

PLUS-FORUM  
UZBEKISTAN 2026

**Digital**   
**Uzbekistan**  
International PLUS-Forum

Digital transformation  
and interaction

**MAY 19-20, 2026**

Uzbekistan, Tashkent, “AZIMUT Grand Hotel Tashkent”

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2021-2025

## ABOUT PLUS-FORUM

The PLUS-Forum Digital Uzbekistan is dedicated to key issues of digitalization, interaction of governmental structures, the financial sector, retail, IT, and telecom industries.

**The forum's strategic objective is to promote the development of the digital economy and international cooperation within the framework of the Digital Uzbekistan 2030 Strategy.**

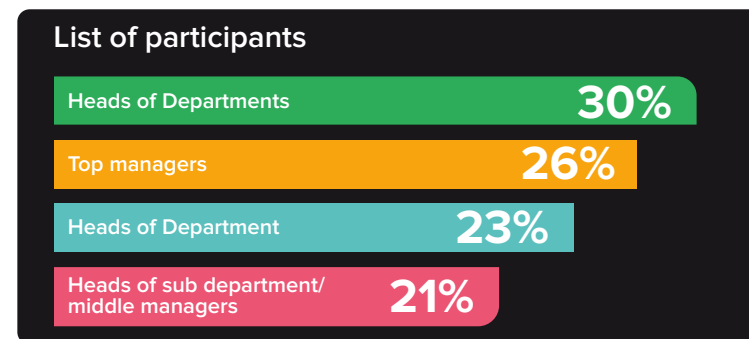
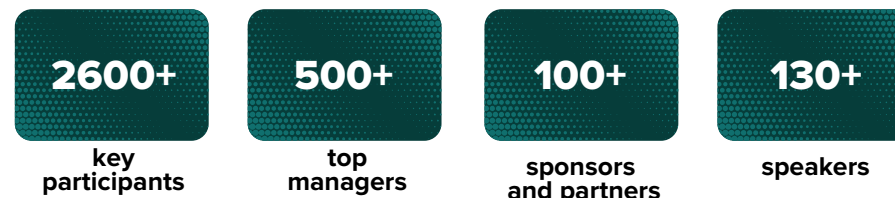
We invite companies and organizations interested in implementing current initiatives, joint projects, and developing partnerships in Uzbekistan to take part as partners.

The PLUS-Forum will be held with the support of the **Central Bank of the Republic of Uzbekistan** in the AZIMUT GRAND HOTEL TASHKENT.

This is the fifth time that the International PLUS-Forum **Digital Uzbekistan** is taking place in the capital of Uzbekistan, and this is far from accidental, given the republic's positions in the region as regards the digitalization of the state, business and society! This is a truly grand event for us and all participants in the Central Asian and the EAEU markets



