

EBA Summer School 2026

The Edge of Tomorrow: Digital money in an era of constant change

Nice, France – 30 June to 2 July



Some of the **questions to be tackled** during the EBA Summer School 2026 include:

- ⇒ How are key topics in payments such as digital currency, digital identity, instant payments, and risk management reshaping the payments industry?
- ⇒ Given the competing priorities banks face, how should banks prioritise operational investments?
- ⇒ How are concerns about risk management shaping strategic decisions about ownership, technology, and operations?

Sponsored by Accenture, the EBA Summer School 2026 includes one day of input and working sessions at the Accenture premises in Sophia Antipolis.

Programme outline EBA Summer School 2026:

Tuesday, 30 June

From 16:00	Delegate arrival and check-in
17:00	Optional: self-guided sightseeing tour through Nice – we provide you with a map and information
19:15	Drinks reception An early opportunity for delegates to meet each other and the EBA Summer School faculty in a relaxed atmosphere
19:30	Welcome and introduction An informal welcome to the delegates with a brief explanation of the main activities and expectations for the next two days Leo Lipis, EBA Summer School Chair and Daniel Szmukler, Director, Euro Banking Association
20:00	BBQ dinner at the hotel

Wednesday, 1 July (at Accenture premises)

8:30	Depart by bus for Accenture premises
9:00	Arrival and coffee
9:10	EBA Summer School overview and introduction of team challenges An introduction to the Summer School theme and briefing on the team challenges to be worked on over the next two days. Wolfgang Ehrmann, Chairman of the Board, Euro Banking Association and Leo Lipis, EBA Summer School Chair
9:20	Keynote panel – building Europe’s future payments ecosystem: Public and private perspectives This vibrant panel will highlight different perspectives on digital payments in Europe, their role now and in the future, and the strategic choices facing banks in helping create that vision. <ul style="list-style-type: none"> • Erwin Kulk, Head of Service Development and Management EBA CLEARING • Dr. Alexandra Mitschke, Deputy Head of Ecosystem: Retail CBDC, Wholesale CBDC and Stablecoins, Deutsche Bundesbank (inv.) • Ville Sointu, Chief Strategist, Transaction Banking, Nordea Moderator: Britta Kotthaus, Principal Director, Accenture
10:20	Short break
10:30	Structuring the choices: Frameworks for payments strategy and investment Banks use many frameworks for developing and evaluating strategic alternatives. This session will present some common frameworks and how they are employed. Leo Lipis, EBA Summer School Chair
11:15	Break
11:45	Know your token: A practical guide to digital currency classification The EBA’s Digital Currency Working Group has developed a taxonomy of digital currencies to promote understanding and underpin strategic thinking. In this session we will hear from a member of the Working Group about their motivations, classifications, and how members are using this tool. Vincent Marchand, Head of Fintech Lab, Global Cash Management, BNP Paribas
12:30	Lunch
13:30	Strategy in the Era of Digital Currency In this session, two strategists debate whether stablecoins are a threat or a new strategic rail for payments innovation. Participants will be challenged to decide if, when, and how their institutions should integrate, issue, or actively avoid digital currency as part of their digital payments roadmap. Michael Salmony, Chief Executive Officer, Payments Innovation Consulting and Ville Sointu, Chief Strategist, Transaction Banking, Nordea

Wednesday, 1 July (continued)

14:30	From Accounts to Tokens: Using blockchain to go beyond the limits of book-entry systems Token-based ecosystems offer a new approach to financial market infrastructures, complementing existing capabilities and enabling new use cases. In the future, blockchain and book-entry systems will coexist and must interoperate to ensure market integrity and resilience. Ousmène Mandeng, Senior Advisor, Accenture
15:15	Depart by bus for hotel
16:00	Time to work on team challenges Using all the ideas and outputs from the day, teams to begin work on their allocated topics
17:30	Free time
19:30	Dinner

Thursday, 2 July (at hotel)

7:00	Optional: 5k run along Nice's Promenade des Anglais
8:00	Breakfast
9:15	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 Summer School Chair
9:30	The great convergence: When wallets, identity and payments collide Between the Digital Euro and the European Digital Identity (EUDI) Regulation we stand at the start of a new era of payments. How do these two initiatives reinforce each other and what impact will they have on payments in Europe? Dr. Alexandra Mitschke, Deputy Head of Ecosystem: Retail CBDC, Wholesale CBDC and Stablecoins, Deutsche Bundesbank
10:15	A sneak peak into the 2026 agenda of the Digital Currencies and Smart Payment Working Group How does the working group choose its topics? Who are its members? Which themes are on the horizon? Daniel Szmukler, Director, Euro Banking Association
10:30	Break
10:45	Time to work on team challenges Another opportunity for syndicate groups to work on their team challenges in preparation for the afternoon's presentations
11:45	A few euros more: Choosing a digital currency strategy With the latest developments in stablecoins, digital euro, and commercial bank money tokens, banks are challenged to chart the right course. Learn how a leading bank is approaching strategic thinking in the current uncertain environment. Liv Tschee-Wegert, Expert, Digitalization & Innovations, DZ Bank
12:30	Buffet lunch
13:30	Time to work on team challenges Final working session in syndicate groups to prepare a presentation on the allocated team challenges. Each table group to prepare a 5-minute presentation to a panel of EBA Summer School contributors
14:30	Team challenges – presentations to lecturer panel Syndicate groups to present their outcomes to the lecturer panel, who will question and challenge the delegates' thinking

Thursday, 2 July (continued)

15:30	Personal planning and feedback – judges deliberate Delegates to review the outcomes from the EBA Summer 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 syndicate group for the team challenge and provide a final summary on the key issues emerging from the 2026 Summer School. Leo Lipis, EBA Summer School Chair
16:00	End of EBA Summer School

Logistical information

Venue

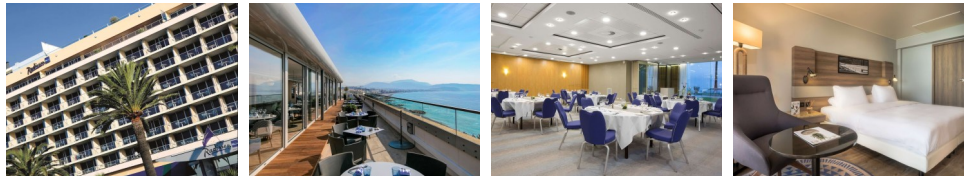
The location for the EBA Summer School is the Radisson Blu Hotel in Nice, situated on the well-known Promenade des Anglais. The hotel is located 4 kilometres from Nice Côte d'Azur International Airport and 5 kilometers from the train station and city centre:

Radisson Blu Hotel, Nice

223 Prom. des Anglais
06200 Nice

France

[Website](#)



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

Price

- Price for **EBA Members**: EUR 2,750;
- Price for **non-members**: EUR 2,950.

The price includes all training activities, learning materials, meals and two nights of accommodation.

Full payment needs to be made in advance; we recommend registering promptly as the EBA Summer School tends to sell out quickly.

Sponsor

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