10th Americas Deposit Insurance Forum
Enhancing Deposit Insurance Coverage and Reimbursement: Adapting to Digital Innovation, Emerging Risks, and Operational Challenges

9 - 11 September 2026

San José, Costa Rica

The conference focuses on enhancing depositor protection and reimbursement performance as financial systems digitalise and face emerging risks. It convenes deposit insurers, central banks, supervisors, resolution authorities, and partners to translate policy developments into practical, operational approaches. Core discussions cover differential coverage - its policy rationale, design choices, and operational requirements - drawing on international examples such as temporary high balances, FX coverage, and transaction account schemes.

The programme examines the growing role of digital intermediaries (brokers, reciprocal networks, embedded finance) and their implications for coverage, data quality, depositor communication, and risk management. Sessions on faster payouts and simulations emphasise clean depositor records, automation, real-time information sharing, and modern disbursement channels to achieve seven-day reimbursements, with an aspiration of three days for the majority. Additional panels address depos insurance fund investment frameworks and crisis preparedness for cyber and third-party outages.

Wednesday, 9 September 2026

1. Registration — 09:30 – 10:00

2. Welcome Remarks — 10:00 – 10:15

- Ana Rita Mora Zúñiga, Director, Fondo Garantía de Depósitos, Costa Rica

3. Opening Address — 10:15 – 10:30

- Alejandro López, Chair of the Executive Council and President of IADI
  Chief Executive Officer, Seguro de Depósitos Sociedad Anónima, Argentina

4. Group Photo and Coffee Break 10:30 – 11:00

5. Session 1: Understanding Differential Coverage in Deposit Insurance: Tailored Coverage Approaches for Diverse Needs 11:00 – 12:30

This session will delve into the concept of differential coverage. Differential coverage was introduced in the revised 2025 Core Principles and involves applying varying levels of deposit insurance to different types of insured deposits, depositors, or temporary high balances arising from major life events. Following the 2023 banking turmoil, this topic has gained prominence in policy discussions across several jurisdictions. The session will explore the motivations, design options, practical applications, and challenges of differential coverage. Panellists will discuss real-world examples, including coverage for deposits used in payment and settlement systems in Japan, temporary high balances in Europe, separate FX coverage in Uruguay, and targeted programs like the U.S. Transaction Account Guarantee Program. Key topics will include how differential coverage can meet depositor needs, enhance financial stability, and maintain market discipline. Additionally, panellists will address operational considerations, such as record-keeping requirements, and share insights from their jurisdictions and ongoing work by the IADI Technical Working Group on Differential Coverage.

Moderator:

- Charles Greenslade, Senior Analyst, Deposit Insurance Corporation of The Bahamas

Panellists:

- Regio Martins, Senior Expert, Fundo Garantidor de Créditos, Brazil
- Hiroaki Kuwahara, Senior Executive Director, Deposit Protection Corporation of Japan
- José María Fernández, Director of International Affairs and Policy, Fondo de Garantía de Depósitos, Spain
- Andrés Pratto, Director, Corporación de Protección del Ahorro Bancario, Uruguay
- Shilpa Shah, Associate Director, Federal Deposit Insurance Corporation

Lunch Break 12:30 – 14:00

6. Session 2: The Role of Digital Intermediaries in Deposit Insurance and its potential impact on Coverage: Managing Risks and Opportunities in a Digitalised Financial Ecosystem 14:00 – 15:45

This session will explore the increasing role of digital actors in deposit-taking markets, such as brokers, reciprocal deposit networks, and embedded finance platforms (e.g., Mercado Libre in

Latin America), and their impact on deposit insurance systems. Panellists will assess the implication these intermediaries influence deposit insurer operations, focusing on areas such as coverage, record-keeping, depositor communication, and risk management.

Moderator:

- D'Andrea Ramsey, Caribbean Regional Committee Chairperson, Assistant Lead Supervisor, Deposit Insurance Corporation of The Bahamas

Panellists:

- Diane Ellis, Senior Managing Director, IntraFi
- Emiel Van der Velden, Head, Member Risk and Resolution, Canadian Deposit Insurance Corporation
- Marco Aurelio dos Santos Rocha, Senior Advisor, Financial System Monitoring Unit, Central Bank of Brazil
- Carlos Weitz, Advisor, Seguro de Depósitos Sociedad Anónima, Argentina
- María del Pilar Galindo Vergara, Deputy Director of Resolution Mechanisms, Fondo de Garantías de Instituciones Financieras
- Daniel Lima, Chief Executive Officer, Fundo Garantidor de Créditos

Coffee Break 15:45 – 16:00

7. Fireside Chat: Digital Transformation in Deposit Insurance: Bridging Innovation with Trust, Stability, and Supervisory Resilience. 16:00 – 16:30

Moderator:

- Bert Van Roosebeke, Senior Advisor on Policy and Analysis, International Association of Depositors

Speaker:

- Vrbaski Rastko, Senior Advisor, Financial Stability Institute

Thursday, 10 September 2026

8. Remarks 09:30 – 09:45

- Eva Hüpkes, Secretary General, International Association of Depositors

9. Keynote Speech 09:45 – 10:05

- Pablo Villalobos, General Manager, Central Bank of Costa Rica

10. Session 3 - Raising the Bar in the Americas – Achieving Faster, Smarter, and Seamless Reimbursements 10:05 – 11:20

This session will focus on strategies for deposit insurers in the Americas to minimise delays in providing insured depositors access to their funds and ensure that most insured depositors are reimbursed within seven working days, with an aspiration to achieve a three-day timeframe for the majority.

