

AGENDA DAY 1 – Tuesday 9 September **12:00 – 18:00 CEST**

12:00 – 13:10 **Welcome lunch**
Discover the BIS Innovation Hub poster exhibition

13:10 – 13:15 **Opening of the BIS Innovation Summit 2025**
Master of ceremony
Stephanie Haffner
Adviser,
BIS Innovation Hub

13:15 – 13:30 **Welcome remarks**
Andréa M Maechler
Deputy General Manager, Bank for International Settlements
and Acting Head, BIS Innovation Hub

13:30 – 13:50 **Keynote speech**
Future-proofing central banks
Joachim Nagel
President, Deutsche Bundesbank

13:50 – 14:35 **High-level fireside chat**
Future-proofing central banks
To stay ahead of the curve, central banks must adopt forward-thinking strategies that integrate key dimensions such as technological innovation, regulatory challenges, financial inclusion, sustainability and collaboration. Such an approach sets the stage for a comprehensive discussion on how they can effectively navigate the complexities of the future financial environment.

Panellists

Martin Schlegel
Chairman of the
Governing Board,
Swiss National Bank

Eddie Yue
Chief Executive,
Hong Kong Monetary
Authority

Moderator

Andréa M Maechler
Deputy General Manager, Bank
for International Settlements
and Acting Head, BIS
Innovation Hub

14:35 – 15:20 **Coffee & networking break**
Discover the BIS Innovation Hub poster exhibition

15:20 - 16:05

Panel discussion**Collaborating for a stable financial system
in an era of rapid technological change**

Innovation knows no borders. This session will uncover how cross-border collaboration is powering new solutions to global financial challenges. The panellists will explore partnerships with regulators, academia and industry, discover approaches to enhancing oversight, and learn how knowledge-sharing can unlock greater impact.

Panellists**Aino Bunge**

Deputy Governor,
Sveriges Riksbank

José Luís Calderón

CEO,
PagoNxt Payments

Andrew McCormack

CEO,
Nexus Global Payments

Moderator**Gaston Gelos**

Deputy Head of the Monetary and Economic
Department and Head of Financial Stability Policy,
Bank for International Settlements

16:05 - 16:35

Connecting the dots**Fighting financial crime**

Financial crime continues to evolve, and the BIS Innovation Hub is responding with fresh approaches that blend technology, collaboration and insight. Building on projects Aurora, Hertha and Mandala, the session will share how a new technology stack is helping to protect the integrity of financial systems. Participants will hear how an ecosystem approach, privacy-preserving data sharing and behavioural insights come together to strengthen defences. Looking ahead, the discussion will explore how future projects, including Polaris and Raven, could lay the groundwork for a broader framework to prevent financial crime.

Projects:

- Aurora
- Hertha
- Mandala

Speakers**Maha El Dimachki**

Head of the BIS Innovation Hub
Singapore Centre

Francesca Hopwood Road

Head of the BIS Innovation Hub
London Centre

Beju Shah

Head of the BIS Innovation Hub
Toronto Centre

16:35 - 17:15

Coffee & networking break**Discover the BIS Innovation Hub poster exhibition**

17:15 - 17:45

Fireside chat**Realising innovation: paths to maturity
for new models and technologies**

Central banks are increasingly shifting their focus from whether new ideas are feasible to whether they are truly viable and sustainable. While many initiatives still ask if something can be done, the conversation is now turning to whether it should be done and how it can be achieved effectively. This session will explore what it takes to move towards implementation, particularly when emerging technologies open the door to new models.

Speaker

François Villeroy de Galhau
Governor,
Bank of France

Moderator

Sarah Breeden
Deputy Governor,
Bank of England

17:45 - 18:00

Closing of Day 1**Master of ceremony**

Stephanie Haffner
Adviser,
BIS Innovation Hub

AGENDA DAY 2 – Wednesday 10 September **08:00 – 17:50 CEST**

08:00 – 09:00 **Welcome coffee**
Discover the BIS Innovation Hub poster exhibition

09:00 – 09:05 **Opening of Day 2**

Master of ceremony

Henry Holden

Adviser,
BIS Innovation Hub

09:05 – 09:25 **Keynote speech**

Pablo Hernández de Cos

General Manager,
Bank for International Settlements

09:25 – 10:10 **Panel discussion**

AI in central banking: enhancing policy & risk management

Real-world AI use cases in monetary policy, compliance, and supervision

Artificial intelligence (AI) is beginning to re-shape the way central banks operate, from strengthening monetary policy with advanced data analysis and real time monitoring to transforming regulatory and supervisory technology through automated compliance and fraud detection. This panel will consider how AI is being applied to financial stability, risk management and payments, while also discussing the strategies needed for flexible integration, including continuous learning and active engagement with stakeholders.

Panellists

Rashad Cassim

Deputy Governor,
South African Reserve
Bank

Lewis Liu

Co-Founder & CEO, Twin-1
AI and Founder &
CEO, Eigen Technologies

Peter Andrew Gallagher

Chief Representative of the European
Office,
Reserve Bank of Australia

Hatice Karahan

Deputy Governor,
Central Bank of the Republic of
Türkiye

Moderator

Hyun Song Shin

Economic Adviser and Head of
the Monetary and Economic
Department,
Bank for International
Settlements

10:10 – 10:50 **Coffee & networking break**
Discover the BIS Innovation Hub poster exhibition

10:50 - 11:20

Fireside chat**Human capital: future skills for central banking***How central banks must adapt to technological shifts, including the rise of AI*

Labour input is more than head count or hours worked. Seen through the lens of human capital, it reflects investments in education, on-the-job training and an understanding of the economic system, which together shape productivity. This session will explore how these elements come into play, while also examining the way emerging technologies, particularly artificial intelligence, are reshaping skill requirements in central banking. The discussion will highlight how new capabilities influence decision making, analysis and operations, and how individual output can enhance the efficiency of others through productive interactions in an increasingly technology-driven environment.

Speakers**Joseph B Fuller**

Professor of Management Practice in
General Management and Entrepreneurship,
Harvard Business School

Tim Hermans

Member of the Executive
Board,
National Bank of Belgium

Moderator**Karmela Holtgreve**

Deputy Head of the
BIS Innovation Hub,
Operations

11:20 - 11:45

Fireside chat**Ethical AI and public trust**

As artificial intelligence becomes ever more present and ever more powerful, it becomes a necessity to develop frameworks, controls and processes to reduce its inherent risks. Ethics, security and trust are deeply intertwined, and need to be considered in the context of the unprecedented technological penetration. This is a field that has to move at a significant speed to generate boundaries that allow people to feel safe and trust the systems so that societies can make the most of this powerful technology. In this talk, we will delve into tangible processes and methodologies that can support these goals.

Speaker**Dawn Song**

Professor of Computer Science,
University of California, Berkeley

Moderator**Miguel Díaz**

Deputy Head of the BIS
Innovation Hub,
Strategy

11:45 - 12:10

Connecting the dots**AI and big data in central banking**

This session explores how AI is transforming central banking functions through BIS Innovation Hub projects Spectrum, Neo and Insight, with speakers discussing AI applications in monetary policy, supervision, and regtech. The panel will share insights on implementation challenges, governance frameworks, and systemic impacts of AI adoption in central banking.

Projects:

- Insight
- Neo
- Spectrum

Speakers**Raphael Auer**

Head of the BIS Innovation Hub
Eurosysteem Centre

Morten Bech

Head of the BIS Innovation Hub
Swiss Centre

Bénédicte Nolens

Head of the BIS Innovation Hub
Hong Kong Centre

12:10 - 13:30 **Lunch & networking break**
Discover BIS Innovation Hub poster exhibition

13:30 - 14:00 **Fireside chat**
BIS projects in action

Central bank projects often evolve from initial concepts into actionable insights and operational solutions. This discussion will highlight critical success factors that can guide future public-private collaboration in financial infrastructure.

Speakers

Fritzi Köhler-Geib
Member of the
Executive Board,
Deutsche Bundesbank

Daranee Saeju
Assistant Governor,
Bank of Thailand

Moderator

Kenneth Gay
Chief FinTech Officer,
Monetary Authority of
Singapore

14:00 - 14:20 **Keynote speech**
Horizon scanning: navigating towards financial resilience

Claudia M Buch
Chair, Supervisory Board,
European Central Bank

14:20 - 14:45 **Connecting the dots**
Public sector tokenisation

The future of financial infrastructure is being reshaped by tokenisation. BIS Innovation Hub projects Genesis, Pine and Promissa reveal how digital financial systems are evolving, exploring both the challenges and opportunities of these technologies. The discussion will provide forward-looking insights into how tokenisation and distributed ledger technology are transforming financial markets.

Projects:

- Genesis
- Pine
- Promissa

Speakers

Morten Bech
Head of the BIS Innovation Hub
Swiss Centre

Bénédicte Nolens
Head of the BIS Innovation Hub
Hong Kong Centre

Per von Zelowitz
Director of the New York
Innovation Centre,
Federal Reserve
Bank of New York

14:45 - 15:10

Connecting the dots

New frontiers in cybersecurity

Explore how projects FuSSE, Leap Phase 2 and Polaris are contributing to a more secure and adaptable financial system. The session will share lessons from each project's journey, showing how modular design and cryptographic agility can strengthen resilience. Participants will examine a layered approach to cybersecurity, from infrastructure to encryption to digital money design, and consider how it can help future-proof the financial system. The discussion will connect strategic insights with practical takeaways for central banks preparing for emerging threats.

Projects:

- FuSSE
- Leap Phase 2
- Polaris

Speakers

Beju Shah

Head of the BIS Innovation Hub
Toronto Centre

Raphael Auer

Head of the BIS Innovation Hub
Eurosysteem Centre

15:10 - 15:45

Coffee & networking break

Discover the BIS Innovation Hub poster exhibition

15:45 - 16:30

Panel discussion

Perspectives on cross-border payments

Cross-border payments face complex challenges and opportunities, requiring coordinated efforts to achieve meaningful progress. This panel will bring together diverse stakeholders to share strategies, insights and experiences, reviewing progress so far, identifying key obstacles and outlining steps to accelerate improvements. The discussion will explore evolving payments infrastructures landscape, the potential of emerging technologies and the critical role of global collaborations in making cross-border transactions faster, safer and more efficient.

Panellists

Timothy D Adams

President & CEO,
Institute of International
Finance

Victoria Cleland

Chief Cashier and Executive
Director for Payments,
Bank of England

Stefan Ingves

Former Governor,
Sveriges Riksbank and
Member, Bretton
Woods Committee

Yuan Lyu

Director of Innovation Division,
Digital Currency Institute,
People's Bank of China

Moderator

Rodney Garratt

Professor, Department of Economics,
University of California at Santa Barbara

16:30 - 16:50

Project Agorá

Cross-border payments collaboration

Project Agorá aims to test the desirability, feasibility and viability of a multi-currency unified ledger for wholesale cross-border payments. The project is a public-private collaboration that seeks to use new technology to improve the correspondent banking model.

Speaker

Morten Bech

Head of the BIS Innovation Hub
Swiss Centre

16:50 - 17:10

Convening the ecosystem: The role of competition in collaborative innovation

Lessons from the G20 TechSprint and Analytics Challenge

Discover how the BIS Innovation Hub is using challenge-based initiatives to shape the future of central banking. This session will highlight two flagship projects, the G20 TechSprint and the BIS Analytics Challenge, showcasing how they identify emerging technologies and data-driven innovations. By leveraging strong public-private partnerships, these initiatives surface actionable insights, foster collaborative experimentation and strengthen the wider Innovation Hub ecosystem while supporting strategic foresight across the central banking community.

Speakers

Bénédicte Nolens

Head of the BIS Innovation Hub
Hong Kong Centre

Francesca Hopwood Road

Head of the BIS Innovation Hub
London Centre

17:10 - 17:40

Fireside chat

Future-proofing the financial system: which innovation will matter most?

This fireside chat will explore how disruptive forces and emerging technologies such as, tokenisation, artificial intelligence and quantum computing are reshaping the financial system. The speakers will discuss which innovations will be most profound and transformative. The discussion will weigh in on both the risks and opportunities, considering how central banks, regulators and industry leaders can harness innovation to shape tomorrow's financial landscape while safeguarding trust in money and the financial system.

Speaker

Neha Narula

Director of the Digital Currency Initiative,
MIT Media Lab

Thierry Chilosì

Chief Business and Strategy Officer,
Swift

Moderator

Maha El Dimachki

Head of the BIS Innovation Hub
Singapore Centre

17:40 - 17:50

Closing of Day 2

Master of ceremony

Henry Holden

Adviser,
BIS Innovation Hub

AGENDA DAY 3 – Thursday 11 September

09:00 – 12:30 CEST

08:00 – 09:00 **Welcome coffee & breakfast**
Discover the BIS Innovation Hub poster exhibition

09:00 – 10:30 **Technical roundtable**
Powering the next-gen technology compliance stack

This session will explore how key findings and outputs from BISIH projects that comprise the compliance stack [Aurora, Hertha, Mandala, Raven and Polaris] can provide building blocks for future projects and initiatives to combat illicit financial activities like money laundering, terrorism financing, fraud and scams.

Speakers

George Danezis
Professor of Security and
Privacy Engineering in the
Department of Computer
Science,
University College London

Maha El Dimachki
Head of the BIS Innovation Hub
Singapore Centre

Moderator

Per von Zelowitz
Director of the New York
Innovation Center,
Federal Reserve Bank of New
York

Francesca Hopwood Road
Head of the BIS Innovation Hub
London Centre

Noella Dushime Kajeneri
Managing Director of
Government Services,
Proto Global

09:00 – 10:30 **Technical roundtable**
Interoperability and scalability in innovation

Discover practical lessons on interoperability and scalability from innovation projects, with a focus on cross-border payments and central bank money. The session will explore best practices for overcoming interoperability challenges and strategies for successfully scaling innovation initiatives.

Speakers

Hart Montgomery
CTO,
Linux Foundation

Neha Narula
Director, Digital Currency
Initiative,
MIT Media Lab

Rachel Whelan
APAC & MEA Head of Corporate
Cash Management & Global
Head of Payments &
Transactional FX Product
Management,
Deutsche Bank

Rebecca Simmons
Partner,
Sullivan & Cromwell

Victoria Richardson
Partner,
ID Partners

Moderator

Jon Frost
Head of Innovation and the
Digital Economy, BIS

09:00 - 10:30

Technical roundtable
Agentic AI

Participants will examine practical implementations of agentic AI in monetary policy, payments, and supervisory and regulatory technology, highlighting the opportunities and challenges of adoption. The discussion will also cover governance considerations and potential systemic impacts, providing insights into how these technologies could shape the future of central banking operations.

Speakers**Ricardo Correa**

Senior Advisor, Board of Governors,
Federal Reserve System

Mayte Ledo

Director General for Strategy,
People & Data,
Bank of Spain

Thomas Zschach

Chief Innovation Officer,
SWIFT

Fernando Pérez-Cruz

Senior Adviser, Monetary and
Economic Department,
Bank for International Settlements

Dawn Song

Professor of Computer Science,
University of California, Berkeley

Moderator**Bénédict Nolens**

Head of the BIS Innovation Hub
Hong Kong Centre

10:30 - 10:50

Coffee & networking break**Discover the BIS Innovation Hub poster exhibition**

10:50 - 11:50

Roundtable discussion**Improving the old vs enabling the new**

As central banks and public authorities modernise financial market infrastructures, they face two key challenges: enhancing existing systems to meet current demands, and preparing new models for the future. In this roundtable, speakers from the private sector, public sector, and international organisations will discuss how to balance these priorities.

Speakers**Jon Frost**

Head of Innovation and the Digital
Economy,
Bank for International Settlements

Kenneth Gay

Chief FinTech Officer,
Monetary Authority of Singapore

José Luis Langa

Deputy Managing Director,
Iberpay

Andrew McCormack

CEO,
Nexus Global Payments

Audrey Metzger

Director of Innovation and
Financial Market Infrastructures,
Bank of France

Tom Mutton

Director of Fintech,
Bank of England

Moderator**Maha El Dimachki**

Head of the BIS Innovation Hub
Singapore Centre

10:50 - 11:50

Roundtable discussion**Best practices for responsible AI adoption in central banks**

Central banks have been early adopters of machine learning techniques for statistics, macro analysis, payment systems oversight and supervision, with considerable success. Currently, the usage of generative AI based on LLMs brings many opportunities in support of central bank mandates, but also challenges – some general and others specific to central banks. To share experiences and lessons in AI adoption by central banks. To discuss best practices for the responsible adoption of AI in central banks.

Speakers**Dessi Cheytanova**

General Counsel,
Bank for International
Settlements

Maryam Haghighi

Director, Enterprise Data
Science and Insights,
Bank of Canada

Dawn Song

Professor of Computer
Science, University of
California Berkeley

Moderator**Miguel Díaz**

Deputy Head of the BIS Innovation Hub,
Strategy

10:50 - 11:50

Roundtable discussion**Horizon scanning: which future to prepare for?**

In an era of rapid technology change, central banks must also innovate and leverage new technology to prepare for the future. But what does the future look like? This session will explore how central banks are working with horizon scanning and look at some key technology trends affecting the financial system.

Speakers**Melissa Davey**

Director of the Independent Evaluation
Office,
Bank of England

Lucía Gómez Teijeiro

Professor, Dozentin Tenure Track,
Bern University of Applied Sciences

José Manuel Marquéz Sevillano

Director of the Financial Innovation and
Market Infrastructures Department,
Bank of Spain

Andras Valko

Deputy Head, BIS Innovation Hub
Eurosysteem Centre

Moderator**Karmela Holtgreve**

Deputy Head of the BIS
Innovation Hub, Operations

10:50 - 11:50

Roundtable discussion**Confidential computing for financial services**

Confidential computing, particularly trusted execution environments, is unlocking new ways to secure data and protect privacy. Participants will discuss practical applications and challenges, showing how these technologies can enable secure data processing and collaboration in central banking and financial market operations.

Speakers**Adi Ben-Ari**

Founder & CEO,
Applied Blockchain

Christof Fetzer

Chair of Systems Engineering,
Technical University of Dresden

Bertrand Foing

Founder & CEO,
Secretarium & Klave

Co-Pierre Georg

Director of the Frankfurt School
Blockchain Center,
Frankfurt School of Finance &
Management

Ijlal Loutfi

Product Lead for
Ubuntu Foundation Security,
Canonical

Vasily Pozdyshev

Senior Advisor, Financial
Stability Institute,
Bank for International
Settlements

Moderator**Michael Montijo**

Head of Information Technology and Services,
Bank for International Settlements

11:50 - 12:30

**Closing of the BIS Innovation Summit 2025
Lunch**

Presenting this year's speakers:



Timothy D Adams

President & CEO,
Institute of International Finance (IIF)

Participating in: Panel discussion: Perspectives on cross-border payments

Tim Adams is President and CEO of the Institute of International Finance (IIF) since January 2013. Prior to the IIF, Adams was Managing Director of The Lindsey Group, an economic advisory firm based in Washington, DC. Previously, he served as Under Secretary for International Affairs at the U.S. Department of Treasury. In 1993, Adams co-founded the G-7 Group, a Washington-based advisory firm and later headed their Washington operation as Managing Director. He holds a B.S. in Finance, a Master's in Public Administration, and an M.A. in International Relations from the University of Kentucky.



Raphael Auer

Head of the Eurosystem Centre,
BIS Innovation Hub

Participating in: Connecting the dots: AI in central banking; Connecting the dots: New frontiers in cybersecurity

Raphael Auer leads the BIS Innovation Hub Eurosystem Centre. He previously served as an economist in the Innovation & Digital Economy and Monetary Policy units at the BIS and as Deputy Head of the International Trade and Capital Flows unit at the Swiss National Bank. His research focuses on international macroeconomics and the micro-foundations of global spillovers and external adjustment. He studies how exchange-rate movements transmit through currency invoicing, market structure, and global value chains to shape border prices, retail inflation, and expenditure switching. A second strand of his work examines the implications of digitisation for economic and financial stability, including digital payments, central bank digital currencies, quantum computing, and artificial intelligence.



Adi Ben-Ari

Founder & CEO,
Applied Blockchain

Participating in: Roundtable discussion: Confidential computing for financial services

Adi is Founder & CEO at Applied Blockchain, the company behind Silent Data, a ledger using confidential computing technology.



Sarah Breeden

Deputy Governor,
Bank of England

Participating in: Fireside chat on Realising innovation: paths to maturity for new models and technologies

Sarah Breeden became Deputy Governor for Financial Stability at the Bank of England in November 2023, serving on the Monetary Policy, Financial Policy and Prudential Regulation Committees, as well as the Bank's Court of Directors. Since joining the Bank in 1991, she has held senior roles spanning financial stability, supervision of UK and international banks, and crisis management. She has led the Bank's work on climate change since 2016 and is a long-standing member of the international Network for Greening the Financial System. Sarah holds degrees in Economics from Cambridge and Finance from London Business School, and is a trustee of the Education Endowment Foundation.



Claudia M Buch

Chair, Supervisory Board,
European Central Bank

Participating in: Keynote speech on Horizon Scanning: navigating towards financial resilience

Claudia Buch is the Chair of the Supervisory Board of the European Central Bank, appointed on 1 January 2024. She is a member of the Group of Central Bank Governors and Heads of Supervision (GHOS) of the Bank for International Settlements. Claudia Buch was the Vice President of the Deutsche Bundesbank from May 2014 to December 2023, and before she was the President of the Halle Institute for Economic Research (IWH), Professor of Economics at the Universities of Magdeburg and Tübingen, and member of the German Council of Economic Experts. She worked for the Kiel Institute for the World Economy, was awarded a doctoral degree and a habilitation [German post-doc degree] by the University of Kiel, and she studied Economics at the University of Bonn.



Aino Bunge

Deputy Governor,
Sveriges Riksbank

Participating in: Panel discussion: Collaborating for a stable financial system in an era of rapid technological change

Aino Bunge is Deputy Governor at the central bank of Sweden [Sveriges Riksbank]. Previously, she was Vice President and Head of Staff at AMF Pension and has served as Director-General for Financial Markets at the Ministry of Finance, and Executive Director for Markets, Economic Analysis and Policy at the Swedish Financial Supervisory Agency [Finansinspektionen]. She earned her MSc in Economics and Master of Laws from Uppsala University and LL.M. in International Finance and Law from Harvard University. She currently serves as Vice Chair of the ESRB's Advisory Technical Committee [ATC], and on several committees with the ECB and BIS.



José Luis Calderón

CEO,
PagoNxt Payments

Participating in: Panel discussion: Collaborating for a stable financial system in an era of rapid technological change

José Luis Calderón is CEO of PagoNxt Payments, part of Banco Santander's global payments platform. With over 25 years in banking, he has led large international teams across Europe, the Americas, and APAC. Formerly Global Head of GTB at Santander Corporate & Investment Banking, José Luis has deep expertise in payments, cash management, FX, and trade finance. He joined Santander in 1997 and has played a key role in major mergers, international expansion and digital innovation. He holds a degree in Economics & Business from IE Business School and is passionate about history and sports.



Rashad Cassim

Deputy Governor,
South African Reserve Bank

Participating in: Panel discussion on AI in central banking: enhancing policy & risk management

Dr Rashad Cassim has served as Deputy Governor and MPC member of the South African Reserve Bank since 2019, overseeing the Financial Markets, International Economic Relations and Policy, National Payment System, and Legal Services departments. He was previously the SARB's Chief Economist and Head of Economic Research and Statistics [2011–2019], and before that, Deputy Director-General at Stats SA. Earlier roles include Professor and Head of the School of Economics and Business Sciences at the University of the Witwatersrand [2003–2006], Head of Trade and Industrial Policy Strategies, and various research positions at the University of Cape Town.



