

## AGENDA

09:20

### WELCOMING REMARKS

**Ellie Duncan**, Head of Content, Open Banking Expo  
**Todd Clyde**, Chief Executive Officer, Token  
**David Parker**, Chief Executive Officer, Polymath Consulting

09:25

### PANEL DEBATE

#### Building a thriving Open Finance ecosystem

The UK has led the way when it comes to delivering its Open Banking roadmap. Whilst many consumers and businesses have benefited, some believe the best is yet to come. What does a future Open Banking standard look like and how might potential reform play a part in shaking up the market? Will reform activate a wave of 'sleeping giants'? As we progress towards Open Finance, our panel of experts explore market progression, regulation and what the future holds for first adopters and new players to market.

*Moderated by:* **David Parker**, Chief Executive Officer, Polymath Consulting  
**Sujata Bhatia**, Chief Operating Officer, Monzo  
**Helen Bierton**, Chief Banking Officer, Starling Bank  
**Dan Globerson**, Head of Open Banking, Nat Group  
**Philip Mind**, Principle - Financial Services, UK Finance

10:10

### KEYNOTE ADDRESS

2030 vision - what should your payments strategy look like towards the end of the decade?  
**Marion King**, Director of Payments, NatWest Group

10:35

### Driving the shift: Open Banking payments in high gear

With Open Banking payments growing by 295% in the UK in the past year, the momentum propelling Open Banking payments to the mainstream is now simply unstoppable. Token's CEO, Todd Clyde, weighs in on how we got here, what remaining headwinds the open payments industry faces, and what signals point to account-to-account payments' next tipping point in the UK – and beyond.

**Todd Clyde**, Chief Executive Officer, Token

11:00

### NETWORKING BREAK

## Main Stage

11:30-11:55

**Why you can't afford to ignore Open Banking: views from a fintech leader**  
Open Banking is helping to chart a new direction for lenders to offer a personalised and more accurate view of your customer's financial circumstances. But does it provide the silver bullet to enable lenders to assess true affordability? Hear from a fintech leader who has embedded Open Banking to transform all their lending decisions in a fireside chat with AccountScore CEO, Emma Steeley.  
**Gerald Chappell**  
Chief Executive Officer & Co-Founder, Fintern  
**Emma Steeley**  
Chief Executive Officer, AccountScore, An Equifax Company

12:00-12:25

**Beyond the fintech frontier**  
Fintech luminary Dr Ruth Wandhöfer explores the future digital ecosystem and what this means for financial services. Wandhöfer will also dive into Blockchain, DLT and CBDC. The question is, is this the future of the economy?  
**Dr Ruth Wandhöfer**  
Fintech Influencer

12:30-12:55

**Next wave of Open Banking: What will it take to onboard consumers in the new world of finance?**  
Open Banking has been seen as the next big thing in the world of finance for half a decade since PSD2 came into force five years ago, but large-scale consumer adoption seems yet to come. Here we sit down with Jozef Klaassen, Chief Revenue Officer with European Open Banking leader Aiaa (recently acquired by MasterCard) to discuss how the Nordics has brought Open Banking innovation to life. Including multiple use cases from banking to nationwide payment solutions, and what learnings Open Banking can take from the card industry when it comes to consumer adoption.  
**Jozef Klaassen**  
Chief Revenue Officer, Aiaa

## Stage 2

Sponsored by: **tink**

11:30-11:55

**Going green: Open Banking and climate change**  
A look into how Open Banking can help consumers cut their carbon footprints and nudge us towards a better future.  
**Simon Redfern**  
Chief Executive Officer of TESOBIE & founder of the Open Bank Project

12:00-12:25

**Building tomorrow's super app, today**  
In 2020 consumers spent \$143bn on apps, consuming trillions of hours of screen time. So the race is now on to build tomorrow's super app, today. Consumers are craving value, choice and innovation. How do you achieve this at scale? Tandem's Chief Data & Technology Officer investigates.  
**Noam Zeigerson**  
Chief Data & Technology Officer, Tandem Bank

