

The Meeting Place for Open Banking Stakeholders to Discuss Accelerating Adoption in 2020

400+

Finance & Technology Delegates

50+

UK and European Incumbent, Tier 2 and Neo Banks

10

hours of Networking in a Highly Qualified Environment

25+

Meeting and Experience Spaces in the Technology Showcase Hall

75+

Subject Matter Expert Speakers and Panellists

KEYNOTE SPEAKERS INCLUDE



Bill Roberts
Head of Open Banking Competition Market Authority



Maha El Dimachki
Head of the Payments Department Financial Conduct Authority



Stephen Wright
Open Banking Lead RBS



Eduardo Martinez Barrios
Open Banking & PSD2 Product Head Santander



Jason Maude
Chief Technology Advocate Starling Bank



Fergus Murphy
Group Personal Banking Director Virgin Money

"Balanced content, with a good mix of keynotes and panel discussions from both large and small players. Great location too!" Majeed Suleiman, *FinTech Lead - Strategic Alliances, Allied Irish Banks*

REGISTER TODAY >>

Welcome to RBI EU 2020

RBI EU 2020, the premier open banking conference in Europe is returning to London (March 24-25). This will bring 2 days of unparalleled networking and information sharing from key open banking stakeholders to further the advancement of open banking, establish the 2020 roadmap and explore how open banking will progress towards 2030.

This year, you'll have the opportunity to connect with an audience of key open banking stakeholders including the OBIE, the CMA and other regulators, the CMA 9 banks leading the way, tier 2 and neo-banks rolling out open banking propositions and third party providers connecting to banks and creating the open banking ecosystem. This will ensure you're in the best position to increase the adoption of your open banking initiatives and continue building an ecosystem of relevant and beneficial products.

RBI EU 2020 Conference Highlights:

- **Open Banking:** Hear the latest use cases from open banking stakeholders including banks, TPPs and regulators and explore which applications are having the best customer engagement

- **Open Finance:** Examine the progression from open banking to open finance to gain a deeper understanding of the market landscape beyond 2020 and a snapshot to 2030
- **Partnerships:** Discuss the expanding open banking ecosystem and explore the most beneficial qualities when collaborating to ensure more streamlined innovation practices
- **Regulation and Standards:** Hear updates from regulators and standard bodies to ensure that you're compliant with current and future regulations to ensure speed to market of new propositions and offerings
- **API Strategy:** Consider how to strengthen your API development by analysing how to ensure you're working with secure partners and explore the development of premium APIs

To strengthen your overall digital transformation strategy for 2020, we'll be hosting a pre-conference day exploring the key technologies (DLT, machine learning and cloud) that are having the greatest impact on finance.

Join 400+ delegates next March in London to further establish your open banking and digital transformation roadmap. RBI EU 2020 is the leading annual event bringing you latest use cases, expert speakers and key networking opportunities. Don't miss out and enquire with me directly or register online now.



