

Helene Oger-Zaher

Helene is a payment, retail banking and crypto specialist. She has extensive regulatory experience in the UK and internationally.

She joined the FCA in June 2019 and manages the payments policy team. Her areas of focus include open banking and open finance, fraud, payments regulation and crypto / CBDC. Before joining the FCA, she worked at the European Banking Authority, where she led open banking, strong customer authentication and fraud work.

Prior to that, she worked at the FSA/FCA in a range of roles ranging from supervision to competition, and in the industry in compliance roles.

She holds a PhD in law.