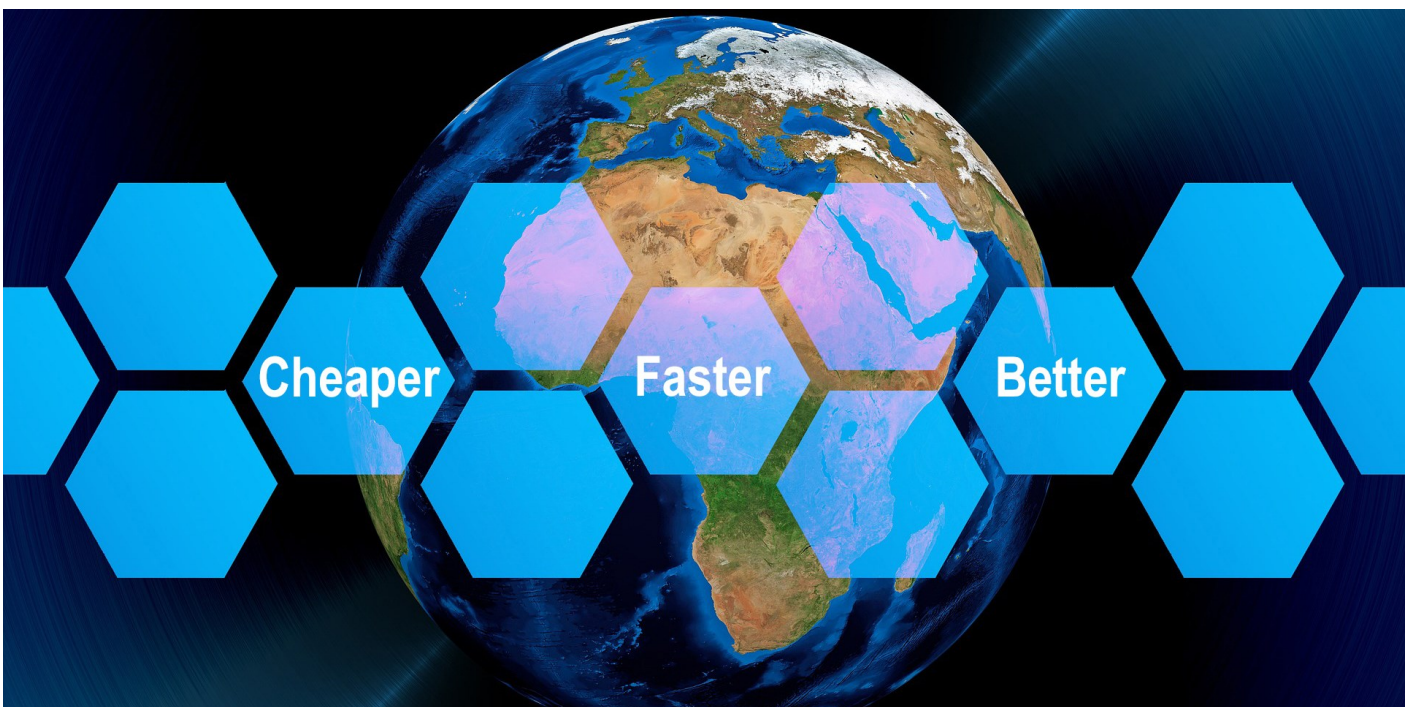


EBA Winter School 2025

La Hulpe, Belgium – 25 to 27 November

Cheaper, Faster, Better:

Enhancing the user experience of cross-border payments
through the symbiosis of banks and fintech



Questions to be addressed during the EBA Winter School 2025 include:

- What are the current challenges for cross-border payments? How can pain points such as speed, cost, transparency, and accessibility be adequately addressed?
- How are the industry and individual organisations cooperating to find solutions to the challenges in the area of international payments?
- What are the prerequisites to working successfully with fintechs? What are some successful collaborations and which best practices emerge from them?
- How are artificial intelligence and machine learning powering next-generation compliance, anti-money laundering (AML), and fraud detection tools tailored for cross-border payments?

Hosted by Swift, the EBA Winter School includes one full day of input at their Swift Lab in La Hulpe.

Programme of the EBA Winter School 2025:

Tuesday, 25 November, at Château du Lac Hotel

19:15 Welcome and Introduction

A brief informal welcome to the delegates from the EBA Winter School Chair to outline the activities and highlights for the next two days

Leo Lipis, EBA Winter School Chair and Daniel Szmukler, Director, Euro Banking Association

19:30 Drinks Reception

An early opportunity for delegates to meet each other and the EBA Winter School faculty in the relaxed surroundings of the Château du Lac Hotel

20:00 Dinner

Wednesday, 26 November, at Swift La Hulpe

8:30 Depart by bus to La Hulpe Swift premises

9:00 Arrival, coffee and welcome to the Swift premises

9:15 Delegate introductions

9:30 EBA Winter School overview and introduction of team challenges

An introduction to the EBA Winter School theme, and briefing on the team challenges to be worked on over the next two days

Leo Lipis, EBA Winter School Chair

9:45 The future of cross-border payments: Challenges and opportunities

This keynote presentation will explore persistent pain points: speed, cost, transparency, and accessibility and discuss how the symbiosis between banks and fintech can address these issues.