HANNAH KITCHEN

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FinTech Network

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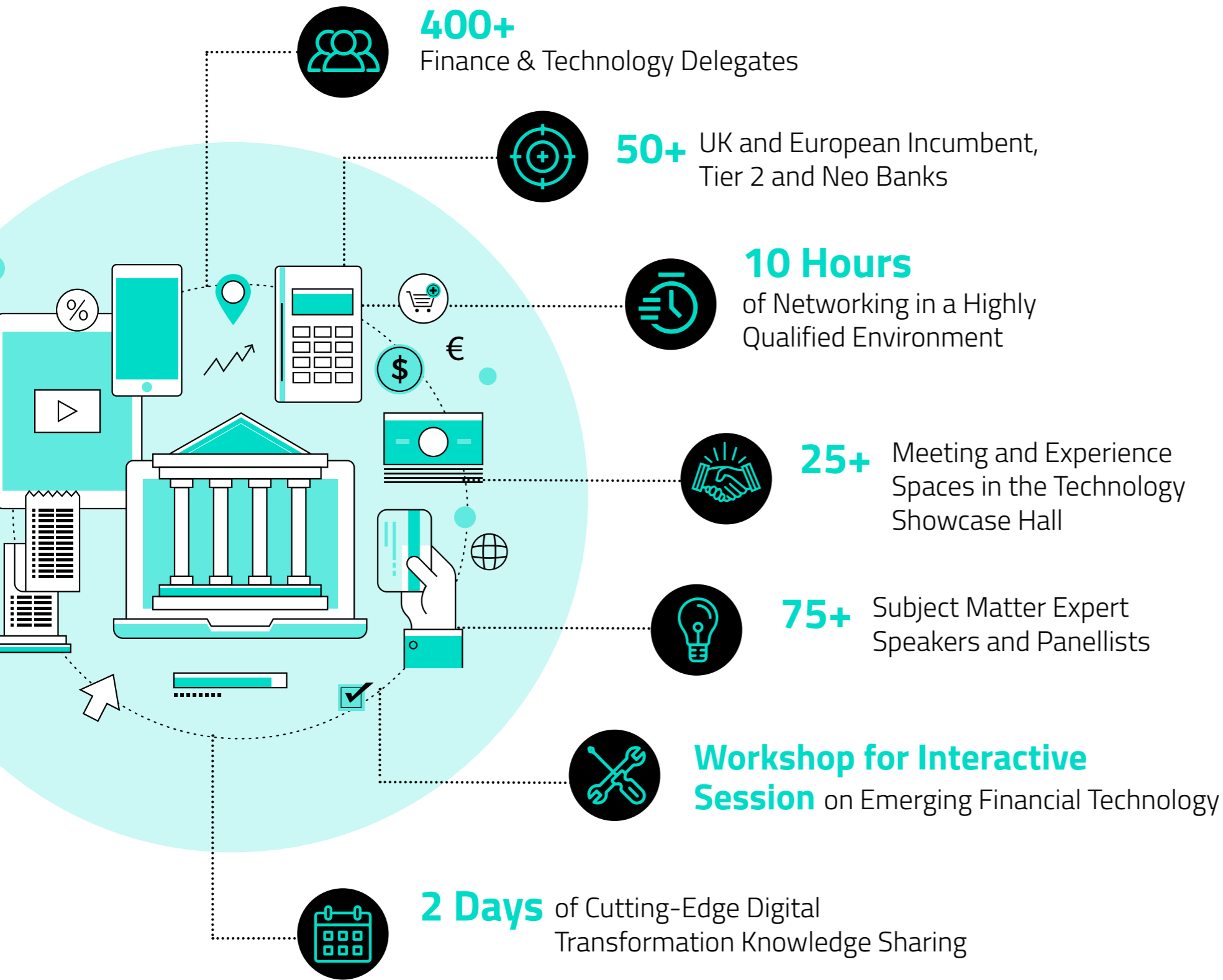
E: hkitchen@fintecnet.com



"Insightful and relevant content,
great networking opportunities and
very well hosted."

*Chris Wainwright,
Mortgage Strategy Leader,
Skipton Building Society*

Headline Features RBI 2020



"Great speakers and networking covering different areas of open banking."

*Malin Lignell,
Digitalisation and Innovation,
Handelsbanken*

RBI EU 2020: Delving into the Latest Open Banking Initiatives

Open Future:

Explore the future of commercial banking and how will it be shaped by the potential of open finance, open data as well as evolving customer demands

Open Banking Today:

Get the latest insights into open banking roll out from leading proponents as they share updates on their propositions, adoption rates and next steps

The Future of Payments:

Analyse the opportunities being created by the implementation of PSD2 including developments in mobile apps and wallets

Open Partnerships:

Discuss why collaboration is critical to the success of open banking and payment innovations and how to manage these effectively

Regulations & Standards:

Hear the latest regulations and standards shaping the roll out of open banking initiatives from leading regulatory and industry bodies

Tech Innovation :

Explore the latest tech innovation that is driving digital transformation of financial services including machine learning, DLT and cloud computing

“This event gave new perspectives on the opportunities and challenges for banks in adopting AI. And enabled very good networking with experienced practitioners.”

