

AGENDA

08:00  
REGISTRATION AND NETWORKING

08:50

WELCOMING REMARKS

Olly Betts, Chief Executive Officer, OpenWrks  
David Parker, Chief Executive Officer, Polymath Consulting

09:00

KEYNOTE ADDRESS

Transformation in an Open Banking ecosystem

Never before has the banking industry been confronted with such great opportunities... and risks. Far beyond deploying new technologies, traditional and non-traditional financial institutions must align leadership and cultures to deliver enhanced customer experiences faster and more seamlessly than ever before. This session will discuss the disrupted banking ecosystem and what it will take to be a survivor in the future. We are entering an era of 'Banking Transformed'.

Jim Marous

09:30

Open Banking 2.0

In partnership with:



The who's who of Open Banking at the UK's leading high street banks will lay bare the successes and pitfalls they have experienced since 'go live', and September's 2019 PSD2 deadline. Between them they have a mezza of innovation labs, sandboxes and fintech tie ups. But what's hot and what's not? Our Chair will pose the questions you want answered to reveal what Open Banking 2.0 looks like for the high street.

Panel moderated by: Olly Betts, Chief Executive Officer, OpenWrks  
Hetal Popat, Programme Director, Head of Open Banking & PSD2, HSBC  
Lana Abdullayeva, Payments Innovation & Policy Director, Group Chief Information Officer, Lloyds Banking Group

Mark Curran, Director of Technology Transformation, TSB Bank  
Mike Sanderson, Delivery Lead, BJSS  
Steven Fairman, Head of Digitalisation & Client Access, Europe & Americas, Standard Chartered  
Seren Rode Andreassen, Chief Digital Officer, Danske Bank

10:15

Reality check - what have we actually achieved?

It's time for a reality check. Let's take a step back and look at what was predicted for Open Banking and deep-dive into areas where we've excelled and where we've fallen short of expectations. With insights into previous platform wins and fails, I'll be answering the question.

Olly Betts, Chief Executive Officer, OpenWrks

10:40  
REFRESHMENTS & NETWORKING

Main Stage

11:15-11:55

Panel: Open Banking and supercharging UK business through innovation  
In partnership with:



Some of the real success stories in Open Banking have come from within the SME finance space. This panel of industry stalwarts will evaluate the true opportunities that lay ahead for business lending and how Open Banking can continue to supercharge the business economy of tomorrow.

Andrea Reynolds  
Chief Executive Officer, Swoop

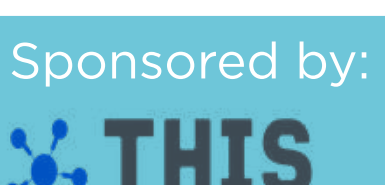
Myles Stephenson  
Chief Executive Officer, Modulr

Nick Fahy  
Chief Executive Officer, Cynergy Bank

Richard Kerston  
Chief Executive Officer, Esme Loans

Seema Desai  
Chief Operating Officer, Iwoca

Stage 2



11:15-11:55

Fireside chat with the Open Banking visionaries  
In what will be the first interview since the September European-wide PSD2 deadline, we ask what's next for the organisations that are shaping Open Banking here in the United Kingdom. The Competition & Markets Authority ripped up the rule book to create the next wave of digital transformation in the banking world, whilst the Open Banking Implementation Entity was tasked with the roll-out across the UK. This interactive session will reveal what is ahead beyond compliance and regulation, and which non-FS sectors are tipped to take advantage of Open Banking principles.

Dr Bill Roberts  
Head of Open Banking, Competition & Markets Authority

Imran Gulamhusseinwala  
Trustee, Open Banking Implementation Entity

Stage 3



11:15-11:40

To check or not to check – TPP regulatory status  
When a TPP requests access to the relevant accounts held in the ASPSP, the TPP must identify itself (including its authorisation status) to the ASPSP. There are, however, some issues in this respect, including:

- Whether/how ASPSPs check if a TPP is indeed authorised; potential issues in using various registers for such checking
- Mismatch between eIDAS certificates and such registers.

A well-functioning interface is in the interest of both ASPSPs and TPPs. Discussion can hopefully assist the industry (and regulators) in working together to find the best solution.

