Banc Ceannais na hÉireann
Central Bank of Ireland
Eurosystem

Trust and Innovation – The Future of Finance
Muinín agus Nuálaíocht – Todhchaí an Airgeadais

AGENDA

September 18, 2026

08:00	Registration & refreshments
09:00 – 09:15	Welcome Remarks: **Gabriel Makhlouf**, Governor - Central Bank of Ireland
09:15 – 10:00	**Panel Discussion: Innovation and Payments**

Moderator: **Vasileios Madouros**, Deputy Governor - Central Bank of Ireland

Panel:
- **Pablo Hernández de Cos**, General Manager - Bank for International Settlements
- **Pinar Ozcan**, Professor of Entrepreneurship and Innovation - Saïd Business School, University of Oxford *(Invited)*
- **Erik Thedéen,** Governor - Sveriges Riksbank

10:00 – 10:30	**Poster session & networking break**
10:30 – 11:15	**Panel Discussion: Economics of innovation**

Moderator: **Mary-Elizabeth McMunn**, Deputy Governor - Central Bank of Ireland

Panel:
- **Joachim Nagel**, President - Deutsche Bundesbank
- **Orlaigh Quinn**, Interim Director General - IIEA
- **Emmanuel Moulin**, Governor - Banque de France

11:15-11:30	Closing Remarks: **Gabriel Makhlouf**, Governor - Central Bank of Ireland

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Panel session - Innovation and payments

Session purpose

In a rapidly evolving landscape for money and payments, this panel will focus on the role of central bank money as the anchor of the monetary and financial system, and how this will complement the innovations gathering pace in private sector offerings.

Context

Money and payments are undergoing a period of profound transformation. Digital technologies, instant payments, new payments providers, tokenisation and emerging forms of digital money are reshaping how households and businesses transfer value. Against this backdrop, central bank money continues to provide the foundation of trust, upon which monetary and financial stability rest. Central bank money has long provided the safest, most liquid settlement asset in any economy, enabling commerce, underpinning economic activity and safeguarding the welfare of societies. Private money operates effectively, in part, because it is ultimately linked to, and convertible into, central bank money. More recent innovations in payments offer significant opportunities for efficiency, inclusion as well as the provision of new payments services, however they also raise questions regarding, market structure, financial stability and monetary sovereignty.

Panel session - Economics of innovation

Session purpose

This panel will focus on what innovation means for growth, market integration and resilience, and how policymakers can respond.

Context

Innovation has become a central pillar of Europe's response to a more fragmented and competitive global economy. The challenge is no longer simply generating new technologies but ensuring that innovation contributes to productivity growth, strengthens the Single Market, supports strategic autonomy, delivers a fair transition, and enhances economic resilience.

This panel will explore how innovation is reshaping the European economy and what the policy framework needs to do to support sustainable growth in an era characterised by uncertainty, demographic pressures, climate transition and technological change. Innovation is inseparable from resilience, enabling economies to adapt to shocks, diversify supply chains and maintain competitiveness.