Nick Skinner, SVP Market Advocacy and Innovation Research, Northern Trust

RBI EU 2020 **Delivered By Expert Speakers**

OPEN BANKING TODAY



Tom Durkin
*Managing Director, Global Head
of Digital Channels and Global
Transaction Services*
Bank of America



Stephen Moran
Head of Customer Technology
Bank of Ireland



Martin Runow
*Managing Director, Global Head –
Digital Banking*
Barclays Corporate Banking



Ana Climente
Head of Open Banking
BBVA Spain



Hetal Popat
*Programme Director and Head -
CMA Open Banking*
HSBC



Stephen Wright
*Industry Participation for Open
Banking*
RBS



Eduardo Martinez Barrios
*Open Banking & PSD2
Product Head*
Santander UK



Mark Nelsen
Senior Vice President Open Banking
Visa

OPEN PARTNERSHIPS



Mark Mullen
Chief Executive Officer
Atom Bank



Andrew Smith
CTO
ClearBank



Stephan Erne
Chief Digital Officer
Handelsbanken



Phil Gosset
Senior Innovation Manager
Nationwide Building Society



Fergus Murphy
Group Personal Banking Director
Virgin Money

OPEN FUTURE



Søren Rode Andreasen
Chief Digital Officer
Danske Ban



Malin Lignell
Digitalisation and Innovation
Handelsbanken



Imran Gulamhuseinwala
Implementation Trustee
**Open Banking Implementation
Entity**



Jason Maude
Chief Technology Advocate
Starling Bank

RBI EU 2020 **Delivered By Expert Speakers**

THE FUTURE OF PAYMENTS



William Lovell
Head of Future Technology
Bank of England



Maha El Dimachki
Head of the Payments Department
Financial Conduct Authority



Marco Tedone
Chief Architect IT
HSBC



Steven Bisoffi
Payments Technical Specialist
Payment Systems Regulator



Lynsey Hunt
Payment Innovations Manager
NatWest



Chris Michael
Head of Technology
Open Banking Implementation Entity



Kate Frankish
Director, Strategy and Standards
Pay.UK

REGULATIONS AND STANDARDS



Bill Roberts
Head of Open Banking
Competition Market Authority



Alex Roy
Head of Consumer Distribution Policy
FCA



David Song
Head of EU Personal Finance
UK Finance

TECH INNOVATION WORKSHOP



Philip Kinlen
Head of Research & Innovation
AIB



Mariana Gomez de la Villa
Global Program Manager Blockchain
ING



Andrew Casey
Director, Corporate Business Development
Fidelity



Fernando Lardies
Global Trade Services Lead
Banco Santander S.A

RBI EU 2020 Open Banking Conference Agenda

24TH – 25TH MARCH: OPEN BANKING CONFERENCE

SECTION ONE: THE FUTURE OF BANKING

Strengths of a Major Bank Vs the Opportunities of a Neo Bank

- Explore how scale and digital ecosystems differ from a traditional bank to a digital bank and the benefits and challenges this has on their businesses
- Consider how neo banks can maintain the human touch and how Virgin Money works to overcome this challenge
- Hear how Virgin Money are building experiences and emotional connections and the lessons that can be learned from their success

Fergus Murphy, *Group Personal Banking Director, Virgin Money*

Open banking and digital ecosystems: BBVA's key learnings

- Explore digital ecosystems as one of the key points for the connection and relationship between consumers and service providers today
- Discuss if the need for financial services is efficiently met and how to improve current inefficiencies
- Analyse how Open banking is an enabler of these relationships and the new opportunities it brings for innovation and growth

Ana Climente, *Head of Open Banking Spain, BBVA*

Exploring the Use Cases for Open Banking – How Can You Make Open Banking Work for Your Organisation?

- Explore how open banking will transform the way consumers interact with digital money and why all stakeholders will need to adapt their operating model
- Hear the case study of Visa's expansion of its network of networks and how your organisation could utilise Visa's open banking ecosystem to become a trailblazer
- Assess how open banking can transition from a concept to reality and the methods your organisation should employ to achieve this

Mark Nelsen, *Senior Vice President, Open Banking, Visa*

"RBI EU 2019 great event with innovation and insight from start to finish."