Kai Zhang  
Associate Director, Bryan Cave Leighton Paisner

Mortgages Stage



11:15-11:55

Panel: What has Open Banking done for mortgages?  
The principal benefit of Open Banking to the mortgages sector is loud and clear; the streamlining of the application process, making it quicker and slicker for the consumer. They should be chomping at the bit to adopt Open Banking, but are they? Has the industry promoted the benefits enough? Has it responded with innovative products and services? Our panel of industry experts will review the last 12 months and whether Open Banking will shake up the mortgages market forever.

Jack Price  
Managing Director, UK, Computershare Communication Services

Sue Rossiter  
Principle, Mortgage Regulation, UK Finance

Vanessa Northam  
Head of External Relations, Tully

Payments Stage



11:15-11:55

Panel: Payments Punch Up  
In partnership with:

Here we will explore the future of the payments landscape with regulation, innovation and strategy at the heart of the debate. Delegates will enjoy four unique views from all corners of the market as each continues to grapple with product evolution, heightened competition, and increased regulation.

Adrian Smyth  
Head of Innovation, RBS

David Head  
Open Banking Products, Mastercard

Manish Garg  
Founder & Chief Executive Officer, Reflow

Sujata Bhatia  
Senior Vice President, American Express

Tony Craddock  
Director General, Emerging Payments Association

12:00-12:25

An Open Banking journey through the eyes of ClearBank, the UK's first clearing bank  
ClearBank hit the jackpot earlier this year. In February, Banking Competition Remedies – the body established to stimulate competition in the market awarded it a cool £60m, in partnership with challenger brand Tide, to take on the legacy players in the UK business banking market. The UK has not had a new clearing bank in more than 250 years, however Open Banking and the speed of technological change in the sector means that the current market environment is perfect for challengers to step in to shake things up. Hear from their Chief Technology Officer on what the bank has up its sleeves to help other financial institutions.

Andrew Smith  
Chief Technology Officer, ClearBank

12:00-12:25

Case study: Through the doors of RBS. How a CMA9 bank is modernising and delivering customer value through Open Banking.  
RBS was the first of the CMA9 to execute account to account payment services. The bank's Head of Open Banking will reveal its experience so far, and what the future looks like in an open world. Including:

- API enablement as a strategic imperative
- Unique collaboration in establishing standards
- Early insights on compliance, usage, and performance
- How APIs are powering customer engagement and new propositions.

Daniel Globerson  
Head of Open Banking, RBS

12:00-12:25

A challengers view: API first, bank second  
How is fintech having such an impact on the financial world? The answer lies in the 'tech' of fintech, which represents not only modern software technology, but also modern technology practices and culture. This talk will look at how building a great API backed by a robust software product can help you survive in our cloud-based world and how your digital transformation will fail if you try to change the tech without changing the tech culture.

Jason Maude  
Chief Technology Advocate, Starling Bank

12:00-12:25

Digital ecosystem banking: Operationalizing a functioning mortgage bank in 30 days  
We operate in an ever increasingly integrated economy where customer expectation requires immediate access to financial services directly within digital marketplaces, platforms and communities. The advance of Open Banking enables increased competition for banks with payments (PISP) and data driven (AISP) usecases emerging that provide customers with new ways of accessing financial services. Neo/challenger banks have proven that it is possible to disrupt the status quo. These challengers, together with fintech and big global tech are building a new FS ecosystem that presents a real competitive challenge to traditional banks. Banks now need to embrace the need to complete and participate in this new FS ecosystem, but are they ready for the challenge?

Mike Kennelly  
Senior Director, FS Technology, PwC

12:00-12:25

The future of payments  
As the programme to replace the UK's payments architecture gathers pace and Open Banking enables the development of retail operating models, what will payments look like in 2030? Kate Frankish, PayUK's Director of Strategy, the UK's leading retail payments authority, gives us some predictions.

Kate Frankish  
Director, Strategy & Standards, PayUK

12:30-12:55

Open Banking and credit reference  
TransUnion's first year in Open Banking; use cases, proof points and what the future holds. This session will delve into and deliver insight on the following themes:

- The next generation of credit and affordability
- Live use cases and proof points
- Predictions for 2020

David Firth  
Head of Product Management, TransUnion UK

12:30-12:55

Digital ecosystem opportunities in Open Banking  
Covering:

- Best practices for building API-driven digital ecosystems
- Scenarios prevalent in cross-industry offerings
- Marketplace banking challenges
- Products available in the market to accelerate creation of API-driven digital ecosystems.

