Marilin Pikaro, Director of Innovation, Conduct and Consumers is responsible for the EBA's thematic and policy work on digital finance and information and communication technology (ICT) and security risks, consumer protection, and Anti Money Laundering and Countering the Financing of Terrorism (AML/CFT). Marilin has a wealth of experience in both the public and private sector. Before joining the EBA, she was a special advisor to the European Commission. She has been Chief Compliance Officer and a member of the Executive team and Management Board at Luminor. Prior to that, she was leading a Fraud Investigation & Dispute Services at Ernst & Young Baltic in Estonia, and worked as a senior investigator at the Estonian Criminal Police. Marilin Pikaro holds a master's degree in Government and Administration from Tallinn University and a postgraduate degree in Financial Strategy from the Said Business School at Oxford University. She is currently finalising an EMBA program at the University of Oxford.