Peter Mortlock,
*Participant Engagement Executive,
Open Banking
Implementation Entity*

Bringing Emerging Technology into A Bank

- Explore how the banking landscape presents challenges for the implementation of blockchain solutions and whether these solutions are currently compatible
- Consider the reasons why it is comparatively easier to deploy AI rather than blockchain to assess whether AI has a more beneficial business case
- Consider the notion that when AI works well, many people hardly notice it is there

Philip Kinlen, *Head of Research & Innovation, AIB*

Open Banking: White Knight or White Elephant?

- It's time to take stock: is Open Banking on track to achieve its potential? Or is it in danger of missing the mark?
- Is Open Banking helping the UK competition agenda?
- And do the public really care?

Mark Mullen, *Chief Executive Officer, Atom Bank*

RBI EU 2020 Open Banking Conference Agenda

SECTION TWO: REGULATIONS & STANDARDS

From Open Banking to Open Finance – The Journey Towards a New Era of Financial Services

- Explore the transition from open banking to open finance and the additional use cases this involves to future proof your open finance initiatives
- Discuss why 2020 is the year of customer adoption and how this will impact businesses and consumers
- Hear how the OBIE views the continued development of open finance and how banks can ensure they're prepared for this progression

Imran Gulamhuseinwala, *Implementation Trustee, Open Banking Implementation Entity*

Panel Discussion: Driving Open Banking Forward – Regulatory Guidance

- Review recent regulatory activity relating to open banking and hear an overview of expected future developments to ensure your compliance strategies align
- Discuss collaboration between banks and regulators to understand how these partnerships can advance and create a thriving financial ecosystem?
- Examine the current regulations around payments to explore where more regulatory guidance is needed to continue to drive new payment innovation

Bill Roberts, *Head of Open Banking, Competition Markets Authority*

Hetal Popat, *Programme Director and Head - CMA Open Banking, HSBC*

TBD, **Konsensus**

SECTION THREE: OPEN BANKING UPDATES

Making Open Banking Work: From Inception to Reality

- Discuss barriers to adoption of open banking service including the multi-banked consumer market size, business model limitations and the customer friction involved for multi-account set up and integration
- Explore the factors that determine the success of fintechs supplying open banking solutions including providing unique value propositions and looking beyond financial services
- Hear case studies of fintechs who have been successful and unsuccessful to learn how to mitigate these challenges and replicate advantageous components

Søren Rode Andreasen, *Chief Digital Officer, Danske Bank*

Panel Discussion: Market Update on Open Banking

- Explore the latest open banking propositions and which use cases are having the greatest customer engagement and the most substantial benefit to business processes
- Discuss the importance of customer awareness and the marketing of open banking products and services to ensure that the end customer is benefitting from new innovative projects
- Consider lessons learned from PSD2 initiatives and how to apply this knowledge to further drive open banking adoption beyond regulation

Tom Durkin, *MD, Global Head of Digital Channels and Global Transaction Services, Bank of America*

Martin Runow, *Managing Director, Global Head – Digital Banking, Barclays Corporate Banking*

Stephen Wright, *Industry Participation for Open Banking, RBS*

TBD, **Avande**

RBI EU 2020 Open Banking Conference Agenda

SECTION FOUR: PAYMENTS INNOVATION AND API STRATEGY

Panel Discussion: Payment Innovation – Where Are We Now?

- Deep dive into the new technologies that are advancing the innovation of payment mechanisms to ensure your business model supports these developments
- Review how regulation has been crucial in driving change in the payments space and consider the current need for regulatory and standardisation direction
- Analyse how payment infrastructure is expected to change towards 2030 to ensure that you understand the radical changes you need to make to your operating model

Kate Frankish, *Director, Strategy and Standards*, **Pay.UK**

Steven Bisoffi, *Payments Specialist, Regulatory Strategy & Policy*, **PSR**

Bank of England: Payment and API Strategy

- Explore the Bank of England's role in the payment system and the use of APIs to open up settlement to ensure that you're at the forefront of regulatory progression in the UK
- Consider the renewal programme bought into action by the Bank of England and the impact this will have on wider financial services
- Examine how the Bank of England intend to use APIs to improve access and competition and how this will in turn aid your business