**Konstantin Grizov**  
Deputy Chairman  
of the Organizing Committee



## SUPPORTED BY



**CHAMBER OF  
COMMERCE AND  
INDUSTRY OF UZBEKISTAN**

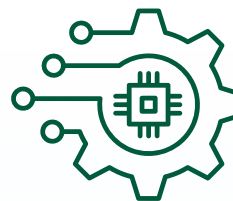
## FORUM PARTICIPANTS



**GOVERNMENT SECTOR**



**FINTECH COMPANIES AND  
STARTUPS, IT PARKS,  
ACCELERATORS**



**IT COMPANIES,  
TELECOM, INTEGRATORS**



**STOCK EXCHANGES,  
CREDIT BROKERS**



**INVESTORS, BUSINESS  
ANGELS, VENTURE  
COMPANIES**



**GLOBAL EXPERTS OF  
THE BANKING AND  
PAYMENT INDUSTRY**



**HEADS OF RETAIL  
CHAINS, E-COMMERCE,  
SHOPPING MALLS**



**PAYMENT  
SYSTEMS**



**RESEARCH AND  
CONSULTING  
COMPANIES**



**INTERNATIONAL  
BANKING COMMUNITY**



**INSURANCE  
COMPANIES**



**CRYPTOCURRENCY  
INDUSTRY PARTICIPANTS**



**FOCUS ON RELEVANT  
MARKET TOPICS  
OF INTEREST TO THE  
AUDIENCE**

**EFFECTIVE PLATFORM FOR  
DIALOGUE BETWEEN THE  
PUBLIC SECTOR AND BUSINESS**

**FAIRNESS,  
INDEPENDENCE  
AND TRUE  
ENTREPRENEURIAL SPIRIT**

**HEADLINERS, LEADING  
EXPERTS AND MARKET  
LEADERS ON A SINGLE  
PLATFORM**

**SUPPORT FROM  
KEY MEDIA**

**EFFECTIVE MODEL FOR SELECTING  
INDUSTRY-ORIENTED FORUM DELEGATES  
AT THE REGISTRATION STAGE**

**POSSIBILITY OF ARRANGING MEETINGS  
WITH KEY DECISION-MAKERS: FROM STARTUPS  
TO INTERNATIONAL CORPORATIONS**









**THE BEST POSSIBLE  
AND EFFECTIVE FORMAT  
OF THE EVENT**

## **REASONS FOR PARTICIPATION**

Day 1, May 19

## Session 1












### **Uzbekistan on its way to a modern digital society. Specific development features and promising development areas**

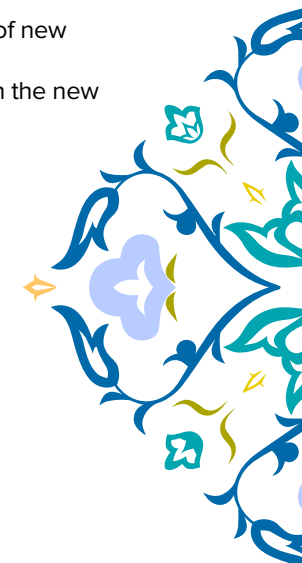
-  Digital state and digital economy of Uzbekistan. Trends. Prospects
-  Digitalization of public services, banking and retail amid transformation of the society and market
-  Global financial sector. Digital society and banks. Challenges of the digital world. Platforms. Ecosystems. Marketplaces
-  Banking market in Uzbekistan. Situation. Forecasts
-  e-Gov. From e-government to digital society
-  Development of the national payment system. New vectors. Goals and objectives
-  Main trends in the payment industry. Significant regulatory acts of the Central Bank of the Republic of Uzbekistan for 2026–2027.
-  From cyber attacks to cyber wars. Cybercrime and fraud as a global threat to the world community and national markets

Hall «AMIR TEMUR»

## Session 2

### **Development of infrastructure and technology: 21<sup>st</sup> century. New generation offices. Updating the challenges facing ATM and POS terminal networks.**

-  Improvement of the infrastructure as a requirement for the development of the banking system, a social demand of society and consumers
-  Development vectors of the front- and back-infrastructure of the banking ecosystem as a response to the patterns of logic and philosophy of self-development of systems
-  Reorganization of bank branches. The new generation of offices - phygital – a combination of digital and physical experiences. Cash circulation process modernization and automation at bank branches
-  RBS. At the intersection of banking and fintech. New role in the new conditions
-  Remote identification as a necessary element for the development of modern world. Biometrics – from government services to banking, public transport and retail
-  Self-service banking as a trigger for the development of a modern bank
-  Transition to a new level of self-service banking
-  New players in the ATM production market. Forecasts and results
-  ATM and POS terminal networks – from classic functionality to a new type of additional office
-  Consumer experience and self-service devices. Projects of leaders of new communications with the client
-  Self-service banking systems and counting and sorting equipment in the new environment



Day 1, May 19

### 🕒 Session 3

**Artificial intelligence. The use of AI at the national level, in business, technology and finance technology and finance.**  
**Best Practice. AI and security**

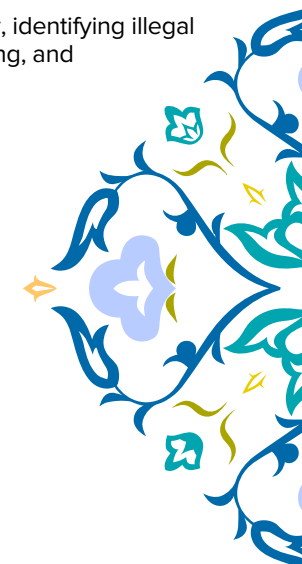
- 🌐 Uzbekistan. Digital infrastructure. Risks arising from its insufficient development. Key directions
- 🌐 Artificial intelligence. Development of AI at the national level. Relevant areas of AI use in business, technology and finance. Objectives and tasks. Goals and objectives
- 🌐 Regulation of AI, machine learning and other areas of digitalization. Role of the state
- 🌐 Machine learning technologies as a catalyst for the development of anti-fraud AI platforms
- 🌐 Synergy of Big Data and machine learning. New opportunities for working with Big Data
- 🌐 Forecasting demand and improving service quality through Machine Learning
- 🌐 Preparedness of the financial system to interact with clients in the era of strong AI. Speech technologies for working with bank clients. New opportunities
- 🌐 How AI technologies change customer experience and business processes
- 🌐 AI as an active participant in retail banking robotization projects. Chatbots and messengers. Smart billing. Areas most promising for implementation
- 🌐 Use of cloud technologies, artificial intelligence and machine learning to combat fraud

