



European  
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# #FinTechEU

*Is EU regulation fit for new financial technologies?*

Conference  
23 March 2017

*Speakers' biographies*

Banking and  
Finance



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#FinTechEU, 23 March 2017

# Roundtable 1

*Technology: how is it transforming finance?*

## Moderator

Karel Lannoo

## Panellist

Eva Gustavsson

Rainer Lenz

Wim Mijs

Malin Omberg

Urmas Peiker

Cécile Wendling



## Karel LANNOO

*Chief executive of CEPS*

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A leading independent European think tank. Published some books and numerous articles in newspapers, specialised magazines and journals on general European public policy, and specific financial regulation and supervision matters. Latest book: 'The Great Financial Plumbing, From Northern Rock to Banking Union', Rowman and Littlefield, 2015.

Regular speaker in hearings for national and international institutions (EU Commission, European Parliament and related), at international conferences and in corporate briefings.

Rapporteur for many CEPS task forces, chaired by senior European officials and business leaders (with a.o. Helmut Schlesinger, Tommaso Padoa-Schioppa, Thomas Huertas).

Directs the European Capital Markets Institute (ECMI) and the European Credit Research Institute (ECRI), both operated by CEPS.



## Karel LANNOO

Independent director of BME (Bolsas y Mercados Espanoles), the listed company that manages the Spanish securities markets (since 2006); Member of the Euribor Steering Committee, European Money Markets Institute (EMMI) (2013 – present); member of advisory councils of charities and foundations.

Karel Lannoo holds a baccalaureate in philosophy (1984) and an MA in modern history (1985) from the University of Leuven, Belgium and obtained a postgraduate in European studies (Centre d'Etudes européennes, CEE) from the University of Nancy, France (1986). Before joining CEPS, he worked for STUC (students' cultural centre), did a stage in the EU Commission (spokesmen's service), was employed by an Italian agro-food company (Ferruzzi) and a professional association, and was also active as free-lance journalist.



## Eva GUSTAVSSON

*Director, Government Relations Emea, PayPal*

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Eva Gustavsson is the Director, Government Relations EMEA at PayPal since January 2016. She also serves a member of the PayPal UK Ltd. Management Team and sponsor for Social Innovation.

Before joining PayPal, Ms. Gustavsson worked for several years at Barclays PLC where she was responsible for management of the bank's relations with UK and EME regulators. Prior to joining Barclays, Ms. Gustavsson was a financial services consultant with the Corporate Executive Board in Washington, DC and London.

Currently Ms. Gustavsson is a Board Trustee of PayPal Giving Fund UK a registered non-profit that raises new funds for charities through technology. She has a degree in Foreign Service from Georgetown University and an MBA from the London Business School. Eva is an Associate member of the Chartered Institute for Securities & Investment (CISI).



## Rainer LENZ

*Chair of the Board of Directors, Finance Watch*

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Chair of the Board of Directors of Finance Watch, and Professor of International Finance at the Business Faculty of Bielefeld University of Applied Sciences, Germany.

He is an expert on crowdfunding and peer-to-peer lending and was a member of the “European Crowdfunding Stakeholders Forum”, an expert group which assisted the Commission in developing policies for crowdfunding.



## Wim MIJS

*Chief Executive of the European Banking Federation*

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Wim Mijs (1964) was appointed Chief Executive of the European Banking Federation in September 2014. Between 2007 and 2014 Wim served as CEO of the Dutch banking association NVB.

During this time he transformed the NVB into a modern industry association, positioning it as the key representative of the banking sector in the midst of the financial crisis.

Wim studied law at the University of Leiden in the Netherlands, specialising in European and International law. After his studies he worked for one year at the International Court of Arbitration at the Peace Palace in The Hague.

In 1993 he joined ABN AMRO in Amsterdam before moving to Brussels to head up the bank's EU liaison office.

Wim moved back to The Hague in 2002 where he became the Head of Government Affairs for ABN AMRO.



## Wim MIJS

Between 2011 and 2015 Wim served as Chairman of the International Banking Federation.

From 2012 to 2014 he was Chairman of the Executive Committee of the EBF. From 2013 to 2015 he was President of the Board of Euribor, now known as the European Money Market Institute.

Wim is married and has two children.





## Malin OMBERG

*Executive Director of Consumer Protection,  
Swedish Financial Supervisory Authority*

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Malin Omberg is Executive Director and a member of the FSA's management team. She is responsible for the operational section for consumer protection.

