



## RTGS/CHAPS Board

### Additional Board member biographies

#### Mike Jones

Mike Jones is Head of Market Services Division. He has responsibility for the Real-Time Gross Settlement (RTGS) system, the CHAPS payment scheme and the Bank's securities operations. He is a Member of the RTGS/CHAPS Board and its Risk Committee.

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.

#### 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; groups; remuneration; governance, systems and controls; disclosure and reporting; and accounting policy. Charlotte is a member of the RTGS/CHAPS Board and the Board 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.

#### 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-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 Standard Life Assurance Ltd, the London Metal Exchange, Charter Court Financial Services Ltd, and Sirius Minerals. She is also Chair of the UK Export Finance Agency and a member of the governing body of the British Horseracing Authority.

#### Kevin Brown

Kevin Brown is an Independent Member of the Bank of England's RTGS/CHAPS Board.

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 Chairman of the UK Faster Payments Scheme in November 2011 (until 2013). He was also on the inaugural Advisory Panel for the UK Payment Systems Regulator until mid-2015.

Kevin is currently a member of the UK Financial Conduct Authority (FCA) Regulatory Decisions Committee. He is a member of the UK Payment Systems Regulator Enforcement Decisions Committee and a non-executive board member and Chair of Audit, Risk & Governance of the Phone-paid Services Authority. He is also the non-executive Chairman of FundRock Management Company S.A., Luxembourg.

### **Lázaro Campos**

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

Lázaro 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 Lázaro was involved in the formulation of CPMI's (former CPSS) Principles for Financial Market Infrastructures.

From 2014 to 2017, Lázaro was member of the Board Financial Crime Risk Committee of Standard Chartered Bank. In 2014, he was appointed member of the Bill & Melinda Gates Foundation's Digital Financial Services (DFS) Platform Enablers group in support of financial inclusion.

Lázaro is Managing Director of FinTechStage, an innovation ecosystem building platform. He is Chairman of the Board of The ID Co, a fintech start-up offering digital trust and online identity verification services based on bank-account data. He is also a Management Advisor to Payoneer Inc, a B2B payment platform.