Hall «AMIR TEMUR»

### 🕒 Session 4

**Fintech. Digital transformation of financial industry.**  
**RegTech. Risk analysis and management. Automation of compliance with supervisory requirements**

- 🌐 Digital trends in banking and financial services
- 🌐 Gartner Cycle. Assessing the current period of fintech development. What's coming next for fintech in the medium and long term?
- 🌐 Innovative tools for bank's efficient business processes
- 🌐 API economy. Digital transformation of the banking sector
- 🌐 Neobanks in the Central Asian markets. What impact do they have on traditional players in the industry?
- 🌐 Digital services and facilities. Everything is digital now. How to build a seamless customer journey
- 🌐 Supervisory Technology and Regulatory Technology. Areas of supervisory and regulatory technology that improve the efficiency of regulators' and financial institutions' performance.
- 🌐 Key areas of RegTech application: the implementation of a data-centric approach, risk analysis and management, and automation of market participants' compliance with supervision requirements.
- 🌐 SupTech and RegTech priorities: ensuring information security, identifying illegal activities in the financial market, streamlining complaint handling, and creating a "Know Your Customer" service.



## Day 1, May 19

## Hall «LOS AMIGOS»

**Session 2A****Cybersecurity of banking and payment business.  
Social engineering, cyber threats and other challenges**

- 🔗 Cyber resilience of the banking and payments industry. Concentration of cybersecurity resources
- 🔗 Government's efforts to build an infrastructure aimed at reducing crime in the banking sector
- 🔗 Who is attacking banks today and how? Overview of cyber gangs, their techniques, tactics and capabilities. Actual experience of counteraction
- 🔗 Ransomware 2024-2026. Still the most dangerous area of crime? Changes in gangs' tactics. Countermeasures
- 🔗 Social engineering – main vectors 2024-2026. Multiple growth of telephone fraud amid the development of non-cash payments volumes and infrastructure. Wide-scale migration of telephone scammers to social networks
- 🔗 Deepfakes. How “deep” are the fakes, and can they be successfully counteracted?
- 🔗 Droppers as accessories in crime and accomplices to theft. Identification, suppression, punishment of droppers as necessary measures to counter social engineering
- 🔗 Cryptocurrency and crypto business. Is blockchain really that safe? Main types of attacks on “crypto”

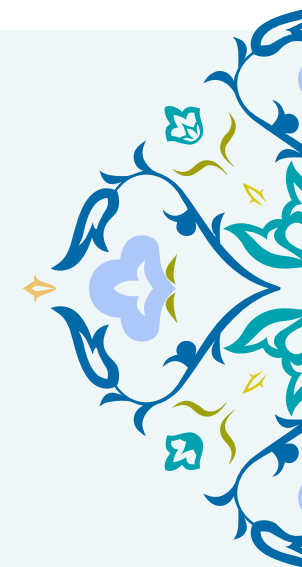
**Session 4A****Small and medium-sized businesses.  
SMEs as a priority economic sector**

- 🔗 The general situation with regard to small and medium-sized businesses (SMEs) in Uzbekistan. SMEs as a priority economic sector. Sole proprietors, family businesses, farms, and small-staff legal entities – what are their common financial needs?
- 🔗 Government support for SMEs. The SME segment is declared the main focus for banking services
- 🔗 Key characteristics of SMEs in Uzbekistan. Composition. Criteria. Significance. Support
- 🔗 SMB in Central Asian countries – a catalyst for the development of modern economies. Problems that SMEs are facing and their solutions
- 🔗 SMEs as bank clients Why does the average level of financial services for SMEs still leave much to be desired?

