

2025

# ABA NEWSLETTER

July Issue



## Table of Contents

ABA News .....	1
Member Highlights .....	2
Training Programs .....	5

## About ABA

The Asian Bankers Association (ABA) began when it took the first step toward forging closer regional links when 217 representatives of 139 banks met in Taipei in May 1981 to establish the Asian Bankers Council (later known as ABA) as one of the Product and Service Councils of the Confederation of Asia-Pacific Chambers of Commerce and Industry (CACCI). The countries represented included Australia, Hong Kong, India, Indonesia, Japan, Malaysia, New Zealand, the Philippines, Singapore, South Korea, the Republic of China (Taiwan) and Thailand.

The Taipei meeting was the largest gathering of bankers with Asian presence to be convened in the region at that time. CACCI sponsored the meeting with the view to exploring banking opportunities in Asia and to enhance the role of bankers in the economic development of the region.

The ABA aims to provide a forum for advancing the cause of the banking and finance industry in the region and promoting regional economic cooperation. Its primary objectives include the following:

- To serve as a venue for an exchange of views and information on banking opportunities in the Asia-Pacific region;
- To facilitate the meeting of bankers in the region in an atmosphere of fellowship and friendship;
- To encourage joint activities that would enhance the role of its members in servicing the financial needs of their respective economies and in promoting regional development; and
- To undertake projects that will encourage trade, industrial, and investment cooperation in the Asia-Pacific region.

## 41st ABA General Meeting and Conference Kingdom of Bhutan, September 15-16, 2025

The Asian Bankers Association (ABA) kindly reminds all members and associates to register for the 41st ABA General Meeting and Conference, taking place on September 15-16, 2025, in the Kingdom of Bhutan.

Please complete your registration on the Conference website (<https://41aba.bt>) by July 31, 2025 to enjoy the early bird rate. Group registration is available as well; three or more participants from the same institution will qualify.

This year's Conference will be held at Dungkar Dzong in Paro, a setting that is truly exceptional. Nestled in the Himalayas, Bhutan offers a rare and serene environment – one that invites both reflection and forward-thinking dialogue. It is a fitting venue for the Conference theme: "Financing the Future: Banking for Sustainable Growth."

Discussions will focus on:

- **Digital Transformation in Sustainability Banking** - This session highlights how digital transformation is advancing financial inclusion and sustainability in banking. Through digital identity tools and eco-focused innovations, banks can expand access while encouraging responsible, profit-aligned behaviors that support long-term development.
- **Enhancing Customer and Employee Experience Through Technology** - This session explores how technology enhances both customer and employee experiences in banking—through hyper-personalization, omni-channel services, and AI-powered tools that boost staff productivity, training, and decision-making.
- **Innovations in Cross-Border Payments** - This session examines transformative technologies in cross-border payments—such as blockchain, DeFi, CBDCs, and RegTech—and how they are reshaping global transactions. Industry experts will share insights on real-world applications, opportunities, and challenges, especially for banks in emerging markets.
- **Adapting Regulations for a Changing Financial Landscape** - This session explores how evolving regulatory frameworks can support innovation in banking, with a focus on sandboxes, open banking,



The banner features a green background with a white building in a mountainous landscape. It includes the ABA and BOB logos, the title '41st ABA General Meeting & Conference', the theme 'Financing the Future: Banking for Sustainable Growth', dates 'September 15-16, 2025', and location 'Dungkar Estate, Paro, Bhutan'. A yellow diagonal banner says 'EARLY BIRD SPECIAL'. Below are bullet points for 'Network', 'Insights', 'Discover Bhutan', and 'Group Savings'. A 'REGISTER NOW' button and a QR code are also present, along with contact information: [www.41aba.bt](http://www.41aba.bt), +975-17334792, and [41aba@bob.bt](mailto:41aba@bob.bt).

and cross-border standards. Experts will share global best practices on regulating digital assets, CBDCs, and ESG integration while ensuring financial stability and compliance.

There are four Policy Advocacy papers, which will discuss the following topics:

- "Open Banking and Customer Data Privacy Protections"
- "Cyber Security and Cyber Insurance"
- "Money Mule Account Issue in Banking"
- "Ethical Banking and Corporate Governance"

Please [aba@aba.org.tw](mailto:aba@aba.org.tw) and [41aba@bot.bt](mailto:41aba@bot.bt) for hotel and accommodation book or for any Conference related questions.

We look forward to see you in Bhutan!

