



International Seminar on developments in Central Bank Digital  
Currencies and issues for financial consumers

**Speaker biographies**

22 March 2023

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## SPEAKER BIOGRAPHIES

### International Seminar on developments in Central Bank Digital Currencies and issues for financial consumers (Open Session)

Wednesday, 22 March 2023

10.00 – 13.00



**Carmine Di Noia** is the Director for Financial and Enterprise Affairs at the OECD.

Prior to his appointment, he was Commissioner of the Italian Securities and Exchange Commission (CONSOB) from 2016 until 2022. In this capacity, he was also an alternate member of the Board of Supervisors of the European Securities and Markets Authority (ESMA) and chair of its Committee for Economic and Markets Analysis (CEMA) and Post-Trading Standing Committee, and vice chair of the OECD Corporate Governance Committee.

Carmine Di Noia was previously Deputy Director General and Head of Capital Markets and Listed Companies at Assonime (the Association of Italian Corporations) and served two terms as a member of the Securities and Markets Stakeholders Group at ESMA. He was also a member of the board of directors of the Italian Stock Exchange (Borsa Italiana).

He holds a Ph.D. in Economics from the University of Pennsylvania, a Doctorate in Economic Theory and Institutions from Tor Vergata University in Rome (Italy), and a Bachelor's Degree in Business Economics from La Sapienza University in Rome.



**Maria Demertzis** is a Senior fellow at Bruegel and part-time Professor of Economic Policy at the School of Transnational Governance at the European University Institute in Florence. She was the Deputy director of Bruegel until December 2022. She has previously worked at the European Commission and the research department of the Dutch Central Bank. She has also held academic positions at the Harvard Kennedy School of Government in the USA and the University of Strathclyde in the UK, from where she holds a PhD in economics. She has published extensively in international academic journals and contributed regular policy inputs to both the European Commission's and the Dutch Central Bank's policy outlets. She contributes regularly to national and international press.



**Keith Bear** is a Fellow at the Centre for Alternative Finance, focused on research and industry collaboration in Blockchain, Digital Assets and Fintech innovation within Financial Services. He chairs the Cambridge Digital Asset Research programme, supported by 15 global institutions, and teaches on the Cambridge Digital Assets course for Regulators.

Previously, Keith was responsible globally for the strategy, development and execution of IBM's business in Financial Markets, working extensively with global clients on major transformation programmes.

Keith is a Board Advisor to five Fintechs, a Board Member at DFNS (a digital asset custody provider), a lead mentor at the Techstars ABN Amro and Web3 accelerators, a member of the Technology and Operational Resilience Committee at the LME, and a member of WEF's Expert Council. He is also a member of the ESMA's Consultative Working Group for Financial Innovation, and the BoE's CBDC Technology Forum.

Keith holds a MA (Hons) in Physics from University of Oxford, an MSc from University of London, and completed a Master of Business Management programme at the London School of Economics.



**Priscilla Koo** Wilkens is a Senior Economist in the Innovation and Digital Economy unit within the Economic and Monetary Department of the Bank for International Settlements. Prior to joining the BIS, Priscilla was the head of the Pix Management Division within the Competition and Financial Market Structure Department of the Central Bank of Brazil (BCB) and had a long experience working in the Financial System Monitoring Department, where she co-led as business manager the development of the Brazilian Credit Information System run by the BCB. Graduated in Industrial Engineering from Escola Politécnica da Universidade de São Paulo, she completed a master's degree in Public Administration with an emphasis on Economics and Finance at Cornell University.



**Miles Larbey** is the Head of the Financial Consumer Protection Unit at the OECD. He is responsible for the OECD's work on financial consumer protection policy, as well as supporting the G20/OECD Task Force on Financial Consumer Protection and FinCoNet, a network of market conduct supervisors. Particular areas of focus include the protection of consumers who may be vulnerable, the impact of digitalisation, demographic changes, financial inclusion, sustainability, and the impact and response to COVID-19.

