

Baltic
Digital
Euro
Conference

Diving Into the

Digital Euro

1 October 2026

Vilnius, Lithuania

SPEAKERS

OPENING REMARKS



Paulius Saudargas is the Member of the European Parliament (elected in 2024), where he serves on the Committees on Industry, Research and Energy (ITRE) and Economic and Monetary Affairs (ECON), and as a substitute member of the Committee on the Internal Market and Consumer Protection (IMCO). Prior to joining the European Parliament, he served as a Member of the Seimas, the Parliament of the Republic of Lithuania, from 2008 to 2024, including as Deputy Speaker from 2020 to 2024. He holds a doctorate in physical sciences and is the author of several scientific publications and three books.

OPENING KEYNOTE



Evelien Witlox is the Program Director in charge of the digital euro project at the European Central Bank. She has extensive managerial experience in the payments industry, including as Global Head of Payments at ING and General Director of Products and Innovation at equensWorldline. She has served as a board member at both the European Payment Council and the European Automated Clearing House Association, and has driven the rollout and implementation of EMV (Europay, Mastercard, Visa), instant payments, and PSD2 at the European level in her respective companies.

PANEL 1: HOW WE PAY IN THE BALTICS AND WHY THE DIGITAL EURO MATTERS

Moderator



Evaldas Ruzgys is the member of the Board of Lietuvos bankas, where he is responsible for payment policy and payment systems, data and statistics, information technology, as well as digital advancement. He started his career at Lietuvos bankas in June 2023 as the Director of the Market Infrastructure Department. Prior to joining Lietuvos bankas, Mr Ruzgys worked as a freelance technology and business consultant from 2020 to 2023, implementing projects for the State Enterprise Centre of Registers, UAB Žemės ūkio paskolų garantijų fondas, and fintech companies. He began his professional career in banking in 2002 and has held various positions at AB bank NORD/LB Lietuva, AB bank HANSABANKAS, AB DnB NORD bank, and AB DNB bank. From 2013 to 2020, he was the Head of the Digital Channels Department for the Baltics at AB DNB bank and its successor, Luminor Bank AB.

Panellists



Andrus Alber is the Deputy Governor of Eesti Pank and a financial services professional with 30+ years of experience in the public and private sectors and international organisations. During his career, Mr Alber has worked for the IMF and Nasdaq, served as an economic adviser to the President of the Republic of Estonia, and has been a co-founder of a bank and a fintech company. In addition, he has fulfilled several non-executive roles in the financial sector.

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Eivilė Čipkutė serves as the President of the Lithuanian Banking Association. Previously, Dr Čipkutė worked as a senior policy advisor at the European Investment Fund in Brussels, Belgium. She also served as a senior advisor to the World Bank's Office of the Executive Director of the Nordic and Baltic Countries in Washington, D.C., USA. Before continuing her career in international institutions, she worked at the Lithuanian Ministry of Finance, where she headed the Financial Markets Policy Department, and was a board member and chairperson of several state-owned companies. Dr Čipkutė has represented Lithuania in the committees of the EU Council and the European Commission dealing with finance and banking.



Januš Kizenevič serves as the Deputy Minister of Finance of the Republic of Lithuania, and is responsible for areas including financial and capital markets, the EU and international affairs, as well as international financial institutions. With over 14 years of international experience in financial and legal services, he brings a unique perspective on financial markets, risk management, the EU regulatory framework, and corporate governance. Prior to his current role, Mr Kizenevič held senior positions at Citibank and HSBC in London and Warsaw, where he focused on risk management, corporate governance, transformation, and strategic projects.

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Zita Zariņa is the member of the Council of Latvijas Banka, where she oversees the areas of cash circulation, payment systems, data and statistics, information technologies, internal audit, and the development of the digital euro project. Before joining Latvijas Banka, she served as a member of the Council of the State Audit Office. Ms Zariņa has gained extensive experience in senior roles at the European Commission and Latvia's Central Finance and Contracting Agency. She focuses on ensuring effective, transparent, and forward-looking central banking policies.

