

AGENDA

MONTENEGRO
FRAUD LEADERS
DINNER

Podgorica | October 22, 2026

09:00–09:30

Gates Open

Registration and welcome coffee to kick off the day.

09:30–09:40

Opening Remarks

Jakub Žalman

09:40–10:10

Out with the Old: How Fraud Tactics Evolved and Why Controls Haven't Kept Up

Lukáš Jakubíček

Fraudsters keep changing their tools, dropping those that no longer pay off. This session looks at what fraud operations use today and what they have left behind. The common thread is less effort: fraudsters want fake and mule accounts that are quicker and cheaper to open. The session presents the shortcuts they rely on, from synthetic identities and document forgery kits to deepfakes that pass onboarding checks, and shows which of them only became possible with AI.

10:10–10:40

Breaking the Silos: Operational Convergence of Anti-Fraud and AML/CFT in the Instant Payments Era

Ivana Rajković Medenica

Fraud on an instant payment channel is often the starting point of money laundering, and funds vanish in seconds. How can Anti-Fraud and AML/CFT teams act as one? Through a unified customer risk profile, event-driven monitoring and shared digital metadata, this session shows how breaking down operational silos enables faster identification and blocking of money mule accounts.

10:40–11:10

From Phishing to PSD3: Mapping the Anti-Fraud Landscape and Regional Reality in Serbia

Tiodor Jovović

Regional banks are battling rapidly evolving social engineering scams while preparing for stricter EU standards. This session dives into how fraud in Serbia is shifting from marketplace schemes to account takeovers. It also covers which defenses are proving effective, how banks are aligning with PSR/PSD3 and why regional cooperation is becoming the strongest shield.

11:10–11:40

Coffee Break

11:40–12:10

An Overview of the Banking Payments System: The Kosovo Case

Albert Devaja

How does a banking system move from consolidation to Instant Payments and the Digital Euro while keeping fraud in check? Kosovo offers a firsthand answer. This session traces its payments evolution from legislative change and SWIFT onwards, shows how preventive, detective and corrective controls caught fraud and ML/TF in real cases, and looks at what the ongoing Instant Payments rollout and digital banking will demand next.

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- 12:10 – 12:40 **New Scams, Old Playbook? What AI-Boosted Fraud Really Changes**
Vojtěch Hodes
AI tools are now in every fraudster's hand, and the scams show it. But does a new attacker toolkit simply call for better detection technology? Or for a different paradigm altogether? Drawing on frontline experience from banks around the world and regional Balkan players, this session shows where the real gaps are – and they're not always where the headlines point.
- 12:40 – 13:40 **Lunch**
- 13:40 – 14:40 **Workshops**
Turning insights into practice. A hands-on session built around working together rather than listening. Small groups, shared know-how and a chance to learn directly from peers.
- 14:40 – 15:10 **Doubt Is the New Weapon: The Liar's Dividend in Financial Fraud**
Andreja Mihailović
Generative AI is reshaping trust in banking. Deepfakes, synthetic voices and AI-crafted messages make fraud more convincing, while real digital evidence can be dismissed as fake. This session explores how impersonation, the liar's dividend and opaque algorithms create new uncertainty and how banks can rebuild trust through stronger verification, provenance and oversight.
- 15:10 – 15:40 **Coffee Break**
- 15:40 – 16:10 **When Banking Records Don't Tell the Whole Story: Lessons from a Financial Investigation**
Lidija Davkova Stojanovska
A real financial investigation reveals the gap between what banking and accounting records show and what actually happened. Through a concrete case, this session explores how following the money beyond the transaction can reveal a very different financial story, and raises a critical question: how much can banks see from the transaction itself, and what only becomes visible through investigation?
- 16:10 – 16:40 **Beyond the Alert: From Fraud Detection to Effective Decision-Making**
Rovena Kalliri
Fraud alerts are only the starting point. In digital banking and instant payments, teams often have minutes to assess conflicting information and decide what to do next. Drawing on practical fraud and AML experience, this session explores how to connect identity, customer behavior and transaction context, define decision ownership and turn detection into timely, defensible action.
- 16:40 – 16:50 **Closing Remarks**
Jakub Žalman & Lukáš Jakubiček
A wrap-up of the day's key takeaways and the conversations worth continuing.
- 16:50 – 18:00 **Aperitivo Time**
Time to unwind after a full day. Drinks and networking in a relaxed setting.

Do you have a question or idea?

Share it with us on [slido.com](https://www.slido.com).

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