**Session 3A****Cryptocurrency industry 2026. Solutions for modern crypto  
platforms. Roadmap for the development of crypto**

- 🔗 Roadmap for the development of crypto industry 2026. Development trajectory over recent years. Scenario for further development of the crypto market
- 🔗 Cryptocurrencies. Regulation. Prospects. Risks
- 🔗 Cross-border payments, including payments in stablecoins
- 🔗 Stablecoin card. Direct settlements with IPS in stablecoins
- 🔗 Movement of the regulated cryptocurrency market in Uzbekistan. What are traditional banks doing in this regard?
- 🔗 Tokenization of assets. Global cases and trends
- 🔗 The path to complete decentralization. Possibilities. Challenges. Limits of what is achievable
- 🔗 Integration of crypto assets in fintech

- 🔗 SME banking. Reasons for the demand for digitalization. What in particular proves that this choice is the right one?
- 🔗 SME lending today. Which areas are a priority and why? Views of banks and small and medium-sized businesses
- 🔗 Factoring for SMEs. Reasons for its relevance in Uzbekistan. Government and private financial initiatives. What's next?
- 🔗 The role of the regulator. What regulatory changes are needed in working with SMEs?



## Day 2, May 20

## Hall «AMIR TEMUR»

**Session 5****Retail banking. Digital transformation. Problems and trends**

- The retail banking market in Uzbekistan. Trends and challenges in the period of active transformation
- Digital transformation of the banking industry. Banking as a Service (BaaS). A new banking model
- Growth of lending. Toughening regulatory requirements amid risks of household debt load
- The key role of state-owned banks in the retail segment amid the growing influence of the private sector
- Promotion of competition. Uneven distribution of profits among first- and second-tier Banks. Exit of nonviable players. Forecasts
- Changes in payment legislation. Fight against cash payments through imposed restrictions
- Fintech as a catalyst for market development and robust competition. Taking market share from state-owned financial giants

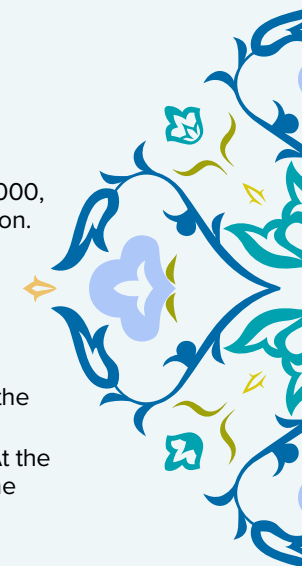
**Session 7****IT market. in Uzbekistan Current situation. Near future. Prospects**

- Growth of the IT ecosystem. Key drivers such as startups, investment, and exports. The IT market is becoming one of the fastest-growing ones in the region.
- The full-scale digitalization of the state and society has been launched. Digital public services are rapidly developing. In 2026, it is planned to increase their number to 900, and to integrate AI into more than 50 public services. The complete digitalization of key eGov processes is to be over by 2030.
- Uzbekistan today has the second-fastest-growing startup ecosystem in the world. The startup ecosystem in Central Asia demonstrates the fastest growth rates. Characteristic features include an export boom, an influx of international players, and active regional development.
- A course has been set on energetic development of infrastructure and personnel, laying the foundation for a technological and business future. GDP growth is expected to reach 5.4%. Official unemployment rate is projected to fall to 7.5–8%.

**Session 6****e-Commerce. Marketplaces. Key drivers and new growth points. Logistics and fulfillment today**

- General situation and legislative issues in e-Commerce. Regulatory changes
- Marketplaces. Optimal e-Commerce model for capturing real market share
- Current problems of marketplace taxation. How do they affect business? What can be rectified?
- Logistics and fulfillment. Prospects for building a regional e-Commerce hub
- Shortage of warehouse space. Current problems and solutions in the construction of fulfillment centers and organization of effective logistics
- e-Grocery. Business models, barriers and risks against the background of prospects and results
- Development trends and legislative norms in the field of e-commerce in Uzbekistan
- Artificial intelligence, machine learning and forecasting systems in e-Commerce. New areas of application
- Customer service management in e-Commerce

- A four-stage support system will be implemented in the startup ecosystem by 2026. By 2030, the number of startups will grow to 5,000, and the total volume of venture capital investments will reach \$2 billion.
- Large-scale promotion of generative AI and supercomputers is planned for 2026. Four new data centers and two supercomputers will be commissioned in the country, and 15 AI labs will be set up at universities.
- IT hubs are being established not only in the capital but also in the regions. Various programs are stimulating the creation of clusters in the Jizzakh region and Karakalpakstan.
- Most IT companies in the regions report high levels of competition. At the same time, the immaturity of their clients' IT infrastructure is one of the key challenges.



