




## Berlin Group Open Finance Conference 2023

Info	Agenda	Speakers	Sponsors
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### Speakers




**Dr. Andreas Martin**

is a Member of the Management Board at the National Association of German Cooperative Banks (BVR). Since May 2009, Dr. Martin has been responsible on the BVR Executive Board for the areas of Economics/SME Policy, Business Administration and Strategic Planning, Bank Organisation/IT, Payment Transactions, Human Resources Management and Finance. In 2023 BVR leads the Presidency of the German Banking Industry Committee. Dr. Martin studied Economics at the University of Göttingen "specialising in Economic Theory and Policy".




**Mr. Bernd Leukert**

joined Deutsche Bank in September 2019 with responsibility for Technology, Data and Innovation, and became a member of the Deutsche Bank Management Board on January 1, 2020. Prior to joining the bank, Bernd worked at SAP, where he started in 1994 as a software developer. During his career, Bernd has held various management positions in application development and technology development. In 2014, he was named to SAP's Executive Board, with development, delivery and business responsibility for the entire product portfolio. Bernd holds a Master's Degree in Business Administration with a Technical Background from the University of Karlsruhe. Outside of his role at Deutsche Bank, he is also a member of the Supervisory Board of DWS Group GmbH & Co. KGaA and Bertelsmann SE & Co. KGaA.




**Dr. Ulrich Bindseil**

is Director General Market Infrastructure and Payments at the European Central Bank (ECB), a post he has held since November 2019. Previously, he was Director General Market Operations (from May 2012 to October 2019) and head of the Risk Management Division (between 2005 and 2008). He first entered central banking in 1994, when he joined the Economics Department of the Deutsche Bundesbank, having studied Economics. His publications include, among others, *Monetary Policy Operations and the Financial System*, OUP, 2014; *Central Banking before 1800 – A Rehabilitation*, OUP, 2019; *Introduction to Central Banking* (with A. Fotia, Springer, 2021).



**Mr. Eric Ducoulombier**

is, since 1 January 2019, Head of the Retail and Payments Unit in the European Commission (DG FISMA). Eric joined the European Commission in 1992, after having worked a few years in the private sector. He holds a Master's Degree in European Law.



**Dr. Dirk Haubrich**

is Head of Conduct, Payments and Consumers at the European Banking Authority (EBA). He leads inter alia the EBA's work on payment services and electronic money, deposit guarantee schemes and consumer protection. Previously, Dirk held roles across the private, academic and public sectors, with consulting firm Accenture, University College London, the University of Oxford, the UK Prime Minister's Strategy Unit, the Electoral Commission, and the UK Financial Conduct Authority. Dr. Haubrich holds academic degrees in Business Economics, Politics and Philosophy.



**Ms. Emmanuelle Choukroun**

is Senior Adviser in the Interbank Relationships Department of Société Générale Group in the Global Transaction & Payment Services division. She's currently mainly in charge of the PSD2 and SPAA topics and a member of the Berlin group as well as different French and pan-European Banking and standardisation groups. Before that, she held various positions within Société Générale, building a diversified experience from market activities to asset management and securities services. Emmanuelle teaches market and operational risk at Paris Dauphine University and is the mother of three energetic teens discovering the digital world with a constant enthusiasm. Emmanuelle graduated from Toulouse Business School in 1996.



**Ms. Katharina Paust-Bokreziun**

is an experienced banking and payment professional working in the industry for more than 20 years. She has been with Deutsche Bank since 2004. In her current role as the Head of Payments Policy in the Political Affairs team she is responsible for establishing and executing the global advocacy strategy of the organisation covering developments in the areas of payments, crypto-assets and central bank digital currencies and engaging with political and regulatory representatives on these matters. Katharina's roots are in the capital markets and securities services sector where she was a relationship manager for institutional clients and their custody and clearing portfolio across the European markets and contributed to the expansion of these services into new markets across the globe.



**Mr. Jan Ceyskens**

is Head of the "Digital Finance" Unit in the Directorate General for Financial Stability, Financial Services and Capital Markets Union at the European Commission. He was previously Member and Deputy Head of the Cabinet of Vice President Dombrovskis and Member of the Cabinet of Vice-President Barrièr, and Team Leader for Financial Supervision at the European Commission's Internal Markets and Services Directorate General. He works at the European Commission since 2006, initially in the Directorate General for Competition's Cartels enforcement Directorate and since 2009 in the Internal Markets and Services Directorate General. He graduated in Law from Humboldt University in Berlin and holds a Master's Degree in European Law from King's College London.




