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Canadian Open Banking Forum

*Consumer Directed Finance:
How to Seize Opportunities! Reap Rewards! Avoid Risks!*

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The Honourable Colin Deacon
Senate of Canada



Don Coulter
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Kris Hansen
Koho & Portag3 Ventures



Michael Swan
Portfolio+ Inc.



Saba Shariff
SYMCOR Inc.

... and more

Leading experts share their insights on how you can:

- Benefit from lessons learned from open banking reform in the US and the UK – Who's ahead? Who's behind? Where is Canada on the spectrum?
- Acquire key information on new customer-centric approaches to service?
- Understand the new roles and potential for financial institutions and fintechs
- Realize the potential for increased competition, more tailored products and new services
- Guard against new and emerging risks to data privacy in an open banking system
- Seize opportunities and reduce barriers for fintechs as the value chain opens up to new players
- Leverage your new role as a banking platform in the open banking system
- Realize the importance of compliance with national and international frameworks in implementing open banking
- Understand:
 - consent mechanisms and how standardized the consent process should be
 - the debate around what "informed consent" means
 - the need for a common standard for APIs and shared authentication standards
 - the potential utility of a "white list" of authorized players

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DAY ONE PROGRAM AGENDA: TUESDAY, APRIL 20, 2021

10:00 - 10:15 EDT



Welcome and Opening Remarks from the Chair

Eyal Sivan, Head of Open Banking, Axway, Podcast Host, Mr. Open Banking

10:15 - 11:00 EDT



Keynote Address

Armchair Chat with The Honourable Senator Colin Deacon

The Honourable Colin Deacon, Senator, Senate of Canada



Kashmera Self, AVP, Strategy & Emerging Solutions Delivery, Interac Corp.

Kashmera Self's in depth interview of Senator Deacon will reveal the Senator's insights and core beliefs relating to the future of Open Banking in Canada at this moment in time including:

- Why do we need urgent action now?
- Can Canada become internationally competitive?
- How are opportunities created by ending digital serfdom and letting consumers control their data?
- Why does corporate culture determine our ability to prosper in a "Disrupt or be disrupted" world?

11:00 - 11:30 EDT



What Do We Know About Today's Financial Services Consumers?

Anthony Rjeily, National Leader, Digital Transformation & Innovation, EY Canada Advisory

- What kinds of data are Canadians willing to share and with whom?
- Which conditions dictate whether a customer will share their data?
- What value do customers expect in return for sharing data?

11:30 - 12:15 EDT



Finding Your Best Opportunities: New Bank Strategies for Leveraging Open Banking

Ly Nguyen, Accenture

- How is open banking re-shaping financial services?
- Will open banking drive innovation and revenue success?
- Where are the best opportunities?
- How can banks shift their focus to leverage open banking?
- Why the time to ensure all APIs are running smoothly is now

12:15 - 13:00 EDT Break

DAY ONE PROGRAM AGENDA: TUESDAY, APRIL 20, 2021

13:00 - 13:50 EDT



Bank Challenges, Opportunities and Strategies for Open Banking Success: Mergers, Partnerships and More

Moderator: Dianne Cupples, CEO, Portfolio+



Dan Dickinson, Chief Information Officer, Equitable Bank

Don Coulter, CEO, Concentra Bank



- How are banks planning for the future?
- Learnings from initial pilots
- Will there be losses?
- Where are the opportunities?
- Will relationships between banks and fintechs be monetized?
- What do partnerships look like?
- What does collaboration look like?
- How does the Open Banking Relationship compare to partnering or collaborating?
- Mergers and acquisitions
 - Process barriers
 - Technical issues
 - IT incompatibility: banks' legacy systems and Fintechs' IT systems

13:50 - 14:40 EDT



Challenges and Opportunities for Fintechs

Moderator: Anthony De Fazekas, Head of Technology and Innovation - Canada, Partner, Patent Agent, Norton Rose Fulbright Canada LLP



Michael Swan, Vice President, Research and Development, Portfolio+ Inc.

Kris Hansen, CTO, Koho & Portag3 Ventures

Christine Day, Chief Technology & Information Officer, Questrade Financial Group



- What barriers stand in the way of success for Fintechs?
- Strategies for success
- Lessons learned to date
- Planning for the future
- Will new products proliferate?

DAY ONE PROGRAM AGENDA: TUESDAY, APRIL 20, 2021

14:40 - 15:40 EDT



Managing Risk and Liability: Balancing Stability and Accessibility

Moderator: Hwan Kim, Canadian Open Banking Leader, Deloitte

Ben Harrison, Partner, Head of Partnerships & Policy, Portag3 Venture



Alina Silvestrovici Paun, Senior Legal Counsel, Payments, TD

Saba Shariff, Head, New Product Development & Corporate Strategy, SYMCOR Inc.

In an environment where data is more open, the risk of data exposure is likely to grow. There will be new categories of fraudsters and scammers masquerading as legitimate third-party providers; greater potential for identity theft; third parties that may not have sound operational risk management practices. In addition, in the event of a breach most consumers will direct complaints to the bank, even if the third party is at fault.

- Who's liable in what circumstances?
 - What will agreements between banks and third parties look like?
 - What will be the conditions on access to banks' APIs, including security and data protection?
- What are the high-level principles for governance of third-party service providers?
- Where there are no agreements will parties rely on civil liability frameworks?
- Where there are agreements between banks and third parties how will liability issues be addressed?
- Will a white list be created so consumers can better identify legitimate third parties?
- Will third parties accessing bank accounts be required to hold professional indemnity insurance?
- What are the major risks and issues relating to fraud or data exposure in other jurisdictions? What strategies have been used to address them?
- How do you better enable customer awareness and knowledge of how to deal with data exposure issues?

