



**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. In addition, he is a member of the Bank of England's Court of Directors' RTGS Renewal Committee.

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.

### **Michael D'Souza**

Michael D'Souza is an Independent Member of the Bank of England's RTGS/CHAPS Board and is Chair of its Risk Committee. In addition, he is a member of the Bank of England's Court of Directors' RTGS Renewal Committee.

Michael is also an independent senior advisor at the Bank's Prudential Regulation Authority (PRA). In this role he focuses on corporate governance and risk management across the UK financial services sector. He chairs or acts as an independent member of a range of formal PRA Senior Management Regime interview boards bringing an informed and experienced practitioner's perspective to decision making. In addition, Michael is the independent Chair of the Regulatory Arbitrage and Market Consequences Committee and an independent member of the Bank's Resolvability Assessment Framework Steering Committee.

Michael has over 30 years of experience in investment banking having held senior executive positions in the UK, USA, Canada and Japan. Michael was a Managing Director and member of the board of directors of Merrill Lynch International, a global broker-dealer, and was also Chair of the board Risk Committee. Prior to this, he was Chief Executive Officer of Merrill Lynch Capital Markets Bank which managed the firm's derivatives and foreign exchange business internationally.

Michael is currently an Independent Non-Executive Director of the Council of King's College, University of London. As part of this role he is Chair of the Finance Committee and a member of Nomination Committee and Remuneration Committee.

### **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 member of the Regulatory Decision Committee, Financial Conduct Authority; a non-executive director at Charter Court Financial Services Ltd and a senior independent director, ScotiaBank Europe plc.

### **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.