**Mr. Gijs Boudewijn**

is currently General Manager at the Dutch Payments Association (DPA). He has extensive experience in domestic as well as international payments related issues. Closely involved in PSD2/3 matters, open banking and the RTS of the EBA, instant payments and digital euro. He is Chair of the Legal Support Group of the European Payments Council (EPC) after serving several terms as Board member, and Vice-Chair of the Payment Expert Group of the European Banking Federation (EBF, after having served 3 terms as Chair). He is Vice-Chair of the European Card Payments Association (ECPA). Last, he is a member of the Payment Systems Market Expert Group (PSMEG) of the European Commission and co-Chair of the EPC's SEPA Payment Account Access scheme Multi Stakeholder Group on behalf of the credit sector associations. He is a regular speaker and panelist at national and international conferences on strategic and regulatory payments related issues, instant payments, new technologies and open banking. Gijs holds a Master's Degree in Law, specialising in competition law.




**Mr. Jens Holeczek**

is the Head of the Digital Payment Unit at the National Association of German Cooperative Banks (BVR). After training as a bank clerk, Jens Holeczek was responsible for the distribution of electronic payment solutions and the bank's sales orientation on digital channels at a bigger German Cooperative Bank. After a short excursion into the project business at a consulting company in 2001, he took over divisional responsibility for card payment transactions, digital payment transactions and media sales at his former bank. After various extra-occupational courses of study and the associated acquisition of the board qualification leading banks, five years followed after 2015 in sales consulting and project support at a cooperative regional association with many sales projects in the cooperative institution group. Since 2020, he has been the BVR's group manager primarily responsible for digital payment transactions, online banking and related offerings such as digital identity, digital euro and commercial API schemes and services. Next to other topics like digital euro and digital identity he is the project leader for the project giroAPI for the German Banking Industry Committee.



**Mr. Bruno Cambounet**

has held Director positions in various industries incl. Staffing, Pharma and Intl Supply Chain. For the last 10+ years, he has been focusing on Financial Services and Open Finance. He is co-chairing the Berlin Group openFinance Advisory Group, Board member of the French cluster, Finance Innovation, and heading the Research in Banking at Sopra Banking Software. Bruno holds a Master's Degree in Engineering.



**Ms. Ilanit Madmoni**

is Head of the Technology and Innovation Division, Banking Supervision Department, Bank of Israel. Ilanit has extensive background in the fields of banking and financial regulation, as well as in payments and financial innovation. She has spent most of her professional career at the Bank of Israel (BOI), mainly in the Banking Supervision Department but also in a wide variety of other positions. Over the past few years, she has been managing the Technology and Innovation Division in the Banking Supervision Department, as part of which she has been leading the "Open Banking" project and promoting the adoption of advanced payment methods in the Israeli economy. Ilanit has a Master's degree in Economy and Business, a Master's degree in Banking, Corporate, Finance, and Securities Law, and a Bachelor's degree in Psychology and Economy.



**Mr. Oleksandr Karpov**

the director of the Ukrainian interbank payment systems members Association EMA since its foundation in 1999 and the founder and the leader of the Open Banking development group – Open API Group - a joint initiative of participants of the Ukrainian payment and financial markets, aimed at the development of API specifications for OpenBanking and the development of universal technical standards that will be adopted by the market. Oleksandr has a Master's Degree in Political science, and a Master's Degree in Law. But his career he built precisely in financial organizations, starting with a large bank in 1995, working in the international payment systems Visa and Mastercard as a GR specialist and of course as the permanent head of the EMA Association.




**Ms. Iryna Petrova**

is the head of business development and corporate communications of the EMA Association and Open API Group, has 23 years of experience in the banking business as an expert in payment systems, retail products and innovative payment solutions. Iryna has a Master's Degree in Philology of English language and literature, her second higher education is Finance. Since 2018, she has been working at EMA Association, where she heads the direction of corporate and public communications, marketing and organizations of professional business events (webinars, conferences, etc.), including the global payments and open banking conference.



**Ms. Olga Levandovska**

is a business consultant on Open Banking European standards and product manager responsible for the Open Banking product suite in GD Next GmbH, a Swiss-Ukrainian solution provider specialising in technology services for the financial industry, and a member of the Berlin Group openFinance Advisory Group. Olga has a Master's Degree in Banking & Finance and 17 years of experience in retail & corporate banking, helping several European banking groups as a product and program manager in digital onboarding & KYC, online banking solutions and customer product development in the microservice architecture landscape. She gained substantial expertise in digital bank transformation and innovation management by participating in group-wide projects backed up by in-depth knowledge of banking processes. In 2021 Olga joined the Open API Group as a team leader responsible for national Open Banking standards development & adoption. She was one of the lecturers of Open Banking knowledge-share workshops for the National Bank of Ukraine and the Ukrainian banking network.




