



BANK OF ENGLAND

RTGS/CHAPS Board

Additional Board member biographies

Kevin Brown

Kevin Brown is an Independent Member of the RTGS/CHAPS Board and its Risk Committee and Chair of CHAPS Strategic Advisory Forum

Kevin has 35 years of experience in banking. He was Global Head of Transaction Services for RBS. Kevin had direct involvement in the design and development of the UK's Faster Payments Service and became the inaugural Chair of the UK Faster Payments Scheme from 2011 to 2013. He was also on the inaugural Advisory Panel for the UK Payment Systems Regulator until mid-2015. He is supporter of the European Women Payments Network encouraging greater diversity in Payments.

Kevin is currently a member of the UK Financial Conduct Authority (FCA) Regulatory Decisions Committee. He is also member of the UK Payment Systems Regulator Enforcement Decisions Committee and a senior independent director and Chair of Audit, Risk & Governance of the Phone-paid Services Authority. He is a founding investor and advisory board member of Form3 Financial Cloud.

Lazaro Campos

Lazaro Campos is an Independent Member of the Bank of England's RTGS/CHAPS Board.

Lazaro has over 30 years of experience in global finance. He served as the Chief Executive Officer of SWIFT, the global banking network, from April 2007 until July 2012. Before that he held diverse executive and management positions at SWIFT. While at SWIFT Lazaro was involved in the formulation of CPMI's (former CPSS) Principles for Financial Market Infrastructures.

Lazaro is co-founder and MD of FinTechStage, a company that specialises in financial services innovation with programmes around the world. He is Chair of the Board of The ID Co, a fintech start-up offering a business-to-business Software as a Service open bank data platform; a Non-Executive Director at Starling Bank, a challenger neo-bank in the UK; and also a Management Advisor to Payoneer Inc, a global business payment platform.

Noel Harwerth

Noel Harwerth is an Independent Member of the Bank of England's RTGS/CHAPS Board and its Risk Committee.

Noel has had a long career in the finance and mining sectors with significant experience in emerging markets. From September 2016 to November 2017 she was an Independent Director on the CHAPS Board (prior to the Bank acquiring CHAPS Co). From 1998 to 2003, Noel was the Chief Operating Officer of Citibank International and prior to that served as the Chief Tax Officer of Citigroup, Dun & Bradstreet Corporation and Kennecott Copper Corporation. She is also a qualified solicitor.

Noel is currently a non-executive director at Charter Court Financial Services Ltd and Sirius Minerals. She is also Chair of the UK Export Finance Agency.

Charlotte Gerken

Charlotte Gerken is Director for Cross-cutting and Insurance Policy, in the Bank's Prudential Policy Directorate, which contributes to financial stability in the UK by designing, negotiating and implementing effective prudential regulation. Charlotte is responsible for a number of key policy areas, including insurance policy; structural reform of the banking sector; operational resilience; remuneration; governance, systems and controls; disclosure and reporting; and accounting policy. Charlotte is a member of the RTGS/CHAPS Board and its Risk Committee.

Charlotte was previously Director of Supervisory Risk Specialists and responsible for delivery to the Financial Policy Committee and the Prudential Regulation Committee, of analysis for the annual concurrent stress test of the UK banking system. Her previous experience includes leading risk specialist areas and supervising a range of banks, investment banks and insurers. Charlotte started her career in commercial banking.

Michael Jones

Mike Jones is Head of Market Services Division. He has responsibility for the Real-Time Gross Settlement (RTGS) system and the CHAPS payment scheme. He is a member of the RTGS/CHAPS Board.

Mike has undertaken a wide variety of roles across our operational and policy areas over the last 20 years, including acting as an advisor on operations in the International Banking Directorate of the PRA (2015-16) and running the RTGS system (2014-15).

Mike has a BA and MPhil in History from Birmingham University.