PANEL 2: HOW THE DIGITAL EURO COULD FIT INTO THE PAYMENTS ECOSYSTEM

Moderator



Paulius Antonovas is the Director of the Market Infrastructure Department at Lietuvos bankas, where he is responsible for retail and wholesale CBDC payment infrastructure services in Lithuania and the promotion of payment innovation. Mr Antonovas has more than 20 years of professional and senior leadership experience spanning corporate cash management, payments, technology transformation, fraud prevention, and public digital infrastructure. Before joining Lietuvos bankas, he held management positions at Nordea, DNB, and Luminor, leading payment product development and IT delivery. His experience includes implementing SEPA payments and the euro, launching innovative cash-management solutions, core banking migration, and delivering Lithuania's eHealth system – a major public-sector digitalisation project.

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Zanda Brivule-Jansone is the Head of the Nordics and Baltics region at Worldline, responsible for client development across the Processing and Financial Institutions businesses. She has more than 20 years of experience in the banking and payments industry and works with leading financial institutions on payment innovation, digital transformation, instant payments, fraud prevention, and the future development of the digital euro ecosystem.



Patrik Centellini is a Senior Payment Strategist at Swish, where he is responsible for shaping and driving the strategic evolution of Swish's payment capabilities, with a focus on future readiness in the European payments landscape. He has more than 20 years of experience leading innovation across the payments value chain – from consumer-facing payment services and digital wallets to instant-payment infrastructure, cross-border payments, and central bank digital currencies. His work has spanned Europe, Asia, Africa, and Latin America. Between 2021 and 2023, Mr Centellini served as a payments subject-matter expert and adviser to Sveriges Riksbank's e-krona project, focusing on scheme and governance models, business models, and use cases.

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Rainer Olt serves as Head of the Payments and Cash Department at Eesti Pank, where he is responsible for payment operations, oversight and catalyst functions, as well as ensuring the continuity of vital payment services in times of crisis. He has 15 years of experience in commercial and central banking, including at the European Central Bank. From October 2026, his responsibilities will also extend to cash services, including ensuring the availability and acceptance of cash as legal tender and the continuity of cash services in times of crisis.



Inga Ruduša, Head of Product Development at SEB Baltic Division, leads an organisation of more than 500 people responsible for banking products and technology delivery across Estonia, Latvia, and Lithuania. She has over 30 years of experience in banking and serves as co-chair of the Payments and Digital Channels Committee at the Finance Latvia Association.



Mikael Conny Svensson serves as the Vice President of Government Affairs & Public Policy Europe at Mastercard. Mr Svensson joined Mastercard in 2008 and has since built up a public policy and government relations function from scratch. Prior to joining Mastercard, Mr Svensson held different positions in the fields of public policy, public affairs, and government relations, mainly in Brussels but also in EU Member States. He has more than 20 years of experience working on the development of European policy across different areas, such as trade and environment, food and nutrition, and financial services in the technology sector.

PANEL 3: THE DIGITAL EURO ECOSYSTEM – THE ROLE OF STAKEHOLDERS

Moderator



Sebastian Siepen leads market rollout to PSPs, merchants, and consumers within the Digital Euro Directorate at the European Central Bank. He was previously responsible for defining the digital euro's value proposition for banks and non-bank PSPs, covering key areas such as compensation models, holding limits, rollout strategy, and integration within the broader payment ecosystem. Before joining the ECB, he held multiple roles within the Corporate & Investment Bank of Deutsche Bank in Germany, France, and the US.

Panellists



Ģirts Bērziņš serves as the Strategic Advisor to Swedbank's management, providing market intelligence and strategic insight on emerging trends, products, and customer experience. His areas of focus include the evolution of transactional banking and payments, digital currencies, and the broader transformation of the financial services landscape. Mr Bērziņš is a senior banking and technology executive with more than 30 years of experience in product development, customer experience, digital transformation, and technology across Northern Europe.

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Eva Depta is the CIO of Google Payments Lithuania UAB and Google's other regulated financial entities in Europe, and also leads Payments Engineering Compliance at Google. In this role, she provides executive technology, security, and governance oversight for the platforms and infrastructure supporting Google's financial services across the region. As an accomplished technology leader with a broad background across cybersecurity and technology and a deep passion for data protection, Ms Depta drives strategic product initiatives across Google's European payments space, safeguarding users while accelerating product innovation. Deeply engaged in European regulatory and digital policy issues, Ms Depta shapes internal compliance and strategic alignment while actively participating in industry dialogues with regulators and financial authorities on emerging digital payment initiatives.



