PRESS RELEASE

4th Annual Foro di Pago Nacional Conference Highlights the Transformative Role of Artificial Intelligence in Digital Payments

19 November 2026

Oranjestad – The fourth annual Foro di Pago Nacional (FPN) Conference, organized by the Centrale Bank van Aruba (CBA), brought together over 100 representatives from Aruba's financial sector, payment service providers, private and public sector institutions, and regional and international organizations to discuss the theme, "How Artificial Intelligence (AI) is Transforming Digital Payment Experiences." Held at the Aruba Marriott Resort & Stellaris Casino, the conference served as a platform for sharing knowledge and exploring the opportunities, challenges, and implications that AI presents for the future of digital payments.

The conference was officially opened with a speech by Mr. Thomas Domhoff, President of the CBA, who emphasized the importance of collaboration and knowledge sharing among stakeholders in Aruba's payment ecosystem. Reflecting on the conference theme, he highlighted the growing role of AI in driving innovation within the payments sector and stressed the importance of harnessing these advancements responsibly to support a safe, efficient, and future-ready payment system. Mr. Domhoff also underscored the conference's value as a platform for learning, exchanging insights, and fostering cooperation across the industry.

Following this, Mrs. Miriam Gonzalez, Executive Director of the CBA and Chair of the FPN, highlighted the transformative impact of AI on payments and the importance of understanding both the opportunities and challenges it presents for Aruba. She emphasized the role of the FPN as a platform for bringing together key stakeholders to exchange knowledge, discuss emerging developments, and foster cooperation. Mrs. Gonzalez also reflected on the responsible use of AI and encouraged participants to explore how innovation can contribute to the continued advancement of Aruba's payment landscape.

The conference featured a presentation by Dr. Kristel de Nobrega, Division Manager Technology, Security & Data at the CBA, Chair of the National Crisis Response Cluster for Cybersecurity in Aruba, and Vice-chair of the Cybersecurity Information Sharing Group (CISG) of the regional CARICOM central bank Chief Information Security Officers (CISOs), who discussed the opportunities and risks associated with AI in an increasingly digital world. Her presentation explored three scenarios related to AI:

- People hacking AI systems
- People using AI to hack other systems
- AI hacking systems on their own, sometimes even not maliciously

A highlight of the conference was the panel discussion on "The Role of AI in Payments in Aruba." The panel brought together representatives from Aruba's commercial banks: Mr. Samuel Dotro, Chief Digital Officer of MCB Group, representing Caribbean Mercantile Bank Aruba N.V.; Mrs. Marilinda Mansur-Croes, Transformation Officer at AIB Bank N.V.; Mr. Nigel Wix, Regional Manager IT | AI & Data at Aruba Bank N.V. and Orco Bank N.V.; and Mr. Pierre Rafini, Vice President of Commercial Banking for the Dutch Caribbean, Country Manager for Aruba, and Managing Director of RBC Royal Bank Aruba N.V. The panelists shared practical insights into how their institutions are exploring and implementing AI-driven solutions to enhance customer experience, improve operational efficiency, strengthen fraud prevention capabilities, and support innovation in payment services. In addition, the panelists shared their vision of how AI will transform the payment experience in Aruba over the next five years, highlighting the fundamental changes they expect to see in the sector.

Participants of the FPN conference also gained a regional perspective through a presentation by Mr. Esajas, Senior Product Strategy, R&D and Partnerships Lead, and part of the Leadership Team at IBIS Management Associates, who shared insights into AI-driven initiatives and developments across the Caribbean payments landscape.

In addition, Mr. Matthew Hunt, Advisory Board Member at Emtech, addressed the use of AI in the European payments industry, highlighting the impact of AI on payments strategy and transformation in Europe.

Together, the presentations and discussions provided participants with local, regional, and international perspectives on how AI is reshaping payment services and influencing the future of the payments landscape.

The morning concluded with closing remarks by Mrs. Gonzalez, who expressed her appreciation to all stakeholders for their continued support of the FPN throughout the years and for their ongoing interest in the development of Aruba's payments landscape. She emphasized that the progress achieved to date has been made possible through the collective efforts of the public and private sectors and reiterated the importance of continued collaboration among all stakeholders as the payments ecosystem continues to evolve.

Stakeholders were also invited to participate in the upcoming FPN Working Group meetings, scheduled for the second quarter of 2027, and were informed that the fifth annual FPN Conference is expected to take place in November 2027.

CENTRALE BANK
VAN ARUBA

COMUNICADO DI PRENSA

E di Cuatro Conferencia Anual di Foro di Pago Nacional a Enfoca Riba e Rol Transformativo di Inteligencia Artificial den Pagonan Digital

19 di november 2026

Oranjestad – E di cuatro conferencia anual di Foro di Pago Nacional (FPN), organisa pa Banco Central di Aruba (BCA), a trece hunto mas di 100 representante di Aruba su sector financiero, proveedornan di servicionan di pago, institutonan di e sectornan priva y publico, y organisacionnan regional y internacional pa discuti e tema "Con Inteligencia Artificial ta Transformando Experiencianan Digital di Pago." E conferencia, cu a tuma luga na Aruba Marriott Resort & Stellaris Casino, a sirbi como un plataforma pa comparti conocemento y explora e oportunidadnan, retonan y implicacionnan di inteligencia artificial (IA) pa e futuro di pagonan digital.

