

EBA Global Seminar 2025

Toronto, Canada, 6 and 7 November

Global Payments: Towards Real-Time Transactions, Open Finance and Improved Liquidity Management



The **EBA Global Seminar “Global Payments: Towards Real-Time Transactions, Open Finance and Improved Liquidity Management”** will assess the current status of real-time payment and open finance initiatives in and outside of North America and Europe.

What are the strategic imperatives and what can we learn from the developments in these markets?

During the seminar, speakers from Africa, the Americas, and Europe will provide an in-depth insight and understanding into the fast-changing world of real-time payments, liquidity management and open finance, and the key commercial, technological, security and user challenges facing banks and their partners in embracing these changes.

Program EBA Global Seminar 2025:

Thursday, 6 November 2025 – Real-time payments, Open Finance and new business models

1:00 pm	Arrival and Registration Delegates arrival and check-in
2:00 pm	Welcome and Introduction A brief welcome to the delegates to outline the key activities and highlights for the seminar Thomas Egner, Secretary General, Euro Banking Association, interviewed by Leo Lipis, EBA Global Seminar Chair
2:15 pm	Pushing the Boundaries: Cross-border Payments and Technological Innovation New technologies continue to shape cross-border payments in multiple ways. This engaging fireside chat will cover topics as diverse as the consumer and corporate experience, automation, transparency, digital currency, and how these are shaping the cross-border payments landscape of the future. Michelle Brick, VP Payments Delivery and Integration, Royal Bank of Canada, interviewed by Leo Lipis, EBA Global Seminar Chair
3:00 pm	Executing the Cross-border Payments Roadmap Bank and technology providers have heard the call to improve cross-border payments. A leading solution provider will share with us the various operational models for executing the G20 roadmap as well as a case study from an implementation. IBM
3:45 pm	Coffee break
4:30 pm	Global Liquidity Management using a Global Virtual Ledger The session will explore how real-time payment flows, cross-border flows, global liquidity management and Open Banking can fit together to provide a unified and truly global experience to corporate customers and maybe any customer. Adrian Carcu, Global Director of Product, Montran Corporation
5:15 pm	AI and Fraud Management in the Modern Payments Ecosystem Real-time payments risk making transactions flow more freely for fraudsters. What tools are available for preventing and managing this problem and how are they being employed? • Steve Kenneally, Senior Vice President, American Bankers Association • Erwin Kulk, Head of Service Development and Management, EBA CLEARING • Simone Löfgen, Global Head of Payment Platforms, Commerzbank Moderator: Vincent Brennan, Independent Consultant
6:30 pm	Drinks reception An opportunity for delegates to meet each other and the EBA Global Seminar faculty in a social setting.
7:00 pm	Dinner

Friday, 7 November 2025 – Regional and cross-border payments

8:30 am	Arrival and Coffee
9:00 am	Summary of Day 1 and Preview of Day 2 A summary of the main topics and learnings from the previous day, and a look ahead to the day's sessions. Leo Lipis, EBA Global Seminar Chair
9:05 am	Approaches to Modernizing and Expanding Fast Payment Systems around the World The World Bank has documented the critical success factors and design principles for fast payment systems. What are the ideal principles for oversight, messaging standards, governance, interoperability, and others? What are the challenges? Thomas Piveteau, Payment Systems Development Group (PSDG), World Bank

Friday, 7 November 2025 – Regional and cross-border payments (continued)

9:30 am	Modernization Journey of Canadian Payments The growing need for a faster, safer, seamless and inclusive payments experience that meets the needs of consumers, corporates, and public policy objectives has led to an ongoing modernization of payments in Canada. What forces are shaping payments in Canada and what impact will these have in the future? Jude Pinto, Chief Delivery Officer, Payments Canada
10:00 am	Managing Fraud and Compliance through Global Verification of Payee Verification of payee services have begun proliferating for domestic payments in the service of managing fraud. In cross-border payments, they have the additional benefit of compliance with AML, CTF, and sanctions screening. This session will explore these and other benefits as well as the challenge in launching a service of this kind. • Paulo Barbosa, COO, Banifico • Thomas Piveteau, Payment Systems Development Group (PSDG), World Bank • Jude Pinto, Chief Delivery Officer, Payments Canada Moderator: Leo Lipis, EBA Global Seminar Chair
10:45 am	Coffee break
11:00 am	Leveraging Existing Investments in Cross-border Payments With the amounts invested historically, re-using disparate payment systems and operating models for cross-border payments is essential. How can the industry remain cost-effective by harmonizing different approaches to cross-border payments? Sean Devaney, Vice President, Global Payments, CGI
11:45 am	Real-time payments in the US and liquidity implications for banks The desire to use faster payments has seen both drivers and resistance from corporate customers. This session will explore what benefits resonate with corporate customers, which don't, the real driver for corporate demand of real-time payments, and what adoption might look like in the future. • Eralda Hasani, Senior Director, Head of Domestic Payment Product, Treasury Services, BNY • Henrik Lang, Managing Director, Global Head of Liquidity, Global Payments Solutions, Bank of America
12:30 pm	Lunch
2:00 pm	Open Banking Innovation in Mexico Mexico has a thriving and innovative Fintech scene that is creating momentum in one of the largest financial services markets in the Americas. Open Banking is a key enabler of this innovation. This session will illuminate how it is being used and the effects it is having on innovation, financial inclusion, and economic digitalization. Sebastian de Lara Gomis, Chief Regulation and Expansion Officer, Finsus
2:45 pm	Managing Fraud in Real-time Payments in South Africa The threats from fraud in developing economies differ radically from advanced economies. This session will explore how fraud has developed in South Africa since the launch of its real-time payment system, PayShap, and how banks can balance the need to expand market share through the digitalisation of payments and combat fraud at the same time. Rufaida Hamilton, Head of Payments, Standard Bank of South Africa
3:30 pm	Closing Comments and Feedback Review of the day, its lessons and its implications for the participants' future work Leo Lipis, EBA Global Seminar Chair
4:00 pm	End of the EBA Global Seminar 2025

Logistical information

Venue

The Yorkville Royal Sonesta Hotel Toronto
220 Bloor Street West
Toronto, ON M5S 1T8

[Website](#)



Sponsor

The EBA Global Seminar is sponsored by [Banfico](#), [CGI](#), [IBM](#) and [Montran Corporation](#).

Price

For EBA Members: EUR 1,150; for non-members: EUR 1,500. The price includes all seminar activities, materials, and meals. It does not include accommodation. Full payment will need to be made in advance.

Booking

If you have any questions, please feel free to contact us via [e-mail](#). We strongly recommend registering promptly.

Register