12:30-12:55

**Unlocking Open Banking opportunities in business accounts**  
With the many misconceptions of Open Banking, it continues to grow, disrupt and solve real problems. But how does it affect business accounts and what opportunities does it bring to business banking? Join Tink's Rafa Plantier and Alex Barkley at HSBC Ventures as they discuss the current possibilities and explore what to expect next.  
**Alex Barkley**  
Global Head of Strategic Partnerships, HSBC Ventures  
**Rafa Plantier**  
Head of UK & Ireland, Tink

## Stage 3

Sponsored by: **volt**

11:30-11:55

**How can Open Finance supercharge the corporate treasury market?**  
• Understand how Open Banking is already powering corporate treasury  
• Uncover the innovations that are accelerating wider adoption and greater benefits  
• Explore if Open Finance will deliver unrivalled value to corporate treasury  
**Winston Pearson**  
UK Open Banking Lead, Goldman Sachs

12:00-12:25

**Open Banking and the real-time payments movement**  
Open payments are a hot topic globally and, in the UK, earlier this year the CMA's decision to green light VRPs for sweeping has continued that momentum. In this session, Open Banking Expo sits down with Volt CEO Tom Greenwood to find out his strategic plans for the company and hear from him on what's next for Europe, beyond PSD2. He will reveal how banks and TPPs can work together for a more 'harmonised' ecosystem.  
**Tom Greenwood**  
Chief Executive Officer, Volt

12:30-12:55

**Modern lending: who is going to be left behind?**  
Not modernising your business' lending practices jeopardises business growth, scalability, and customer retention. Open Banking is already driving immense change across the credit sector, enabling providers to modernise their lending practices to meet changing customer profiles and demands for personalisation, flexibility and instant decisioning. So what does modern lending look like? And, what does it not? Hear from Open Banking credit reference agency founder, Freddy Kelly, as he unpacks his insights on how modern lending is being delivered today and his predictions for 2022.  
**Freddy Kelly**  
Chief Executive Officer, Credit Kudos

## Payments

Sponsored by: **Bottomline**

11:30-11:55

**What ever happened to GAFA and are they cracking the payments innovation nut?**  
Starling's Chief Technology Advocate will deliver his view on the future of payments including: diving into GAFA's (Google, Apple, Facebook and Amazon) continual play for greater market share and how the industry can accelerate growth via providing a payments experience to remember.  
**Jason Maude**  
Chief Technology Advocate, Starling Bank

12:00-12:40

**PANEL DEBATE**  
**Making money move fairer, faster and simpler**  
Through Open Banking, personal and business customers can now share their data securely with banks and third parties, allowing them to compare products, initiate payments and request account information. NatWest will be sharing how Payit - a connected payments solution offering fast, fair, simple and safe ways to pay and get paid - has been implemented successfully with their customers as part of the Open Banking strategy in their businesses.  
*Moderated by:*  
**Nick Gregson**  
Senior Product Owner, NatWest

**Panellists:**

**Mike Mann**  
Finance Director, Williams Trade  
**Ian Mitchell**  
Business Services Director, Controlaccount

13:00

### NETWORKING LUNCH

14:00-14:25

### EXCLUSIVE LAUNCH

Hosted by

## OPEN BANKING

**Open Banking Impact Report**  
As take-up of Open Banking-enabled products and services continues to grow, the OBIE's second Impact Report offers unique insight into how UK consumers are using these apps to make better financial decisions and build their savings. OBIE's speakers share the report's findings, examine the profile of early adopters, and discuss how this could drive the future of Open Banking.  
**Daniel Jenkinson**  
Senior Manager for Consumer & SME representatives, OBIE  
**Nichola Johnson-Marshall**  
Head of External Communications, OBIE

14:00-14:25

### Creating a level playing field for fintechs to flourish

Governments around the world are enacting new regulatory regimes to curb the power of "digital gatekeepers" such as Google, Apple, Facebook and Amazon. The UK Government has set up a new Digital Markets Unit and is drafting wide-ranging new laws to make a level playing field for tech firms, including fintech firms. These rules will govern competition in the tech sector for the next decade and more. What is happening next and what are the key opportunities and risks for tech firms?  
**Tom Smith**  
Partner, Geradin Partners

