

EBA Open Forum on Digital Transformation

“Moving Beyond Payments – What are the next steps in the digital transformation towards open finance?”

2 November 2021

Speaker biographies



André M. Bajorat, Deutsche Bank

André Bajorat is Head of Strategy of Corporate Bank at Deutsche Bank.

He has been part of the European digital economy for almost 25 years. After positions in different banking, payment and fintech companies, André joined Deutsche Bank as a Managing Director in January 2020.

As a former General Manager of figo, giro pay, enforce and Star Finanz, Business Angels in several companies and Board Member, he has a deep knowledge in payments, banking and digital assets.

At Deutsche Bank, he is driving different areas like digital assets & currencies and APIs.

Jan Ceysens, European Commission

Jan Ceysens is Head of the “Digital Finance” Unit in the Directorate General for Financial Stability, Financial Services and Capital Markets Union at the European Commission. He was previously Member and Deputy Head of the Cabinet of Vice President Dombrovskis and Member of the Cabinet of Vice-President Barnier, and Team Leader for Financial Supervision at the European Commission's Internal Markets and Services Directorate General.

Jan graduated in law from Humboldt University in Berlin and holds a Masters degree in European Law from King's College London. He has worked at the European Commission since 2006, initially in the Directorate General for Competition's Cartels enforcement Directorate and since 2009 in the Internal Markets and Services Directorate General.



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.



Jan Erik Ekberg, Huawei Finland

Since 2018, Dr. Jan-Erik Ekberg has served as Head of Helsinki System Security Lab (HSSL) at Huawei, responsible for Platform Security R&D, especially in consumer devices.

Jan-Erik has a history as a security scientist and researcher since 1995, working at Nokia Research Center, Trustonic and DarkMatter, on network security, hardware security and platform / OS security.

He was heavily involved in developing and designing the first mobile Trusted Execution Environment for Nokia smartphones around 2010.



Hakan Eroglu, Mastercard

Hakan Eroglu is the Global Open Banking Lead for the Data & Services business at Mastercard. He is an expert for API-driven ecosystems, Open Banking/Finance regulation, API standardization, instant and frictionless payments.

Hakan is a recognized thought leader in his area of expertise. He joined Mastercard from Accenture and is a board member of the MENA Fintech Association (MFTA), member of the Regional Arab Fintech Working Group, Berlin Group openFinance Advisory Board, the Open Banking Working Group of the Euro Banking Association (EBA) and author of articles and consultations on Open API and Fintechs at Forbes and other media.



Thomas Haida, Microsoft

Thomas Haida has worked at Microsoft in Principal Data Analytics and AI since 2016.

Prior to joining Microsoft, Thomas worked as Technical Architect at Daimler Asia Pacific, as CIO at Verivox and as Director IT at Scout 24 Group, among others.

He holds degrees in information technology, and business and engineering from the University of Nuremberg-Erlangen and Technische Universität Ilmenau, respectively.



Helen Jones, VISA Europe

Helen Jones joined Visa in May last year as the European Head for Visa Business Solutions. VBS comprises of Large Middle Market and Small Businesses.

Helen joined VISA from Basware where she led the Financial Services Product Group developing B2B solutions for Global Financial Institutions. Prior to Basware, Helen held leadership roles at Bank of America Merrill Lynch's Global Transaction Services Business in Transaction Management, CommercialCard solutions, and Operations.

Prior to joining the GTS business at BAML, Helen began her career at MBNA in Consumer and Small business cards. Helen was also part of BAML's European senior female leadership group where she actively mentored, coached and developed junior female talent.



Lauren Jones, Huawei

Lauren Jones is Senior Advisor of Payments Standardization and Policy within Huawei's Consumer Business Group.

She has a long history working in payments and served as Head of Standards at Payment UK (now UK Finance), responsible for coordinating standards policy and implementation for the UK market. She represented the UK at ISO, EPC, ECB and various other international fora. She has been consulting in recent years on open banking, mobile payments, and standards strategy for fintechs, market infrastructures and banks.



Alan Koenigsberg, Visa

Alan Koenigsberg is global head of new payments flows for the Visa Business Solutions team. In this role, Alan is leading all aspects of commercialization of Visa B2B Connect, a unique multilateral cross-border B2B payments network, as well as opening up new payment opportunities within accounts receivable and payables space, as well as overall account-to-account B2B payments.

Prior to this role, Alan was Chief Revenue Officer for Traxpay, a payments and supply chain Fintech based in Germany. During his tenure, he grew the startup to over 100 employees, playing a key role in platform development and initial go-to-market relationship building with financial institutions.

Alan is an experienced payments and treasury professional who was previously Managing Director and Corporate Banking Group Executive at Bank of America Merrill Lynch (BAML). In this role, Alan worked with global corporates to provide corporate lending and treasury management solutions globally. Prior to BAML, Alan held senior Transaction Banking leadership roles, along with product management positions, at JPMorgan Chase in New York and London. Prior to JPMorgan, Alan held Product Management and Operations roles at American Express.

Alan holds a MBA and BS and sits on two non-profits boards in NY and LA. Alan currently resides in Los Angeles, California with his spouse and two dogs.



Douwe Lycklama, Innopay

Douwe Lycklama is co-founder of international consulting firm INNOPAY and thought leader in the various types of digital transactions including data sharing, payment, invoicing, identity as well as the regulatory environment.

His drive in these two-sided markets is the growing need for collaborative ecosystem innovation in both private and public sector in order to advance the current paradigm our digital economy.

Douwe is co-author of the award-winning book 'Everything Transaction'.



Martin Moeller, Microsoft

Martin Moeller's original background is in banking and wealth management, where he worked in different global strategy and business development roles.

Today, Martin is Senior Industry Executive for Financial Services Transformation in Western Europe at Microsoft, shaping strategic partnerships with banks and insurers to help them capture new growth, enhance efficiency and transform their business models, enabled by advanced cloud technologies and Microsoft's global FinTech & InsurTech ecosystem.



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.



Ben Janse van Rensburg , BankservAfrica

Ben Janse van Rensburg has over 20 years of real-time payments experience. He has been part of numerous industry projects, including the development and management of the South African Real-Time Clearing Service, and more recently, as the Technical Lead and Designer of the South African Rapid Payments Programme (RPP) – a South African payments modernisation initiative between the South African banking community, key industry players and BankservAfrica, currently under development.

Ben has an entrepreneurial spirit and holds a strong bias for change with both the desire and ability to learn, and a high tolerance for managing complex and uncertain situations.

He has extensive management experience, including organisational, in his leadership roles at BankservAfrica. Ben performs extensive industry engagement with banking clients, both in the technical and business capacity.