Meelis Nurk is the Head of Strategic Partnerships and Investments at SEB, where he focuses on innovation, fintech partnerships and new technologies. He is a banking and payments professional with more than 30 years of industry experience, including two decades of experience driving growth in cards and payments at SEB Baltics.

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Nele Peil has managed the Estonian retail and wholesale industries' representative body for the past decade. She is a member of various boards, cross-sectoral forums, and working groups on all things related to commerce, from taxation, environmental legislation, payments, education, and employment to producer responsibility schemes. She participates in the Estonian Payment Forum that meets under the wing of the Estonian Central Bank as the representative of the commerce industry. Ms Peil has primary responsibility for the retail sector's government affairs, including policy analysis, public relations, and various industry initiatives and projects.



Ricard Puig Diví is Head of Payments at Revolut Bank, overseeing the bank's European payments business across bank payments, cards, and acquiring. He is currently involved in Revolut's preparation for the digital euro pilot, focusing on its practical implementation and operational readiness.

PANEL 4: HOW COULD THE DIGITAL EURO DRIVE INNOVATION?

Moderator



Marius Skuodis is the member of the Board of Lietuvos bankas, and is responsible for financial stability, financial market development, euro banknotes and coins, and the bank's corporate services. He has previously served as Lithuania's Minister of Transport and Communications and as Vice-Minister of the Economy and Innovation. Earlier in his career, he was Director of the International Relations Department at Lietuvos bankas and lectured at Vilnius University.

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Andrea C. Granata is the Chief Information Officer and the member of the Management Board at Revolut Bank UAB, with more than 20 years of experience in banking and 30 years in technology. He oversees core technology domains, including payments, and leads Revolut Bank's work on the digital euro pilot. Previously, he held senior leadership roles in Italy and Estonia at UniCredit, Luminor Bank, and Banca Mediolanum. His expertise spans technology risk and governance, operational resilience, and large-scale transformation across cloud, data, DevOps, and AI.



Hanna Heiskanen is the Head of Fintech Division at the Bank of Finland's Payment Systems Department, where she coordinates the Bank's work related to the digital euro and is responsible for the upcoming digital euro pilot. She is a member of the Eurosystem's Digital Euro Project Steering Group. Before joining the Bank of Finland, she worked for several years at the Finnish Financial Supervisory Authority (FIN-FSA) on payment service supervision and financial innovations. Ms Heiskanen was also seconded to the Finnish Ministry of Finance to negotiate the digital euro legislation at the European Council's working party.

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Peter Norwood is the Senior Research and Advocacy Officer at Finance Watch, working on retail services, consumer protection, and financial inclusion issues. He has more than 15 years of experience in EU financial services policy, having worked for regulators, public institutions, and industry associations, including the German Insurance Association, the European Commission, and the UK Financial Conduct Authority. Throughout his career, Mr Norwood has worked across a wide range of financial services policy areas, including insurance, capital markets, sustainable finance, and financial stability.



Greta Ranonytė is the CEO of the Lithuanian Fintech Association, the largest association of licensed fintech companies in the Baltics, representing nearly 100 companies. She works closely with industry leaders and public sector stakeholders to support the sustainable growth and competitiveness of Lithuania's fintech ecosystem, with a focus on legal and regulatory initiatives, developing a highly skilled talent ecosystem, and strengthening Lithuania's attractiveness as a destination for innovative financial products and services. Previously, Ms Ranonytė worked at the Ministry of Finance of the Republic of Lithuania, where she contributed to the development of Lithuania's 2023–2028 Fintech Guidelines.



Linda Strazdiņa leads EU Policy & Government Relations at Wise and serves as the President of the European Fintech Association, representing fintech companies of all sizes across the EU. She advocates for policies that make cross-border payments instant, transparent, and low cost. Her background in EU financial and tech policy includes roles at the European Commission, the Permanent Representation of Latvia to the EU during its first Council presidency, and public affairs consultancies.