**Dr. Michael Salmony**

is an internationally recognised leader on strategy of business innovations in digital and financial services with a particular focus on Payments, Open Finance, FinTech, Digital Identity, e-Invoicing/SCF and Electronic Money/CBDC. Dr. Salmony is board-level advisor to major international banks, industry associations, regulators and finance bodies across the world and regularly helps shape future directions in all key decision making bodies (e.g. European Commission/ECB/European Parliament in Europe, and central banks from Japan to Uruguay and Kazakhstan). For the last 10 years he served as Executive Adviser to the Board of Worldline Financial Services, helping to bring them from a local player to become the world's 4th largest financial processor of transactional services, which handles over 17 trillion Euro per year. He also works with multiple regions where financial innovations are currently emerging - for example with the World Bank in Central Asia, as Board Member of Fintech Africa, as Advisory Board Member to Mastercard in Latin America, as strategic partner to FinTech Istanbul. His views are much in demand as keynote speaker at international events and he appears on TV/Radio/all electronic media on advances in finance and is quoted extensively (e.g. Financial Times, Harvard Business Manager, New Scientist, The Economist and governments from Ghana to Malaysia). He teaches from the "Graduate School of Entrepreneurship on Frontiers in Fintech" Australia to the Oxford Business School on "AI in Fintech and Open Banking". He has published much own original work which has been translated into many languages including German, Italian, Dutch, Finnish, Polish, Danish, Turkish, Russian, Chinese and Japanese. He is extensively networked into the new financial services space and has the top 5% most viewed profile out of the 600 million members in the world's largest professional network LinkedIn. Before entering the world of finance, he helped transform companies and business models in many industries as IBM's Director of Market Development Media and Communications Technologies. Dr. Salmony studied at the University of Cambridge UK.



**Mr. Wijnand Machielse**

is European Markets Director at SRC Security Research & Consulting GmbH. Prior to joining SRC in 2009 he had almost 20 years of experience and expertise in Dutch payment schemes, retail banking IT-projects, card processing, clearing systems and interbank processors, most recently as Advisor to the Board of Interpay/Equens SE (now equensWorldline). From 2000 - 2009 he represented the Dutch market in the EMVCo Advisory Board. Currently he supports and represents the German market in several international and European payment standardisation initiatives and is an active supporter and moderator of Berlin Group at Plenary and Taskforce level. Wijnand holds a Master's degree in Computational Linguistics from Utrecht University, the Netherlands.




**Mr. Ralf Ohlhansen**

is the founder of PayPractice advising Payment Service Providers, notably PPRO and Tink, with a focus on PSD2 and Open Banking opportunities. Previously, he was Chief Strategy Officer at PPRO and President Europe for SafetyPay. Prior to that he spent 10 years each in mobile telecoms and the IT industry. Ralf is the chair of the European TPP Association (ETPPA), co-chair of the Berlin Group's openFinance Advisory Board, member of the ECB's Market Infrastructure Board and their Digital Euro Rulebook Development Group, alternate member of the Euro Retail Payments Board (ERPB), as well as a member of various ERPB and EPC multi-stakeholder groups representing the interests of fintechs and TPPs. Ralf has a Master's Degree in Mathematics and in Telecommunications Business.




**Ms. Fanny Rodríguez**

joined Fintecture in April 2022, as Chief of Regulatory and Compliance Officer. She was appointed in July 2022 as General Secretary and COO, reporting directly to the CEO. In previous roles she worked for Société Générale Group and Bankin'. At a French level, she was a member of the FBF (French Banking Federation) payment experts working group. Fanny is involved in the CNMP (French National Payment Committee) working groups chaired by the Banque de France and the ACPFR. At a European level, she was a member of the EPC (European Payment Council) task force on access to payment bank accounts and of the Berlin Group NextGenPSD2 Taskforce and she is currently a member of the Berlin Group Open Finance Advisory Board. Fanny was appointed by the European Commission as "European Expert for Investment Funds" and was one of the rapporteurs of the "Report of the Expert Group on Investment Fund Market Efficiency". In May 2021 she was nominated by the European Commission at the PSMEG (Payment Systems Market Expert Group). She is a ETPPA (European Third-Party Providers Association) and AFEPAME (French Association of Payment Institutions) board member. Fanny holds a Master's Degree from the University of Pantheon-Sorbonne in Paris.



**Dr. Ortwin Scheja**

is a Managing Consultant at SRC Security Research & Consulting GmbH. He is the chief editor of Berlin Group deliverables. His other topics are payment standardisation, card processing and digitalisation in the banking industry. Amongst many other activities, he is a participant to the API Workblocks of the European Payment Council (EPC) within the EPC SPAA and EPC SRTP Rule Books (API Access Schemes), and a co-chair of the European NISP project for supporting implementations of the NextGenPSD2 APIs, responsible for compliance documentation and integration of test concepts. In card payments he defined as the lead architect the rules and specifications of a SEPA Card Clearing (SCC) Framework which enables banks to clear and settle card transactions via the SEPA Payment Infrastructure, and coordinated the implementation of SCC within the German banking community. Ortwin holds a Master's Degree in Computer Science and a PhD in Mathematics, both from University Saarbrücken.




