



EBA Open Forum on Digital Transformation

Banking 2025 and beyond – ingredients for an advanced digital operating model

Tuesday, 9 September 2025, 8:45 to 13:05 CET

Digital meeting

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08:45 – 09:00 Settling in, BYOC/T (bring your own coffee/tea)

09:00 – 09:10 Welcome and opening remarks

Thomas Egner, Secretary General of the **Euro Banking Association**

Kate Pohl, Moderator, Sales Lead, **Projective Group**

09:10 – 09:45 Banking 2025 and beyond, key ingredients for an advanced digital operating model

Andrea Monteleone, Payments Industry Advocacy, Executive Director, **JPM**

09:45 – 10:20 In the context of standardisation and digitalisation of financial services, is ISO 20022 a silver bullet?

Leonard Schwartz, Head of US Commercial Banking, Cloud Platform Products, **SAP Fioneer**

10:20 – 10:30 Coffee break

10:30 – 11:10 APIs are essential to achieving true digital transformation in banking, but are they fit for purpose?

Koen Adolfs, Lead Digital Integration, **ABN AMRO**

Royston Da Costa, Assistant Treasurer, **Ferguson**

Esmiralda-Victoria Porath, Head of Digital Channels Germany, **HSBC**

Moez Habib Thameur, VP Product, Working Capital Solutions, **Kyriba**

Andreas Frühauf, Global Head of Treasurer & Shared Service Center, **Laderach**

Tarik Zerkti, CEO, **PRETA**

11:10 – 11:40 How can the Legal Entity Identifier (LEI) support an increasingly digital ecosystem?

Clare Rowley, Head of Business Operations, **Global Legal Entity Identifier Foundation (GLEIF)**

11:40 – 11:50 Coffee break

11:50 – 12:25 Reimagining working capital finance – using digital negotiable instruments to make finance more efficient, accessible and secure

Dominic Broom, Co-founder and CEO, **ETR**

Wayne Mills, Co-founder and CPO, **ETR**

12:25 – 12:55 Turning payments back into a profit engine

Carlos Figueredo, Global Head of Payments, **SAP Fioneer**

Sundar Devarajan, Director Business Solutions, **SAP Fioneer**

12:55 – 13:05 Wrap-up

A recap of the themes, ideas, learnings, take-aways / date and theme of the next EBA Open Forum on Digital Transformation

13:05 End of conference