

## MAIN STAGE

**09:00-09:10**

### WELCOME REMARKS

**Ellie Duncan**, Head of Editorial & Broadcast, Open Banking Expo  
Chair: **Julian Wells**, Director, Whitecap Consulting

**09:10-09:35**

**KEYNOTE: An update from the Payment Systems Regulator**  
**Kate Fitzgerald**, Head of Policy, Payment Systems Regulator

**09:35-10:05**

**FIRESIDE CHAT: Open Banking in Colombia: The true trailblazers?**

Moderated by:

**Lauren Jones**, Director, Market Development, Open Banking Exchange

Guest:

**Luis Miguel Zapata**, Vice President, Digital Ecosystems, Bancolombia

**10:05-10:50**

**POWERHOUSE DEBATE: Striking the balance between openness and protection in our Open Data regulatory framework**

Moderated by:

**Sarah Francis**, Senior Consultant, Polymath Consulting

Panellists:

**Janine Hirt**, Chief Executive Officer, Innovate Finance

**Omer Laor**, Head of Consultancy, Neudata

**John Penrose**, MP for Weston-Super-Mare, UK Parliament

**Andrew Self**, Senior Manager, Policy, Payment Systems Regulator

**11:05-11:30**

**PRESENTATION: Open Banking Impact report**

**Clare Ambrosino**, Senior Corporate Affairs Manager, Open Banking Limited

**Daniel Jenkinson**, Policy Manager, Open Banking Limited

**Richard Koch**, Senior Policy Lead, Open Banking Limited

**11:30-11:55**

**How Pay by Bank is approaching its tipping point**

**Tom Pope**, Senior Vice President & Platforms, Tink

**12:10-13:00**

**POWERHOUSE DEBATE: The role and implementation of next gen tech: Navigating the future of Open Banking and financial services**

Moderated by:

**Heather O'Gorman**, Associate Director, fscom

Panellists:

**Ronan Carter**, Client Partner, Payments Fintechs, Google Cloud

**Brook Lovatt**, Chief Executive Officer, Cloudfinty

**Rema Rao**, Head of Payments Compliance & Strategic Financial Products, Uber

**Emilian Siemsa**, Chief Technology Officer & Founder, Planky

# AGENDA

Chair:

**Joe Roche**, Engagement Manager, Fintech North

## STAGE 2: PAYMENTS

IN PARTNERSHIP WITH



LLOYDS BANK

**11:05-11:30**

**KEYNOTE: Unlocking the future of finance:**

The evolution of Open Banking payments in the UK

**Samantha Emery**, Director, Payments Industry & Development, Lloyds Banking Group

**11:30-11:55**

**FIRESIDE CHAT: Open Banking payments and the customer experience revolution**

Moderated by:

**Ellie Duncan**, Head of Editorial & Broadcast, Open Banking Expo

Guest:

**Alexandra Bloomfield**, Commercial Lead: Banking & Financial Services, HM Revenue & Customs

**12:10-13:00**

**POWERHOUSE DEBATE: Open Banking payments: What's next?**

Moderated by:

**Colm Lyon**, Chief Executive Officer & Founder, Fire

Panellists:

**Lena Hackelöer**, Founder & Chief Executive Officer, Brite Payments

**Ruwani Hewa**, Product & Propositions Director, Nuapay

**Mike Mann**, Finance Director, Williams Trade Supplies

**Tania Ziegler**, Senior Partnership Manager, Fintech | Payment Partnerships, Booking.com

Chair:

**Karan Johal**, Global Head of Sales, Ecommpay

## STAGE 3: RETAIL

IN PARTNERSHIP WITH



**11:05-11:30**

**PRESENTATION: Creating a future for e-commerce payments:**

Addressing challenges and advancing account-to-account solutions

**Athurh Ribakovs**, Director of Financial Partnerships, Ecommpay

**11:30-11:55**

**FIRESIDE CHAT: The OVO Energy Open Banking story**

Moderated by:

**Charlotte Wise**, Director, International Open Banking Payments, American Express

Guest:

**Maxine Glennerster**, Head of Payments, Consumer Finance & Fraud, OVO Energy

**12:10-13:00**

**POWERHOUSE DEBATE: Open Banking and the future of customer journeys**

Moderated by:

**Wasim Mushtaq**, Interim Chief Operating Officer, CFIT

Panellists:

**Kam Chana**, Head of Future Finance Lab, Royal College of Art

**Simon Inskip**, Product Manager, Lloyds Bank

**Daniel Jenkinson**, Open Banking Policy Manager, Open Banking Limited

**Jerry Lee**, Head of Product (M&S Connect), Marks & Spencer

**Hazal Muhtar**, Director of Product Analytics, Wise

Chair:

**Thomas Bull**, Partner, EY

## STAGE 4: FUTURE

IN PARTNERSHIP WITH

OPEN BANKING

**11:05-11:55**

**POWERHOUSE DEBATE: From Open Banking to an Open Data future**

Moderated by:

**Andrew Vorster**, Innovation Catalyst, Andrewvorster.com

Panellists:

**Ghela Boskovich**, Head of Europe, FDATA

**Ezechi Britton MBE**, Chief Executive Officer, CFIT

**Matilda Curtis**, Deputy Director, Smart Data & Digital Market, Department for Business, Energy & Industrial Strategy

**Resham Kotecha**, Head of Public Policy, Open Data Institute

**12:10-13:00**

**POWERHOUSE DEBATE: Is the UK losing its crown?**

Moderated by:

**Joy Macknight**, Editor, The Banker

Panellists:

**Raminta Bartkiene**, Project Manager, Bank of Lithuania

**Phillip Mind**, Director Digital Technology & Innovation, UK Finance

**Victoria Roberts**, Director, Victress Communications

**Henk van Hulle**, Chief Executive Officer, Open Banking Limited

**Marie Walker**, Open Futurist, Raidiam

## NETWORKING LUNCH

**14:15-15:05**

**POWERHOUSE DEBATE: A review of PSD3 and privacy: The interplay between financial regulations, data protection regimes and the future of financial services**

Moderated by:

**Sarah Francis**, Senior Consultant, Polymath Consulting

Panellists:

**Meagan Birch**, Global Head of Compliance & MLRO, Birexo

**Jenna Franklin**, Partner, Data Protection, Privacy, Cyber, AI & Ethics, Stephenson Harwood LLP

**Richard Mould**, Senior Strategy & Policy Lead, Open Banking Limited

**15:20-15:45**

**PRESENTATION: Open Banking API:**

To build or not to build and other big questions

**Steve Tovey**, API Platform Architect, NatWest Group

**14:15-15:05**

**POWERHOUSE DEBATE: The future of payments is contextual: Who will win?**

Moderated by:

**Paul Rogers**, Chair, Vendorcom

Panellists:

**David Head**, Product Lead, Open Banking, Mastercard

**Winston Pearson**, Digital Product Manager & Head of Open Banking, Goldman Sachs

**Mark Shaw**, Director, Global Payment Strategy, Spotify

**Jason Turner**, Head of Partnerships Strategy & Enablement, Barclays Partner Finance

**15:20-15:45**

**PRESENTATION: Encouraging merchant adoption of Open Banking payments**

**Donal McGuinness**, Chief Executive Officer, Prommt

**15:45-16:10**

**FIRESIDE CHAT: Is the digital pound inevitable?**

Moderated by:

**Patrick Muir**, Chief Marketing Officer, Tokenise

Guests:

**Claire Conby**, Operations & Governance Lead, Digital Pound Foundation

**Elise Soucie**, Director of Policy & Regulation, GDF

**16:15-16:40**

**PRESENTATION: Creating digital payments and data opportunities for the public sector**

**Matthew Hooper**, Head of Category - Revenue, Recoveries, Analytics & Data, Crown Commercial Services

**16:40-17:00**

**FIRESIDE CHAT: SPAA: Building trust and security in Open Banking payments**

**Arturo González Mac Dowell**, Co-chair, European Payments Council

**Gijs Boudewijn**, General Manager, Dutch Payments Association

## NETWORKING LUNCH

**14:15-14:35**

**KEYNOTE: How Open Banking and Open Energy are coming together to address net zero**

**Gavin Starks**, Chief Executive Officer & Founder, IcebreakerOne

**14:35-15:05**

**CASE STUDY: Start your engines:**

A Pay By Bank case study with HSBC UK

Moderated by:

**Sunil Gossain**, Vice President Customer Success, Token.io

Panellists:

**John Coker**, Head of Product, British Car Auctions

**Laura McKeane**, Product Manager, HSBC UK

**15:20-15:45**

**PRESENTATION: Unboxing the next gen of embedded finance**

**Tom Bentley**, Head of Growth, NatWest Boxed

**15:45-16:10**

**FIRESIDE CHAT: An interview with the British Retail Consortium**

Moderated by:

**Ellie Duncan**, Head of Editorial & Broadcast, Open Banking Expo

Guest:

**Hannah Regan**, Financial Policy Lead, British Retail Consortium

**16:15-17:00**

**POWERHOUSE DEBATE: The inconvenient truths: What do retailers really think of Open Banking?**

Moderated by:

**Simon Lyons**, Chief Strategy Officer, obconnect

Panellists:

**Euan Ballantyne**, Head of Product & Insight, Pay.UK

**Fliss Berridge**, Director & Co-Founder, Ordo

**David Cox**, Payments Strategy Lead, Virgin Media

**Angelina Kuznetsova**, Partner, Deloitte

**Darran Morford**, Director & Co-Founder, obconnect

**Jit Ng**, Payment Industry Interface Manager, TFL

## NETWORKING LUNCH

**14:15-15:05**

**POWERHOUSE DEBATE: What is needed to unlock commercial VRP for e-commerce use cases?**

Moderated by:

**Ellie Duncan**, Head of Editorial & Broadcast, Open Banking Expo

Panellists:

**Charles Damen**, Chief Product Officer, Token.io

**Robert Levy**, Director - Point of Sale Lending Products, Open Banking & Digital Platforms, Barclays

**Stephen Ratcliffe**, Product Manager, Google

**15:20-15:45**

**PRESENTATION: From data to empathy:**

Exploring Open Banking's role in mental health support

**Conor D'Arcy**, Interim Chief Executive, Money & Mental Health Policy Institute

**15:45-16:15**

**POWERHOUSE DEBATE: Do Open Banking payments have consumer protection?**

Moderated by:

**Michelle Beyo**, Chief Executive Officer, Finavator

Panellists:

**Euan Ballantyne**, Head of Product, Pay.UK

**Richard Mould**, Senior Strategy & Policy Lead, Open Banking Limited

**Jana Reid**, Head of Bank Partnerships, TrueLayer

**David Shone**, Partner, Slaughter & May

**16:15-17:00**

**POWERHOUSE DEBATE: Generative AI, blockchain and future tech-verse: What are within the Open Banking realms of possibility?**

Moderated by:

**Georgios Kolovos**, Director, Payments & Artificial Intelligence, ExploreAI

Panellists:

**Jehangir Byramji**, Senior Innovation Lead - Emerging Technology, Lloyds Banking Group

**Ritesh Jain**, Founding Member, World Metaverse Council

**Stephen Winyard**, Chief Sales Officer, Salt Edge