## Day 2, May 20

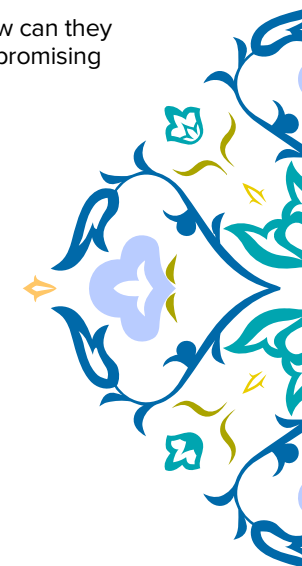
**Session 5A****Retail sector. Current state. Key trends. Promising solutions**

- ⚙ Significant transformation of the retail business. Challenges and sustainable development of the market
- ⚙ Retail chains. Strategy and tactics. Main development lines. Formats of the presence of retail on the market
- ⚙ e-Commerce in Uzbekistan. The declining proportion between e-Commerce and offline retail market shares. Further contraction of traditional retail formats. What does tomorrow have in store for us?
- ⚙ Cash collection and self-collection. Best business practices
- ⚙ Payment instruments in retail. Effective acquiring strategies and QR payments 2026. New payment scenarios
- ⚙ Promising formats of lending and installment plans, express loans, current situation with regard to BNPL Promising Lending and Installment
- ⚙ Acquiring business 2026. Rethinking the experience gained. Formation of effective strategies
- ⚙ Bioacquiring: strengths and weaknesses. Development prospects
- ⚙ Select: classic Linux POS-terminal or Android-powered solution? Payments with fingerprint or FacePay? SoftPOS or something else??
- ⚙ Customer experience. Consumer behavior 2026. Who is doing what in the market to change them? Loyalty and marketing

## Hall «LOS AMIGOS»

**Session 6A****Business investments. Venture capital market. Startups**

- ⚙ The venture capital market in Central Asia. Limitations of state venture funds. What's happening in the market. Where is the situation heading in the near future?
- ⚙ A new investment culture within the country. What should it look like to meet the goals and objectives of market participants?
- ⚙ The current inflow of investment into Uzbekistan – why is it below potential? Barriers that affect the country's investment attractiveness. To what extent are they surmountable?
- ⚙ Where should one invest in Uzbekistan today? Promising sectors that are still underinvested. Agro-processing, ICT, education, green energy, the city of the future, technology parks, new logistics hubs.
- ⚙ A new national investment culture in Uzbekistan. Why is it necessary to shift thinking from “buying property” to “creating a profitable asset”? How realistic is the new focus on investment activity?
- ⚙ The Uzbek market – how to make it easy-to-understand and transparent for investors? Necessary systemic steps
- ⚙ A vision of the future. Examples worthy of serving as benchmarks for investment activity. Singapore? Vietnam? Kazakhstan? Combining Islamic ethics, Uzbek entrepreneurship, and global investing
- ⚙ Optimal conditions for making a decision to invest in Uzbekistan. How can they be created and what should they be like? How can we put the most promising investors wise about the real market potential?



