

EBA Open Forum on Digital Transformation
“Banking 2025 and beyond – ingredients for an advanced digital operating model”

9 September 2025

Speaker biographies



Dominic Broom, ETR Digital

Dominic Broom, CEO ETR Digital, is a fintech and banking executive with over three decades of experience in banking and financial services. He was previously Head of Transaction Banking EMEA at BNY and served on the ICC’s Banking Commission for many years.

Dominic has a particular interest in digital assets and data analysis, and the role that they can play in delivering operational efficiency and financial value to many businesses.



Royston Da Costa, Ferguson

Royston Da Costa is a Certified Treasury Professional (CTP) and an Affiliate member of the Association of Corporate Treasurers (AffilACT), with over 37 years’ experience in Treasury, 23 of which have been as Assistant Treasurer at Ferguson, a NYSE listed company. He is a senior lecturer at the Centre for Technology and Entrepreneurship (CFTE) on Generative AI in Corporate Treasury, and appears on a monthly panel of Treasury Dragons reviewing the latest Treasury Fintech solutions.

Royston won the 2019 Adam Smith award for the “Best Cyber-Security Solution” and the 2025 Treasury Today Highly Commended Award, “Champion of Change – EMEA”.



Sundar Devarajan, SAP Pioneer

Sundar Devarajan is Director of Business Solutions at SAP Pioneer, where he leads presales and go-to-market initiatives for banking transformation. With 23 years of experience in financial technology, Sundar has helped major banks and fintechs modernize operations and drive product innovation. Before joining SAP Pioneer, he held senior roles at leading fintech firms, playing a key role in building product strategies and delivering complex technology programmes.

Sundar holds an Executive MBA from Imperial College Business School and is passionate about the future of digital finance and the evolving role of AI and technology in banking.



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.



Carlos Figueredo, SAP Pioneer

Carlos Figueredo is the Global Head of Payments at SAP Pioneer, where he leads the company's go-to-market strategy for payment solutions primarily across Europe, the Middle East, and Africa. He has over 30 years of experience in the financial sector, mainly in payments and data standards (ISO), but is also a recognized subject matter expert and pioneer in Open Finance.

Carlos has held various senior roles and has led major transformation programs for leading financial institutions, leveraging ISO standards and innovative technologies to modernize financial infrastructures. He holds a Master's in international management from the University of Liverpool and a Bachelor's in Computer Networking from Strayer University.



Andreas Frühauf, Läderach

Andreas Frühauf has been working in the Banking and Payment business since 1996. He has substantial expertise in business excellence, transformation and change management projects as well as day-to-day activities of large and midsize international players.

His passion is to foster the digitalization of Cash & Bank Processes within the complete value chain from design, implementation to operation. Doing so, he concentrates on E2E processes, covering also accounting needs. He is excited about Leadership and Coaching driving the digital and people transformation within Finance and Accounting.

Currently, Andreas is shaping the future of Läderach being Global Head of Treasury & Shared Service Center. Earlier in his career, Andreas was the Head of Payments, Back Office and Credit Risk Intelligence and as such responsible for building up the In-house Bank of Siemens Energy, ensuring stock listing as well as Day 1 Readiness. Prior to this, he was leading different international teams and functions at Siemens AG and KPMG.



Wayne Mills, ETR Digital

Wayne Mills is the former Head of Transaction Banking Solutions for Lloyds Bank and has over 30 years banking experience across multiple regions in both corporate and transaction banking. After leaving banking in 2022, he founded Atom Advisory to advise clients (corporates, banks and technology firms) on a wide range of topics including strategy, commercialisation, operational frameworks and digitalisation across EMEA, US and APAC.

Wayne is also co-founder and investor in ETR Digital, helping businesses with working capital optimisation using digital negotiable instruments. Combining wide strategic, technical and commercial acumen, Wayne brings particular expertise on open account trade from buyer, seller, funder, insurer and technology perspectives.

Wayne is a frequent speaker and moderator at leading events, fora and conferences around the globe. He is based in the United Kingdom.