Marianne Demarchi, Chief Executive EMEA, Swift

10:15 The value of partnerships in international payments

The opening panel of the Winter School will illustrate how the industry and individual organisations are cooperating to find solutions to the challenges in international payments.

- **Karim Ahmad, Senior Partner, Bain Consulting**
- **Angela Jorquera, Global Strategic Relationship Manager, Swift**
- **Erwin Kulk, Head of Service Development and Management, EBA CLEARING**

Moderator: Leo Lipis, EBA Winter School Chair

11:15 Break and time for networking

11:45 I Want It Now! Increasing speed and transparency in cross-border payments

Swift is driving several initiatives to promote the speed and transparency of cross-border payments. What are these and what impact are they having? What work still needs to be done?

François Maigre, Head of Payments EMEA, Go-to-market, Swift

12:30 Lunch break

Wednesday, 26 November, at Swift La Hulpe (continued)

13:30	Building trust: Frameworks for working with fintechs Despite recognising the need, many organisations struggle with the practicality of cooperating with more nimble partners. This session will focus on the process of working with fintechs and describe the frameworks for collaboration. James Moore, Global Market Manager for Strategic Partnerships, Swift
14:15	Depart to hotel
14:45	Time to work on team challenges Using the ideas and outputs from the day, delegate groups to begin work on their allocated topics.
17:30	Free time
19:30	Dinner at <i>Les Ateliers de la Villa</i>

Thursday, 27 November, at Château du Lac Hotel

8:45	Review and look ahead A summary of the main topics and learnings from the previous day, and a look ahead to the day's activities. Leo Lipis, EBA Winter School Chair
9:00	It's time for OCT for OLO! OCT Inst is a promising approach to meet the targets of cost, speed, access and transparency set by the G20 Roadmap for 2027. Hear about the EBA's latest white paper and how to start implementing One-Leg Out Instant Credit Transfers now.
9:45	Making cents of stablecoins Stablecoins are claimed to be the next big step change in cross-border payments. What is the hype about? How might they be used and what benefits and risks do they bring? Daniel Szmukler, Director, Euro Banking Association
10:30	Coffee break
10:30	Time to work on team challenges Another opportunity for delegate groups to work on their team challenges in preparation for the afternoon's presentations
11:15	Technological innovations: From instant payments to stablecoins A number of new technologies are enabling change in international payments. This session will illuminate these changes, their potential scope and impact, and the time horizon for their adoption. Ville Sointu, Chief Strategist, Transaction Banking, Nordea
12:00	Beyond borders: Cross-border payments through the corporate lens User expectations continue to evolve. This session will present the results of a comprehensive corporate survey, in which international companies assessed the current state of cross-border payments, the quality of existing services, and their expectations for the future. Markus Nenninger, Head of Payments, msg for banking
12:45	Lunch

Thursday, 27 November, at Château du Lac Hotel (continued)

13:30 Time to work on team challenges

Final working session in delegate groups to prepare a presentation on the allocated team challenges. Each table group to prepare a 5-minute presentation to a panel of EBA Winter School contributors.

14:15 Delegates present their results from the team challenges

Delegate groups to present their outcomes to the lecturer panel, who will question and challenge the delegates' thinking

15:30 Seminar feedback – Judges deliberate

Delegates to review the outcomes from the EBA Winter School, record their learning and personal actions and provide feedback on the programme

15:45 Team Challenges – Results and summary

The Chair will announce the winning group for the team challenge and highlight key takeaways from the EBA Winter School 2025.

Leo Lipis, EBA Winter School Chair

16:00 End of EBA Winter School 2025

Logistical information

Venue

The location for the EBA Winter School is the Château du Lac Hotel in Genval, situated near the Meer van Genval lake. This hotel is located about 3 kms away from La Hulpe, and about 25 kms away from Brussels airport:



Martin's Château du Lac Hotel

Avenue du Lac 87
1332 Genval
Belgium

[Website](#)

The venue combines a high standard of modern bedroom and conference facilities, together with areas for refreshments, dining and relaxation.

Travel and Transportation

We will organise your transportation from La Hulpe back to Brussels Midi after the end of the EBA Winter School at 16:00 CET.

Sponsor

The EBA Winter School 2025 is sponsored by Swift and includes one day of input and working sessions at their Swift Lab in La Hulpe.



Price

- **For EBA Members:** EUR 2,750;
- **For non-Members:** EUR 2,950.

The price includes all seminar activities, materials, meals and two nights of accommodation.
Full payment will need to be made in advance.

Booking

Please use the “register” button below to reserve your place:

Register

If you have any further questions, please contact us at education@abe-eba.eu.

Credits

For this school, delegates will receive 20 credits according to the [EBA's training path to becoming a Payments Expert](#).