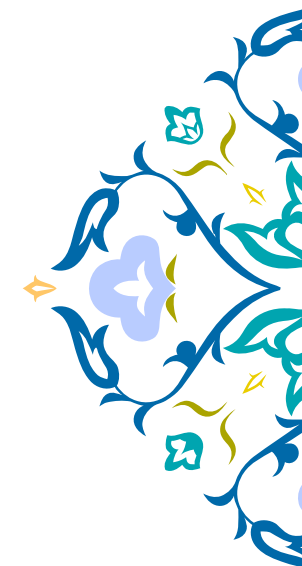
Day 2, May 20

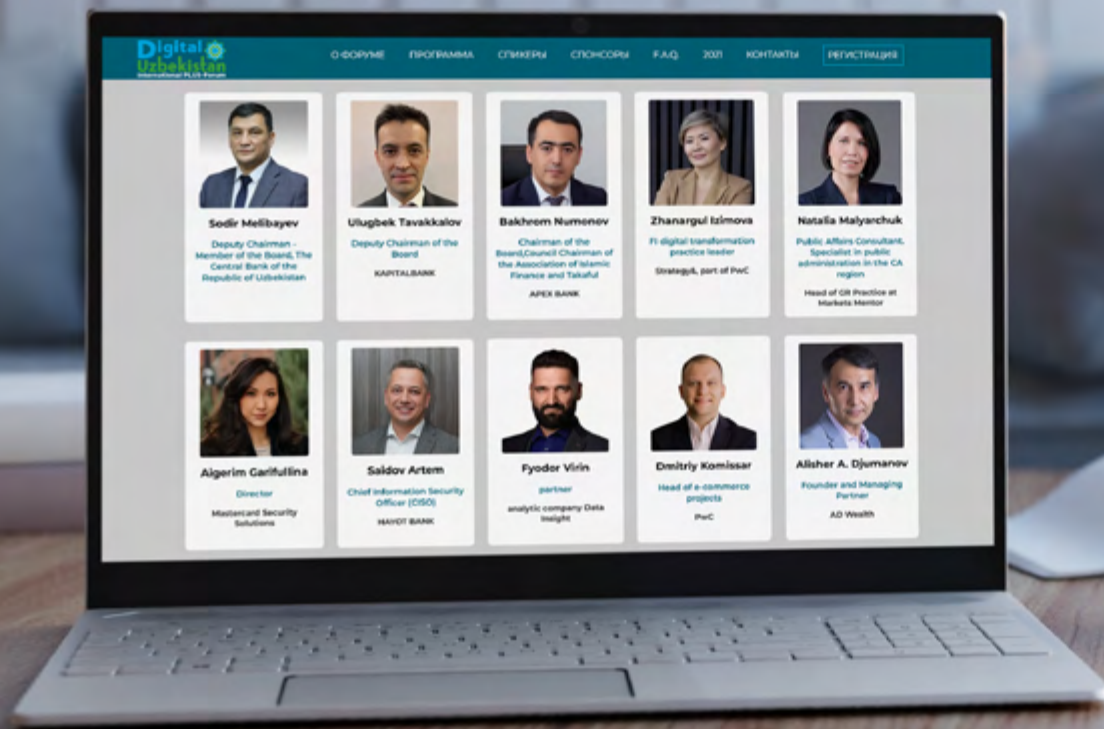
Hall «LOS AMIGOS»

## Session 7A

### **Islamic finance and Islamic banking in Central Asian countries. Current trends**

-  Islamic economic paradigm and Islamic banking. What has actually been done in recent years? Further development paths
-  Islamic financial products. Innovations, compliance and current development problems
-  Islamic banking as a tool to attract international investments in the financial sector of Uzbekistan
-  Islamic banking is the fastest growing segment of the financial industry. Stimulating the development of Islamic finance through legislative and tax initiatives
-  Various country models for the development of Islamic finance. Comparative analysis of effectiveness. Cases. Forecasts
-  Building a legal framework for the adoption of alternative (Islamic) financial instruments in the securities market of Uzbekistan
-  Development of the Islamic economy and financial services in Central Asian countries. Current opportunities and challenges
-  The «Islamic window» is becoming traditional in the region's banking entities. Key challenges and benefits
-  Fintech as a key driver for the financial products development in Islamic banking. Key innovations in 2025–2026

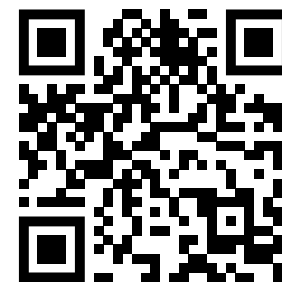




**Information about the speakers is continuously updated. Please visit the Forum website for up-to-date information**

Please use the link below, if you are watching the presentation online:  
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## 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](mailto: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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### BANNERS

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- on your corporate website
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## The Forum delegate package includes:



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



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



**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

**FREE**

For integrators / providers of solutions, equipment or services  
**RESIDENTS** Republic of Uzbekistan