14:00-14:25

### The £3 million big idea

2020 saw the ink dry on a £3m contract between HMRC and fintech, Ecospend. Here David Beardmore who heads up Ecosystem Development at OBIE opens up the fintech on what sets them apart in the race to the top on what is one of the largest contracts awarded in the market to date. Sharpen those pencils and shift to a winning strategy by tuning in.  
**David Beardmore**  
Ecosystem Development Director, Open Banking  
**James Hickman**  
Chief Commercial Officer, Ecospend

14:00-14:25

### Open Banking - Cash is king but connectivity is queen

Digitalization and the world of APIs has accelerated through both the pandemic and various Open Banking initiatives globally. Whether Open Banking is mandated or left to market forces across nation states, every player needs a simple, smart and secure way of connecting into the ecosystem. To compete in a digital world, one has to understand the industry problems that need solving, become world class at API connectivity for real-time payments and data and then work out how to apply the new capabilities under a modernization framework. This session will cover:  
• How quickly will Open Banking be adopted?  
• What are the key challenges in the payments space and how will this impact innovation?  
• What do customers care about?  
• What are the opportunities for those that embrace Open Banking?  
**Ed Adshad-Grant**  
General Manager & Director of Payments, Bottomline

14:30-15:10

### PANEL DEBATE

#### Variable Recurring Payments - from sweeping to subscriptions, what's next? A new era for fintech-bank collaboration

• Status of Open Banking VRP in the UK - what's the scope?  
• The sweeping use case: who are the early runners and riders? Where will it add the most value?  
• VRPs for subscriptions: How Open Banking could solve subscription traps and other future use cases  
• PSD3: will the EU follow suit with VRP?  
• VRPs as the catalyst for the development of a new pay-to-play ecosystem and a new era of bank-fintech partnerships

*Moderated by:*

**Alan Ainsworth**  
Head of Policy, Open Banking  
**Panellists:**  
**Filiss Berridge**  
Director & Co-Founder, Ordo  
**Niamh Greally**  
VP Product, Chip  
**Matt Parish**  
Product Lead, VRP, TrueLayer  
**Stephen Wright**  
Industry Engagement & API Standards Lead, NatWest Group

14:30-15:10

### PANEL DEBATE

#### Spurring post-pandemic SME recovery with Open Banking at the beating heart

There are an estimated 5.94 million SMEs in the UK. The majority of which were hit by late payments, credit refusal and poorer lending terms in 2020 due to the pandemic of which stifled cashflow. Here our panel of SME finance experts paint a picture of SME revival with Open Banking at the helm. The panel will be kept in check by Small Business Commissioner, Liz Barclay.

*Moderated by:*

**Liz Barclay**  
Small Business Commissioner  
**Panellists:**  
**Vicki Bracey**  
Open Banking Product Director, Mettle  
**Simon Cureton**  
Chief Executive Officer, Funding Options  
**Richard Davies**  
Chief Executive Officer, Allica Bank  
**Nick Fahy**  
Chief Executive Officer, Cynergy Bank  
**Ylva Ortgren**  
Chief Operating Officer & Co founder, Simply Asset Finance

14:30-15:10

### PANEL DEBATE

#### Fintech + Open Banking = consumers and businesses living their financial best

Our line up of industry stalwarts look at: How fintech can play a critical role in identifying customer vulnerability. How fintech and Open Banking is reinventing financial services for consumers, what determines customer vulnerability and who should drive this conversation. Should it be the bank, the fintech or a charity, or all of them? Our speakers from all corners of the ecosystem will deliver their insight whilst being kept in check by recovering banker, Dr. Leda Glyptis.  
*Moderated by:*  
**Dr. Leda Glyptis**  
Chief Client Officer, 10x Future Technologies

*Panellists:*

**Duncan Cockburn**  
Chief Executive Officer, OneBanks  
**Chris Higham**  
Head of Cards & Payments, Head of Trust Bank  
**Natalie Ledward**  
Head of Vulnerable Customers, Monzo