# ABA invitation to join FT's Banking Summit Asia in HK



The Asian Bankers Association (ABA) is inviting you to join the 2025 Financial Times' Banking Summit Asia being organized by Financial Times on 11 September 2025 in the Four Seasons Hotel in Hong Kong.

With Asian economies experiencing rapid growth, but also a huge shift in global trade dynamics, financial institutions are having to adapt to intensifying geopolitical tensions, financial uncertainty, regulatory divergence, and new technologies. The 2025 Financial Times' Banking Summit Asia will explore and debate the latest challenges and opportunities driving banking forward in the region — from geopolitical change to technology in Asia's most innovative hubs.

- How are financial leaders managing economic fragmentation, capital flows, and changing trade policies across Asia?
- Can traditional financial institutions in India and Japan compete with digital-native players and superapps?
- How will regulatory changes in ASEAN and Hong

Kong shape the future of AI and automation in financial services?

Banking Summit Asia makes its debut in Hong Kong in 2025, bringing together a pan-Asian community of CEOs and CXOs, to explore and debate the latest challenges and opportunities driving banking forward in the region — from geopolitical change to technology in Asia's most innovative hubs. We expect more than 250 participants and over 30 speakers.

Headline speakers include the Deputy Chief Executive of Hong Kong Monetary Authority; Hong Kong CEO and General Counsel for Asia, Barclays; Head of North Asia & CEO of DBS Bank Hong Kong; Governor of the National Bank of Cambodia; CEO Asia Pacific, Societe Generale; CEO and Head of Wholesale Banking APAC, ING, plus many more.

Join us in Hong Kong this September, for a multi-track agenda examining the future of Asia's banking sector.

ABA members can get a 20% discount. Please contact the ABA Secretariat to get the discount code.

For more details about the Agenda and regular registration, please [click here](#).

## About Financial Times



Financial Times is a British daily newspaper published in broadsheet and digitally that focuses on business and economic current affairs. Based in London, the paper is owned by a Japanese holding company, Nikkei, with core editorial offices across Britain, the United States, continental Europe and Singapore. FT Live, the events arm of FT, runs 270 events per year to gather financial leaders and policy makers on issues of economic and financial importance.

## Member Highlights

### Reginaldo Carioso Appointed as RCBC President and CEO

Mr. Reginaldo “Reggie” Anthony B. Carioso has been appointed as President and Chief Executive Officer of Rizal Commercial Banking Corporation (RCBC), effective July 1, 2025 to succeed Mr. Eugene S. Acevedo.

With nearly 30 years of experience in institutional and investment banking, Mr. Carioso brings deep expertise in capital markets, M&A, corporate banking, payments, and



operations. Prior to this appointment, he led RCBC's Operations Group, where he spearheaded key initiatives to improve customer experience across different platforms, including enhancements in the bank's digital onboarding system.

Before joining RCBC in 2023, Mr. Carioso held senior roles at the Bank of the Philippine Islands, J.P. Morgan, and Nomura International in Hong Kong. A graduate of the University of Pennsylvania, he also served as a lieutenant in the U.S. Navy Submarine Force.

Mr. Carioso's appointment therefore marks a smooth leadership transition as RCBC continues its focus on innovation and operational excellence.

He also replaces Mr. Acevedo as RCBC's representative on the incumbent ABA Board of Directors.

## Member Highlights

### CTBC Bank Celebrates its newly relocated branch at Kattupakkam, Chennai

On May 6th, the only and foremost Taiwanese bank in India, CTBC Bank, has officially relocated its branch from Sriperumbudur to Kattupakkam, marking a significant step toward enhancing service quality and proximity to clients.

The relocation ceremony was led by Mr. Tony Yang, President & CEO of Institutional Banking, CTBC Bank, and was celebrated in the presence of members from the local Taiwanese business community.

Director Jules was honored to be invited to this meaningful occasion, taking the opportunity to reconnect with Taiwanese entrepreneurs from across India.

This event stands as a milestone, reflecting the growing confidence and strategic expansion of Taiwanese enterprises in India, especially in the Southern Region. It highlights a shared commitment to deeper business ties and mutual growth.



### Bank CTBC Indonesia awarded Indonesia Best Bank 2025



Bank CTBC Indonesia is proud to share that our President Director, Mr. Iwan Satawidinata, has been honored to receive the award from Warta Ekonomi for our Bank to become the “Indonesia Best Bank 2025” award (KBMI 1 – Private Bank category).

This prestigious recognition highlights our commitment to strengthening inclusive finance through impactful collaborations with fintech and insurance partners, empowering more individuals and businesses across Indonesia.