Key discussions will highlight the critical role of accurate and accessible depositor records in expediting reimbursements. The session will also explore advanced technologies and digital payment solutions—such as real-time data sharing, automation, and digital wallets—that can streamline reimbursement processes. Additionally, the importance of collaboration with financial safety net participants, including supervisors, resolution authorities, and payment providers, will be emphasised to address operational bottlenecks, mitigate risks, and navigate regulatory challenges.

Moderator:

- Patrick Déry, Superintendent, Financial Institutions, Autorité des marchés financiers, Québec, Canada

Panellists:

- Daniel Lima, Chief Executive Officer, Fundo Garantidor de Créditos
- Allison Edwards, Manager Research, Policy and Resolution, Deposit Insurance Corporation, Trinidad and Tobago
- Shilpa Shah, Associate Director, Federal Deposit Insurance Corporation

Coffee Break 11:20 – 11:45

11. Session 4 - Mastering Payout Simulations: Preparing for Seamless Reimbursements 11:45 – 12:45

This session will focus on the preparation and execution of payout simulation exercises to test and enhance deposit insurers' ability to reimburse insured depositors efficiently. The discussion will explore scenario planning, the design of realistic simulations, and the testing of reimbursement methods. Additionally, the session will highlight the need for post-simulation reviews, independent audits, and the integration of lessons learned into operational plans to ensure continuous improvement and readiness for real-world payout scenarios.

Facilitator:

- Christa Walker, Vice President, Corporate Affairs, General Counsel and Corporate Secretary, Canada Deposit Insurance Corporation

Lunch Break 12:45 – 14:15

12. Session 5 - Balancing Stability, Liquidity, and Returns: Crafting Resilient Investment Strategies for Deposit Insurance Systems. 14:15 – 15:15

This session will focus on the responsibility of deposit insurers to ensure sound investment practices and effective management of their funds. It will explore how a well-designed investment framework can preserve capital, maintain liquidity, and manage risks while meeting the unique operational needs of a deposit insurer. The discussion will address the key elements of an investment policy and the special considerations for deposit insurers as institutional investors, with practical insights into portfolio management, risk tolerance, and stress testing.

Facilitator:

- Marco Antonio Ruiz Gil, Manager of the Advisory and Treasury Partnership, World Bank

Coffee Break 15:15 – 15:45

13. Session 6 - Crisis Preparedness in the Digital Age: Navigating Operational Resilience and Policy Boundaries for Deposit Insurers 15:45 – 17:00

This session will explore the implications of the new business continuity principle, with a particular focus on crisis preparedness for severe operational disruptions such as third-party outages, cyber incidents, and the challenges posed by technological advancements like frontier AI models. Participants will examine the evolving risks that impact both deposit insurers and deposit-taking institutions, particularly in light of geopolitical tensions and increasing cyber threats.

This panel will examine whether deposit insurers should play a role when customers lose access to funds due to cyber incidents or operational disruptions, even in the absence of institutional failure. It will consider whether such events fall within the deposit insurer's mandate, traditionally focused on protecting covered deposits in bank failure or are better addressed through the central bank's lender-of-last-resort function and operational oversight. The discussion will also underscore the need for coordinated responses across the financial safety net, including supervisors, central banks, resolution authorities, deposit insurers and finance ministries.

Moderator:

- Eva Hüpkes, Secretary General, International Association of Depositors,

Panellists:

- Danilo Palermo, Senior Financial Sector Expert, Monetary and Capital Markets Department, International Monetary Fund
- Carole Eleuthere-Jn Marie, Chief Executive Officer, Barbados Deposit Insurance Corporation
- Christa Walker, Vice President, Corporate Affairs, General Counsel and Corporate Secretary, Canada Deposit Insurance Corporation
- Hellen Chepkwony, Chief Executive Officer, Kenya Deposit Insurance Corporation

14. Closing Remarks 17:00 – 17:10

- María del Pilar Galindo Vergara, Deputy Director of Resolution Mechanisms, Fondo de Garantías de Instituciones Financieras

Dinner 18:30 – 21:00

Friday, 11 September 2026

15. Latin America Regional Committee Meeting 09:00 – 10:00

Coffee Break 10:00 – 10:15

16. Caribbean Regional Committee Meeting 10:15 – 11:15

17. North America Regional Committee Meeting 11:15 – 12:15

Lunch 12:15 – 13:30