

IADI Digitalisation Roundtable: The Future of Deposit Insurance in a Rapidly Changing Financial Landscape

25 – 26 February 2026

Basel, Switzerland

Summary Agenda

The rapid pace of financial innovation and digitalisation is reshaping the global financial landscape, creating both challenges and opportunities for deposit insurance systems. The proliferation of digital financial products, including e-money, stablecoins, tokenised deposits, and central bank digital currencies (CBDCs), is challenging traditional concepts of deposits and deposit-taking. Meanwhile, emerging technologies such as blockchain, tokenisation, artificial intelligence (AI), cloud computing, and quantum computing are driving efficiency and innovation across the financial sector.

These developments are accompanied by the rise of new actors, such as fintech firms and non-bank intermediaries, which are reshaping the competitive landscape. Increasingly digital-savvy depositors demand greater convenience, speed, and security.

This roundtable features leading experts from IADI, the Bank for International Settlements (BIS), the BIS Innovation Hub, international bodies and the financial industry to explore these issues, share insights, and discuss strategies for adapting deposit insurance frameworks to the digital age.

This roundtable is targeted primarily to members of the IADI Analysis and Policy Council Committees, Fintech Technical Committee and E-Money Working Group. Its format will consist of expert presentations followed by a roundtable discussion to foster dialogue and exchange of ideas among participants.

Meetings of the IADI E-Money Working Group and the IADI Fintech Technical Committee will be held back-to-back with the Roundtable.

Wednesday, 25 February 2026

Registration 08:30

Welcome 09:00 – 09:15

Session 1: Digital Products and Deposit Insurance I
E-Money and Stablecoins 09:15 – 10:30

This session will cover the evolving landscape of digital financial products, focusing specifically on e-money and stablecoins, and their implications for deposit insurance systems. Panellists will discuss the economic relevance of these products, the risks they pose, and the regulatory frameworks designed to address these challenges. Panellists will consider whether fragmented regulatory approaches to instruments with similar economic functions create risks for financial stability and depositors, and how these risks might be addressed. They will also reflect on whether deposit insurers are equipped with the necessary tools and powers to protect e-money users, and what operational challenges might arise when implementing pass-through or direct coverage for these users. Another area of discussion will focus on the potential confusion among the public regarding the differences between stablecoins, e-money, and insured deposits, and how deposit insurers can clarify these distinctions to safeguard financial stability and depositor confidence.

Break 10:30 – 11:00

Session 2: Digital Products and Deposit Insurance II
Tokenisation and CBDCs 11:00 – 12:15

This session will explore the implications of tokenisation and central bank digital currencies (CBDCs) for deposit insurance systems. Panellists will discuss the distinction between tokenised deposits and other digital instruments like stablecoins, as well as the opportunities and risks associated with these innovations. The session will also examine the design and policy motivations behind retail and wholesale CBDCs, their potential to complement or substitute traditional bank deposits, and the broader implications for financial stability and deposit insurers' ability to meet their public policy objectives. Panellists will explore whether programmable features in tokenised deposits could increase deposit volatility and what implications this might have for the design of deposit insurance systems. Additionally, the session will examine whether CBDCs could be leveraged to expedite depositor reimbursements and what risks might arise from CBDC wallet offerings by insured deposit-taking institutions.

Lunch 12:15 – 13:30

Session 3: Non-bank Actors in the Deposit Insurance Ecosystem 13:30 – 14:45

This session will examine the growing role of non-bank financial intermediaries (NBFIs) and deposit intermediators in the deposit insurance ecosystem. Panellists will discuss how these actors are reshaping the traditional banking value chain, increasing deposit mobility, and challenging the oversight capabilities of deposit insurers. The session will also explore the implications of cross-border activities and innovation in deposit-placing markets for regulatory frameworks and depositor protection. Panellists will consider how emerging non-bank actors might impact the ability of deposit insurers to meet their public policy objectives, particularly in light of these actors' increasing influence on deposit allocation and financial intermediation. They will also reflect on whether innovations in deposit-placing markets enhance financial efficiency or introduce new risks and complexities for deposit insurers. The session will explore how deposit insurers can navigate the challenges posed by increasing cross-border activities and what role international cooperation might play in addressing these challenges effectively

Coffee Break 14:45 – 15:15

Session 4: Leveraging Technology to Enhance Deposit Insurance Operations 15:15 – 16:30

This session will focus on the transformative potential of emerging technologies, such as automation, artificial intelligence (AI), cloud computing, and quantum computing, in enhancing deposit insurance operations. Panellists will discuss how these technologies can improve critical functions like risk assessment, depositor reimbursement, and resolution planning, while also addressing the associated risks and challenges. The discussion will consider how deposit insurers might enhance their operational capacity to leverage automation and AI responsibly, and what safeguards might be necessary to mitigate risks such as cybersecurity vulnerabilities or model biases. Panellists will reflect on what specific risks associated with cloud computing deposit insurers should incorporate into their strategic planning to ensure operational resilience and depositor protection. They will also explore how deposit insurers can anticipate quantum-related risks and opportunities.

Session 5: Understanding and Managing Depositor Behaviour in a Digital World 16:30 – 17:45

This session will explore the evolving expectations and behaviours of depositors in an increasingly digitalised financial environment. Panellists will examine how technological advancements, such as real-time payments and mobile banking, are influencing depositor behaviour and increasing deposit mobility. The session will also consider the implications of these changes for deposit insurance systems, particularly during periods of financial stress. Panellists will discuss how deposit

insurers can enhance their understanding of depositor behaviour in a digital environment, particularly in light of heightened competition for depositors' funds and the role of technology in increasing deposit volatility. They will reflect on how deposit insurers might adapt their procedures and operations to address depositor expectations for instant access to funds, while mitigating the risk of bank runs during financial stress. The session will also examine the role of social media in shaping depositor sentiment and influencing deposit volatility, and how financial safety-net participants might monitor and respond to its impact effectively.

End of Day 1

17:45

Thursday, 26 February 2026

Meetings open to staff from IADI Member Organisations and IADI Associates.

Meeting of the IADI e-Money Working Group

09:00 – 10:15

Break

10:15 – 10:45

Meeting of the IADI Fintech Technical Committee

10:45 – 12:45

End of Day 2

12:45