15:40 EDT

End of Day One

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DAY TWO PROGRAM AGENDA: WEDNESDAY, APRIL 21, 2021

10:00 - 10:15 EDT



Welcome and Opening Remarks from the Chair

Eyal Sivan, Head of Open Banking, Axway, Podcast Host, Mr. Open Banking

10:15 - 11:00 EDT



Data Ownership and Consumer Data Rights

Teresa Scassa, Canada Research Chair in Information Law and Policy and Full Professor, University of Ottawa

In Canada, your financial data is not legally yours. The de facto answer as to who owns the data is, however, increasingly, the consumer. The following questions emerge:

- How does data protection law define the nature and scope of a person's interest in their personal information
- How GDPR and reform of PIPEDA would expand or enhance interests individuals have in their personal information
- The right to erasure
- How the right of data portability will enhance the ability to bring data together for analysis and provide new tools and services
- How open banking will enhance the interest that individuals have in their personal financial information
- What are the risks?
- How does a consumer authorize or de-authorize use of personal information
- How should consumers be educated to understand what they are consenting to
- Who should be educating the consumer?
- Should consent be standardized
- How narrowly should governments define open banking?
- Is Open Banking just one aspect of a broader open data policy?

11:00 - 12:00 EDT



US Approach to Open Banking

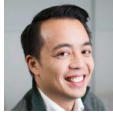
Franklin Garrigues, Vice President, Digital, TD Bank Financial Group; Board Member, Financial Data Exchange

- Will regulatory winds shift?
- Encouraging verses requiring open banking
- The hunt for global interoperability and global standards in an unregulated industry
- Developing and implementing a financial industry standard for secure data sharing
- Empowering consumers by putting more control in their hands over when or how their personal or financial data is shared,
- Consumer-permissioned data sharing

12:00 - 13:00 EDT Break

DAY TWO PROGRAM AGENDA: WEDNESDAY, APRIL 21, 2021

13:00 - 13:45 EDT



Unique Perspectives: Diversity, Equity and Inclusion for Open Banking

Oscar Roque, VP, Strategy & Emerging Solutions, Interac Corp.

Dani Gomez-Ortega, MBA Candidate, Ryerson University



Diana dela Cruz, MBA Candidate, University of Manitoba

Nadine Pinette, MBA Candidate, University of Manitoba

Yudi Li, MBA Candidate, Ryerson University



Many stakeholders have formed and evolved their perspective on what it means to bring Open Banking to Canada. However, not all stakeholders are equally represented. This session brings together two winning teams from North America's First Open Banking Case Competition to voice the concerns of underrepresented consumer groups on topics including:



- The status of Open Banking in Canada
- Why diversity, equity and inclusion should be at the forefront when thinking of open banking in Canada
- The consumer lens behind open banking, with a focus on inclusive innovation in Canada's open banking implementation
- Ideas and viewpoints from the Future Leaders

13:45 - 14:45 EDT



Digital identity Innovation for the Consumer: Privacy, Security and Consent

Greg Wolfond, CEO, SecureKey Technologies Inc.

- The importance of collaboration in building an ecosystem approach to digital identity and securing the "lifecycle of credentials."
- Addressing the growing demand for identity verification and authentication, as highlighted through SecureKey's Verified.Me service.
- Strengthening relationships between organizations and their customers through enhanced trust, speed, convenience, control and consent.
- The need for strong security protocols to protect personal information from being identified, accessed or misused.
- Leveraging blockchain technology to securely and privately transfer personal information, in order to provide consumers with access to the services they want

14:45 - 15:00 EDT Break

DAY TWO PROGRAM AGENDA: WEDNESDAY, APRIL 21, 2021

15:00 - 15:45 EDT



What You Need to Know About Bill C-11 - The Proposed New Consumer Privacy Protection Act

Imran Ahmad, Partner, Norton Rose Fulbright Canada LLP

Bill C-11, *An Act to enact the Consumer Privacy Protection Act (“CPPA”) and the Personal Information and Data Protection Tribunal Act* (also known as the *Digital Charter Implementation Act*), is Canada’s first attempt since the coming-into-force of the *Personal Information Protection and Electronic Documents Act (“PIPEDA”)* over 15 years ago, to modernize, strengthen, and clarify Canada’s approach to privacy law. This session will look at the merits and limitations of the proposed legislation. Does it go far enough in modernizing Canadian privacy law to make it appropriate for contemporary technology such as Open Banking?

15:45 - 16:30 EDT



Building the Optimal Architecture for Open Banking

Eyal Sivan, Head of Open Banking, Axway, Podcast Host, Mr. Open Banking

This session will provide a lens to better understand the drivers behind Open Banking, and how those drivers ultimately affect the solution architecture. We will cover the approach to Open Banking architecture across different regions and markets, and discuss the advantages and disadvantages of these strategies. As we drill-down on the technology, we will discuss how API gateways and microservices fit into a comprehensive architectural solution, and how the emergence of the service mesh provides a foundation for a future-ready, optimal Open Banking architecture.

- The rise of the API as the pipeline that powers Open Banking
- A comparison of Open Banking architecture approaches across markets and regions
- The role of API gateways and microservices in implementing an Open Banking architecture
- The emergence of the service mesh as a foundation for a future-ready, optimal architecture
- How the nature of architecture is changing, and why Open Banking will drive those changes

16:30 EDT

End of Day Two

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Registrants who cancel after **April 6, 2021**, will not be eligible to receive any credits and are liable for the entire registration fee.

Confirmed registrants who do not cancel by **April 6, 2021** and fail to attend will be liable for the entire registration fee.

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