FDATA
global
**Financial Data and
Technology Association**

THE 2ND ANNUAL GLOBAL
OPEN BANKING SUMMIT

AGENDA

DAY 1 - THURSDAY 6 DECEMBER

07:30 **VIP breakfast (Invitation Only)**

08:30 **Registration, networking and refreshments**

09:30 **Welcome to the Summit - Andy Maciver**

09:35 **Introductory Remarks - Chair**

09:45 **THEME 1 International Progress: What's Happening and Why?**
Introduction to the Open Banking Roll Out

10:00 **THEME 1 Panel Discussion & Questions - Led by Gavin Littlejohn**
- What are the opportunities being explored by the innovators?
- What scope of delivery and access will enable these actors to deliver?
- Why are many banks now exploring the commercial opportunity rather than focusing on compliance?
- What policy and regulatory factors will need to be adjusted to capture the full value?
- How does the convergence of standards contribute to improving the speed and versatility of innovation?

Speaker & Panelists
- Steve Boms, Director, FDATA North America (Topic Introduction)
- Yuko Kawai, General Manager for Europe, Bank of Japan
- Cynthia Rudge, Head of Open Banking, DGen
- Arjun Singh, Managing Director of Asia, Envestnet | Yodlee India
- Daniel Gusev, Director, Gauss Ventures and Russian Fintech Association

11:00 **Networking break**

11:45 **THEME 2 Spotlight on the UK: From Policy to Implementation**
Introduction to UK Open Banking Implementation Challenges

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12.00   **THEME 2 Panel Discussion & Questions - Led by Gavin Littlejohn**

- What policy and regulatory requirements framed the delivery?
- How was the organisation configured?
- What were the key challenges of implementation?
- What lessons were learned and what would would be changed with hindsight?
- What were the remedies to the tough issues and how were they enforced?
- How does the roadmap develop and what are the obstacles?

Speaker & Panelists

- Imran Gulamhuseinwala, UK Open Banking Trustee (Topic Introduction, Panelist)
- Dan Globerson, Head of Open Banking, Royal Bank of Scotland (Panelist)
- Colin Garland, Competition and Markets Authority (Panelist)
- Ed Colley, Programme Director, Open Banking Implementation Entity (Panelist)
- Chris Michael, CTO, Open Banking Implementation Entity (Panelist)
- Rob Ashton, CEO, Account Technologies (Panelist)

13:15   **Lunch and networking**

14:30   **Kate Forbes, Minister for Public Finance and Digital Economy**

14:45   **THEME 3 Protecting the Customer and Protecting the Ecosystem**
Introduction to Protecting the Customer and the Ecosystem

15:00   **THEME 3 Panel Discussion & Questions - Led by Gavin Littlejohn**

- What does the commercial market need to consider to support policy and regulatory objectives?
- What are the building blocks of effective dispute resolution for customers and between actors?
- What are the key fraud reduction opportunities?
- How do we develop an effective liability model that really functions?
- Is the cyber security and cyber insurance market working together?

Panelists

- Brian Costello, CISO, Envestnet | Yodlee (Topic Introduction, Panelist)
- Ed Colley, Programme Director, UK Open Banking (Panelist)
- Faith Reynolds, UK Open Banking Consumer Representative (Panelist)
- Remo Croci, Payments Lead, European Commission (Panelist)
- Luke Scanlon, Fintech Lawyer, Pinsent Masons (Panelist)
- Kaitlin Asrow, Federal Reserve Bank of San Francisco (Panelist)

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16:00   **Networking break**

16:15   **THEME 4 Developing Policy and Regulatory Supervision**
Introduction to Developing Policy and Regulatory Supervision

16:30   **THEME 4 Panel Discussion & Questions - Led by Gavin Littlejohn**
- Considerations of conduct, suitability and the application of firms for regulation.
- What are the unique challenges of Open Banking and multi-party systems where the currency is data? Is there an opportunity to reconsider the audit requirements?
- How do payment protections and data protections vary?
- What is the latest policy thinking on how the regulatory framework can develop to support the liability model if a data loss occurs? How can regulators ensure that only regulated actors access the ecosystem?
- How does the regulatory environment keep up with technology and the rapid iteration of business models? Can the ecosystem help the regulator? Do sandboxes play a significant role?

Panelists
- Karina McTeague, UK - FCA (Topic Introduction)
- Beth Duggan, USA - OCC
- Arnaud Delaunay - France - French Treasury
- Annette Ryan - Canada - Finance Canada
- Sarah Court - Australia - ACCC
- João André Calvino Marques Pereira - Brazil - Bank of Brazil

17:15   **Wrap up, drinks and break**

19:00   **FDATA Open Banking Awards Dinner** *(Ticketed)*
National Museum of Scotland,
Chambers Street,
Edinburgh
EH1 1JF

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DAY 2 - FRIDAY 7 DECEMBER

08:00 **Registration, networking and refreshments**

09:00 **THEME 5** Designing the Future
Introduction to Forward Planning and Market Requirements

09:15 **THEME 5 Panel Discussion & Questions - Led by Gavin Littlejohn**
- Defining market requirements and prioritising data sets
- Reducing engineering cost, risk and complexity
- Design features for security and traceability of data assets
- Market requirements for usability
- Sandbox and test environments
- Governance of international collaboration

Speaker & Panelists
- Gavin Starks, Founder, DGen (Topic Introduction)
- Ian Major, Chief Operating Officer, Runpath
- James Varga, Founder, The ID Co
- Vincenzo Mitolo, Head of Growth, TrueLayer
- John Heaton Armstrong, Senior Consultant, RAiDiAM

10.15 **Networking break**

10:45 **ROUNDTABLES**
Regulators' Roundtable - Invitation Only
Host: FCA/HMT
- Opportunity for regulators and policy makers from around the world to discuss key issues in a private session
- Opportunity to discuss the policy blockers and enablers
- Consideration of roadmap to future convergence to reduce complexity
- Discussion of value of regulatory sandboxes
- Initiative to develop best practice and sharing of information across markets

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10:45
continued

THEME 6 Technology Architecture and Choices - Open Session
Host: FDATA Global / NPSO
- Infrastructure and architecture design choices
- API standards for payments and data payload
- Security profile choices and ISO standards
- Reducing complexity through strict conformance to open standards
- API resilience and scalability
- Planning for standards migration
- International cooperation to improve safety and data traceability
- Development of test environments

Speaker & Panelists
- Dave Tonge, Chief Technology Officer, Moneyhub
- Siddharth Shetty, Fellow, iSPIRT
- Chris Michael, Chief Technology Officer, UK Open Banking
- Arturo Gonzalez Mac Dowell, President and CEO, Eurobits
- Nick Thomas, Co-founder, President and CTO, Finicity

12:30 **Networking lunch**

13:30 **Open Life - Thought Leadership**
Kevin Telford, Advisor, ThoughtWorks

13:45 **Introducing the Global Open Finance Centre of Excellence**
Gavin Littlejohn, Chairman, FDATA Global

14:00 **World Class Data Infrastructure and Data Science Capability**
Data Driven Innovation, University of Edinburgh

14:15 **Global Digital Sandbox and Artificial Intelligence Capability for firms**
Stephen Ingledew, CEO, Fintech Scotland

14:30 **Global Economic Observatory and the Value of Measurement**
Adam Land, Director, Competition and Markets Authority

14:45 **Privacy, Ethics and Data Science in Open Banking**
Stephen Dunne, Strategy, Centre for Data Ethics and Innovation

15:00 **Close**

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