E conferencia a cuminsa cu un discurso di Sr. Thomas Domhoff, Presidente di BCA, kende a enfatisa e importancia di colaboracion y a comparti conocemento entre e stakeholders di e ecosistema di pago di Aruba. Reflehando riba e tema di e conferencia, e a resalta e rol creciente di IA den stimula innovacion den e sector di pago y a subraya e importancia di utilisa e avancenan aki na un manera responsabel pa mantene un sistema di pago sigur, eficiente y cla pa futuro. Sr. Domhoff a enfatisa tambe e balor di e conferencia como un plataforma pa siña, intercambia perpectivanan, y fomenta cooperacion den e industria.

Despues, Sra. Miriam Gonzalez, Directora Ehecutivo di BCA y Presidente di e FPN, a destaca e impacto transformativo di IA riba e sector di pago y e importancia di compronde tanto e oportunidadnan como e retonan cu e ta trece cune pa Aruba. E a enfatisa e rol di FPN como un plataforma pa trece stakeholders huntu pa intercambia conocimento, discuti desaroyonan nobo, y fomenta cooperacion. Ademas, Sra. Gonzalez a refleha riba e uzo responsabel di IA, y a motiva participantenan pa explora con innovacion por contribui na un avance continuo di e panorama di pago na Aruba.

E conferencia a conta cu un presentacion di Dr. Kristel de Nobrega, Manager di e Division di Tecnologia, Siguridad y Data na BCA, Presidente di e Cluster Nacional di Respuesta na Crisis di Seguridad Cibernetico na Aruba, y Vice-presidente di CISG (Cybersecurity Information Sharing Group) di e Chief Information Security Officers (CISOs) di e banconan central den e region CARICOM, kende a papia tocante e oportunidadnan y riesgonan relaciona cu IA den un mundo cada biaha mas digital. Den su presentacion, e a explora tres scenario relaciona cu IA:

- Personanan manipulando of abusando di sistemanan di IA
- Personanan uzando IA pa manipula of abusa di otro sistemanan
- IA manipulando of abusando otro sistemanan riba su mes, den algun caso sin mal intencion

Un di e momentonan culminante di e conferencia tabata e panel riba e topico "E Rol di IA den Area di Pago na Aruba." E panel tabata consisti di representantenan di e banconan comercial di Aruba: Sr. Samuel Dotro, Chief Digital Officer di MCB Group, representando Caribbean Mercantile Bank Aruba N.V.; Sra. Marilinda Mansur-Croes, Transformation Officer na AIB Bank N.V.; Sr. Nigel Wix, Regional Manager IT | AI & Data na Aruba Bank N.V. y Orco Bank N.V.; y Sr. Pierre Rafini, Vicepresidente di Commercial Banking pa Caribe Hulandes, Country Manager pa Aruba y Managing Director di RBC Royal Bank Aruba N.V. E panelistanan a comparti conocemento practico relata na con nan institucionnan ta explorando y implementando solucionnan impulsa pa IA den practica, pa asina mehora e experiencia di nan clientenan, aumenta eficiencia operacional, reforsa nan capacidadnan pa preveni fraude, y sostene innovacion den sistemanan di pago. Ademas, e panelistanan a comparti nan vision riba con IA lo transforma e experiencia di pago na Aruba den e proximo cinco añ̃a, resaltando e cambionan fundamental cu nan ta spera den e sector bancario.

Participantenan di FPN a ricibi tambe un perspectiva regional durante un presentacion di Sr. Morales Esajas, Senior Product Strategy, R&D y Partnerships Lead, y miembro di e Team di Liderazgo di IBIS Management Associates, kende a comparti conocementonan valioso tocante iniciativanan y desaroyonan impulsa pa IA den e panorama di pago den Caribe. E a enfoca riba tres mensaje clave: rediseña e proceso, zorg pa e ta haci uzo di data di bon calidad, y zorg pa hende tan a e control.

Adicionalmente, Sr. Matthew Hunt, Advisory Board Member na Emtech, a duna un presentacion riba e uzo di IA den e industria di pago Europeo, destacando e impacto di IA riba e strategia di pago y transformacion na Europa.

Conhuntamente e presentacionnan y discusionnan a ofrece e participantenan un perspectiva local, regional y internacional riba con IA ta transformando servicionan di pago y ta influencia e futuro di pago.

E mainta a culmina cu palabranan di clausura di Sra. Gonzalez, kende a expresa su gradicimento na tur stakeholders pa nan sosten continuo na e FPN durante e añanan y pa nan interes den e desaroyo di e ecosistema di pago di Aruba. E a enfatisa cu e progreso cu a logra te cu awor tabata posibel danki na e esfuerzonan conhunto di e sectornan publico y priva y a subraya cu colaboracion continuo entre tur stakeholders ta keda importante mientras cu e ecosistema di pago ta sigui evoluciona.

E conferencia a conclui cu un invitacion na tur stakeholders pa participa na e reunionnan di FPN Working Group programa pa e di dos kwartaal di 2027. Ademas, participantenan a wordo informa cu e di cinco conferencia anual di FPN ta plania pa tuma luga den luna di November 2027.