

# LYDIE SPECQUE

## President & CEO, FIFA Clearing House SAS

### ABOUT LYDIE

Lydie Specque serves as President and CEO of FIFA Clearing House SAS (FCH), a pioneering financial institution within the global sports ecosystem, established by FIFA in Paris in 2022 and regulated by France's Autorité de Contrôle Prudentiel et de Résolution (ACPR).

Under her leadership, FCH manages the centralised processing of training rewards related to international football player transfers. Within its first two years, FCH accredited over 1,600 clubs from more than 100 football associations, covering both professional and amateur football clubs with diverse legal statuses.

With over two decades of senior executive experience, Lydie has deep expertise in international financial services, particularly in cross-border payments, FinTech innovation, and regulatory compliance. She began her career at Western Union and she expanded her international management experience as Director and Chief Representative for EMEA at the National Bank of Canada. She later held senior executive roles at FinTech companies regulated by the UK's Financial Conduct Authority (FCA) and France's ACPR. Her experience includes serving as CEO of Ditto Bank, a digital bank specializing in currency management, under the license of Banque Travelex.

Lydie holds an MBA and completed the International Executive Program at INSEAD.

### GETTING INSPIRED BY LYDIE

#### What was the aspect of yourself that you had to work on the most to get to where you are now?

The aspect I had to work on the most was overcoming impostor syndrome. It's common, especially among women professionals. I often felt uneasy or unqualified for the next step. A turning point was when my manager offered me a major promotion – I almost declined. He simply said, "I won't accept a refusal." I accepted, and that moment became a real accelerator for my career.

With experience and the support of mentors who believed in me when I didn't, I've learned to recognise my value. I only heard about impostor syndrome at the age of 40 – understanding it earlier could have helped me realise that I was my own limitation. This is why I wanted to mention it.

And remember: most of the time, we succeed. And if we fail? I like to quote Mandela: "I never lose. I either win or learn."

To counterbalance self-doubt, I've relied on resilience: never giving up, not dwelling on failure, and always moving forward. It's a strength that sets you apart when others get discouraged.

Another key learning was understanding the importance of recovery. Passion and hard work are great, but if you're also a perfectionist, watch out for the risk of burn out. I had the chance to work with a coach who asked me to block two hours a week just for myself. At first, I felt guilty, but I discovered I was far more effective and creative when I gave myself that space.



An external coach brings perspective, helps you step back, reflect, and grow.

#### What key tip would you give for professionals to successfully develop in their careers?

Career tips are always personal, but here's what truly made a difference for me.

First, never stay in a golden cage. Twice in my career I left well-paid jobs where I wasn't learning or enjoying anything anymore. It took courage to leave, but it was necessary. Early in my career, I saw colleagues stuck in roles that drained them. I made a promise to myself: never confuse comfort with fulfilment.

Get out of your comfort zone. One of the best decisions I made was to leave a promising first job to spend two years in humanitarian work. I didn't do it for my career, but in hindsight, it became a powerful accelerator. Growth always starts where comfort ends.

Second, I want to stress the importance of having a mentor – usually internal – who helps you decode the company culture, navigate politics, and spot the right opportunities.

Also, don't compromise on job content or fair salary. You need both. Fulfilment fuels performance, and fair pay enables independence.

Finally, build your network before you need it. Stay connected to the outside world – it's where new ideas and opportunities come from. Build a network. Talk to peers. You'll realise you're not alone – and that's incredibly powerful.

And one last thing: deliver. Consistently. Performance earns you trust, credibility, and the freedom to shape your path.

#### How do you see the future of clearing in 10 years?

Change in clearing will be driven by technology (AI, blockchain, real-time data), broader use cases, and a growing need for transparency and efficiency.

Clearing houses act as trusted intermediaries, and their role could expand beyond traditional financial markets. For instance, models like the FIFA Clearing House show how clearing concepts can be applied in other sectors like sport, to centralise flows, ensure payment integrity, and bring trust to complex transactions. Also with digitalisation, clearing could evolve into a modular service layer, embedded across platforms to facilitate seamless, automated value exchange.

### LYDIE'S CONTACT

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