Together, we move forward in building a more accessible and inclusive financial ecosystem.

### Celent has named BPC as a “Luminary” for its Retail and Small Business Digital Banking platforms in APAC

London, United Kingdom, – Celent, a part of GlobalData, has named BPC, global leader in payment solutions, a Luminary, the highest designation, in its new report “[Retail Digital Banking Platforms: Asia Pacific 2025 Edition](#),” and “[Small Business Digital Banking Platforms: Asia Pacific 2025 Edition](#).” Celent recognises BPC’s SmartVista Digital Banking platform as a Luminary solution that excels in both advanced technology and functional breadth among the set of nine vendors evaluated in the retail edition and the ten vendors in the small business edition.

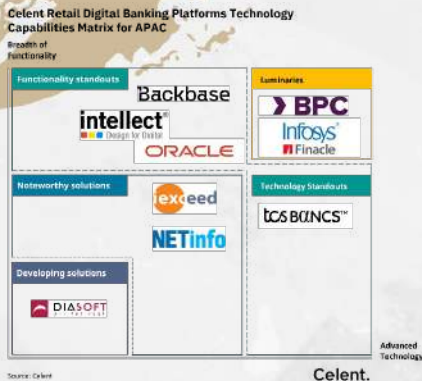
The independent studies assessed leading vendors

across the region, including BPC, Infosys Finacle, Backbase, FIS (small business edition only), Intellect, Oracle, TCS BaNCS, NETinfo, i-exceed, and Diasoft, highlighting digital banking trends globally and within APAC, such as mobile-first design, journey-based customer experiences, no-code configurability and open-banking interoperability.

Alenka Grealish, Principal Analyst, Celent, adds: “Celent also highlights that GenAI will have a transformational effect on customer engagement in the coming years. As a result, DBP solution choices today will be far more impactful on future strategy than the last time a retail and business banking digital

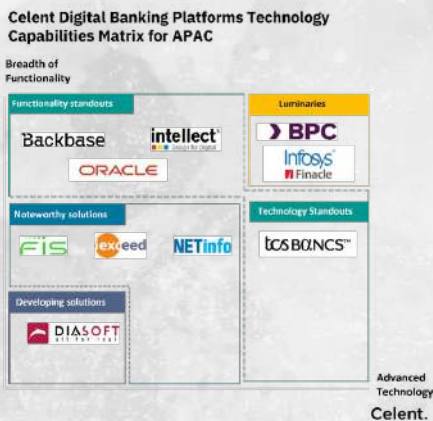
channel platform was selected”.

After a comprehensive evaluation process, Celent recognized BPC and its technology platform SmartVista as the highest category “Luminary” above other evaluation participants, citing its advanced microservices architecture, rich API framework and extensive out-of-the-box capabilities.



Built to help banks, fintechs and SMEs innovate and modernise quickly, SmartVista Digital Banking platform unifies consumer banking, digital wallets, SME and merchant services on a single cloud-ready stack. From

digital onboarding and biometric security to AI-powered chatbots, split-bill payments, virtual cards and QR acceptance, the platform delivers hundreds of configurable features—including personal finance management, loyalty, cash-flow prediction, agent banking, merchant payments, without compromising performance or security.



Trusted by hundreds of tier-1 and tier-2 institutions worldwide, BPC has extensive presence and expertise in the APAC region, with over 30% of its customer base utilising digital banking platforms residing in the region. SmartVista equips product teams with central dashboards, role-based controls and real-time analytics, while end-users enjoy consistent, intuitive journeys across mobile apps, web portals and merchant touchpoints.

Imran Vilcassim, Global Chief Commercial Officer, Digital Banking, BPC, said:

“SmartVista’s modular, cloud-native design lets our APAC clients launch and iterate at speed, whether they are rolling out everyday banking, wallet services or full-scale SME

propositions. This recognition from Celent affirms that our unified ecosystem and omnichannel security deliver the breadth, depth and agility modern institutions require.”

Michael Bernard, Senior Analyst, Celent, added: “BPC’s SmartVista Digital platform has a proven track record of delivering exceptional technology, customer support and continual innovation to APAC banks of every tier. Its placement in the Luminary quadrant reflects the company’s ability to combine advanced architecture with market-leading functionality.”

For more than 25 years BPC has helped over 500 tier-1, tier-2 financial institutions, fintechs, SMEs in 140 countries navigate the digital banking and payments landscape. Being named a Category Leader underscores BPC’s commitment to empowering clients with future-proven solutions that help them drive innovation and deliver exceptional digital payment experience.