**€395**

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

# Hall «Crystal» (1<sup>st</sup> floor)

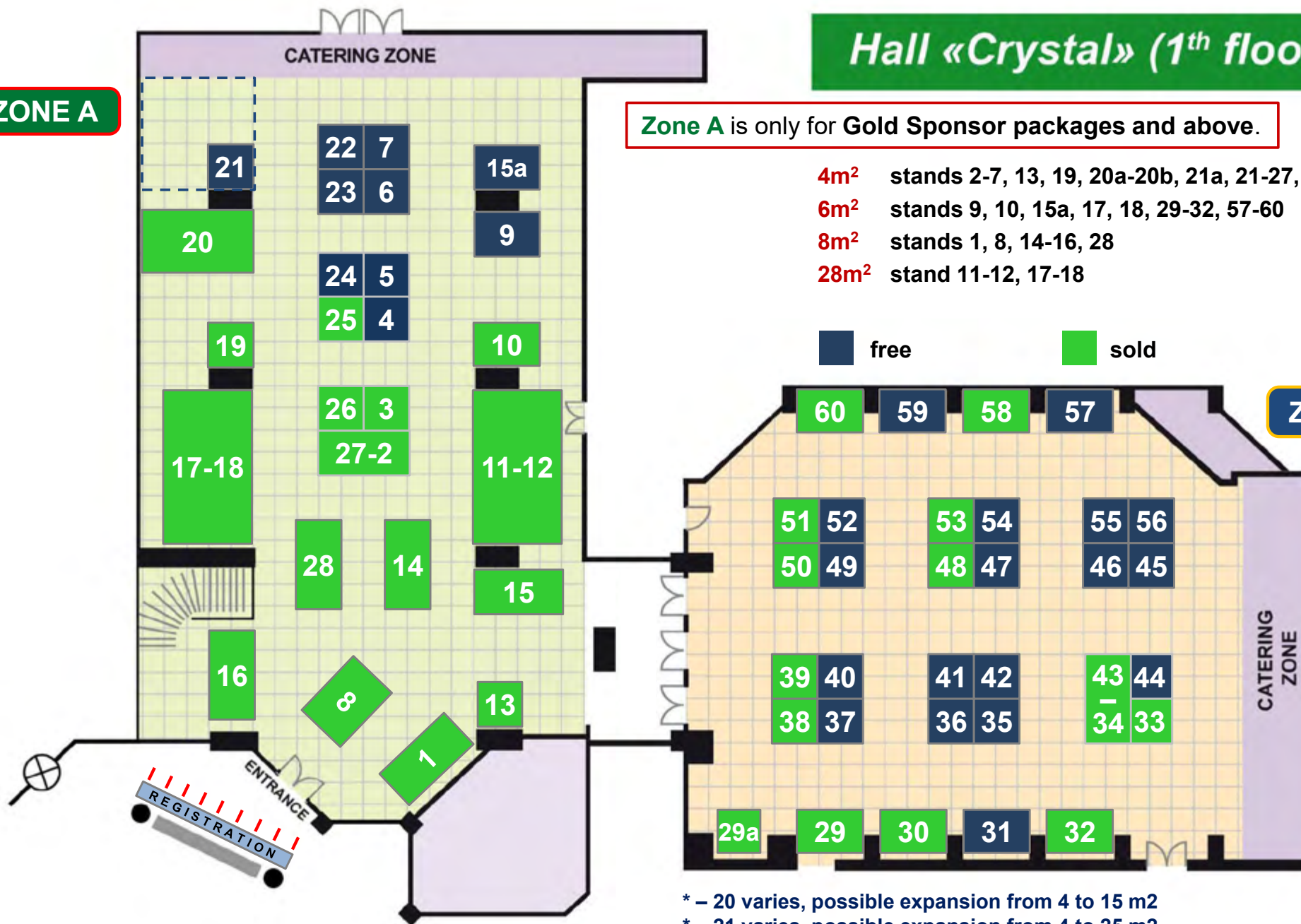
**ZONE A**

**Zone A is only for Gold Sponsor packages and above.**

- 4m<sup>2</sup>** stands 2-7, 13, 19, 20a-20b, 21a, 21-27, 29a, 33-56
- 6m<sup>2</sup>** stands 9, 10, 15a, 17, 18, 29-32, 57-60
- 8m<sup>2</sup>** stands 1, 8, 14-16, 28
- 28m<sup>2</sup>** stand 11-12, 17-18

