

## **Vienna Fintech Conference**

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## **Tobias Adrian – Introductory Session – International Monetary Fund**



Tobias Adrian is the Financial Counsellor and Director of the Monetary and Capital Markets Department of the International Monetary Fund (IMF). In this capacity, he leads the IMF's work on financial sector surveillance, monetary and macroprudential policies, financial regulation, bank resolution, debt management, and capital markets. He also oversees capacity building activities in

IMF member countries with regard to the supervision and regulation of financial systems, bank resolution, central banking, monetary and exchange rate regimes, and debt management.

Prior to joining the IMF, Mr. Adrian was a Senior Vice President of the Federal Reserve Bank of New York and the Associate Director of the Research and Statistics Group. Mr. Adrian has published extensively in economics and finance journals, including the *American Economic Review* and the *Journal of Finance*. He has taught at Princeton University and New York University. Mr. Adrian holds a Ph.D. in Economics from the Massachusetts Institute of Technology, an MSc in Econometrics and Mathematical Economics from the London School of Economics, a Diplom from Goethe University Frankfurt and a Maîtrise from Dauphine University Paris.

## **Natasha Ahmetaj – Session 5 – Bank of Albania**



Dr. Natasha Ahmetaj currently serves as Second Deputy Governor of the Bank of Albania, since 6 May 2015, and member of the Supervisory Council of the Bank of Albania, since December 2014.

She graduated with a bachelor's degree in 1987 from the Faculty of Economics, University of Tirana and received a Masters in Economy in 2000 and Doctor of Sciences in Economy in 2004, from the same University.

Dr. Ahmetaj started her academic career in 1994. In the period 1994-2001, she was a lecturer on Macro economy; Micro economy; and Monetary economy. During this period, she advanced in her academic career serving as the Head of the Business Administration Department and later as the Dean of the Faculty of Trade, at Ismail Qemali University, in Vlora, Albania.

In 2001, she started a career in banking upon her appointment as the Director of the National Commercial Bank (BKT) in Vlora. Dr. Ahmetaj has advanced in her career in banking, and

her progressively more senior positions included the Head of Network and later Administrator of the National Commercial Bank (BKT). She held this position until her election as a member of the Supervisory Council of the Bank of Albania.

During her long career, Dr. Ahmetaj has received many awards and certificates from reputable academic and financial institutions.

Dr. Natasha Ahmetaj has authored numerous articles and publications on a variety of topics, including economics, central banking, and financial issues.

### **Dirk Bullman – Session 2 – European Central Bank**



Dirk Bullmann leads the Innovation Team and the Innovation Lab in the Directorate General Market Infrastructure and Payments of the European Central Bank (ECB). Dirk joined the ECB in 2000, and worked in the areas of payment system operations, collateral policy and TARGET2-Securities. He was Adviser to the ECB Director General Market Infrastructure and Payments and also worked as Secretary of the Eurosystem/ESCB Payment and Settlement Systems Committee (PSSC).

### **Curt Chadha – Session 1 – Wirecard**



Curt Chadha is Managing Director CEE and Vice President of Group Business Development at Wirecard. As part of Wirecard CEE's management board, Curt is responsible for issuing and consumer solutions, as well as business development opportunities for the DAX-listed company. He is passionate about the fin-tech, payments and consumer banking industry and its digital evolution. Prior to his employment at Wirecard, Curt Chadha worked at Western Union, where he held the position of Senior Director & Head of Strategic Initiatives in the digital segment.

#### **Oldrich Dedek – Session 4 – Czech National Bank**



Oldrich Dedek is a member of the Bank Board of the Czech National Bank (CNB) since February 2017. After graduating from the University of Economics in Prague he joined the Economic Institute of the Czechoslovak Academy of Sciences, where he worked as a researcher. Then he moved over to the post of Deputy Director of the Institute of Economics at the State Bank of Czechoslovakia. In 1996–1998 he was an adviser to the CNB Governor and the Prime Minister of the Czech Republic. In 1999–2005 he held the post of the CNB Vice-Governor. Since June 2005 he has been lecturing on financial markets, corporate finance and European economic integration at the Institute of Economic Studies at Charles University. In March 2007 he was appointed the national coordinator for euro adoption in the Czech Republic. In 2012 he was named professor of economic theory.