14:30-15:10

### PANEL DEBATE

#### Are Open Banking payments at a tipping point?

There has been an explosion in consumers using challenger banks, wallets, or trading stocks and crypto-assets which is fuelling the unstoppable momentum of A2A payments. With the recent mandate from the CMA on VRPs and Sweeping, we debate what's next for the market, how the industry is on the verge of its own 'BIG bang' and if larger financial institutions need to play catch-up.  
*Moderated by:*  
**Todd Clyde**  
Chief Executive Officer, Token

*Panellists:*

**Holly Coventry**  
Head of Pay with Bank Transfer, American Express  
**Luke Flomo**  
Chief Revenue Officer, Vyne  
**Tim Renew**  
Chief Revenue Officer, Banked :  
**Ketan Thanki**  
Digital & Unified Commerce Solutions Product Manager, Global Payments  
**Hayley Viner**  
Head of Product, ClearBank

15:15-15:35

### How Open Banking can support growth post-pandemic

Looking at transaction volumes throughout the COVID-19 pandemic and how they have reflected the changing consumer landscape, TransUnion examines the role Open Banking has to play in assessing affordability as the nation navigates its way to financial recovery.  
**Nino Ocampo**  
Senior Director of Open Banking, TransUnion, UK  
**Shail Deep**  
Chief Product Officer, TransUnion, UK

15:15-15:35

### Barclays vision: Open Banking and how it has accelerated the use of APIs

Barclays Digital Channel Lead shares the bank's vision on how Open Banking has accelerated the use of APIs more broadly whilst providing another perspective on the move to Open Finance. Harcus will also dive into how combining Open Banking with other tools can maximise integration and efficiency across your business.  
**Harcus Copper**  
Global Channel Lead, Barclays

15:15-15:35

### Dissecting the \$7 trillion Embedded Finance opportunity

In payments alone market forecasters are predicting revenues within the Embedded Finance market will rocket to \$140.8b. So where are the opportunities? Where does your business feature and are you even at the table? Dr Leda Glyptis explores all.  
**Leda Glyptis**  
Chief Client Officer, 10x Future Technologies

15:15-15:35

### A word from the Payment Systems Regulator on digital payments

Competition has played a vital role in delivering good outcomes, improving service quality and innovation. But there are significant changes happening. We need digital payments to be competitive for everyone - and this means for all the main ways in which businesses and individuals make and receive payments.  
**Chris Hemsley**  
Managing Director, Payments Systems Regulator

15:35

### NETWORKING BREAK

16:00-16:25

### Use open finance to plug the holes in your customer management

Institutions that do not hold the primary current account relationship with customers have a huge gap in information available. While bureau data is rich and powerful, it can only look backwards. Open Finance and Open Banking data give you detailed insight into the customer's circumstances, now. Join this session to learn:  
• Why it matters: multi-banking, account-switching and the growing importance of customer experience  
• Use cases: affordability as a service, risk assessment, financial management, product offers, recommendations, retail financing and more  
• How to extract actionable insights from real-time Open Finance and Open Banking data  
• Operationalising insights: driving 360 degree customer decisions across all business areas  
**Nick Myatt**  
Principal Consultant, Financial Services, FICO

16:00-16:25

### MARKET UPDATE

#### What we learned from the FCA's call for input on Open Finance

**James Shafe**  
Head of Department - Consumer & Retail Policy, Financial Conduct Authority

16:00-16:25

### A match made in heaven

ApTap came to market looking to rip up the rule book when it came to subscription management for consumers. Since then they have teamed up with TSB to shake up how consumers manage their subscriptions through Open Banking. Tune in as they take you on the highs and lows of their journey to date.  
**Will Billingsley**  
Co-founder, ApTap  
**Jason Wilkinson-Brown**  
Head of Digital Propositions, Partnerships & Open Banking, TSB

16:00-16:25

### FIRESIDE CHAT

Recovering banker, Leda Glyptis, sits down with Ripple's new European Managing Director, Sendi Young. Joining from MasterCard, Young is now leading its European charge with news that Ripple is now the world's 4th largest Unicorn valued at a cool \$10bn. The duo will be discussing all things crypto, payments modernisation and Young's plans for world domination.  
**Sendi Young**  
Managing Director, Ripple

16:30-17:10

### PANEL DEBATE

#### Open Banking and Buy Now, Pay Later

Buy-Now-Pay-Later has taken the market by storm. With competition being so high and regulation on its way, how can providers secure their future? Is Open Banking an answer? Join Credit Kudos and BNPL providers as they discuss the state of play in BNPL and future predictions.