William Lovell, *Head of Future Technology*, **Bank of England**

Panel Discussion: Developing API Strategy

- Consider your API strategy and how to ensure you're using secure APIs to ensure you're remaining compliant
- Explore how to improve your API strategy and move past compliance standards with premium APIs to understand the benefits and risks for consumer experience and data privacy
- Deep dive into the commercial opportunities of premium APIs through use cases showing the cross-sector appliance and value

Marco Tedone, *Chief Architect IT*, **HSBC**

Chris Michael, *Head of Technology*, **Open Banking Implementation Entity**

Eduardo Martinez Barrios, *Open Banking & PSD2 Product Head*, **Santander UK**

Fireside Chat: Open Data

- Explore the customer need for open data and the steps business can take to ensure consumers adequately understand the benefits open data will bring
- Analyse how API strategy is imperative to drive forward the opportunity of open data and learn lessons from Starling Bank about their best practices in defining their strategy
- Delve deeper into the future and consider what the financial landscape could look like when open data is embraced

Jason Maude, *Chief Technology Advocate*, **Starling Bank**

"A solid mix of industry professionals with insight into what the future of fintech will look like and how we can shape it today."

Cliff Oguzie,
Programme Manager,
HSBC

RBI EU 2020 Open Banking Conference Agenda

SECTION FIVE: TECH INNOVATION

Panel Discussion: Technologies Impacting Finance

- Discuss how cloud, DLT and machine learning are providing new opportunities for FSIs to drive efficiencies, improve customer experience and boost profitability
- Analyse projects in production and weigh up the benefits against the risks of using one technology or utilising technologies in conjunction for further improvements to business processes
- Consider current legacy banking infrastructure and how technologies can advance digital transformation strategies whilst ensuring the benefit outweighs the cost of implementation

Fernando Lardies, *Global Trade Services Lead*, **Banco Santander S.A**

Andrew Casey, *Director Corporate Development*, **Fidelity**

Adriana Ennab, *Director of Public Policy*, **Credit Suisse**

SECTION SIX: OPEN PARTNERSHIPS

Panel Discussion: Open Partnerships

- Hear case studies of current open banking initiatives and how the creation of an open banking ecosystem is a crucial element provide speed to market and for superior customer experience
- Debate the collaborative ecosystem between banks and fintechs and analyse the most attractive qualities in partnerships to ensure more streamlined innovation practices
- Explore the need for partnership models to evolve to ensure compliance for the advancement to open finance

Moderator: Kevin Mountford, *CEO*, **Raisin**

Stephan Erne, *Chief Digital Officer*, **Handelsbanken**

Phil Gosset, *Senior Innovation Manager*, **Nationwide Building Society**

Andrew Smith, *CTO*, **ClearBank**

Bank of Ireland Presentation

Stephen Moran, *Head of Customer Technology*, **Bank of Ireland**

Are we Opening Banking? Have Customers Noticed?

- Explore how NatWest is embracing the opportunities presented by Open Banking and the new propositions being launched in 2020
- Hear how NatWest's innovations are helping customers to improve their financial management, especially in times of need and what customers are saying about Open Banking
- Delve into how NatWest have partnered with fintechs to discover the criteria of successful collaboration and how this has aided NatWest to advance their innovation efforts

Lynsey Hunt, *Payment Innovations Manager*, **NatWest**

Leveraging the Core Values of your Business Model in an Open Banking Environment

- Gain insight on the methods Handelsbanken is employing to integrate an open value chain into their existing unique business model
- Learn why Handelsbanken's branches are a key component of creating an open value chain and how they ensure synergy between branches and corporate strategies
- Hear Handelsbanken's case study on how collaboration is a key element for creating a business model fit for the 2020 open banking landscape

Malin Lignell, *Digitalisation and Innovation*, **Handelsbanken**

RBI EU 2020: New Conference APP

The RBI EU 2020 show guide is a digital app, downloadable to your smart phone, where you can:

- Access all event information (schedule, documents, floorplan, speaker bios)
- Bookmark sessions, speakers, sponsors, exhibitors, and attendees
- Share photos, post messages, comment & like other users posts on the Activity Stream
- Connect and network with other attendees and send private messages
- @mention other attendees in your posts
- Cross-post to your social networks (Twitter, LinkedIn, etc.)
- Save other user's' profiles as VCards to your device
- Take notes (you can #tag other attendees to document something about them)
- Set scheduled reminders for sessions & create your own personalized schedule
- Receive push notifications from the event organiser



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Contact Hannah Kitchen to discuss speaking opportunities - hkitchen@fintecnet.com +44 (0) 203 409 8416

RBI EU 2019 Where the Open Banking Community Came Together

"A unique opportunity for members of the open banking ecosystem to meet and exchange views."
Mark Norman, Product Management, TrueLayer

8 Leading Regulatory & Standards Bodies



Attendance of 4 of the Leading Payment Services Providers



FCA Authorized Third Party Providers



Participation from 8 of the CMA 9



Leading UK Tier 2 and Challenger Banks



RBI EU 2019 Audience Analysis



10% of Total Delegate Audience Represented the UK Big 4



LLOYDS BANK



Global Technology Players Including



Delegates from 10 of the Largest European Banks



385 delegates from **198** digital banking stakeholders

31% of the total delegate audience represented commercial banks, with **49** different banks present

And 4 of the 5 Largest U.S. Banks



2019 Conference Sponsors Included



Register for RBI EU 2020

Secure your place alongside confirmed attendees from the CMA 9 Banks Including:

Bank of Ireland

BARCLAYS

Danske Bank

HSBC

Santander

RBS

Register in 3 easy steps before all passes sell out!

1 Call us directly on
+44 (0) 203 409 8416
to secure your place

2 Register online

3 Email us directly at
hkitchen@fintecnet.com
with your chosen pass type

PREMIUM PASS

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EARLY BIRD

Expires 28th Feb 2020

~~£795+VAT~~
SUPER EARLY BIRD
Expired 31st Jan 2020

£1395+VAT
FULL PRICE

- ✓ 2 day conference pass (24th & 25th)
- ✓ Preferential Conference Room Seating
- ✓ Main Conference Day Networking Drinks Reception

- ✓ Post Conference Proceedings
- ✓ Preferential Access to Lunchtime Working Group Discussions

STANDARD PASS

£995+VAT

SUPER EARLY BIRD

Expires 28th Feb 2020

~~£695+VAT~~
SUPER EARLY BIRD
Expired 31st Jan 2020

£1295+VAT
FULL PRICE

- ✓ 2 day conference pass at the main conference (24th & 25th)
- ✓ Main Conference Day Networking Drinks Reception
- ✓ Post Conference Proceedings



DATE

March 24th - 25th 2020

LOCATION

Business Design Centre
52 Upper Street, Islington,
London, N1 0QH

CONTACT US TODAY FOR GROUP DISCOUNTS

hkitchen@fintecnet.com or call us at
+44 (0) 203 409 8416 before space runs out

REGISTER TODAY >>

Terms & Conditions: Payment Policy: Full payment is due within 28 days of ticket reservation and must be paid in full 1 week prior to event registration, whichever comes first. Registration will not be confirmed until full payment has been received. **Cancellation and Refunds:** Cancellations must be received in writing. If cancellation is received within 28 days of the conference, the attendee will receive a full credit to a future conference. If cancellation is received more than 28 days from the conference, FinTech Network Ltd will retain 10% of the attendance fee for administration purposes or offer a full credit to a future conference. Places are transferable at no extra charge. In the event that FinTech Network Ltd cancels a conference, payments received at the cancellation date will be credited back in full to all attendees. All conference credit notes remain valid for 2 years. Changes to Conference Programme and Agenda: FinTech Network Ltd reserves the right to postpone or cancel an event, to change the location or alter the advertised speakers for an event at any time. Any Changes to the agenda will be updated on our website as soon as possible. Design by www.TheCreativeTree.co.uk