan, Partner, Head of Advisory at BDO in Armenia Ligia Ghazaryan, Executive Director, LMG Consulting Irina Ghaplanyan, Senior Climate Change Specialist, The World Bank Group Gayane Vardanyan, Project Manager Financial System Development Centre, Central Bank of Armenia Nino Dvalishvili, Lead of Climate Change and Sustainability Service, EY Georgia and Armenia Aleksandre Ergeshidze, Head of Specialized Risk Department, National Bank of Georgia
Вопросы и ответы	15:40	0:10	