The operational section is responsible for the supervision, interventions and regulation focused on consumer and investor protection in the financial market.

Before appointed Executive Director, she was Head of Economic Analysis, responsible for macro prudential supervision and financial stability.

Malin has a master's degree in economics from Uppsala University.



## Urmas PEIKER

*Co-Founder, Funderbeam*

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Beginning his career as a securities regulator in Estonia, in charge of both the regulation and supervision of public capital markets he established an early interest in growth capital and legal compliance.

Thereafter, he achieved an LL.M degree from Duke University (U.S.). Which led to careers at EBRD, Morgan Stanley, and finally as the Head of Compliance at LHV Bank (Estonia) before beginning to build Funderbeam.



# Cécile WENDLING

*Head of Foresight - AXA Group*

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Dr. Cécile WENDLING is Head of Foresight at AXA.

She is working on Fintech, AI, Blockchain and many other disruptions of the insurance sector.

She is also a sociologist and her field of research focuses on sociology of risks and crisis management.



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# Keynote statement

by **Valdis Dombrovskis**  
Vice-President of the European Commission

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# Valdis DOMBROVSKIS

*Vice-President of the European Commission*

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Valdis Dombrovskis is currently Vice-President for the Euro and Social Dialogue of the European Commission.

VP Dombrovskis has been Vice President since 2014 and has taken responsibilities over Financial Stability, Financial Services and Capital Markets Union since mid-2016. He is also a current member of the European and the Latvian Parliaments. This is his second mandate in the European Parliament where he was first elected in the period 2004-2009.

Previously, VP Dombrovskis was a Board member of the political party Unity (Vienotība) in the period 2011-14, Prime Minister of the Republic of Latvia from 2009 to 2014, and Minister of Finance of the Republic of Latvia from 2002 to 2004.

In the private sector, VP Dombrovskis was a Chief economist at the monetary policy department, Bank of Latvia.



Valdis DOMBROVSKIS

Mr. Dombrovskis holds a Professional Master's degree in customs and tax administration from Riga Technical University, a Master's degree in physics from University of Latvia, a Bachelor's degree in economics for engineers from Riga Technical University and a Bachelor's degree in Physics from University of Latvia. He is married.



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# Roundtable 2

*Regulatory and supervisory  
innovation*

## Moderator

Julia Verlaine

## Panellist

Mirèl ter Braak

Bob Ferguson

Beatriz Giménez

Franck Guader

Robert Kilian

Romain Mazerier



## Julia VERLAINE

*Reporter, Wall Street Journal*

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Julia-Ambra Verlainne writes about financial services and regulation in the European Union for The Wall Street Journal and Dow Jones bureau in Brussels.

Ms. Verlainne previously worked at Bloomberg News, where she reported on investment banks before relocating to Brussels in 2015 to focus on financial regulation.

Prior to starting a career in journalism, she worked at Barclays covering macro hedge funds on the foreign exchange desk in both London and New York.

She holds a B.A. from the Faculty of Languages and Linguistics program at Georgetown University in Washington, D.C. Ms. Verlainne is a dual American-Belgian citizen.

She is bilingual in English and French, and is conversationally fluent in Italian.





## Mirèl ter BRAAK

*Senior Policy Advisor, Programme Team Innovation & FinTech, Financial Markets Authority, Netherlands*

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Mirèl ter Braak currently holds the position of senior policy advisor within the Programme Team Innovation & Fintech at the Netherlands Authority for the Financial Markets (AFM).

The AFM supervises the conduct of the entire financial market sector: savings, investment, insurance and loans. By supervising the conduct of the financial markets, the AFM aims to make a contribution to the efficient operation of these markets.

The mission of the programme team is to ensure that the AFM accommodates technological innovation in the financial sector to the extent that it contributes to a sustainable financial well-being in the Netherlands.

This implicates that the team also focuses on the risks related to innovation and fintech.



## Mirèl ter BRAAK

Mirèl's main tasks and responsibilities include creating an overview of innovative and fintech concepts with an impact on the sector and the AFM, accommodating innovative players by addressing bottlenecks and reducing (unnecessary) barriers and if necessary propose adjustments to the legal framework, either to reduce unnecessary barriers or address associated risks.

Further, Mirèl is responsible of the AFM's international activities and contributions regarding innovation and fintech.

Prior to her current job Mirel held the position of senior advisor within the department Strategy, Policy and International Affairs at the AFM.