Teresa Talbo  
Lead Business Architect, Torry Harris Integration Solutions

12:30-12:55

What Jerry Maguire can teach us about delivering Open Banking success  
A light-hearted look at how you gotta' think like a customer, their needs, what they want and how Open Banking is the perfect opportunity to deliver a personalised service. So don't mess it up by focusing on what your current technology can do and is limited by.

Darren Hughes  
Director, CASHOFF

12:30-12:55

Case study: A mortgage made in heaven?  
It's a common belief that fintech will disrupt banking but collaboration – not competition – will be the primary driver of disruption. The biggest near-term threat to most banks comes not from fintechs but from traditional competitors better leveraging those fintechs (Source: EY). In this discussion, Starling's Head of Marketplace and CreditLadder's CEO will reveal;

- How the fintech approach and navigated the partnership
- How the bank effectively collaborated with the fintech to help drive financial inclusion
- What the benefits are to bank, fintech and importantly the end consumer
- What the future holds for banks and fintechs working together.

Anna Mitchell  
Head of Marketplace, Starling Bank

Sheraz Dar  
Chief Executive Officer, CreditLadder

12:30-12:55

Show me the money  
With a major Open Banking regulatory milestone being reached in the UK and Europe, banks need to focus on what's beyond compliance. Monetizing the investments in Open Banking compliance is becoming vital for long-term success. In this session, Virtusa's Global Head for Banking will elaborate on:

- Recommendations for effective API monetization
- Different strategies banks can adopt for Open Banking
- Potential use cases and how they can be adapted to various strategies
- How to co-create new business models leveraging fintechs, customers and developer community.

Amit Bhute  
Global Head, Banking & Financial Services Practice, Virtusa

13:00  
NETWORKING LUNCH

14:00-14:25

Driving revenue opportunities across the Open Banking ecosystem  
Not many firms can walk the walk, but Token has been making waves across Europe helping financial institutions ready themselves for a world of Open Banking possibilities. In this session, Token's Chief Executive Officer will reveal:

- Latest research results showcasing current state of pan-European bank readiness and continued API fragmentation
- Fundamental improvements required to remove constraints and drive progress
- New use cases today delivering real cost savings and operational efficiencies
- Next wave of breakthrough customer-centric Open Banking payment propositions.

Todd Clyde  
Chief Executive Officer, Token

14:00-14:25

Open Banking for Good; helping the most vulnerable in society  
Open Banking should be harnessed to help the most vulnerable in society, but is the industry doing what it should in this arena? Open Banking Expo has partnered with Nationwide's Open Banking for Good challenge and The Money Charity, a percentage of your delegate ticket will be donated to this worthwhile scheme. In this session we will reveal:

- The progress of Nationwide's fintech partners, who are creating apps to help solve financial capability problems
- Insight on why the industry should be working harder than ever to utilise banking data to assist the most vulnerable
- What vendors at the coalface are doing to help make the shift.

Gareth McNab  
Co-leader, Open Banking for Good

Nationwide

Jonny Joslin  
Head of Debt Operations  
Christians Against Poverty

Professor Sharon Collard  
Research Director, Personal Finance Research Centre

14:00-14:25

Bigger data, smaller risk: The power when data collides  
Discover how you can improve lending decisions through the use of additional data not found in the traditional credit report. The combination of transaction data with other data sets can help to increase the number of credit approvals without increasing the risk of default. And it's not just here in the UK, Discover how Equifax UK in partnership with AccountScore are leading innovation across our international businesses in 24 countries by blending Open Banking and CRA data, analytics, and technology to serve customers globally.

Dan Weaver  
Chief of Innovation, Equifax

Emma Steeley  
Chief Executive Officer, AccountScore

14:00-14:25

Open to disrupt? How new data brings mortgages up to date  
Open Banking can and will revolutionise the mortgage process for colleagues and customers alike. In this session we will cover how Mojo Mortgages, partnering with Credit Kudos, will turn this into a reality. We will unveil a market first, demonstrating how we plan to use open banking data to bring transparency and openness to a secret market. We will also be covering how open banking data will be used to provide instant income and expenditure verification, automated affordability assessments and advanced credit risk insights to excel on right first time measures, reducing cost of service for both the broker and the lender, whilst improving the customer and colleague experience.

