

EBA Open Forum on Digital Transformation

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

3 December 2025

Speaker biographies



David Ballaschk, Deutsche Bundesbank

David Ballaschk is a payments expert at Deutsche Bundesbank's Directorate General Payments and Settlement Systems. His work focuses mainly on cross-border and real-time payments. He is a member of various G20 and G7 groups focussing on payments.



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.



Florian Forst, Capgemini

Florian Forst is Global Head of Payments at Capgemini Invent. In his current role, he mainly focuses on payment modernization and innovation in payments, such as AI use cases and CBDC.

Florian has over 25 years experience in top management advisory in Financial Services.



Elias Ghanem, Capgemini

Elias is the Global Head of the Capgemini Research Institute for Financial Sector. He is responsible for the group's publications, positioning and speaking engagements on the evolution of the financial sector. Prior to that, Elias was the Chief New Technologies Officer (CnTO) and FinTech Partner of Capgemini.

Elias is a payments expert, with over 20 years of experience at VISA, PayPal and Telr, a PayTech he co-founded, a payment platform and treasury management for e-commerce companies in emerging markets.

He is an expert, speaker, blogger and advisor for CXOs in private banking, retail banking and payments.



Karl Gunther Illing, msg for banking

In the first years of his career, Karl Illing looked at payments “only” through the eyes of a merchant, when building up direct online sales channels for consumer companies such as Sony and Philips: they should be low-cost, convert well and else, not be a nuisance.

It was only when joining the cards industry at a leading acquirer (Concardis, now part of Nexi) that he discovered the true fascination with payments: super-complex on the inside, to make it super-easy (ideally invisible) on the outside.

After bringing a variety of payment products to market, Karl switched over to consulting, first at INNOPAY, then at Be Shaping the Future and since 2025 as Executive Partner at msg for banking, with a focus on topics in both payments and open finance. He is also the FIDA lead for msg group.



Britta Kotthaus-Krahmer, Accenture

Britta Kotthaus-Krahmer is a Principal Director in Accenture’s Financial Services/Payments practice, bringing more than 25 years of expertise in domestic and cross-border payments, SEPA, transaction banking, and market infrastructures.

She previously held key leadership roles in a major European bank and a pan-European market infrastructure, where she drove software transformation, service development, and the Instant Payments program.

Britta has extensive global experience advising central banks, market infrastructures, and payment service providers on payment system design, governance, ISO 20022, real-time payments, and CBDC interfaces.



Helge Michael, Lissi GmbH

Helge Michael is the CEO and Co-Founder of Lissi GmbH, a company dedicated to developing software for interacting with EU Digital Identity Wallets (EUDI-Wallets) in compliance with eIDAS 2.0 regulations (e.g. KYC and SCA).

Since 2017, Helge has been deeply involved in the field of digital identities, significantly influencing the development of ID Wallets across Europe. Until the end of 2024, he led the IDUnion research project, which contributed to the creation of numerous standards for EUDI-

Wallets. Prior to his current role, He held various positions at Commerzbank AG, gaining extensive experience in the financial sector.

Helge is a visionary leader in digital identity innovation, driving advancements in secure and interoperable identity solutions.



Dr Carlos Nasher, Projective Group

Dr Carlos Nasher is partner at Projective Group. As a business engineer with a PhD in Data Science and over 10 years of management experience, he is a proven expert in innovating business strategies, digital payment processes, and the development of cross-industry platform solutions, as well as in the areas of loyalty and programmable currencies.

With comprehensive expertise in business models, products, and technology in payment and banking, his team delivers innovative ideas for decision-makers in 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.



Prof Dr Joachim Wuermeling

Prof Dr Joachim Wuermeling is an Executive in Residence at ESMT Berlin. He further advises at A&O Shearman, a law firm in Frankfurt, where he focusses on regulatory affairs of financial institutions. Joachim was a member of the Executive Board of Deutsche Bundesbank from 2011 to 2016. In that capacity he used to be a member of the Supervisory Board of the ECB, representing Deutsche Bundesbank in the the Basel Committee on Banking Supervision and the Financial Stability Board of Germany.

Previously Joachim served as a Member of the European Parliament and Secretary of State in the German Ministry of Economics before he held senior positions in banking and insurance.