**Mr. Mikheil Kapanadze**

is CEO of the Open Banking Project in the Banking Association of Georgia from 2020. Previously, he worked for the Georgian government (Public Service Development Agency, PSDA), was in charge of development of electronic ID documents and became one of the key contributors to Georgian e-Government. He is co-author of the law of Georgia "On Electronic Document and Electronic Trust Services". From 2017 until the late 2019 he worked as a deputy chairman and director of the IT Development department of the PSDA. He also has an extensive banking background and was involved in high-priority projects like utility payments, PCI DSS compliance, migration to the IBAN and RTGS. He graduated from Tbilisi State University and holds a Master's Degree in Computer Sciences.




**Mr. Laurent Hupet**

with more than 20 years in Payments, Laurent Hupet is participating in the implementation of SEPA Schemes in multiple banks across Europe. He is also a payment expert for many years and an active actor in the implementation of Instant Payments in Belgium and the BeNeLux.




**Mr. Ronny Khan**

is an IT and Business Development specialist currently working as Technical Project Manager on the Large Scale Pilots for the eIDAS revision in the NOBID consortium focusing the priority use case of payments for the European Digital Identity wallet. From 2021 to January 2023 he worked at the European Commission, DG-Connect on the eIDAS revision as a seconded national expert from the Norwegian Digitalisation Agency. He has previously had a long tenure working in the Norwegian financial sector as well as internationally on identity, payments and internet/card security, and has been heavily involved in standardisation efforts. He has also successfully built a spin off fintech from scratch within the domain of remote onboarding including identity proofing. Ronny has a Master's degree in Electrical, Electronics and Communications Engineering.




**Mr. Christoph Berentzen**

has been Head of API & Open Banking at Commerzbank from 2020 after joining the bank's API program as a chapter lead two years earlier. In addition, he is heading the DLT initiatives at Commerzbank. Previously he was responsible for the product and requirements management at the fintech smarthouse (adesso), where he held several management roles before. He started his career after graduating from university in 2010 as an IT project manager at another fintech, Interactive Data. The 37-year-old manager acts within Commerzbank as an enabler for business connectivity, helping all other areas of the bank deliver centralized data services internally and externally through API, DLT and other technologies. This not only increases internal efficiency, but also enables new business models externally. Besides, Christoph is a passionate author and publisher.



**Mr. Oliver Bieser**

Oliver Bieser is the Domain Architect Corporate Bank Germany at Deutsche Bank. Based out of Frankfurt, Oliver represents Deutsche Bank in various API-related working groups of the German professional associations BdB and DK, in the EPC API Work Block for SPAA and the openFinance API TaskForce of the Berlin Group. Prior to his engagement with the PSD2, Oliver has managed a variety of payment projects with pan European responsibility. Amongst other major initiatives, he has been involved in the roll-out of Deutsche Bank's SEPA technology, TARGET2, and SEPA Card Clearing. Prior to these projects, Oliver has been involved in projects within core banking systems for retail and corporate business and has, for example, managed the technical roll-out of the Deutsche Bank legal entity in the Ukraine. Oliver holds a degree in Computer Science from the Technical University of Applied Science, Bingen.



**Dr. Detlef Hillen**

is a professional consultant for the area of information system security with more than 30 years of experience. He has been employed as a Managing Consultant with SRC Security Research & Consulting GmbH since January 2001. He is one of the editors of the Berlin Group documents. His other topics include the security of online banking and payment applications, account access schemes, identification and authentication and EU and national regulations for the banking industry. As a consultant for the German Banking Industry Committee (GBIC) he has been a member of several task forces and working groups on different topics of the security of payment and banking applications. Detlef has got a Dr. rer. nat. from the University of Münster (Germany) and a diploma in computer science from the University of Bonn (Germany).



**Mr. Claus Pahlke**

is in charge of Deutsche Bank's payment and liquidity solutions for insurers, asset managers and other regulated entities (Non-Bank FIs). He has a proven track record of advising global clients on key treasury topics such as regulatory changes from SEPA to PSD2 or ISO 20022, innovation and digitalization in payments and reconciliation, acquiring & alternative payment methods as well as liquidity management for both, own and regulated clients funds. Claus focusses on latest technological and market trends incl. virtual accounts & wallets, real-time payments, API, cloud solutions and DLT. He has worked for Deutsche Bank in Transaction Banking, Corporate Coverage, Private Banking as well as Risk Management in Germany, Italy and Japan.