Freddy Kelly  
Chief Executive Officer, Credit Kudos

Richard Hayes  
Chief Executive Officer, Mojo Mortgages

14:00-14:25

All for one and one for all  
Come and find out what the Three Musketeers has to do with payments! Faith will provide new insight on the access to cash conundrum and how without ensuring access for all customers we're still some way off a cashless society. She will examine recent innovations within the payments landscape, in particular services that are being developed for all end users, including those who do not use 'traditional' banking services.

Faith Reynolds  
Independent Consumer Finance Expert

14:30-15:10

Panel: Assessing the fraud risks within Open Banking  
In partnership with:

Bringing you unique views from across the financial services landscape from those at the heart of the country's risk and fraud prevention strategies, this panel will cover:

- What are the running financial crime concerns for consideration across the Open Banking ecosystem?
- The Strong Customer Authentication deadline may have been delayed, but it is still looming! Will we see further bank fintech partnerships or firms innovating from within to ensure customer security?
- As more TPPs enter the market, the possibility of fraud increases at the onboarding stage – how can banks combat this?

Moderator: Mike Haley  
Chief Executive Officer, Cifas

Micah Willbrand  
Managing Director, Identity & Fraud, UK & Ireland, Experian

Paul Davis  
Retail Fraud & Financial Crime Director, Lloyds Banking Group

Rachel Gentry  
Information Security & Counter Fraud Consultant, Open Banking Implementation Entity

14:30-15:10

Panel: The trailblazers of consumer adoption  
In partnership with:

Here are four trailblazers with one shared agenda: the need to provide compelling digital experiences in order to drive consumer adoption of Open Banking. These industry giants will dissect:

- How they got at the top, acquiring customers and keeping them
- How to pinpoint your marketing efforts so they align with consumer behaviour, cultures and varying societies
- In today's world, data is a commodity. How do we best utilise it to attract tomorrow's customer?

Adam Davis  
Head of Delivery, TIFS

Dialler Bacdin  
Chief Product Officer, Zopa

Keith Grose  
Head of UK, Plaid

Søren Rode Andreassen  
Chief Digital Officer, Danske Bank

14:30-15:10

Panel: Global developments in an open finance world  
This panel will bring together global Open Banking visionaries who have all had a key role to play in regulation, implementation and innovation within their own regions. We'll take a look at:

- How we're moving towards an open finance world, and what this means for other financial services platforms outside the initial banking system
- How open data can help change lives with Marketplace Banking at the heart of innovation; offering consumers more choice than ever before
- Whether PSD2 is an enabler or hindrance when it comes to life after the Open Banking bang!

David Joyce, Chief Executive Officer UK, Crealogix

Domenico de Fano  
Senior Product Owner, Revolut

Faith Reynolds  
Independent Consumer Finance Expert

Gavin Littlejohn  
Chairman, Financial Data & Technology Association

Sendi Young  
Innovation Consulting Practice Lead, Mastercard Advisors

14:30-15:10

Panel: The future of mortgages: what can you bank on?  
Our panel of experts will take a look at the next 12 months in the mortgages market. What will flourish, what won't? What regulation is on the horizon, and what innovation is needed to reenergise the sector?

David Heffron  
Partner, Pinsent Masons

Pete Stanley  
API & Open Banking Lead, Yorkshire Building Society

Richard Hayes  
Chief Executive Officer, Mojo Mortgages

14:30-15:10

Panel: Securing real-time payments  
With the rise of global industry regulations, security breaches, digitization and consumers expectations for convenient, seamless and real time services there is a drive to improve how we secure and authenticate customers that is less fragmented and more collaborative. Our panel will discuss the real security risks and share real-life examples of what they are doing to secure customer payments.

David Malley  
Senior Payments Consultant, RBS

Juan Jiménez Zaballos  
Head of Financial Industry Transformation, Banco Santander

Mark McMurtrie  
Director, Payments Consultancy

Nilixa Devulika  
Open Banking & Regulatory Payments Expert

15:15-15:40

From Open Banking to Open Finance? NOW CURTAILED  
Alex Roy  
Head of Consumer Distribution Department, Financial Conduct Authority

15:15-15:40

Regulatory update from OBIE with technology at the heart  
Two months on from the initial PSD2 deadline of 14 September, where is Open Banking now? Chief Technology Officer in Open Banking Implementation Entity investigates. He will offer delegates a dive deep into:

- How many banks have met the deadline?
- What about those who didn't?
- What use cases are we seeing from TPPs, and how is this benefiting end customers?
- What's coming next for banks, TPPs and end customers?