#### **Leonardo Gambacorta – Session 2 – Bank for International Settlements**



Leonardo Gambacorta is the Head of the Innovation and the Digital Economy unit at the Bank for International Settlements (BIS). Before taking up his current position, Leonardo was Research Adviser (2014–2018) and Head of Monetary Policy (2010–12) in the Monetary and Economic Department. He was also Head of the Money and Credit Unit (2007–09) and Head of the Banking Sector Unit (2004–06) of the Research Department of the Bank of Italy. He was a visiting scholar at the National Bureau of Economic Research (2002–03). He holds an MSc in Economics from the University of Warwick and a PhD in Economics from the University of Pavia. His main interests include the monetary transmission mechanisms, the effectiveness of macroprudential policies on systemic risk, and the effects of technological innovation on financial intermediation. He is a research fellow of the Centre for Economic Policy Research.

**Gergely Gabler – Session 2 – Director of Prudential Modelling and IT Supervision,  
Central Bank of Hungary**



Gergely Gabler, CFA is director of Prudential Modelling and IT Supervision Directorate at the Central Bank of Hungary that covers various fields of financial institution supervision such as business model analysis, risk model validation, ICAAP review and audit of IT security and functionality. As a director he is also responsible for representing the Central Bank of Hungary in different international organizations (e.g. EBA, ECB, BCBS). Earlier, Mr. Gabler was the Chief Economist of Erste Bank Hungary, following a period of being an Equity Research Analyst at the bank. Gergely has an MSc. of financial mathematics from the Corvinus University of Budapest, he also did his studies at HEC Liege, Belgium and he has completed the Chartered Financial Analyst program of the CFA Institute.

**Alfonso Garcia Mora, Director, Finance, Competitiveness & Innovation Global  
Practice, World Bank – Session 5 Moderator**



Alfonso Garcia Mora joined the Bank in January 2013 as a Lead Financial Sector Specialist in the World Bank's Finance and Private Sector Development Vice Presidency. Currently, he is the Director for the Finance, Competitiveness and Innovation (FCI) Global Practice with direct responsibility on LAC and ECA regions, financial stability and integrity, and long-term finance global teams. In April 2016, Alfonso became Director for the Finance and Markets Global Practice at the World Bank Group (WBG), having been Practice Manager for Latin America and the Caribbean before. Since he joined the WBG, Alfonso has led various projects in Latin America, East Asia Pacific, Middle East and Eastern Europe advising Governments, supervisors and regulators in projects related to financial sector development, access to finance, banking crisis and resolution, capital markets and financial regulation. Alfonso has participated in a number of Financial Sector Assessment Programs (FSAP) as mission chief and specialist. Currently he represents the WB in different committees of the Financial Stability Board (FSB). Prior to joining the Bank, Alfonso had a successful career in the private sector at Analistas Financieros Internacionales Consulting Group, and held the position of Partner Managing Director from 2007–2012.

### **Koba Gvenetadze – Session 3 – Chairman of the Board of the National Bank of Georgia**



Koba Gvenetadze, Chairman of the Board of the National Bank of Georgia, Governor since 2016. He held position of Economic Adviser at investment banking and management services company “Galt & Taggart” (2015-2016). He worked at the International Monetary Fund (IMF), in Washington D.C. as Senior Economist of Middle East and Central Asia Department (2002-2015), including serving as resident representative of the IMF in Azerbaijan and the Kyrgyz Republic. He held positions of Deputy State Minister (2001-2002) and Deputy Finance Minister of Georgia (2000-2001). In different years he worked for the National Bank of Georgia as a Senior Economist and for the local office of the International Monetary Fund as an Economist. Mr. Gvenetadze is a graduate of Tbilisi State University, Department of Finances and Credit. He also graduated from American University, Washington DC, USA in 2000 with a Master of Arts degree in Economics.