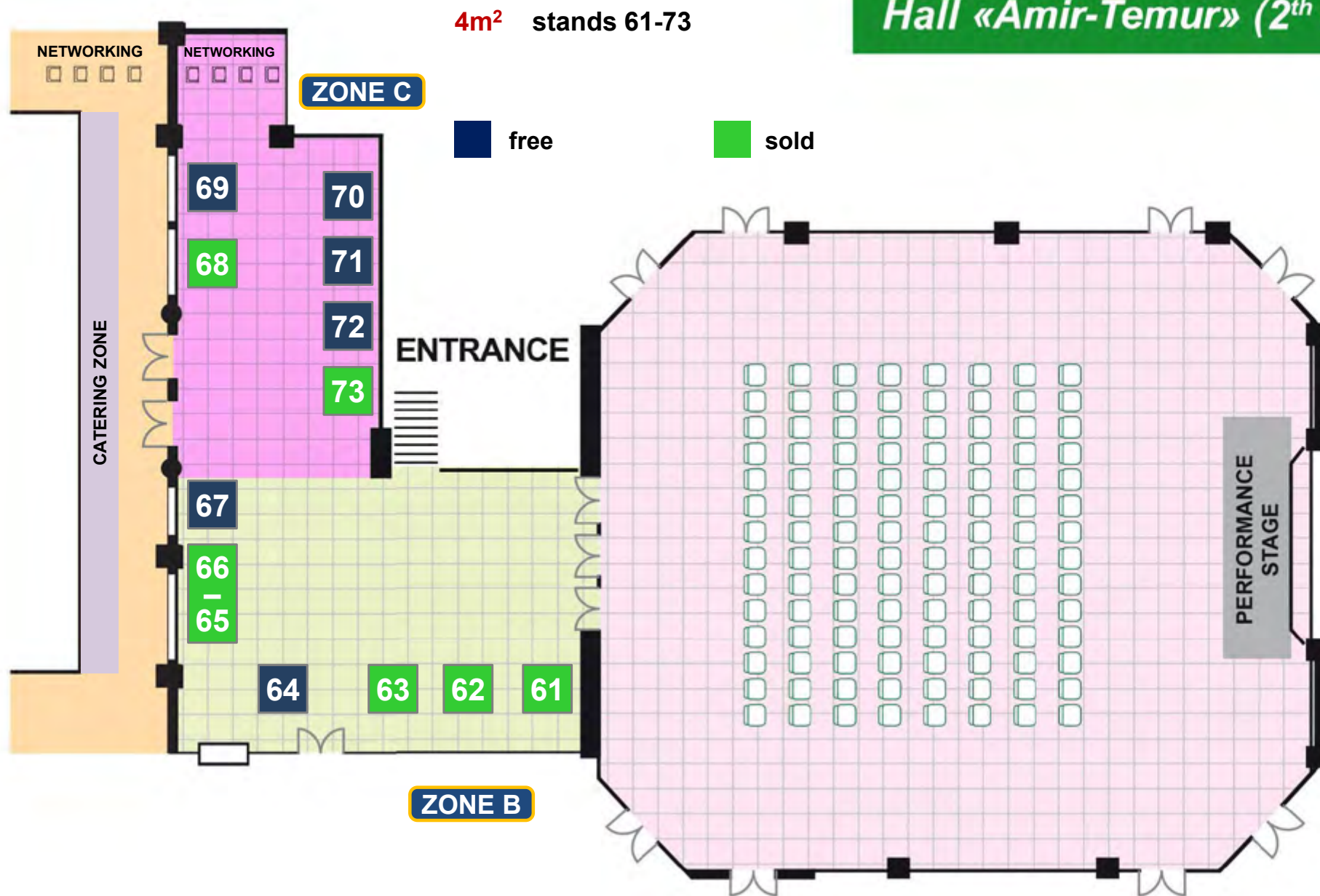
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**ZONE B**



\* - 20 varies, possible expansion from 4 to 15 m2  
 \* - 21 varies, possible expansion from 4 to 25 m2  
 \* - 17, 18 vary, possible expansion from 6 to 28 m2

Hall «Amir-Temur» (2<sup>th</sup> floor)



# PLUS-FORUM SUMMARY 2025



**Video**



**Photo**



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since 1994

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**PLUS-Forums**  
**2026**

**Digital Uzbekistan**  
International PLUS-Forum

UZBEKISTAN, Tashkent

19-20 MAY

**FinnoWay Armenia**  
International PLUS-Forum

ARMENIA, Erevan

13-14 NOVEMBER

**Digital Tajikistan**  
International PLUS-Forum

TAJIKISTAN, Dushanbe

26 NOVEMBER



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