IADI 2026 Annual Conference

Hosted by the Compensation Scheme of German Private Banks and the Deposit Protection Fund of the Association of German Banks

Titanic Chaussee Berlin, Germany

Modernising Deposit Insurance to Strengthen the Financial Safety Net in the Digital Age

Thursday, 29 October 2026

Digital technology is reshaping banking at an unprecedented pace, challenging traditional business models and introducing new market participants. For deposit-taking institutions, these shifts bring both risks and opportunities. Against this backdrop, the conference brings together senior practitioners, policymakers, researchers, and regulators from around the world to examine how evolving financial markets affect deposit insurance and the broader safety net.

Across three panel sessions, the conference pursues three connected objectives. First, to revisit the conceptual foundations of the safety net by asking what counts as a deposit for public-policy purposes and how the perimeter of public protection should be drawn in a digital age. Second, to examine how the deposit insurance function must be modernised, operationally, financially and institutionally, to deliver on the promises the revised standards make. Third, to identify the policy issues that the international financial safety net community must address now if it is to be crisis-ready in an environment in which runs can be coordinated through social media and executed through mobile banking within hours.

1. Registration 08:30 – 09:00

2. Welcome Remarks 09:00 – 09:10

- Deposit Protection Fund of the Association of German Banks

3. Opening Remarks 09:10 – 09:20

- Alejandro López, Chair of the Executive Council and President of IADI

Chief Executive Officer, Seguro de Depósitos Sociedad Anónima, Argentina

4. Keynote 09:20 – 09:50

- Pablo Hernández de Cos, General Manager, Bank for International Settlements

Group Photo and Coffee Break 09:50 – 10:20

5. Panel 1 What is a Deposit? The Insurable Claim and the Boundaries of the Financial Safety Net 10:20 – 11:50

The deposit is a foundational instrument of the modern monetary order and the perimeter within which deposit insurance supports financial stability. Drawing and policing that perimeter has become harder as deposit-like products multiply outside the traditional bank. The panel will revisit what makes a claim a deposit for financial safety net purposes and ask how those features should apply to digital substitutes as well as to new players such as, deposit-placement platforms and sweep arrangements.

6. Keynote 11:50 – 12:20

- Mark Branson, President, Federal Financial Supervisory Authority, Germany

Lunch 12:20 – 13:30

7. Keynote 13:30 – 14:00

- Francois-Louis Michaud, Chair, European Banking Authority

8. Panel 2: Modernising deposit insurance 14:00 – 15:30

The panel will ask how the deposit insurance function can remain fit for the world it must operate in. The revised IADI Core Principles have raised the bar in four interlocking dimensions: speed of reimbursement, including in pass-through cases; ex-ante funding and risk-based contributions; the use of deposit-insurance resources in resolution; and the operational and cyber resilience of the deposit insurer itself. Each is being transformed by technology. Data analytics and artificial intelligence now offer potential for real-time single-customer view, faster payout, sharper risk-based pricing and earlier stress detection. The same technologies expand the threat surface, and may facilitate cyber-attacks on banks, payment systems and the deposit insurer itself; AI-driven misinformation; and the emergence of autonomous agents capable of moving funds at machine speed. The panel will ask how deposit insurers should harness technological capabilities safely, with appropriate human oversight; how the operational and cyber resilience requirements of Core Principle 4 should be operationalised; and how prudential regulation, supervision, resolution and deposit insurance must integrate into a single financial safety net when both threats and responses run at high speed.

9. Coffee Break 15:30 – 16:00

10. Keynote 16:00 – 16:30

Dominique Laboureix, Chair, Single Resolution Board

11. Panel 3: Crisis-ready in a Digital Age: The Policy Agenda Ahead 16:30 – 18:00

This panel looks forward. Drawing on the conceptual ground laid in Panel 1 and the modernisation agenda mapped in Panel 2, it asks which policy issues the international financial safety net community must now work on if it is to be crisis-ready in a digital age. It takes the findings of the 2023 banking turmoil lessons learnt and subsequent analysis as its point of departure and asks what they require of policymakers now regarding the integration of deposit insurance, resolution, and supervision into a cohesive framework; managing digital vulnerabilities, such as the rapid pace of runs and AI-driven cyber threats; and ensuring the credibility and public awareness of coverage during crises.

12. Closing Remarks 18:00 – 18:10

- Martin Boegl, Managing Director, Compensation Scheme of German Private Banks (EdB)