### **Tim Hermans – Session 3 – National Bank of Belgium**



Tim Hermans graduated as an economist in 1997 and joined the National Bank of Belgium in the same year. In the Bank he worked as an economist/statistician in the National Accounts Department and, later on, as an analyst in the Prudential Policy and Financial Stability Department.

During that period he was also an advisor and Chief of staff to the Minister of Economic Affairs and the Minister of Finance. In 2015 he was appointed a member of the Board of Directors of the Bank. In that capacity he is in charge of the IT Department of the Bank and the supervision of market infrastructures and payment institutions. As the lead overseer of critical financial market infrastructures such as Euroclear and SWIFT, he deals with cybersecurity-related matters on a daily basis. Since 2017 he is also chairing the Belgian Financial Sector Cyber Council.

## **Nigel Jenkinson– Session 2– International Monetary Fund**



Nigel Jenkinson joined the IMF in September 2014 as an Assistant Director and Adviser in the Monetary and Capital Markets Department. He was appointed Division Chief of Financial Regulation and Supervision Division in December 2016. Prior to joining the Fund, Nigel worked at the Bank of England for 30 years, and was Executive Director for Financial Stability from 2003-2008, before joining the Financial Stability Board in Basel in 2009 as an Adviser where he worked for five years. He has chaired several various international Working Groups, and has written on a number of aspects of financial stability including, the international framework for financial regulation, financial innovation, macroprudential policy, crisis management frameworks, and data gaps and data quality. He was a member of the FSAP team for the United States and more recently was Mission Chief for the 2016 Turkey and 2018 Australia FSAPs. He holds degrees from the London School of Economics and the University of Birmingham.

## **Marius Jurgilas – Session 3 – Bank of Lithuania**



Prior to joining the Bank of Lithuania, Marius Jurgilas worked as Economist at Norges Bank and the Bank of England, Researcher at the European Central Bank, and gained academic experience in the US. As Member of the Board of the Bank of Lithuania, he is in charge of payment services and their development, FinTech, research and cash, as well as units performing related functions. To address related issues, he participates in meetings of the ECB Governing Council and committees, scientific conferences, as well as represents the central bank of the Republic of Lithuania at various international economic fora and organizations.



#### **Ross Leckow – Session 4 Moderator – International Monetary Fund**



Ross Leckow is Deputy General Counsel of the International Monetary Fund. Originally from Canada, Mr. Leckow leads the Fund's work to help member countries strengthen their legal frameworks to regulate the financial sector and respond to the opportunities and challenges posed by technological change. Mr. Leckow has co-authored "*Fintech and Financial Services* (IMF 2017) and *Virtual Currencies and Beyond* (IMF 2016), and authored "Virtual Currencies – the Regulatory Challenges" (European Central Bank, 2016). Mr. Leckow lectures frequently in the United States and abroad on international monetary and financial law.

#### **Andreas Ittner – Roundtable Moderator – Vice-Governor, OeNB, Austria**



Andreas Ittner, who was appointed Vice Governor of the Oesterreichische Nationalbank (OeNB) in July 2013, is in charge of the Executive Directorate Financial Stability, Banking Supervision and Statistics. He joined the OeNB in 1983 and served as Director of the Financial Stability and Bank Inspections Department for eleven years and Head of the Secretariat for the President of the OeNB for ten years. Vice Governor Ittner is a member of the Comprehensive Assessment Steering Committee (CASC), a nonvoting member of the Supervisory Board of the Single Supervisory Mechanism (SSM) and accompanies Governor Nowotny to the meetings of the Governing Council of the ECB. He is a nonvoting member of the General Board of the European Systemic Risk Board (ESRB), Vice Chair of the ESRB's Advisory Technical Committee (ATC), a member of the Financial Market Stability Board established under the Austrian Financial Market Supervision Act and a member of the Supervisory Board of the Austrian Financial Market Authority (FMA).

