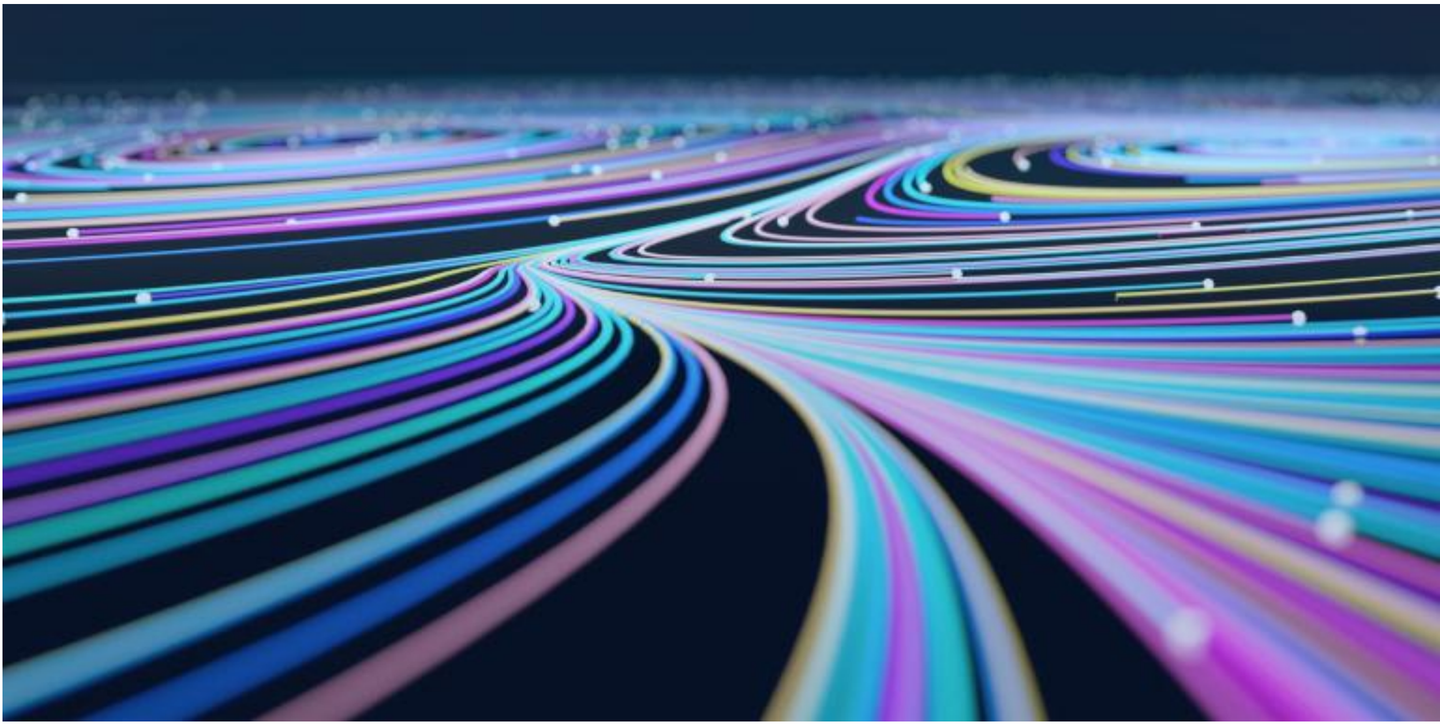
EBA
ACADEMY

EBA Winter School 2026

La Hulpe, Belgium – 25 to 27 November

"The Fast and the Fungible: Cross-border payments in the age of tokenisation"



Questions to be addressed during the EBA Winter School 2026 include:

- Where are tokenised deposits, stablecoins, and deposit tokens actually being used today, and what still stands between pilots, production, and mainstream adoption?
- How do these instruments differ in design, issuer model, settlement characteristics, and regulatory treatment?
- What's the latest update on the digital euro, and how does it differ from other digital money?

