

Day One: March 24th

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 25th

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