## **Zhanat Kurmanov – Deputy Governor, National Bank of Kazakhstan – Session 5**



Education: University of Oxford, Said Business School; Postgraduate Diploma in Financial Strategy, Oxford, UK; Moscow Institute of Economics, Management and Law; Master in Economics, Economics Faculty, Moscow, Russia; Kazakh State University; Master in Physics, Physics Faculty, Almaty, Kazakhstan

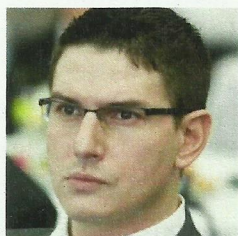
Experience: National Bank of the Republic of Kazakhstan; Deputy Governor of the National Bank of Kazakhstan; Director of Department for Regulation of Non-Banking Financial Organizations; Director of Insurance Supervision Department; Kazakhstan Stock Exchange Chairman of the Board of Directors; Halyk-Life Insurance Company Member of the Board of Directors; Halyk-Kazakhinstrakh Insurance Company (non-life) Member of the Board of Directors; House Construction and Savings Bank of Kazakhstan. Chairman of the Board of Directors, Member of the Board of Directors; Kazakhstan Deposit Insurance Fund, Member of the Board of Directors; State Accumulation Pension Fund, Director General, Deputy Director General; National Bank of the Republic of Kazakhstan, Deputy Director of Banking and Insurance Supervision Department, Director of Insurance Supervision Department, Head of Regulation and Licensing Division; KBS Group (a finance and insurance group of companies), Projects Management Officer, VP of Finance, head of Finance Department, December; Pennsylvania State University, Physics Department, researcher in physics, 1994 and 1995; Joint Institute for Nuclear Research, Laboratory of Theoretical Physics, Dubna, Moscow region, Russia.

## **Harald Mahrer – President of the General Council of the Oesterreichische Nationalbank (OeNB) – Welcome and Opening Remarks**



Harald Mahrer (45) was Austrian Federal Minister for Education, Science Innovation and Business until December 2017; prior to that he was Secretary of State in that department from September 1, 2014. A graduate of the Vienna University of Economics and Business, he gained political experience as chairperson of the Austrian National Union of Students and subsequently completed a Doctorate in Social and Economic Science. After several years as a research assistant he was appointed managing director of legend Consulting GmbH and then presided over Austria's leading PR agency, Pleon Publico. He was actively involved in promoting start-ups and as a business angel for over 15 years. From 2011 to 2015 he was President of the Julius Raab Foundation and worked intensively in the area of corporate social responsibility and social entrepreneurship and individual freedom as well as establishing new priorities for Austria. In December 2017 Mahrer became President of the Austrian People's Party's Economic Alliance. He is the President of the Austrian Federal Economic Chamber. As of September, 2018, he became President of the General Council of the Oesterreichischen Nationalbank.

**Martin Peter – Session 4 – Director of Banking Department, Ministry of Finance, Slovak Republic**



Martin Peter works at the Ministry of Finance of the Slovak republic since 2014 as the Head of the Banking department. He leads the Centre for financial innovation, a ministry based working group with the aim to promote and support financial innovation in Slovakia. As graduated lawyer and with almost ten years of experience from Slovak banks he tries to use his expertise to improve the Slovak financial innovation environment as he truly believes in the great potential of Slovak

FinTech community.

**Aditya Narain – Session 1 – International Monetary Fund**



Aditya Narain is Deputy Director in the Monetary and Capital Markets (MCM) Department of the IMF, where he oversees MCM's work on Financial Supervision and Regulation, Fintech and its overall Technical Assistance function. In his Fund career, he has led Financial Sector Assessment Program (FSAP) missions to the United States, Canada, Malaysia, and Sri Lanka besides leading assessments of bank supervision in several other FSAPs including China; and led Technical Assistance missions on a range of financial sector topics. He has been closely involved with various international regulatory reform initiatives and currently represents IMF on the Basel Committee on Banking Supervision besides attending the Plenary meetings of the Financial Stability Board. He also serves as the Vice-Chair of the FIRST Initiative and as a Member of the Board of the Toronto Centre. He joined the IMF from the Reserve Bank of India, where he was Chief General Manager of the Department of Banking Supervision. He holds master's degrees in Physics from Delhi University and in Public Administration from Harvard.

