

Blockchain takes over banking: From decentralized finance to tokenized deposits

DES2025 will examine the emerging concepts in the financial sector driven by blockchain, aimed at enabling faster, more secure, and autonomous transactions

The event will also delve into the benefits of AI, quantum technology and the Cloud for the financial and insurance industries, with executives from Banco Santander, Banco Monex, bunq or Banregio, among others

Madrid, May 23, 2025. – The financial world as we knew it has evolved considerably, following the consolidation of blockchain, which is transforming operations, security management and transparency. In fact, according to a report by global firm Citigroup, 2025 could mark a turning point for blockchain-based technologies, with a boom comparable to that of ChatGPT, especially in its adoption by the economic and public sectors, driven by regulatory changes.

Against this backdrop, [DES – Digital Enterprise Show 2025](#), the benchmark event in Europe on exponential technologies that will take place in **Malaga from June 10-12**, will analyze before more than **17,000 executives** how decentralized infrastructures and cutting-edge technologies are changing the way of understanding the banking context, while exposing their opportunities to improve the protection of transactions.

An example of this will be shared by **Ernesto Gallardo**, CEO at Banco Monex, which has a presence in Mexico, the United States, Canada, the United Kingdom, Luxembourg and Spain. Gallardo will be explaining the digitalization that the financial institution has carried out using cloud technologies, automation initiatives or launching Monex One, a digital account that allows transactions in different currencies and international transfers easily from the cell phone. At the same time, **Ángel Nigorra**, general manager at Bizum, will delve into the improvement of customer service that can be achieved using emerging technologies, an issue that will also be discussed by **Ana Varela**, marketing director at Banregio, a Mexican bank with more than two hundred branches in the country.

For his part, **Luis Nacarino**, Executive Director at Banco Santander Corporate & Investment Banking, will study the current new paradigm of finance, where securities move instantaneously and automatically beyond the limits of traditional banks and cash. Stablecoins, cryptocurrencies linked to stable assets such as the euro; CBDCs, digital versions of national currencies issued directly by central agencies; or tokenized bank deposits, which ensure fast and secure movements, are some of the terms that Nacarino will evaluate.

In addition, **Miguel Ángel Calero**, Lead Emerging Technologies at the technology consulting firm Izertis; **Mara Balestrini**, Strategic Advisor at LACNet, a consortium focused on decentralized technologies and blockchain interoperability; and **Miguel Ángel Domínguez**, president at Alastria, will present the advances provided by

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decentralized finance, which allows loans, exchanges, investments and other services between users without the need for banks or brokers.

Sustainability will also be an issue on the table, due to the efforts being made to reduce blockchain's environmental impact. In this regard, **Almudena Mata**, CEO at the company BlockchAI Intelligence; **Carlos Kuchkovsky**, CEO at the startup focused on quantum solutions, QCentroid Labs; and **Denisa Gibovic**, CEO and founder at Blue in Room Innovation, a company specialized in the application of advanced technologies for the circular economy and waste management, will examine the concepts that are being implemented so that blockchain consumes less energy when validating blocks, without sacrificing security.

AI and quantum computing revolutionize banking and insurance

AI is the technology that has burst into the banking sector in recent years, with a significant impact on the insurance industry as well. Tools supported by automatic and generative learning, are enabling unprecedented forms of risk assessment and claims processing. In this regard, experts of the stature of **Iñigo Ortiz**, director of Transformation, Strategy and Delivery for the Iberian market at Metlife; **Jorge Blasco**, partner at the venture capital firm Lumo Labs; and **Laura Vila**, director at Segurapp, will address how artificial intelligence, among other solutions, is reconfiguring the business models of insurers, optimizing processes and improving the customer experience.

Another macro trend that will be the focus of the DES2025 scenarios in the field of insurance is quantum computing, due to its capabilities to increase portfolio performance, detect fraud and anticipate potential risks. To this end, **Fernando de Santos**, Head of Operations at Ibercaja Connect; **Néstor Álvaro**, Director of AI and Advanced Analytics at Santalucía Seguros; **Mónica Campanet**, Director of Operations and IT at Bizum, and **Ali El Hassoun**, Head of Data and AI at bunq, the second largest neobank in Europe, will share real success stories in quantum technology and offer a glimpse into future trends in the world of insurance and banking.

About DES | Digital Enterprise Show (June, 10-12, 2025, FYCMA, Málaga - Spain): DES – Digital Enterprise Show is an event organized by Nebext – Next Business Exhibitions in collaboration with Málaga City Council and the Andalusian Regional Government. In its seven editions, it has become Europe's largest professional event on exponential technologies and a global benchmark for offering senior executives the latest solutions and products to support large corporations, SMEs, and European public administrations in their digital transformation. Over three days, DES combines technology and innovation with digital leadership, technological solutions for improving customer and employee experience, operational process optimization, and identifying new business models, services, and products across all industries.

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