Andrea Monteleone, J.P. Morgan

Andrea Monteleone is an Executive Director with the EMEA Payments Industry Advocacy team at J.P. Morgan. Previously, he served as a senior expert at the World Bank's global payments practice, providing technical advisory for payment systems development to policy-makers worldwide.

Earlier in his career, Andrea was a manager for European digital consumer solutions at a global payment card scheme. With the same organization, he also held various roles in the data & services team, offering consulting services to issuers, acquirers, and merchants across Europe.



Kate Pohl, Facilitator for the Euro Banking Association

Kate Pohl is a strategic planner, builder as well as a tactical manager. She is passionate about supporting transformation and creating bridges between “old” and “new” technologies through strategic advisory, innovation and coaching.

Kate has 35+ years of experience in commercial banking including transaction services as well as relationship management and risk and compliance. She has held senior positions with local, regional, and global responsibilities with five major international banks: BNY, J.P. Morgan, ABN AMRO, Citi and ING in New York, Frankfurt and Amsterdam.

Kate has worked to build and optimize sales, product, implementation, and services functions. Today she supports financial institutions, fintechs, corporates and start-ups, in their quest to become more effective and efficient in today's fast-paced and agile world. Kate works as a Consultant / Head of Sales Germany for Projective Group and supports the Euro Banking Association as a facilitator for the Open Forum on Digital Transformation.



Esmiralda-Victoria Porath, HSBC

Esmiralda Porath has been in banking since 2010 with global players like UBS and Deutsche Bank in Switzerland and the UK.

She moved back to Germany in 2021 and joined HSBC. Having been in her current role as Head of Digital Channels Germany for two years, she is looking after HSBC's suite of local and global digital channel capabilities with her team in Düsseldorf.



Clare Rowley, GLEIF

Clare Rowley is the Head of Business Operations at the Global Legal Entity Identifier Foundation (GLEIF) where she plays a pivotal role in steering global strategy, fostering international partnerships, and advancing the worldwide adoption of the Global Legal Entity Identifier System.

In this capacity, she leads GLEIF's global business development initiatives and oversees strategic partner relationship management programs. Collaborating closely with the GLEIF CEO and key stakeholders worldwide, Clare is instrumental in shaping the future of legal entity identification and enhancing transparency across global financial ecosystems.

Bringing a wealth of experience from the public sector, Clare previously served at the United States Federal Deposit Insurance Corporation (FDIC), where she led cutting-edge technology initiatives aimed at strengthening bank resolution frameworks. She is a CFA® charterholder and holds a Master of Science in Predictive Analytics from Northwestern University. With a strong track record in data-driven decision-making and financial system modernization, she is a recognized leader in the intersection of regulatory technology, financial stability, and global standard-setting.



Leonard Schwartz, SAP Pioneer

Len Schwartz is the Head of US Commercial Banking, Cloud Platform Products and has served in solution management, services, and sales support roles at SAP Pioneer. Previously he was a Solution Director at SAP and worked in several product management and sales roles focused on payments, cash management, client integration and standards at Citi, JPMC, HSBC and ABN Amro/RBS.

Len has also served in leadership positions in ISO 20022, X12, was on the Board of Directors of TWIST and IFX and has been a participant in the UN/CEFACT TMWG, the RosettaNet Payment Milestone Project as well as numerous Swift-led ISO 20022 modelling and business validation groups.

Len was one of the founding members of the International Standards Team Harmonization (ISTH) that brought together banks, Swift, IFX, TWIST and OAGi to build a single XML standard for payments and bank information that grew into the ISO 20022 standard widely in use across the globe today. Len has spoken in several venues including AFP, regional treasury management associations, SIBOS, SAP Insider and Sapphire/ASUG.



Tarik Zerkti, PRETA

With 20 years of experience in the European payments ecosystem, digital transactions, and e-commerce, Tarik Zerkti began his career in Brussels at ING in retail banking and at Dexia Capital Payments. In 2005, he joined EBA CLEARING, a provider of pan-European payment systems infrastructure, within the Operations unit.

Currently, Tarik serves as the CEO of PRETA, the company behind the account-to-account payment solution MyBank. He is also actively engaged in various industry working groups and taskforces at the EPC, the Euro Banking Association, and Ecommerce Europe.