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Mr. Leinonen is advisor to the board of the Bank of Finland and is in charge of payment and settlement system policy issues in the central bank. He is the Finnish representative on the payment and settlement system committee (PSSC) within the Eurosystem. He joined the Bank of Finland in 1996 as head of the payment system division and was appointed advisor to the board in 1999. Before that, he worked in the banking industry for 20 years with managerial positions connected to payment system activities, within both the savings banks' and cooperative banks' groups in Finland. For most of the past 30 years, he has been active in developing interbank payment systems and standards within the Finnish banking community. Mr. Leinonen has also been active on international payment system forums throughout his career and has published several articles and books on payment system issues.