



EBA Open Forum on Digital Transformation

The future of payments, built on solid foundations and driven by innovation

Wednesday, 3 December 2025, 8:45 to 13:00 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, Executive Advisor, **Projective Group**

09:10 – 09:45 Looking back and forward to the future of payments

Elias Ghanem, Vice President, Global Head of **Capgemini Research Institute** for Financial Services

09:45 – 10:20 The digital payments revolution: Are we there yet?

Prof. Dr. Joachim Wuermeling, Executive in Residence, **ESMT Berlin**

10:20 – 10:30 Coffee break

10:30 – 11:15 From regulation to real value: where is the EU digital eID market headed?

Helge Michael, CEO and Co-Founder, **Lissi**

Dr. Carlos Nasher, Partner, **Projective Group**

11:15 – 11:50 Payments regulation – where do we stand and what's next? IPR, PSR/PSD3

David Ballaschk, Senior Payments Expert, **Bundesbank**

11:50 – 12:00 Coffee break

12:00 – 12:50 From then to next: the future of payments, an outside in perspective

Britta Kotthaus, Director, Banking Transformation and Platform Services, **Accenture**

Dr. Florian Forst, Vice President, Global Domain Lead Payments, **Capgemini Invent**

Prof. Dr. Joachim Wuermeling, Executive in Residence, **ESMT Berlin**

Dr. Carlos Nasher, Partner, **Projective Group**

Karl Illing, Executive Partner, Payments & Open Finance, **msg for banking**

12:50 – 13:00 Wrap-up

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

13:00 End of conference