## **Kateryna Rozhkova –Session 5 -- National Bank of Ukraine**



Career: First Deputy Governor of the National Bank of Ukraine (NBU); Deputy Governor of the NBU; Acting Deputy Governor of the NBU; Director of the Banking Supervision Department of the NBU; Acting Chairperson, Deputy Chairperson of the Management Board of Platinum Bank PJSC; Deputy Chairperson of the Management Board of Finbank PJSC; Head of the Off-Site Supervision Department of the National Bank of Ukraine; Deputy Chairperson of the Management Board, member of the Management Board, a senior executive for financial monitoring, and an advisor to the Chairman of the

Management Board at Erste Bank PJSC.

Education: International Institute of Management, Specialist's Degree in International Business Administration; Kyiv National Economic University, Master's Degree in Business Administration.

## **Niklaus Santschi – Session 1 – CEO, Ingenico Payone**



Niklaus Santschi has a wealth of experience in the processing and acquiring side of cashless payment transactions as well as an excellent understanding of the European markets. He has been Head of Business Development & Sales within the Multipay Division and CEO SIX Pay since 2008 and is also responsible for expanding the international acquiring portfolio. He began his career in 1991 at Eurocard (Switzerland) AG. Afterwards, he moved to Payserv AG, where he was responsible for setting up a European sales and marketing organization.

Niklaus Santschi was a European Sales Manager at Telekurs Card Solutions AG from 2002, and Head of Marketing & Sales and Member of the Executive Board at Telekurs Multipay AG from 2003. He graduated in economic history and European law in Zurich and deepened his studies in International Management at Insead in Fontainebleau.

### **Vilius Šapoka – Session 4 – Minister of Finance, Lithuania**



Vilius Šapoka is the Minister of Finance of the Republic of Lithuania. He represents Lithuania in the European Economic and Financial Affairs Council (ECOFIN) and in major international and regional institutions. Prior to that, at the Bank of Lithuania he worked as the Director of the Financial Services and Markets Supervision Department. The Minister has graduated from Vilnius University and Baltic Management Institute and got Master degrees in Banking and Executive MBA. During the last few years, Vilius Šapoka is particularly interested in the area of psychology of strategic management and public value strategy, especially how it applies to the financial field.

### **Ghiath Shabsigh – Session 3 Moderator – International Monetary Fund**



Ghiath Shabsigh is currently the Assistant Director of the Monetary and Capital Market Department at the International Monetary Fund (IMF) with responsibilities covering central banking, fintech, Islamic Banking, and financial sector surveillance. Prior responsibilities included, central banking operations, financial sector surveillance and technical assistance management, oversight of the financial sector work in the Middle East and Central Asia regions, and leading bilateral country surveillance and program work.

Since joining the IMF he worked on economic reform programs, capacity building, financial sector development, and financial stability assessment programs (FSAP), in countries in Africa, Central and Southeast Asia, Europe, Middle East, and North America. His previous work experience includes working as a financial analyst and teaching.

Mr. Shabsigh holds a Ph.D. degree in Monetary Economics and International Finance, a MA in Economic Development, a B.Sc. in Economics and Business, and several professional qualifications in banking and securities market operations.

## **Liviu Voinea – Session 5 – Deputy Governor, National Bank of Romania**



Liviu Voinea has been Deputy Governor of the National Bank of Romania since October 2014. He is a member of the European Systemic Risk Board, the Economic and Financial Committee of the European Union, the International Relations Committee of the European Central Bank and of the Regional Consultative Group for Europe of the Financial Stability Board.