Mirèl holds a Master's degree in Company Law and Financial law from Tilburg University.



## Bob FERGUSON

*Head of Department, Strategy & Competition Division, Financial Conduct Authority, UK*

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Bob Ferguson, Head of Department for Project Innovate, Financial Conduct Authority. Bob Ferguson leads on Project Innovate at the Financial Conduct Authority.

Project Innovate encapsulates the FCA's active engagement with the innovation community and with Fintech in particular, and aims to make the regulatory system more innovation-friendly.

Bob was previously responsible for supervision of wealth managers and private banks, and before that, Head of Financial Crime & Intelligence.

Bob graduated in law at Edinburgh University, and taught law in Cardiff and Dundee. He is also a visiting professor of law at Queen Mary, London, and at the London School of Economics.



## Beatriz GIMÉNEZ

*Executive Director for New Digital Business Strategy, BBVA*

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Since 2015 Beatriz heads the Strategy development for BBVA's New Digital Business division. New Digital Businesses is BBVA's global business unit that proactively seeks to disrupt Financial Services, acting as home for start-ups and actively pursuing co-operation with both Fintech and Big Tech to create innovative business models.

Prior to joining BBVA, and being a Telecom Engineer (Universidad Politecnica de Valencia & TU Berlin) with an International MBA from Instituto de Empresa, Beatriz had gained an extensive experience in digital transformation in strategic projects across 4 continents at Telefónica, Oliver Wyman and Deutsche Telekom.

She is also partner of Start Digital Media Capital, a venture capital fund for early stage digital projects.



## Franck GUIADER

*Head of FinTech, Innovation and Competitiveness,  
Autorité des marchés financiers, France*

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Franck started his career in 2001 in mergers and acquisitions at Lazard. In 2003, he joined BNP Paribas where he worked for institutional clients as a key account manager.

In 2006, he joined the Strategy and Business Development Department of Euronext, before being entrusted with the responsibility of marketing strategy of the Listing Department.

He has been working at the AMF since 2011. Prior to its current position as Head of FinTech, Innovation and Competitiveness, he served as Head of the Asset Management Regulation Division at the AMF.

Franck holds a post-graduate degree in Finance and an MSc in Economics from the University of Paris-Assas and is also a graduate of Neoma Business School.



## Robert KILIAN

*General Counsel, N26 Bank*

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Experienced lawyer with particular expertise in (banking) regulatory and corporate law as well as M&A/Venture Capital.

At N26 Bank, Robert is leading the Legal & Compliance department.

He was strongly involved in building up N26 Bank (i.a. in getting ECB license, set up compliance and AML system, funding).



# Romain MAZERIES

*General Manager MANGOPAY, CFO Leetchi Group*

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With 9+ years experience in financial services, Romain Mazeries is the current General Manager of MANGOPAY, a high growth payment solution provider, and Chief Financial Officer of the Leetchi Group, which includes leetchi.com, the European leading money pot platform (+7M users).

Prior to the Leetchi Group, Mr Mazeries spent over ten years working in audit and consulting for Deloitte and Mazars in France, the US and Mexico.

He has a masters' degree in econometrics and business.



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# Statement

by Claire Bury

Deputy Director-General, European  
Commission, Directorate-General for  
Communications Networks, Content and  
Technology



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## Claire BURY

*Deputy Director-General, DG CONNECT, European Commission*

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Claire Bury is currently Deputy Director General in DG CONNECT with responsibility for regulatory aspects of the Digital Single Market.

She was previously Director of Modernisation of the Single Market in Directorate General Internal Market, Industry, Entrepreneurship and SMEs.

Before that, she was Head of Unit for Company Law, Corporate Governance and Financial Crime in Directorate General Internal Market and Services, and Deputy Head of Cabinet to Internal Market Commissioners Charlie McCreevy and Frits Bolkestein.

An English barrister by training, she worked in the Commission's Legal Service and, before coming to Brussels, in the UK Foreign and Commonwealth Office.



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# Statement

by Cora van Nieuwenhuizen

Member of the European Parliament,  
Rapporteur on Fintech



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## Cora van NIEUWENHUIZEN

*Member of the European Parliament, Rapporteur on Fintech*

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Ms. Cora van Nieuwenhuizen MEP (1963) has been a Member of European Parliament since July 2014. On behalf of the Dutch liberal party VVD she is a member of the Committee on Economic and Monetary Affairs (ECON) and the Committee on Industry, Research and Energy (ITRE). Her mission is to improve the competitiveness of the European Union through bringing about structural reforms, completing the internal market, cutting unnecessary administrative burdens and stimulating research and innovation.