### About BPC



BPC is a proven industry leader that is shaping the world of transactions with quick, safe and easy payment processing. With a focus on exceptional technology development and customer service, BPC helps tier 1, tier 2 financial institutions, fintechs, SMEs and other businesses to deliver innovative and best-in-class proven solutions that fit with today’s consumer lifestyle when banking, shopping, or moving in both urban and rural areas. With more than 500 customers across 140 countries, BPC collaborates with all ecosystem players to deliver services for the digital world. Its core product SmartVista suite comprises cutting-edge banking, commerce, and mobility platforms that enable innovative solutions for digital banking, ATM and switching, payments processing, card, and fraud management, financial inclusion, merchant portals, transport, and smart cities. To find out more about how BPC can help businesses deliver a seamless payments processing experience to consumers, please visit [www.bpcbt.com](http://www.bpcbt.com)

### About Celent



Celent is a research and advisory firm that helps financial institutions develop effective business and technology strategies. For over 20 years, Celent has published market-leading reports on emerging trends and best practices in financial services technology, while also delivering strategic consulting to support innovation and transformation initiatives. Backed by a global team of experienced analysts, Celent offers objective insights and advice to clients worldwide. Celent is part of GlobalData Plc. Learn more at [celent.com](http://celent.com).

# Training Programs

## ABA's upcoming Short-Term Visiting Programs

### ABA and SBI Training Program on Banking Operations

The Asian Bankers Association (ABA) would like to invite you and your colleagues to the Short-Term Visiting Program (STVP) to be hosted by State Bank of India (SBI) at the SBI Staff College in the city of Hyderabad on 18-19 August 2025.



The intensive two-day course taught by Faculty Professors at SBI Staff College will provide participants the opportunity to:

1. Learn the latest trends and developments in Social Media and Data Analytics, AML, KYC, Treasury, Financial Inclusion, Risk Management and other critical banking operations;

2. Understand the SME Lending process implemented by SBI;
3. Interact with Professors expert in the field; and
4. Observe SBI's branch operations

This is a very intensive and cost-effective two-day training program priced at US\$ 850 per participant. The fee includes stay, food, and training costs. All participants shall cover their own airfare and miscellaneous expenses.

Please register using the [Google form](#). We will contact you directly for details about payment.

**Registration Deadline: 1 August 2025.**

Please share this invitation with your colleagues and contact the Secretariat at [aba@aba.org.tw](mailto:aba@aba.org.tw) if there are any questions.

### Taiwan Academy of Banking and Finance (TABF)



The Asian Bankers Association (ABA) is pleased to announce the upcoming Short-Term Visiting Program to be hosted by Taiwan Academy of Banking and Finance (TABF).

Exclusively designed for banking professionals and executives across Asia, the program offers firsthand exposure to Taiwan's financial innovation and ESG leadership through expert-led workshops, site visits to top financial institutions, and VIP access to FinTech Taipei 2025 – Asia's premier fintech forum.

- Date: October 21-22, 2025
- Location: Taipei, Taiwan

#### Agenda

Time	Day 1 - October 21
09:30-11:30	Opening Ceremony
11:30-12:00	Guided Tour: Financial Explorer 62
12:30-14:30	Lunch
14:30-16:30	Field Visit: CTBC 168 Innovation Lab

Time	Day 2 - October 22 FinTech Taipei International Forum
09:30-10:30	Opening Ceremony

10:50-12:20	<b>Session: Virtual Asset</b> Keynote Speech I: Virtual Asset and Future Finance Keynote Speech II: European Virtual Asset Policy, Development and Global Analysis Panel Discussion: Transcending Borders: Global Perspectives on Virtual Assets
12:30-13:20	Lunch
13:30-15:20	<b>Session: AI Application</b> Keynote Speech I: International AI and Financial Innovation Services Keynote Speech II: Global Applications of AI in Financial Innovation Panel Discussion: AI Shaping the Future of Financial Services
15:40-17:30	<b>Session: Tech-driven Fraud Prevention</b> Keynote Speech I: Technology-Driven Fraud Prevention and Financial Stability Keynote Speech II: Financial Fraud Targeting the Elderly and Practical Tech-Based Prevention Panel Discussion: International Collaboration Against Financial Fraud
18:00-19:30	<b>Fintech Party of Taiwan</b>

More details of the training program will be shared via email to all members and associates soon. Should you have any questions, please contact [aba@aba.org.tw](mailto:aba@aba.org.tw).