*Moderated by:*

**David Parker**  
Chief Executive Officer, Polymath Consulting

**Panellists:**

**Freddy Kelly**  
Chief Executive Officer, Credit Kudos

16:30-17:10

### PANEL DEBATE

#### Global developments in Open Banking

UK, Europe, Australia, Nigeria, Singapore and New Zealand are just some of the regions to implement Open Banking, with Canada hot on their heels. Open Banking has been at the cutting edge of innovation for the last five years, so where are the global opportunities or the risks to steer clear of? What impact might President Biden's order have on the market?  
*Moderated by:*  
**Mélisande Mual**  
Managing Director, The Payers

**Panellists:**

**Cogos Figueredo**  
Chief Executive Officer, Open Vector  
**Wilko Klaassen**  
VP for Open Banking, Direct Bank Transfer & Sofort, Klarna  
**Gavin Littlejohn**  
Chairman, FIDATA  
**Hetal Popat**  
Global Open Banking Director, HSBC

16:30-17:10

### PANEL DEBATE

#### Open Banking - Power to the people, power to the planet

Realising the benefits of Open Banking for people and planet: we dive into the impact Open Banking is having across savings, climate change and environmental, social and corporate governance as we move to an Open Finance world.

*Moderated by:*

**Faith Reynolds**, Strategic Advisor

**Panellists:**

**Jane Nichotte**  
Enterprise Business Director, Cogo  
**Sam Seaton**  
Chief Executive Officer, Moneyhub  
**Harry Weber-Brown**  
Digital Innovation Director, TISA  
**Noam Zeigerson**  
Chief Data & Technology Officer, Tandem Bank

16:30-17:10

### PANEL DEBATE

#### Piecing together the Open Banking puzzle for corporates

Our panellists come together to discuss the opportunity for Open Banking Payments in the corporate space. To date the main focus has been on the consumer market, but our panellists will reveal how to unearth value in the corporate market, what it means for the future of fintech partnerships and how to deliver a winning strategy.  
*Moderated by:*  
**Teresa Connors**  
Head of Bank Proposition, Bottomline

**Panellists:**

**Ed Adshad-Grant**  
General Manager & Director of Payments Bottomline  
**Michael Green**  
Director of Partnerships, Xero  
**Iain McDougall**  
Chief Commercial Officer, Yapipi  
**Gaby Sulbaran**  
Global Head of Platform Partnerships, SWIFT

PLEASE RETURN TO THE MAIN STAGE FOR OUR CLOSING KEYNOTE

17:10

### CLOSING CHAMPAGNE KEYNOTE

#### Unleashing the potential of Open Banking

#### How do we collectively ensure Open Banking doesn't become a missed opportunity?

The Open Banking Implementation Entity's (OBIE) newly appointed Chair, Charlotte Crosswell, shares her insights and future vision for the potential of Open Banking in the UK. The OBIE has helped to establish the UK as a recognised world leader in Open Banking, now boasting over 4 million active users. This strong growth, however, is only the beginning and Open Banking's full potential is yet to be realised. We must ensure that Open Banking doesn't become a missed opportunity - as with any public good, the positive impact of Open Banking for consumers, businesses, and the wider economy will multiply as adoption grows.

**Charlotte Crosswell**  
Chair & Trustee, Open Banking

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AFTER PARTY IN PARTNERSHIP WITH:



17:30 AFTER PARTY

Join us in Jacks at the Open Banking Expo UK after party!

AFTER PARTY IN PARTNERSHIP WITH:

