

EBA Open Forum on Digital Transformation

**“Innovation through Technology; Leveraging AI, Cloud and Platformization
to create the new normal!”**

9 February 2021

Speakers biographies

Ulli Armbrust, Traxpay

Ulli Armbrust is Marketing Manager at Traxpay. Before that, he has worked as Communication Specialist in the finance industry.

His personal mission is to shape the perception of how financial technology has the ability to create added value not only for private consumers, but also for corporate clients. Responsible for Product Marketing and Communications, he focuses on defining and accentuating the features of complex products and visionary business models.

When it comes to establishing new business ideas, Ulli believes that the most promising way for FinTechs is cooperation instead of disruption. This is why his way led from the pan-European digital wealth manager Moneyfarm to the Deutsche Bank-backed and globally scaled fintech Traxpay. As for Supply Chain Finance, Ulli believes that for individual banks, it is becoming increasingly difficult to satisfy the needs of clients as their requirements become more complex. In the medium term, he is firmly convinced that platform solutions will prevail – but in close cooperation with banks.

He holds a Bachelor of Arts, Communication and Media Studies from the University of Regensburg.



Erol Bozak, TIS

IT Expert (Dipl.-Informatiker) Erol Bozak, MBA, is co-founder of TIS and CPO of TIS. He is responsible for product development and services.

As a former director in technology development at SAP AG, Erol possesses extensive experience in the development of management systems, including virtualization and cloud computing.



Vanessa Colella, Citi

Vanessa Colella is Citi's Chief Innovation Officer and leads the Citi Ventures and Citi Productivity teams. Vanessa's goal is to accelerate and discover new sources of value by championing innovation so that Citi can compete more effectively in a world of technological, behavioral, and societal change. The Citi Ventures team drives innovation by exploring, incubating, and investing in new ideas and partnering with category-defining startups to help people, business and communities thrive. The Citi Productivity team works to transform the employee experience by leveraging the power of process simplification, operating model redesign, and new technologies to help Citi increase efficiency and effectiveness.

Before assuming the role of Chief Innovation Officer, Vanessa led venture investing and D10X for Citi Ventures, and previously ran marketing for Citi's North American Consumer Bank. She joined Citibank in 2010 from U.S. Venture Partners (USVP), where she was an entrepreneur-in-residence. Prior to USVP, Vanessa was Head of NA Marketing and then SVP of Insights at Yahoo, where she was responsible for developing and executing the company's consumer data strategy. She was previously a Partner at McKinsey & Company.

She was recognized on the Global Corporate Venturing Powerlist in 2017, 2018, and 2019, and was named to Institutional Investor's Fintech Finance list from 2015 to 2018. Her work conceiving and launching CitiBike led Citi to win Advertising Age's 2013 Creativity Award and the Gold Pencil in 2014.

Vanessa received her masters' degrees from Columbia University and M.I.T. as well as a Ph.D. from M.I.T.'s Media Lab. A charter member of Teach for America, she is a published author and lecturer, taught courses at the Santa Fe Institute, and previously served as a research fellow at Rockefeller University. She holds an S.B. degree in molecular biology from M.I.T. and currently serves as a member of the Corporation's Visiting Committee for the Media Lab. She resides in San Francisco with her husband and son.



Thomas Egner, Euro Banking Association

Thomas Egner is Secretary General of the Euro Banking Association (EBA). He has been holding this position since 1st May 2016. Thomas has been engaged in transaction banking for over 20 years, most recently at Commerzbank, where he was responsible for defining and developing clearing and settlement strategies, mainly in the sector of mass payments. He was a member of the bank's SEPA Program Management Team and closely involved in the implementation of the Payment Services Directive (PSD) within Commerzbank.

Representing his institution in the European Payments Council and the German banking community in SWIFT and ISO committees, Thomas has helped to shape the European payments landscape over the last 15 years. Thomas also served as a Board member of EBA CLEARING from 2004 to 2015 and contributed to different national payment committees in Germany.

Frank Hoefnagels, BBVA

Frank Hoefnagels joined BBVA as Country Executive in October 2008, assuming responsibility for the Bank's Corporate & Investment Banking (CIB) presence and activities in the German, Swiss and Austrian markets. In May 2019 Frank also took over the role as CIB Head Europe. Since then, the Bank's sustainable and digital transformation are priorities on his agenda.

Prior to these roles, Frank spent 9 years at ABN AMRO Bank where – since 2006 – he was Head of Corporate Clients Germany and member of the German Management Team. Formerly, he held various senior positions at different international banks.

Frank holds a degree in Economics/Corporate Finance from Katholieke Universiteit Brabant, Tilburg/The Netherlands.

Nikola Hristov, TIS

Nikola Hristov is a Product Manager with nearly 15 years of professional experience in payments and banking. He enjoys connecting and working with cross-functional teams to drive business visions and strategies into successful realities. In the past 7 years Nikola has been an integral part of the development of TIS into the best-of-breed payment platform for corporates.

His previous appointments include Project Manager Payments Services at Paysafe Group.

Martin Lehmann, TIS

As Head of Platform Products at TIS, Martin Lehmann leads the efforts to provide the leading enterprise payments platform in collaboration with best-of-breed system providers, banks and other financial service companies. He believes that cloud technology in combination with APIs and Open Banking regulation will revolutionise the way banks and corporates engage. This trend will provide great opportunities for leaders willing to commit to it and ultimately lead to a better customer experience for clients.

Prior to joining TIS in 2019, Martin gained 12 years' experience advising banks on digital transformation and organizational matters as consultant for Oliver Wyman.



Hans-Gert Penzel, Regensburg University

Hans-Gert Penzel is a Professor at Regensburg University, Germany, addressing digital innovations in financial services. He also holds several mandates as a member of supervisory and advisory boards in the financial services domain. His business life has centred on developing and managing IT-driven business innovations, be it on the user or on the provider side.

From 2010 to 2019, Hans-Gert was Managing Director of ibi research GmbH at Regensburg University. He co-founded ibi research GmbH to shape digital innovations in financial services.

From 2004 to 2010, he was Director General and CIO at the European Central Bank (ECB), with the task of coordinating and developing a platform of IT systems and processes across all central banks in Europe. Until 2004, Hans-Gert was Group Managing Director in the corporate center of Hypo-Vereinsbank in Munich with responsibility for Information Systems, Strategic Planning, and other functions. Before joining the bank in 1990, he spent three years with Hewlett Packard developing logistics systems and five years with McKinsey & Company managing IT projects for financial institutions, for the automotive and pharmaceutical industry.

Hans-Gert studied in Mainz, Germany, and Stanford, California. He received a master's degree in economics and a Ph.D. in business informatics.



Kate Pohl, facilitator for Euro Banking Association

Kate Pohl started her career at Irving Trust Co./Bank of New York in NYC, later responsible for clients in Northern and Central Europe. She moved to Frankfurt as Senior Credit Officer and Geschäftsleiterin (Co-branch Manager) for the bank.

Kate joined Chase Bank AG/ JPMC to head Corporate Payments and later ABN AMRO as Global Transactions Services (GTS) Head for Germany. Kate moved to Amsterdam to create and lead: Implementation Management and later became Global Compliance Head for GTS, IT, & Operations.

Returning to Frankfurt for Citigroup in 2008, Kate took on the role of GTS Head for Germany, Austria and Switzerland. She joined ING Bank Germany 5 years later to head Transaction Services and in 2016 became Head of Payments Innovation for Germany and Austria.

Since July 2018, Kate has worked as a Freelance Consultant and Advisor to fintechs, banks and corporations in the areas of financial services and innovation. She is also a facilitator for the EBA (Euro Banking Association) and works with The Core Leadership Institute, coaching and helping professionals to find their Leadership Purpose.

Markus Rupprecht, Traxpay

Markus Rupprecht is founder and CEO of Traxpay, a fast-growing online platform for Supply Chain Finance that aims to become the market leader in the area of Supply Chain Finance with a multi-banking approach. He is responsible for product and partnerships.

Markus started his professional career in the Trade Business at Deutsche Bank, where he became one of the youngest AVPs ever. He then moved on to various sales and business development roles at several technology companies such as GFT AG and Software AG, as well as at consulting firms.

In 2009, he founded Traxpay, at a time when the term FinTech did not exist yet. Markus's idea: a payment platform for B2B. In 2012, he relinquished the role of CEO at Traxpay and devoted himself to other projects. During this time, he founded further B2B companies and successfully sold one of them.

In 2016, he returned to Traxpay with a new idea: the payments concept turns into a successful, fast-growing Supply Chain Finance platform.

Ben Stopford, Confluent

Ben Stopford leads the Office of the CTO at Confluent, a company that backs the popular Apache Kafka event streaming platform. He has two decades of experience in the field focusing on distributed data infrastructure for the majority.

Ben is also the author of the book "Designing Event Driven Systems", O'Reilly, 2018. Find out more at <http://benstopford.com>.



Daniel Szmukler, Euro Banking Association

In his current role as Director, Daniel Szmukler is in charge of business development, thought leadership, innovation, events and educational activities. He runs the Association's working groups, the EBAday conference and EBA's professional training seminars and schools.

Daniel completed a first term of office as Head of Communications and Corporate Governance at EBA CLEARING from 2002 to 2012.

From 2001 to 2002, Daniel was a Payment Systems Advisor to the European Banking Federation (EBF) in Brussels.

He began his professional career in 1994 with SWIFT in Brussels. Daniel holds graduate degrees in business administration and management from Boston University, Mass. and from the University of Brussels.



Jörg Wiemer, TIS

Dipl.-Kaufmann Jörg Wiemer, MBA, is co-founder and CSO of TIS.

Jörg draws on more than 20 years of experience in the treasury and corporate finance area, with his most recent previous appointment being Senior Vice President and Head of Global Treasury at SAP AG, where he and his team were responsible for international treasury management.

Sven Wilbert, NordLB

Since 2016 Sven Wilbert has been working as a consultant in a variety of projects at NordLB. In early 2020 he became the data integration lead for the bank's new advanced data analytics platform. The platform is based on Cloudera HDP/HDF and RStudio server. Simultaneously, he started to develop a plan on rebuilding the bank's way of thinking Data distribution for the whole bank. At the end of 2020 he became product owner for the implementation of a confluent platform based on KAFKA as the backbone for data distribution for the NordLB Group.

Sven started working with Barclays PLC in London in 2016. Due to the Brexit vote and an open position at a Cologne based consulting company for big data he switched employers in late 2016.

Sven started a Bachelors in Physics at the University of Würzburg in 2008 and finished with an MSc in 2015. During that period, he completed research stays at Harvard and Columbia University as well as several German research facilities. Since that time he has been a member of a non-profit society for affordable housing and sustainable schooling for university students.



Markus Wohlgeschaffen, Traxpay

Markus Wohlgeschaffen is a senior Supply Chain Finance expert who recently joined the Deutsche Bank-backed FinTech Traxpay.

Before, he worked as a Senior Consultant to advise financial institutions and corporates in matters of Trade and Supply Chain Finance Auditing. He is the Co-Founder of Liquitry, a FinTech for the optimization of Working Capital Management instruments. Before that he was a main contributor for the establishment of a web-based marketplace for Trade Receivables. Prior to that, he worked for UniCredit Group for more than 30 years, mostly in management positions in Germany and abroad.

As a senior member of various industry committees, Markus has been actively involved in many important trade finance initiatives. He was also Chairman of BAFT's Global Trade Industry Council (GTIC) and member of the Advisory Board of the ICC Banking Commission, the Board of Trustees of the Fraunhofer Institute for Material Flow and Logistics in Dortmund and the SWIFT Corporate Advisory Group (CAG) and is still active in the World Trade Board. In addition, he worked as a consultant for the Italian Export Credit Agency (SACE) and the ICC Banking Commission. He regularly publishes articles and acts as a speaker at national and