Dessi Cheytanova

General Counsel,
Bank for International Settlements

Participating in: Roundtable discussion: Best practices for responsible AI adoption in central banks

Dessi Guetcheva-Cheytnanova was appointed General Counsel on 1 September 2024. As Head of the Legal Service, Ms Guetcheva-Cheytnanova serves as a member of the Bank's Executive Committee. She joined the BIS in 2020 as Deputy General Counsel, providing legal advice on a broad range of issues. Before joining the BIS, she served as Director, Chief Counsel Corporate at the European Bank for Reconstruction and Development and also worked at the Organisation for Security and Cooperation in Europe. She holds a Master of Law degree and a Master of International Economic Relations degree from the University of National and World Economy [Bulgaria] and a Master of Law degree from the University of London.



Thierry Chilosi

Chief Business and Strategy Officer,
Swift

Participating in: Fireside chat on Future-proofing the financial system: which innovation will matter most?

Thierry Chilosi was appointed Chief Business Officer in June 2024. Prior to this, he was Chief Strategy Officer, responsible for market and competitive intelligence, strategic planning, thought leadership, and the execution of key strategic initiatives for the company. Thierry has been with the company for more than fifteen years and previously served as Chief Executive Officer, Europe. He began his career in robotics at General Electric before moving into the financial sector, where he worked in fintech start-ups and on the design and implementation of payment systems, joining Swift in 2007. Thierry holds a BS in Mechanical Engineering from The University of Texas at Austin, an MBA from the University of Illinois Urbana-Champaign, and completed the Leadership Development program at Harvard Business School.



Victoria Cleland

Chief Cashier and Executive Director for Payments,
Bank of England

Participating in: Panel discussion: Perspectives on cross-border payments

Victoria oversees the UK's RTGS and CHAPS payment systems and leads policy on wholesale, retail, and cross-border payments. As Chief Cashier, she ensures a secure banknote supply in partnership with banks and suppliers. She chairs the Bank of England's RTGS/CHAPS Board and serves on international payments committees. Her previous roles include Deputy Head of the Special Resolution Unit and Private Secretary to the Deputy Governor. Victoria is executive sponsor of the Bank's disAbility Network, a director of the Business Disability Forum, and an ambassador for Sense. She holds a BA from Oxford and an MBA from Imperial College London.



Ricardo Correa

Senior Adviser, Board of Governors,
Federal Reserve Board

Participating in: Technical roundtable: Agentic AI

Ricardo Correa is a Senior Adviser in the Division of International Finance at the Federal Reserve Board. His expertise spans data management and analytics, international banking and financial stability. His research, which has been published in top-tier journals, focuses on banking, empirical corporate finance and international finance. A member of the International Banking Research Network since 2012, he has contributed to understanding global financial interconnectedness. He received his Ph.D. in Economics from Columbia University and a B.A. in Economics from the Universidad de los Andes in Bogotá, Colombia.



George Danezis

Professor of Security and Privacy Engineering at the Department of
Computer Science,
University College London

Participating in: Technical roundtable: Powering the next-gen technology compliance stack

George Danezis is Professor of Security and Privacy Engineering at University College London and Chief Scientist and co-founder of MystenLabs. His research focuses on privacy enhancing technologies, decentralised systems, secure communications, high-integrity systems, blockchains and the application of machine learning to security. He has published over 100 peer-reviewed papers and previously co-founded chainspace.io, later acquired by Facebook Novi, before co-founding MystenLabs to commercialise his research through the Sui smart contracts platform. George has co-chaired major conferences including ACM CCS and IFCA Financial Cryptography, serves on the PET Symposium board, and has been a Fellow of the British Computing Society since 2014.



Melissa Davey

Director of the Independent Evaluation Office (IEO),
Bank of England

Participating in: Roundtable discussion on Horizon scanning: which future to prepare for?

Melissa Davey oversees the Independent Evaluation Office (IEO) which reviews the Bank of England's performance. She reports directly to the Chair of the Court, the Bank's Board. Before Melissa moved to the IEO, she led the area of the Bank that oversees the Monetary Policy Report and the regional agency network. She joined as a graduate in 1998 and has worked in various roles in the Monetary Analysis Directorate.



Miguel Diaz

Deputy Head and Head of Strategy,
BIS Innovation Hub

Participating in: Fireside chat: Ethical AI & public trust in decision making;
Roundtable discussion: Best practices for responsible AI adoption in central banks

Miguel Diaz is a central banker and financial sector specialist focused on developing public goods such as digital financial infrastructure, regulatory frameworks, economic models and multilateral agreements. He is currently Head of Strategy and Deputy Head of the BIS Innovation Hub, leading global initiatives on scalable public goods and AI for central banking. Previously, he directed Mexico's payment systems, driving nationwide platforms like SPEI and CoDi. Miguel blends technical expertise with a strong policy perspective and is committed to building inclusive financial ecosystems that connect technology, regulation and public value.



Noella Dushime Kajeneri

Managing Director of of Government Services,
Proto Global

Participating in: Technical roundtable: Powering the next-gen technology compliance stack

Noella Dushime Kajeneri is an impact-driven executive with a strong record of scaling technology for public good across Africa. As Managing Director for the African region at Proto Global, she leads the company's expansion, supporting governments and regulators with AI-powered, multilingual services that enhance citizen engagement and consumer protection. Previously, she was Director of Business and Partnerships at Rwanda's GovTech leader Irembo, where she digitised over 100 government services and expanded into new markets. She also launched ITM Africa's operations in Tanzania. Noella is passionate about using inclusive technology to connect governments, citizens and institutions.



Maha El Dimachki

Head of the Singapore Centre,
BIS Innovation Hub

Participating in: Connecting the dots: Fighting financial crimes; Technical roundtable: Powering the next-gen technology compliance stack;
Roundtable discussion: Improving the old vs enabling the new

Maha El Dimachki is Head of the BIS Innovation Hub Singapore Centre, which develops technology solutions to support central banks in the digital economy. Previously, she led the UK Financial Conduct Authority's work on early and high-growth oversight and established its first Payments Department. She also served as Chief Payments Officer at Pay.UK. Maha is the author of Fintech Regulation in Practice and is passionate about safe and responsible innovation. She holds a degree in Commerce from Macquarie University and a Master's in Public Administration from the London School of Economics and Political Science.



Christof Fetzer

Chair of Systems Engineering,
Technical University of Dresden

Participating in: Roundtable discussion: Confidential computing for financial services

Christof Fetzer is a Professor of Computer Science at TU Dresden, where he has led the Chair of Systems Engineering since 2004. His research spans dependable and distributed systems, trusted execution, and confidential computing; his group created the SCONE platform. Previously, he was a Principal Member of Technical Staff at AT&T Labs–Research, and he earned his PhD at UC San Diego. He has co-founded deep-tech companies, including Cloud&Heat, SIListra Systems, and Scontain.



Bertrand Foing

Founder & CEO,
Secretarium & Klave

Participating in: Roundtable discussion: Confidential computing for financial services

Bertrand Foing is the CEO of Secretarium. He started his career in 2008 on trading floors, delivering super-scalable real-time trading solutions. He then gained a deep understanding of trustless systems and privacy-enhancing technologies in a research lab before creating Secretarium in 2016 to focus on privacy-preserving/confidential computing. Secretarium has achieved great success with major international institutions delivering cross-border, cross-bank collective intelligence systems. Secretarium won the MAS Global CBDC challenge in 2021, the Banque de France competition in 2022, the BIS/G20 competition in 2023, the Swift Hackathon in 2024, and the BIS Analytics competition in 2025.



Jon Frost

Head of Innovation and the Digital Economy,
Bank for International Settlements

Participating in: Technical roundtable: Powering the next-gen technology compliance stack and Roundtable Discussion: Improving the old vs enabling the new

Jon Frost is Head of Innovation and the Digital Economy at the BIS, where he leads work on digital finance, including fintech, big tech, central bank money,, stablecoins, and technology's impact on inequality. He also co-leads the BIS research group on technology's effects. Previously, he was Head of Economics for the Americas at the BIS and held roles at the FSB, De Nederlandsche Bank, VU University Amsterdam, and in the private sector. A US national from Seattle, he holds a PhD in Economics from the University of Groningen and degrees from the University of Munich and the University of Washington. He is a research affiliate at the Cambridge Centre for Alternative Finance.



Joseph B Fuller

Professor of Management Practice in General Management and Entrepreneurship,
Harvard Business School

Participating in: Fireside chat on Human capital: future skills for central banking

Joseph Fuller is a Professor of Management Practice at the Harvard Business School, where he founded and co-leads the university's two research projects on the future of work. Joe is an internationally recognised authority on the evolution of work and the implications for employers, governments and workers. He has published widely-cited papers on issues related to the skills gap, degree inflation, care economics, the management of multi-generational workforces and the unfolding impact of artificial intelligence. Prior to joining the Harvard faculty, Joe was a co-founder and long-time CEO of Monitor Group, the global consultancy now called Monitor-Deloitte.



Peter Andrew Gallagher

Chief Representative of the European Office,
Reserve Bank of Australia

Participating in: Panel discussion on AI in central banking: enhancing policy & risk management

Peter is the Chief Representative of the European Office of the Reserve Bank of Australia. In this role he oversees all activities of the office, including the Bank's reserves portfolio management and foreign exchange dealing activities during the European time zone. Peter has been with the Reserve Bank of Australia since 1993. He has held executive positions across a range of departments, including Economic Analysis, Domestic Markets, International, Banking, and Payments Settlements. He holds a Bachelor of Commerce, an Honours degree in Economics and a Master of Applied Finance.



Rodney Garratt

Professor, Department of Economics,
University of California at Santa Barbara

Participating in: Panel discussion: Perspectives on cross-border payments

Rod Garratt is a Professor of Economics at the University of California, Santa Barbara. He has worked as a Senior Advisor at the BIS, a Research Advisor to the Bank of England and is a former Vice President of the Federal Reserve Bank of New York. He has also held visiting scholar positions at the Bank of Canada and IMF. Garratt received his undergraduate degree from the University of Waterloo and his Ph.D. from Cornell University. He is an Associate Editor of the European Economic Review and serves on the editorial boards of the Journal of Network Theory in Finance and Digital Finance.



Kenneth Gay

Chief FinTech Officer,
Monetary Authority of Singapore

Participating in: Fireside chat: BIS projects in action; Roundtable discussion: Improving the old vs enabling the new

Kenneth heads the FinTech and Innovation Group at the Monetary Authority of Singapore [MAS], driving strategies in technology and innovation to enhance financial sector competitiveness and resilience. He previously led MAS's Enterprise Knowledge Department, focusing on digital transformation, generative AI, and data governance. He has also overseen regulatory policy, including Basel III implementation, and held roles in financial stability, international relations, reserves management, and enforcement. Kenneth holds a BA in Economics and an MA in International Relations from the University of Chicago and enjoys exploring technology in and outside of work.



Gaston Gelos

Deputy Head of the Monetary and Economic Department and Head of
Financial Stability Policy,
Bank for International Settlements

Participating in: Panel discussion: Collaborating for a stable financial system in an era of rapid technological change

Gaston Gelos is Deputy Head of the Monetary and Economic Department and Head of Financial Stability Policy. Mr Gelos leads analyses of financial sector issues and oversees the work of the secretariats of the Committee on the Global Financial System, the Markets Committee, and the Committee on Payments and Market Infrastructures. Externally, he represents the BIS in senior groups, including the Financial Stability Board and the Basel Committee on Banking Supervision. Prior to joining the BIS, he worked at the International Monetary Fund [IMF] for 25 years. Mr Gelos holds a PhD from Yale University and a Diplom from Bonn University.



Co-Pierre Georg

Director of the Frankfurt School Blockchain Center,
Frankfurt School Blockchain Center

Participating in: Roundtable discussion: Confidential computing for financial services

Co-Pierre Georg is a Professor of Practice in Financial Technology at the Frankfurt School of Finance & Management and the Director of the Frankfurt School Blockchain Center. His research has been published in leading international journals such as the Journal of Economic Theory, Research Policy, Operations Research, and Nature Physics. Previously, Co-Pierre Georg was a professor at the University of Cape Town, where he held the NRF/DSI Dual Research Chair in Blockchain Technology. He is a Research Associate at the Center for Global Legal Transformation at Columbia University and the Oxford Martin School for the 21st Century.



Lucia Gomez Teijeiro

Professor, Dozentin Tenure Track,
Bern University of Applied Sciences

Participating in: Roundtable discussion on Horizon scanning: which future to prepare for?

Lucia Gomez Teijeiro is a Professor in Applied Data Sciences and Finance and the Bern University of Applied Sciences. With a PhD in Computational Neuroscience, a postdoc in applied Artificial Intelligence for Philanthropy and Finance, and her current professorship position in multidisciplinary Applied Data Science and Finance, she has extensive knowledge in cutting-edge AI technology and expertise in the development and application of it across a broad spectrum of domains and in collaboration with diverse industry partners.



Stephanie Haffner

Adviser,
BIS Innovation Hub

Participating in: Master of ceremony on 9 September

Stephanie Haffner is an adviser at the Bank for International Settlements Innovation Hub Eurosystem Centre, on assignment from the Banque de France since July 2024. She has 13 years of experience in policy-making in the UK, EU, and US at organisations including the Bank of England and European Commission. Stephanie's focus areas are in FMI regulation, payments, and central bank money.



Maryam Haghighi

Director of Enterprise Data Science and Insights,
Bank of Canada

Participating in: Roundtable discussion: Best practices for responsible AI adoption in central banks

Maryam Haghighi is the Director of Enterprise Data Science and Insights at the Bank of Canada, where she leads strategies on artificial intelligence, advanced analytics, and emerging technologies. She oversees teams responsible for AI solution development and the Bank's operational technology platforms. A recognised leader in data-driven innovation and financial system resilience, she developed an AI governance framework and led the development of the Bank's Quantum Strategy. She also contributes to international policy dialogue as Co-Chair of the G7 Central Banks Quantum Technologies Working Group. Dr Haghighi holds a Ph.D. in Mathematics from the University of Ottawa and is a Chartered Director.



Tim Hermans

Member of the Executive Board
National Bank of Belgium

Participating in: Panel Discussion on Human capital: future skills for central banking

Tim Hermans is member of the Executive Board at the National Bank of Belgium, where he leads a team of over 450 staff members in domains of supervision of market infrastructures and payment institutions, IT, cash and digital euro. He plays a key role in advancing technological innovation and cyber resilience in the Bank and the broader Belgian financial ecosystem. As lead supervisor of globally systemic infrastructures, he deals with financial stability issues on a daily basis. He represents the bank in high-level forums including the ECB's Digital Euro HLTF and the BIS Committee on Payments and Market Infrastructures.



Pablo Hernández de Cos

General Manager,
Bank for International Settlements

Participating in: Keynote speech on 10 September

Pablo Hernández de Cos became General Manager of the BIS on 1 July 2025. He served as Governor of the Bank of Spain [2018–2024], and was a member of the ECB Governing Council and Chair of the Basel Committee on Banking Supervision [2019–2024]. He also served on the Financial Stability Board and the BIS Group of Governors and Heads of Supervision. After joining the Bank of Spain in 1997, he became Director General of Economics, Statistics and Research, and was on the board of the International Center for Monetary and Banking Studies and the Foundation for Applied Economic Studies. His expertise covers macroeconomics, fiscal and monetary policy, and financial stability. He holds a PhD in Economics from the Complutense University of Madrid, degrees in Economics and Business Administration from CUNEF Universidad, and a law degree from UNED.



Henry Holden

Adviser,
BIS Innovation Hub

Participating in: Master of Ceremony on 10 September

Henry Holden is an Adviser at the BIS Innovation Hub. He joined the BIS in 2017 and recently returned from a two-year secondment to the New York Fed. Prior to the BIS he worked at the Bank of England.



Karmela Holtgreve

Deputy Head and Head of Operations,
BIS Innovation Hub

Participating in: Panel Discussion on Human capital: Future skills for central banking; Roundtable discussion on Horizon scanning: which future to prepare for?

Karmela Holtgreve was appointed Deputy Head of the BIS Innovation Hub and Head of Operations in July 2024. She began her career in financial journalism before moving into public affairs, and later into strategy and innovation. Prior to joining the BIS, she was Director General for Strategy and Innovation at the Bundesbank, where she led the institution's overall transformation and managed a team of 60 across three departments: innovation, transformation, and portfolio and strategy. She holds a Diploma in Political Science from Goethe University Frankfurt and the Universidad Autónoma de Madrid, with a focus on International Relations and European politics.



Francesca Hopwood-Road

Head of the London Centre,
BIS Innovation Hub

Participating in: Connecting the dots: Fighting financial crimes; The role of competition in innovation and convening the ecosystem: lessons from the G20 TechSprint and Analytics Challenge; Technical roundtable: Powering the next-gen technology compliance stack

Francesca leads the BIS Innovation Hub London Centre, where she oversees the project portfolio and has shaped the Centre's strategic direction and focus areas. As part of the Innovation Hub's leadership team, she contributes to key initiatives, including the BIS Innovation Summit. Previously, she headed the Financial Conduct Authority's RegTech and SupTech programme and led the development of early identification and insight functions. She also co-founded the global Women in Regulatory Innovation network. Francesca holds an MSc in Global Politics from Birkbeck, University of London, and a BA in Politics from the University of Durham.



Stefan Ingves

Former Governor, Sveriges Riksbank
Member, Bretton Woods Committee

Participating in: Panel discussion: Perspectives on cross-border payments

In addition to leading the Swedish central bank from 2006 to 2022, Stefan Ingves has held prominent international roles, including Vice Chairman of the Board of the BIS, Chair of its Banking and Risk Management Committee, and Chair of the Basel Committee on Banking Supervision. Mr. Ingves also served as Director of the IMF's Monetary and Financial Systems Department, Deputy Governor of the Riksbank, and General Director of the Swedish Bank Support Authority. He was a member of the ECB's General Council, First Vice-Chair of the European Systemic Risk Board, Sweden's Governor at the IMF, and a board member of the Nordic-Baltic Macprudential Forum. He holds a Ph.D. in Economics.



Hatice Karahan

Deputy Governor,
Central Bank of the Republic of Türkiye

Participating in: Panel discussion on AI in central banking: enhancing policy & risk management

Hatice Karahan was appointed Deputy Governor of the Central Bank of the Republic of Türkiye [CBRT] in July 2023. Previously, she was a visiting scholar at Harvard and Columbia universities, Senior Economic Advisor at the Turkish Presidency, and Founding Head of the Department of Economics and Finance at Istanbul Medipol University, as well as an advisor at TÜBİTAK. She holds a Ph.D. in Economics from Syracuse University and B.A. and M.A. degrees from Boğaziçi University. At the CBRT, her portfolio covers payment systems and financial technologies, data governance, information technologies, structural research, and international economic relations. She also represents the CBRT at the BIS's CPMI and Markets Committee.



Fritzi Köhler-Geib

Member of the Executive Board,
Deutsche Bundesbank

Participating in: Fireside chat: BIS projects in action

At the Executive Board of Deutsche Bundesbank, Fritzi Köhler-Geib is responsible for IT, Data and Statistics, Risk Control and the Research Centre. Previously, she was the Chief Economist and First Vice President of KfW Group. She also worked for over 20 years at the IMF and the World Bank in various positions and regions as well as at private sector financial institutions. She received her PhD in Economics from Ludwig Maximilian University Munich and Pompeu Fabra University, Spain. Her research interests focus on financial crises, their stabilisation and growth-enhancing reforms. She teaches Master's level courses at Goethe University Frankfurt.



José Luis Langa

Deputy Managing Director,
Iberpay

Participating in: Roundtable Discussion: Improving the old vs enabling the new

José Luis Langa is Deputy CEO of Iberpay, overseeing international, cash, and institutional relations. He began his career at the Bank of Spain in 1990 after earning a degree in Economics from Complutense University. He later served as CEO of Interbank Payment Service. He currently chairs the European Automated Clearing House Association [EACHA] and is a member of several key international and national payments groups, including the ECB's AMI-Pay, the EPC's Scheme Technical Group, the BIS PIE Taskforce, ASPYC, the Spanish Payments Council, and the Bank of Spain's Cash Committee.



Mayte Ledo

Director General for Strategy, People & Data,
Banco de España

Participating in: Technical roundtable: Agentic AI

Mayte Ledo is Director General for Strategy, People and Data at the Bank of Spain. She holds a degree in Economics from the Universidad de Valladolid and a Master's in Economics and Finance from CEMFI. She began her career as a financial market analyst at Argentaria and spent over two decades at BBVA in various senior roles, including Global Head of Investment and Cost Management. She later served in government as Chief of Staff to the Minister for Inclusion and for Digital Transformation, and in 2024 became Secretary of State for Digitalisation and Artificial Intelligence. She has chaired Red.es, INCIBE, and AESIA.



Morten Bech

Head of the Swiss Centre,
BIS Innovation Hub

Participating in: Connecting the dots: AI in central banking; Connecting the dots: The future of financial market infrastructures; Presentation on Project Agorá: Cross-border payments collaboration

Morten Bech is Centre Head for the BIS Innovation Hub in Switzerland. He joined the BIS in 2011 and previously led the secretariat supporting the Committee on Payments and Market Infrastructures. He has also worked at the Federal Reserve Bank of New York and the Danish central bank. He holds a PhD in Economics from the University of California, Santa Barbara, and has published on monetary policy, payment systems and systemic risk.



Lewis Z Liu

Co-Founder & CEO, Twin-1 AI &
Founder & CEO, Eigen Technologies

Participating in: Panel discussion on AI in central banking: enhancing policy & risk management

Dr. Lewis Z. Liu is Co-Founder & CEO of Twin-1 AI, which creates digital AI twins for finance professionals. Previously he was Chief AI Officer for Sirion Labs following its acquisition of Eigen Technologies, where he was Founder & CEO. Eigen served half the world's largest banks and processed over \$100 trillion in financial contracts, becoming the only document AI company to receive regulatory approval. A recognised AI pioneer, Dr. Liu developed the first small-data no-code AI system and raised \$100M+ from Goldman Sachs, Citi, and Temasek. He holds a Physics PhD from Oxford [where he invented a new class of X-ray lasers] and AB/AM from Harvard, serves on Linklaters LLP's AI Board, and advises the UK government on AI policy.



Ijlal Loutfi

Product Lead for Ubuntu Foundation Security,
Canonical

Participating in: Roundtable discussion: Confidential computing for financial services

Ijlal Loutfi is the Product Lead for Ubuntu Foundation Security at Canonical, where she works on advancing confidential computing across Ubuntu platforms in collaboration with engineers, industry partners and the open-source community. Her interest in cybersecurity developed during her PhD at the University of Oslo, which included a research visit to HP Security Labs. She has also worked at the Norwegian Computing Center on privacy-enhancing technologies and at Microsoft deploying enterprise identity and access solutions. Today, she focuses on embedding security and trust into the foundation of modern computing.



Yuan Lyu

Director of the Innovation Division of the Digital Currency Institute,
People's Bank of China

Participating in: Panel discussion: Perspectives on cross-border payments

Ms. Lyu Yuan is currently Director of the Innovation division of Digital Currency Institute of PBC. She obtained a Master's Degree in English Literature in Renmin University of China, and another Master's Degree in Wealth Management in Singapore. She has also attended a short-term study program in Yale. Yuan joined Payment and Settlement Department of PBC since 2011 after several years of experience as an auditor in KPMG Beijing and joined Digital Currency Institute of PBC in 2021. She is experienced in the areas of payment strategies, central bank money, payment system operations and oversight, FMI interoperability, the implementation of the PFMLs, other FMI related issues and digital innovation.



Andréa M Maechler

Deputy General Manager, Bank for International Settlements &
Acting Head, BIS Innovation Hub

Participating in: Welcome remarks on 9 September; High-level panel discussion: Future-proofing central banks.

Andréa M Maechler became Deputy General Manager of the BIS on 1 September 2023. From 2015 to 2023, she was a member of the Governing Board of the Swiss National Bank, responsible for areas including monetary operations, asset management, banking operations and IT. She previously held senior roles at the International Monetary Fund, the European Systemic Risk Board and the OECD, and chaired the Global Foreign Exchange Committee from 2021 to 2023. Ms Maechler holds a PhD and Master's degree in International Economics from the University of California, Santa Cruz, and a Diploma in International Relations from the Graduate Institute in Geneva.



José Manuel Marqués Sevillano

Director of the Financial Innovation and Market Infrastructures Department,
Bank of Spain

Participating in: Roundtable discussion on Horizon scanning: which future to prepare for?

José Manuel Marqués is Director of the Financial Innovation and Market Infrastructures Department at the Bank of Spain. In this position, he coordinates the contribution from the central bank to infrastructures related with the TARGET Services and Market Activities Processing System. He also coordinates the analysis of the main trends transforming the financial system. He represents Bank of Spain on the High-Level Taskforce on the Digital Euro and the CEMLA Foro Fintech. He has a BA in Economics and Business from University of Zaragoza, and an MSc from University Pompeu Fabra, Barcelona.



Andrew McCormack

CEO,
Nexus Global Payments

Participating in: Panel discussion: Collaborating for a stable financial system in an era of rapid technological change; Roundtable discussion: Improving the old vs enabling the new

Andrew McCormack is the inaugural Chief Executive Officer of Nexus Global Payments [NGP]. He brings over 20 years of senior leadership experience in global payments, digital infrastructure and financial innovation. Before joining NGP, he served as Chief Operating Officer of Etihad Payments in the UAE, where he led the modernisation of domestic payment infrastructure. He was previously the founding Centre Head of the BIS Innovation Hub in Singapore and Chief Information Officer at Payments Canada, overseeing delivery of the nation's real-time payments platform. Andrew is internationally recognised for his expertise in faster payments and in building and scaling financial institutions.



Audrey Metzger

Director of Innovation and Financial Markets Infrastructures Directorate,
Bank of France

Participating in: Roundtable discussion: Improving the old vs enabling the new

Audrey Metzger is the Director of Innovation and Financial Markets Infrastructures Directorate since March 2025. Previously, she was Director of the Strategy Directorate at Bank of France. She joined the central bank in 2003 after graduating from EDHEC business school and receiving a Master's in Civil Law from Paris Descartes University. After several positions in financial markets law and implementation of monetary policy, she has worked intensively during more than 8 years in oversight of financial markets infrastructures and in developing a strategic understanding and vision of those infrastructures.



Hart Montgomery

CTO,
Linux Foundation

Participating in: Technical roundtable: Interoperability and scalability in innovation.

Hart serves as the CTO of Linux Foundation Decentralised Trust and the ED of the Post-Quantum Cryptography Alliance. Previously Hart worked in blockchain and cryptography research at Fujitsu Research where he helped lead Fujitsu's efforts in Hyperledger. Prior to Fujitsu, Hart received a Ph.D. in Cryptography at Stanford, where he was a Stanford Graduate Fellow. Hart has numerous academic publications and patents in cryptography and blockchain and brings a wealth of experience in these areas to the Linux Foundation.



Michael Montijo

Head of Information Technology and Services [ITS],
Bank for International Settlements

Participating in: Roundtable discussion: Confidential computing for financial services

Michael Montijo has been serving as the Head of Information Technology and Services [ITS] at the BIS since 2024. He joined the Bank in 2022 as Deputy Head of ITS and Head of IT Strategy and Governance. Previously, Michael held senior leadership roles at Bank of America, including Senior Vice President, Product Portfolio Executive, and Senior Vice President, Workplace Technology Product Management. He holds an MBA from Loyola Marymount University and a BA from UCLA.



Joachim Nagel

President,
Deutsche Bundesbank

Participating in: Keynote speech: Future-proofing central banks

Joachim Nagel has been President of the Deutsche Bundesbank since January 2022. Prior to this, he had served in management positions at the Bundesbank between 1999 and 2016, including as an Executive Board member from 2010 with responsibility for the Directorates General Markets, Controlling and IT. From 2016 to 2020, he worked for the KfW Group, including as an Executive Board member. In 2020, he moved to the Bank for International Settlements [BIS] where he became Deputy Head of the Banking Department. Dr Nagel studied economics at the University of Karlsruhe and received a doctoral degree in 1997. He also serves as a member of the Governing Council of the ECB, a Governor at the IMF and a member of the BIS Board of Directors.



Neha Narula

Director of the Digital Currency Initiative,
MIT Media Lab

Participating in: Fireside chat on Future-proofing the financial system: which innovation will matter most?; Technical roundtable: Interoperability and scalability in innovation

Neha Narula is the Director of the Digital Currency Initiative at the MIT Media Lab, where her research interests are in cryptocurrencies and distributed systems. She is also on the Board of Directors for Block and the Innovation Advisory Council for the Federal Reserve Bank of New York. Neha has given a TED talk on the future of money and was named to WIRED's list of 25 leaders shaping the next 25 years of technology. She received her PhD in Computer Science from MIT in 2015, where she published work on fast, scalable databases and before that was a senior software engineer at Google.



Bénédicte Nolens

Head of the Hong Kong Centre,
BIS Innovation Hub

Participating in: Connecting the dots: AI in central banking; Connecting the dots: The future of financial market infrastructures; The role of competition in innovation and convening the ecosystem: lessons from the G20 TechSprint and Analytics Challenge; Technical roundtable: Agentic AI

Bénédicte is Head of the BIS Innovation Hub Hong Kong Centre. She previously held senior roles at SC Ventures, Circle, and the Hong Kong Securities and Futures Commission, with a focus on fintech, blockchain and risk. Earlier, she worked at Credit Suisse and Goldman Sachs. A Belgian national, she holds LL.M. and MBA degrees from the University of Chicago and the University of Leuven, and is admitted to the New York Bar. In 2016, she received the China Daily Asian Women Leadership Award.



Fernando Pérez-Cruz

Senior Adviser, Monetary and Economic Department,
Bank for International Settlements

Participating in: Technical roundtable: Agentic AI

Fernando Pérez-Cruz holds a Ph.D. in Electrical Engineering from the Technical University of Madrid (2000) and is currently Senior Advisor on Innovation at the BIS and adjunct Professor in the Computer Science Department at ETH Zurich. He previously served as Chief Data Scientist at the Swiss Data Science Center and has held research and academic positions at Bell Labs, Amazon, Princeton University (as a Marie Curie Fellow), University Carlos III in Madrid, the Gatsby Unit in London, the Max Planck Institute for Biological Cybernetics, and BioWulf Technologies in New York. His research focuses on machine learning and its applications to economics, science, and engineering. He has published extensively in the field and has an h-index of 42.



Vasily Pozdyshev

Senior Advisor, Financial Stability Institute (FSI)
Bank for International Settlements

Participating in: Roundtable discussion: Confidential computing for financial services

Vasily joined the BIS in July 2020 after a distinguished career in banking and financial regulation. He worked at Paribas and BNP Paribas before leading the EU TACIS project on Banking Supervision and Accounting in Russia. At the Central Bank of the Russian Federation he became Director for Banking Regulation, later Deputy Governor and Executive Board Member, responsible for banking regulation, supervision and financial resolution. He also served on the boards of the Deposit Insurance Agency and the National Council for Appraisals and Valuations, and was a member of the Basel Committee on Banking Supervision from 2016 to 2020. Vasily studied at Moscow State University, University Paris IX Dauphine and the Ecole Nationale d'Administration in Strasbourg.



Victoria Richardson

Partner,
ID Partners

Participating in: Technical roundtable: Interoperability and scalability in innovation

Victoria Richardson is a consultant specialising in digital identity, payments, and digital assets. She is a Partner at ID Partners, co-founder of the OpenID Foundation's Australian community group, and a published author of *Money in the Metaverse*. With executive experience as Chief Strategy Officer at the Australian Payments Network and Chief Operating Officer at Meeco, Victoria has guided the development of trust frameworks, regulatory compliance, and innovation in financial services. She advises governments, financial institutions, industry bodies, and technology providers on corporate and product strategy for the digital economy and contributes to research and policy discussions internationally.



Daranee Saeju

Assistant Governor,
Bank of Thailand

Participating in: Fireside chat: BIS projects in action

Daranee Saeju is Assistant Governor at the Bank of Thailand, leading payment systems policy, financial consumer protection, and fintech innovation. She oversees regulation and supervision of payment providers, IT and cyber risks, and market infrastructures. With over 20 years at the Bank, she has worked in risk management, monetary and foreign exchange policy, financial sector development, and international strategy. From 2009 to 2011, she was seconded to the IMF as an expert in monetary and FX operations. Daranee holds a PhD in Economics from the University of Rochester and a BSc from the London School of Economics.



Martin Schlegel

Chairman of the Governing Board,
Swiss National Bank (SNB)

Participating in: High-level fireside chat: Future-proofing central banks

Martin Schlegel is Chairman of the Governing Board of the Swiss National Bank (SNB). He studied economics at the University of Zurich (MA, 2003) and earned his doctorate from the University of Basel (2009). Since joining the SNB in 2003, he has held various roles, including Head of Foreign Exchange and Gold. The Federal Council appointed him to the Governing Board in 2018, Vice Chairman in 2022, and Chairman in 2024. Schlegel is Switzerland's Governor at the IMF, a member of the BIS Board of Directors, and represents Switzerland on the Financial Stability Board (FSB), where he chairs the Standing Committee on Budget and Resources. In 2024, he was also elected Chairman of the Foundation Board of the International Center for Monetary and Banking Studies (ICMB) in Geneva.



Beju Shah

Head of the Toronto Centre,
BIS Innovation Hub

Participating in: Connecting the dots: Fighting financial crimes; Connecting the dots: New Frontiers in Cybersecurity

Beju Shah is Head of Nordics for the Bank for International Settlements' (BIS) Innovation Hub. leading groundbreaking initiatives related to cybersecurity, AML and financial crime prevention, future of money and payments and artificial intelligence. Before the BIS, Beju was at the Bank of England for 10 years in various roles, leading on large data, technology and business transformation programmes, championing innovation as well as contributing to many international initiatives.



Rebecca J. Simmons

Partner,
Sullivan & Cromwell LLP

Participating in: Technical roundtable: Interoperability and scalability in innovation

Rebecca Simmons is a partner at Sullivan & Cromwell in the Financial Services and Capital Markets Groups, serving as head of its payments practice and co-head of its FinTech practice. She advises on payments, clearing and settlement, the formation and regulation of financial market utilities, and the use of emerging technologies by banks and fintechs. Her work covers banking and commodities law, payments, technology and outsourcing, insolvency matters in complex transactions, and capital markets regulation. She has been recognised for her expertise by Law360, Chambers UK, and Women in Business Law.



Hyun Song Shin

Economic Adviser and Head of the Monetary and Economic Department,
Bank for International Settlements

Participating in: Panel discussion on AI in central banking: enhancing policy & risk management

Hyun Song Shin is Economic Adviser and Head of the Monetary and Economic Department at the BIS, where he leads its economic research and policy work. A former professor at Princeton, Oxford, and the LSE, he is a leading voice in banking, international finance, and monetary economics. He has played a key role in shaping the BIS agenda on digital innovation and co-led the launch of the BIS Innovation Hub in 2019, serving as its Interim Head. A Korean national, he was Senior Adviser to the Korean president in 2010, helping shape financial stability policy and the G20 agenda during Korea's presidency.



Dawn Song

Professor in Computer Science,
University of California, Berkeley

Participating in: Fireside chat: Ethical AI & public trust in decision making; Technical roundtable: agentic AI; Roundtable discussion: best practices for responsible AI adoption in central banks

Dawn Song is Professor of Computer Science at UC Berkeley and Co-Director of the Berkeley Centre for Responsible Decentralised Intelligence. Her research focuses on AI safety and security, agentic AI, deep learning, security and privacy, and decentralisation technology. She is a MacArthur Fellow, Guggenheim Fellow, ACM and IEEE Fellow, and recipient of the NSF CAREER Award, the Sloan Research Fellowship, the MIT Technology Review TR-35 Award, the ACM SIGSAC Outstanding Innovation Award, and numerous Test-of-Time and Best Paper Awards. Recognised as the most cited scholar in computer security [AMiner Most Influential Scholar Award], she is also an elected member of the American Academy of Arts and Sciences. A serial entrepreneur, she has been named on Inc.'s Female Founder 100 List and the Wired25 List of Innovators. She received her PhD from UC Berkeley.



Andras Valko

Deputy Head of the Eurosystem Centre,
BIS Innovation Hub

Participating in: Roundtable discussion on Horizon scanning: which future to prepare for?

Andras Valko is a senior technology leader with a focus on high-impact innovation, and is currently Deputy Head of the BIS Innovation Hub Eurosystem Centre. Prior to joining the BIS, he was an executive leader in SBAB Bank [Sweden] with a responsibility for data, analytics, and AI. Before that, he has held various leadership positions within telecommunications in agile software development, strategic product management, business development, and applied research. Andras holds a Ph.D. in Computer Science, an M.Sc. in Electrical Engineering, and a B.Sc. in Economics.



François Villeroy de Galhau

Governor, Banque de France &
Chair, BIS Board of Directors

Participating in: Fireside chat on Realising innovation: paths to maturity for new models and technologies

François Villeroy de Galhau has been Governor of the Bank of France since 2015 and was reappointed in 2021. He sits on the ECB's Governing Council and chairs both the ACPR and, since 2022, the Board of the Bank for International Settlements (BIS). A graduate of ENA and Inspector of Finance, he began his career at the French Treasury, later serving in ministerial roles and in Brussels. He was Chief of Staff to the Economy Minister (1997), Head of the Tax Directorate (2000), CEO of Cetelem (2003), and led French Retail Banking at BNP Paribas (2008), where he became COO (2011–2015). He is also the author of several books on economics and Europe.



Thomas Zschach

Chief Innovation Officer,
Swift

Participating in: Technical roundtable: Agentic AI

Tom is a seasoned technology executive and the Chief Innovation Officer at Swift, where he leads company-wide innovation and drives strategic collaboration across the financial ecosystem. With a strong track record in financial services, he previously held CIO roles at CLS Group and LCH.Clearnet and senior leadership positions at Bank of America/Merrill Lynch and Barclays Capital. Tom brings a rare blend of deep technical expertise and industry insight, shaped by over three decades of experience and an academic foundation in computer science, finance, and an executive MBA from TRIUM.



Per von Zelowitz

Director of the New York Innovation Center,
Federal Reserve Bank of New York

Participating in: Connecting the dots: The future of financial market infrastructures; Technical roundtable: Powering the next-gen technology compliance stack

Per von Zelowitz is the Director of the New York Innovation Center (NYIC) at the Federal Reserve Bank of New York. The NYIC bridges the worlds of finance, technology, and innovation. The Center conducts research, analysis, and technical experimentation to generate insights into central banking-related innovation opportunities to enhance the functioning of the global financial system. Per was previously a Director of Banking Transformation at PriceWaterhouseCoopers, and before that, a Senior Entrepreneur in Residence and co-founder of D10X at Citi Ventures, Citigroup's corporate incubator. Per holds an M.B.A. from the University of Cambridge and a bachelor's degree from Macalester College.



Rachel Whelan

APAC & MEA Head of Corporate Cash Management & Global Head of Payments & Transactional FX Product Management, Deutsche Bank

Participating in: Technical roundtable: Interoperability and scalability in innovation

Rachel is APAC & MEA Regional Head of Corporate Cash Management at Deutsche Bank, overseeing cash operations across 18 countries. She also leads Payments & Transactional FX Product Management globally, driving strategy and product development. With 28 years' experience, Rachel has held roles in Singapore and London across business strategy, development, programme, and product management in Corporate and Investment Banking. She is a qualified Associate Member of CIMA and a diversity advocate, serving as a pillar lead and founding member of Deutsche Bank Women@CorporateBank.



Eddie Yue

Chief Executive,
Hong Kong Monetary Authority

Participating in: High-level fireside chat: Future-proofing central banks

Mr Eddie Yue has been Chief Executive of the Hong Kong Monetary Authority [HKMA] since October 2019. He joined the HKMA at its founding in 1993 after starting his career as an Administrative Officer in 1986. He advanced through roles including Division Head, Executive Director, and Deputy Chief Executive. In his previous role, he led key policies on reserves management, research, external affairs, and market development, and played a vital role in managing financial crises and strengthening the Linked Exchange Rate System. He was educated at the Chinese University of Hong Kong and Harvard Business School.