Currently, Ms. Van Nieuwenhuizen is rapporteur on the Fintech report of the European Parliament. In this respect, it is her goal to give Fintech in Europe a boost, so that our continent can reap its benefits.

From 2010 to 2014, Ms. Van Nieuwenhuizen was Member of the Dutch national parliament. Before that she was Regional Minister for Infrastructure and Mobility in her province, Noord-Brabant.



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# Roundtable 3

## *Cybersecurity*

### Moderator

Ed Robinson

### Panellist

Roberto Baldoni

Ben Cade

Michaela Koller

Gottfried Leibbrandt

Gino Thielemans

Maria Vello

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# Edward ROBINSON

*Senior writer, Bloomberg News*

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Ed Robinson is an award-winning senior writer for Bloomberg News.

Based in London, Ed covers fintech and the historic shifts taking place in European finance.

From 2001 to 2015, Ed wrote for Bloomberg Markets magazine from New York, San Francisco, and London.

Before joining Bloomberg in 2001, Ed was a writer at Business 2.0 magazine and Fortune magazine.



## Roberto BALDONI

*Founder and Director, Research Center of Cyber Intelligence and Information Security, La Sapienza University, Rome*

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Since January 2005 Roberto Baldoni is a full professor at the Sapienza University of Rome. He is director of the Sapienza Research Center for Cyber Intelligence and Information Security and, at National level, is director of the Cyber Security National Laboratory. Recently he has been appointed as coordinator of National Research Committee on Cybersecurity.

He is currently coFounder and President of Over Technologies SpA, a Sapienza Spinoff on IOT.

He has been the Chair of the IEEE Technical committee on Dependable Computing and Fault Tolerance and Chair of the steering committee of IEEE Dependable Systems and Networks Conference.

Despite all this management activity, Roberto still conducts active research (from theory to practice) in the fields of

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[Roberto BALDONI](#)

distributed, pervasive and p2p computing, middleware platforms and information systems infrastructure with a specific angle on dependability and security aspects.

Thanks to these studies, Roberto has been recipient along his career of the ACM service of recognition Award (2002), the Service2Business Award (2010), two IBM Faculty Award (2010 and 2012) and the EPTS innovation Award (2011).

Roberto has chaired all major scientific conferences in the domain of distributed systems and currently he is the Steering Committee chair of IEEE International Conference on Dependable Systems and Networks.

Roberto Baldoni is chair for the Italian side of the IT - US Bilateral Science & Technology Cooperation - Working Group on Cybersecurity.



## Ben CADE

*CEO, Trustonic*

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Ben is passionate about taking innovative ideas and turning them into businesses that disrupt the status quo.

Trustonic opens up the traditionally closed world of device security, democratising access to advanced on-device security capabilities and empowering app developers to build simpler, richer, safer experiences. Prior to Trustonic, Ben co-founded Linaro, the open source software venture backed by IBM, Samsung, ARM and other key industry partners. Linaro enabled the highly competitive smartphone ecosystem to collaborate on vital foundations and free-up members resources to focus on product differentiation.

During his tenure at ARM Ben established and led the Security Division, scaled the infrastructure business unit, and helped establish a professional strategy, acquisition and investment function. In a career spanning two decades Ben has worked in both major Fortune 500 companies and at the front line in small/medium enterprises (SMEs).





## Michaela KOLLER

*Director-General, Insurance Europe*

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Michaela Koller is director general of Insurance Europe, the European insurance and reinsurance federation. She is currently also secretary of the Global Federation of Insurance Associations (GFIA).

Michaela has worked in Brussels for the last 25 years. Prior to joining Insurance Europe in February 2007, she was a member of the management committee of the European Savings Banks Group and the World Savings Banks Institute.

Michaela has served as a member of various consumer/industry groups and advisory groups established by the European Commission. She chaired the insurance and reinsurance stakeholder group of the European Insurance and Occupational Pensions Authority (EIOPA) during its first two-and-a-half-year mandate. She is currently a member of EIOPA's occupational pensions stakeholder group and testifies regularly at hearings organised by EU institutions.

Michaela is a German national and holds a law degree from Augsburg University.



# Gottfried LEIBBRANDT

*CEO, SWIFT*

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Gottfried Leibbrandt joined SWIFT in 2005 to develop the SWIFT2010 strategy. He was then appointed Head of Standards and promoted to Head of Marketing in 2007.