Chris Michael  
Chief Technology Officer, Open Banking Implementation Entity

15:15-15:40

Quick fire regulation overview  
Session will cover:

- How regulations are driving the implementation of Open Banking
- Explain Open Banking beyond PSD2
- The opening of data that can be used for financial services from different sources

Polina Estvifeeva  
Head of Regulatory Strategy for New Ventures, Deutsche Bank

15:15-15:40

Market Study: 6 months on  
On 26 March 2019, the FCA published its final report on the mortgage market study. It found that the mortgage market works well in many respects; engagement is high and consumers are getting mortgages that are suitable and affordable. However, it also found that the mortgage market falls short of its vision in certain ways leading to harm for some consumers who pay more than they need to for their mortgage. Sue will uncover the opportunities that are emerging for Open Banking to reverse this trend.

Sue Rossiter  
Principle, Mortgage Regulation, UK Finance

15:15-15:40

Case study: Visa and its Open Banking Vision  
Open Banking will transform the way we think and act when it comes to our money. It stands to be the new normal asking all parties to adapt to a new way of operating. In this session Visa's Senior Vice President for Open Banking will reveal Visa's vision and strategy for 2020 and beyond.

Mark Nelson  
Senior Vice President, Open Banking, Visa

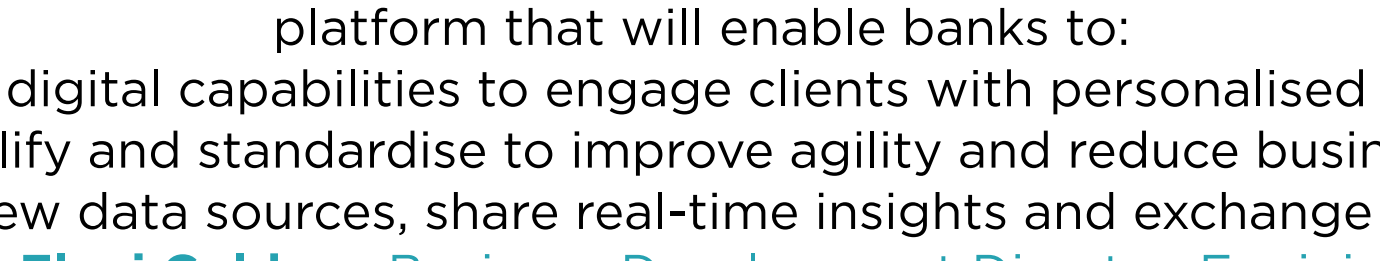
15:45  
REFRESHMENTS & NETWORKING

16:15

Underneath the Open Banking bonnet

The prospect of Open Banking may give pause for thought. To succeed in this new environment, the brick-and-mortar banking world will need to transform itself into a digital provider of cloud-based financial services accessible to users anytime, anywhere. In this session we will lift the lid on Open Banking to explore the building blocks for a digital platform that will enable banks to:

- Leverage digital capabilities to engage clients with personalised experiences
- Simplify and standardise to improve agility and reduce business risk
- Harvest new data sources, share real-time insights and exchange information.



Eleni Coldrey, Business Development Director, Equinix

16:40

Open Banking unplugged

We have collaborated with The Fintech Power 50 to bring you the industry's boldest and brightest fintechs changing the way you offer financial services products and how your customers engage with your services

Chaired by the Innovation Officer of Barclays Bank, Dan Packham will delve into the panelists' thoughts and predictions for extending Open Banking principles beyond the consumer realm into the corporate banking world.

Moderator: Dan Packham, Director, Innovation Officer, Barclays

Brian Hanrahan, Chief Commercial Officer, Sentient

Edward Medcalf, VP, Business Development, Konsensus

Fabrizio Zanollo, Customer Success Director – Head of International Payments, Form 3

Matt Cockayne, Chief Commercial Officer, Yapily

Simon Lyons, Chief Commercial Officer, The Slide App

17:10

CLOSING REMARKS

17:15

DRINKS RECEPTION