Miles has over 25 years' experience of working in financial regulation, law and policy; banking and insurance supervision; and financial education across a number of jurisdictions. Before his role at the OECD, Miles held positions as the Senior Executive Leader for Financial Capability at the Australian Securities and Investments Commission; General Manager of the Investor Education Centre in Hong Kong; and worked on consumer protection law reform at the Financial Conduct Authority in the UK.



**Stephanie Haffner** is a senior specialist in the Bank of England's CBDC Unit, covering domestic stakeholder engagement and work on functional design.

Stephanie has been working at the Bank of England for seven years, and has held roles across Financial Market Infrastructure and Prudential Policy. Prior to joining the Bank, Stephanie worked at the European Commission and at a political risk consultancy.

Stephanie holds degrees in European political economy and economics from the London School of Economics and Claremont McKenna College.



**Fabio Araujo** is a telecommunications engineer and PhD in economics and has been working at Banco Central do Brasil (BCB) since 1998. At the beginning of his career in the BCB he took part in the implementation of the Inflation Targeting regime in Brazil and, afterwards, dedicated to advising the conduct of the monetary policy. More recently, Fabio was the head of the Office of Economic Advisors to the Governor and currently coordinates the work for the future implementation of the Digital Real - the digital version of the Brazilian Real.



**Rashida Monguno** is the Director of Consumer Protection Department at the Central Bank of Nigeria. A visionary and Solution-Oriented Senior Director with 29+ years of success managing executive board administrative affairs, leading chartered secretarial project teams, coordinating strategic commercial developmental and consumer protection processes for the Central Bank of Nigeria. A proactive Legal Advocate leveraging profound background in Corporate and Commercial Law, Consumer Protection, Regulatory Compliance, Corporate Governance, Legal Drafting, and Risk Management gained through working with different committees across variety of sectors.


She holds a Bachelor of Law (LL. B) from the University of Maiduguri, Borno State, and a Master of Laws (LL.M), University of Abuja both in Nigeria.

She is a member of the Nigerian Bar Association, an Associate of the Chartered Governance Institute (ICSA), London, a Fellow of the Institute of Chartered Secretaries and Administrators of Nigeria (ICSAN), an Associate, Institute of Chartered Mediators and Conciliators of Nigeria (ICMC) and an Associate of the Society for Corporate Governance of Nigeria (SCGN).

She is also a Member of several Institutes which included institute of Directors of Nigeria, Institute of Credit Administrators, Chartered Institute of Bankers of Nigeria (CIBN) Risk Management Administrators of Nigeria (RIMan).

An outstanding Multilingual Communicator (English, Hausa, Yoruba, and Kanuri) with the ability to build and lead highly efficient teams and convey complex concepts in understandable terms.



	<p>She possesses proven expertise in Project Management, Strategic Planning, Organizational Modelling and Design, Stakeholders Management, Board Reporting, Business Advisory and Partnering, Budget Planning and Optimization, Performance Management, Labour Relations, Information Management, and Expatriate Relations. She has over time demonstrated a record of delivering sustainable results consistently and have made significant independent contributions to planning and developing policies and procedures.</p> <p>She is described as a valued mentor and leader, who provides employees with the autonomy to do their work well while building strong, personal relationships to improve communication and advance business development efforts</p>
 A portrait of Chris Thompson, a man with short brown hair and glasses, wearing a light blue dress shirt and a green and blue striped tie. He is smiling slightly and looking directly at the camera.	<p><b><u>Chris Thompson</u></b> is a Deputy Head of the Payments Policy Department at the Reserve Bank of Australia, where he contributes to the RBA's policy work in relation to promoting a safe, competitive and efficient payments system. For the past few years, he has been leading the RBA's research work on central bank digital currency. He has previously had a number of other roles in the RBA, including as Chief Representative in the New York Representative Office, and prior to that in the Financial Stability, Domestic Markets and Economic Analysis Departments. He did his graduate study at the London School of Economics.</p>