Gottfried ran a global organisation responsible for the development and delivery of SWIFT's strategic initiatives and was a key architect behind the creation of the company's successful SWIFT2015 strategy. He was appointed CEO of SWIFT in 2012.

Prior to joining SWIFT, Gottfried worked for McKinsey & Company and as a co-leader of the European payments practice.

He holds a Masters degree in Econometrics and Statistics from the Vrije Universiteit Amsterdam, an MBA from the Stanford Graduate School of Business, and a PhD in Economics from Maastricht University.



## Gino THIELEMANS

*Head of Prudential IT Supervision, National Bank of Belgium*

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Since February 1st of 2017, Gino Thielemans is the department head of the Second Line of Defense within the National Bank of Belgium (NBB), where he is also responsible for the cyber security risk management of the NBB.

In this context is also chairing the Belgian sectoral Operational Crisis Comity (OCCO) that is activated in the case of serious cyber incidents within the Belgian financial sector.

Till February 1st 2017, he was heading the prudential IT supervision team at the National Bank of Belgium and the chairperson of the Task Force for IT Supervision within the European Banking Authority (EBA).

For 3 years he was the chairperson of the International IT Supervisors Group (ITSG) that brings together senior prudential IT Supervisors from 25 countries around the globe.



Gino is active in the domain of cyber security since 2002 and is the author of 2 Belgian regulatory circulars that lay down the regulatory expectations in the domain of cyber security for the Belgian banks.

When he is not managing the 2nd line of Defense in the NBB, Gino is actively cooperating with several European and national stakeholders (European Commission, ENISA, Belgian Banking Association, Police forces Specialized in the fight against cybercrime...) to better prepare the financial industry for the growing cyber threats.



## Maria VELLO

*COO, Cyber Defence Alliance*

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Ms. Maria Vello, CISSP, joined the Cyber Defence Alliance (CDA) as Chief Operating Officer in April 2016.

Prior to this she was CEO and President of the NCFTA (National Cyber-Forensics & Training Alliance) for three years. Maria's has been recognized by the FBI Executive team and FBI CIRFU for here exemplary service, partnership and contributions to the Cyber Division. She has been recognised by the NCFTA for her exemplary leadership, dedication and unparalleled passion for the NCFTA mission.

Awarded the AT&T Leaders Council award for being in the top 2% at AT&T, she was the also the number one Regional Security Manager at Cisco Systems, number one AT&T Sales Manager and she was also named to the top ten women in Cloud in 2014.

Maria brings a wealth of experience in trust-based collaboration, information sharing across industry, law

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[Maria VELLO](#)

enforcement, government and academia to proactively detect, protect, deter, dismantle and stop cybercrime/ threats.

She has effectively led teams to leverage cross-sector resources and threat intelligence to more effectively analyse, correlate and attribute critical real-time intelligence against emerging cyber threats and deliver actionable intelligence to both industry and law enforcement.



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# Closing remarks

by **Olivier Guersent**

**Director-General, European Commission,  
Directorate-General for Financial Stability,  
Financial Services and Capital Markets  
Union**



## Olivier GUERSENT

*Director-General, DG FISMA, European Commission*

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Olivier Guersent graduated with distinction from the “Institut d’Etudes Politiques de Bordeaux” in 1983. He joined the French Ministry of Economy and Finance in 1984, where he carried out many investigations for the French Competition Authority.

He joined the European Commission in 1992, initially with the “Merger Task Force” in the Directorate-General for Competition. Since then, he has alternated between the private offices of a number of European Commissioners (Karel Van Miert, Michel Barnier and Neelie Kroes) and DG Competition (successively Deputy Head of Unit in charge of cartels, Head of Unit in charge of policy and coordination of cases, Head of Unit in charge of merger control, Acting Director “Transport, postal and other services” and, from 2009, Director responsible for the fight against cartels.

From 2010 to 2014 he was the head of the private office of Michel Barnier, Commissioner for Internal Market and

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[Olivier GUERSENT](#)

and Services. Having held the position of Deputy Director-General since July 2014, Olivier Guersent has been Director-General of the Directorate-General for Financial Stability, Financial Services and Capital Markets Union since 1 September 2015.

Married and a father of three children, Olivier Guersent is a member of the board of the non-profit organisation Aremis that provides medical care in the home, primarily to cancer patients in the Brussels area. He is a regular lecturer to postgraduate university students.