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

Wednesday, 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, Executive 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

Thursday, 26 November, at Swift La Hulpe

8:30 Depart by bus to Swift

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 Payments of the future and the future of payments

This keynote presentation explores enduring priorities: speed, cost, transparency, and accessibility and discusses how new technologies and industry initiatives are addressing these issues.

Marianne Demarchi, Chief Executive, Europe, Swift

10:15 A digital assets field guide

A practical primer on the expanding taxonomy of digital assets, from stablecoins and tokenised deposits to CBDCs, security tokens, and tokenised real-world assets. It will explain how these instruments differ in design, issuer model, settlement characteristics, and regulatory treatment, before exploring where they may fit into future payment use cases.

Thomas Dugauquier, Digital Assets Product Lead, Swift

11:00 Break and time for networking

11:30 From rails to tokens: Digital assets, real payments

As banks move from experimentation to real-world deployment, digital assets are beginning to reshape how value moves across payment networks. This panel explores where tokenised deposits, stablecoins, and distributed ledger infrastructure are actually being used today, and what still stands between pilots, production, and mainstream adoption.

- **Damien Godderis, Head of Payment Industry Engagement, BNP Paribas**
- **Dirk Hermans, Innovation Manager, KBC**
- **Jan Lebbe, Initiative Lead Blockchain Payments, ING**

Moderator: Leo Lipis, EBA Winter School Chair

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

12:30 Lunch

13:30 Mind the gap! Bridging TradFi and digital assets

The Swift Ledger, the Swift Connector, and the Digital Asset Standardization Platform aim to bridge traditional finance and the rapidly evolving digital asset ecosystem. What benefits can banks expect and how will these be delivered?

Stephen Lindsay, Product Management Lead, Digital Assets, 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 *Les Ateliers de la Villa*

Friday, 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 From cash to code: The digital euro update

The digital euro project will move from design and preparation toward technical readiness, market engagement, and possible piloting. This presentation covers the latest timeline, the emerging rulebook and standards work, the role of banks, and how the digital euro differs from other digital payment instruments.

Petia Niederländer, Director Payments, Risk Management and Financial Literacy, Österreichische Nationalbank

9:45 Digital encounters of the clearing kind: Creating a settlement layer for digital assets

Interoperable clearing and settlement infrastructure matters for scaling digital assets safely. How can the industry handle finality, regulated off-ramps, and preserve the singleness of money in a multi-issuer environment?

Tony McLaughlin, CEO & Founder, Ubyx

10:30 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 A case study in tokenised deposits

Banks are using tokenisation to improve treasury liquidity, reduce cutoff-time constraints, and enable near-real-time movement between jurisdictions. This insightful case study will look at how a leading bank is using tokenised commercial bank deposits in payment workflows.

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

12:00 Navigating the regulatory maze: MiCA, eWpG, and emerging digital market frameworks

This presentation examines how the evolving regulatory landscape is shaping business models for digital asset issuance, custody, and use. The session will help participants understand where regulation is enabling innovation and where uncertainty remains.

12:45 Lunch

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

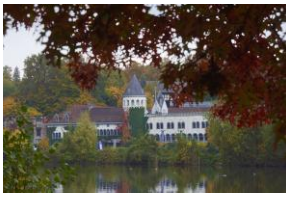
15:45 Team Challenges – Results and summary

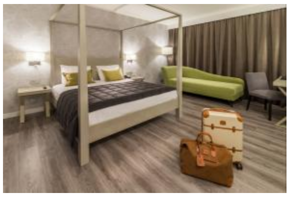
The Chair will announce the winning group for the team challenge and highlight key takeaways from the EBA Winter School 2026.

Leo Lipis, EBA Winter School Chair

16:00 End of EBA Winter School 2026

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 station after the end of the EBA Winter School at 16:00 CET.

Sponsor
The EBA Winter School 2026 is sponsored by Swift and includes one day of input and working sessions at their premises in La Hulpe.

Swift

Price
- **For EBA Members**: EUR 2,750;
- **For non-members**: EUR 3,150.

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.