Prior to this, Liviu Voinea was Minister Delegate for Budget (December 2012- August 2014). In his career, he was also Deputy Minister of Finance, non-executive Board member of the Romanian Export-Import Bank, post-doctoral researcher for the Joint Research Center of the European Commission. He is professor of macroeconomics and international economics at the Bucharest University of Economic Studies.

Liviu Voinea holds an MSc degree from School of Business, Stockholm University and a Ph.D. degree from the Bucharest University of Economic Studies. He received the Romanian Academy Award for economics.

## **Shermin Voshmgir – Session 1 – Director, Research Institute for Cryptoeconomics, Vienna University of Economics and Business**



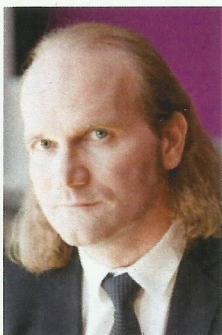
Dr. Shermin Voshmgir is the director of the interdisciplinary Research Institute for Cryptoeconomics at the Vienna University of Economics, founded in January 2018. The aim of this research lab is to coordinate all Blockchain related research activities in a multi faceted and interdisciplinary way, build a competence center that connects researchers with practitioners and translates the know how into teaching. Prior to that she created the BlockchainHub in Berlin. She is currently an advisor of Jolocom, a blockchain based identity protocol and Wunder, a decentralized Art Museum. In the past, she was a curator of TheDAO and on the advisory board of the Estonian E-residency. Dr. Shermin also speaks at conferences and consults on implications and applications of Blockchain and other DLTs, with special focus on the "Token Economy". The first dedicated research focus is on sustainability and social impact of future technologies - the intersection of Blockchain with AI and IoT. Dr. Shermin did her PhD in IT-Management at the Vienna University of Economics at the Department for Information Systemes. The topic of her thesis was to evaluate the impact of XML with real option analysis. Furthermore, she studied film and drama in Madrid. Her past work experience ranges from internet start-ups, IT consulting & filmmaking. She is Austrian, with Iranian roots, and lives between Vienna and Berlin.

## **Anna Wallace – Session 2 – Financial Conduct Authority**



Anna Wallace is the Head of Innovate at the Financial Conduct Authority (FCA). She was appointed in July 2017 and had previously been the Senior Manager of the FCA's Innovation Hub. Anna has worked at the FCA and its predecessor, the Financial Services Authority (FSA) since 2012. Prior to leading the FCA's approach to innovation, Anna worked in Policy where, amongst other things, she led the FCA's approach to pay day lending and smarter communications. Anna's previous roles at the FSA include Executive Assistant to the Chief Executive and Director of Authorisations. Before joining the FSA, Anna worked at the Scottish Government for seven years. In that time, she held various roles in public policy spanning public health, elections and transport. Anna has also held roles as Private Secretary to the First Minister of Scotland, Press Officer at the European Commission and Chamber Clerk at the Scottish Parliament.

## **Harald Waiglein – Introductory Session – Austrian Ministry of Finance**



Harald Waiglein is Director General for Economic Policy, Financial Markets and Customs Duties at the Austrian Ministry of Finance.

He joined the Ministry in 2007 and, after having worked in various areas including taxes and the political offices of two Ministers of Finance, was appointed Director General in 2012.

His current responsibilities include ECOFIN and Eurogroup affairs, international financial institutions, export credit agencies, development assistance, macroeconomic analysis and advice, financial markets regulation and customs duties. His numerous international functions include the position of Chairman of the Board of Directors of the European Financial Stability Facility (EFSF), Chairman of the EU Financial Services Committee (FSC), Director for Austria at the European Stability Mechanism (ESM), where he also serves as Chairman of the Board Risk Committee. Before joining the Ministry of Finance, Mr Waiglein worked as a financial journalist and professional interpreter and translator. He obtained a master's degree in finance and financial law from the University of London, and a master's degree in interpretation and translation from the University of Vienna.