

**Day One: March 24<sup>th</sup>**

**09:00 FinTech Network Welcome:** *Hannah Kitchen, Conference Organiser*

**09:15 Chairperson's Introduction & Welcome:** Graham Cressey, Open Data Stream Lead, FinTech Innovation Lab, **Accenture**

**09:30 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***

**10:00 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***

**10:30 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

**Moderator:** *David Song, Head of EU Personal Finance, **UK Finance***

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

*Brendan Jones, CCO, **Konsentus***

*Alex Roy, Head of Consumer Distribution Policy, **FCA***

*Nilixa Devlukia, Founder, **Payments Solved***

**11:30 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***

**14:00 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***

*Phil Gosset, Head of Innovation, **Nationwide Building Society***

*Lana Abdullayeva, Independent Speaker, Non-exec Advisor, **Pay.UK***

*Stephan Erne, CTO, **Handelsbanken***

**15:00 Leveraging Open Banking for Better Credit Decisions**

- How to measure the efficacy of alternative data in credit risk
- Taking the first steps with Open Banking to inform your lending decisions
- How Machine Learning can be used to interpret the data

**Freddy Kelly, Founder & CEO, Credit Kudos**

**15:30 Fireside Chat: 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***

*Lana Abdullayeva, Independent Speaker, Non-exec Advisor, **Pay.UK***

**16:30 Chairperson's Closing Remarks:** Graham Cressey, Open Data Stream Lead, FinTech Innovation Lab, **Accenture**

**16:45 End of Day 1**

## **Day Two: March 25<sup>th</sup>**

**09:15 Chairperson's Introduction & Welcome:** Richard.... Independent Speaker

### **09:30 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 and the progression towards open finance

***Moderator:** Chris Gorst, Director of Challenges, **Nesta Challenges**  
Harcus Copper, Corporate Bank Product Lead - Open Banking and APIs, **Barclays Corporate Banking**  
Stephen Wright, Industry Participation for Open Banking, **RBS***

### **10:30 Open Banking: White Knight or White Elephant?'**

- It's time to take stock: is Open Banking is 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***

### **11:00 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**  
Miles Cheetham, Head of Propositions, **OBIE***

**13:00 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

***Moderator: Nilixa Devlukia, Founder, Payments Solved**  
**Steven Bisoffi, Payments Specialist, Regulatory Strategy & Policy, PSR**  
**Nick Dryden, Founder & CEO, Sthaler***

**14:00 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*

**14:30 Swoop Funding Presentation**

*Andrea Reynolds, Founder & CEO, Swoop Funding*

**15:00 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

***Moderator: Victoria Martin, Risk & Legal Advisor, 11FS**  
**Marco Tedone, Chief Architect IT, HSBC**  
**Chris Michael, Head of Technology, Open Banking Implementation Entity**  
**Nicholas Heller, CEO and co-founder, Fractal Labs***

**16:00 End of Conference Day Two**