

Canadian Open Banking Forum

FACULTY PROFILES



Imran Ahmad

Partner

Norton Rose Fulbright Canada LLP

Imran Ahmad is the Canadian head of our technology and innovation industry group and the Canadian co-head of our data protection, privacy and cybersecurity practice. He is based in our Toronto and Montreal offices and is recognized as a leading cybersecurity lawyer by several legal directories.

Imran advises clients across all industries on a wide array of technology-related matters, including outsourcing, cloud computing, SaaS, strategic alliances, technology development, system procurement and implementation, technology licensing and transfer, distribution, open source software, and electronic commerce.

As part of his cybersecurity practice, Imran works very closely with clients to develop and implement practical strategies related to cyber threats and data breaches. He advises on legal risk assessments, compliance, due diligence and risk allocation advice, security, and data breach incident preparedness and response.

In addition, Imran often acts as “breach counsel” in the event of a cybersecurity incident, such as a data or privacy breach, and has extensive experience in managing complex security incidents and cross-border breaches. He also provides representation in the event of an investigation, an enforcement action or a litigation.

Imran is the author of Canada’s first legal incident preparation and response handbook titled *Cybersecurity in Canada: A Guide to Best Practices, Planning, and Management* (LexisNexis, August 2017).

In his privacy law practice, he advises clients on compliance with all Canadian federal and provincial privacy and data management laws. He has a particular focus on cross-border data transfer issues and enterprise-wide governance programs related to privacy and information governance. Imran is the former chair of the Privacy and Access to Information Section of the Ontario Bar Association.

Imran is an adjunct professor at the University of Toronto’s Faculty of Law, where he teaches cybersecurity and privacy law.

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Don Coulter

CEO

Concentra Bank

Don brings a talent for bold and innovative thinking, superior strategic insight and an energetic, engaging leadership style. He is known for motivating teams around fact-based change initiatives, demonstrating leadership through simplicity and service. Don has a unique ability to zero in on critical initiatives to enhance organizations and advance their missions. He is a life-long learner who shares his passion for knowledge as a university lecturer.

Joining Concentra Bank in March 2018, Don possesses a wealth of industry experience from financial institutions in Canada and around the globe. As President and Chief Executive Officer, Don is a visionary who enables Concentra to deliver business results and growth by concentrating on strategy. He heads the executive leadership team, empowering and enabling Concentra to achieve sustainable, long-term success. A member of the Concentra Bank Board of Directors, Don engages regularly with the Board to continually advance Concentra's strategic position in the financial services industry.

Before leading Concentra, Don served as CFO, and most recently CEO of Coast Capital Savings. Prior to that, Don held senior executive roles with several global financial institutions.



Diana dela Cruz

MBA Candidate

University of Manitoba

- Diana has over 15 years of experience in the software development and business process re-engineering spaces. This experience spans workforce management, financial, retail, and government sectors, all of which have informed a broad view of organizational needs analysis, change management and opportunities for growth. Diana delivers continuous improvement in her role as a Business Analyst at Payworks, one of Canada's Best Managed Companies and an industry leader in total workforce management solutions. Her leadership and critical thinking skills help her team deliver quality results.
- Diana is passionate about social responsibility and is always looking for ways to give back to her community. She is actively involved in supporting various charitable organizations such as United Way Winnipeg, GenNext, Winnipeg Harvest, and The Shoebox Project for Women. She currently serves as Payworks' United Way Employee Campaign Co-Chair and a member of their Pay It Forward committee.
- Diana has a Bachelor of Commerce (Honours) degree from the University of Manitoba and is currently pursuing her Master of Business Administration focused in Leadership & Organizations and Sustainability from the Asper School of Business. She is also a certified Product Owner, Scrum Master, and Change Manager.

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Dianne Cupples

CEO

Portfolio+

Dianne is the CEO at Portfolio+ which provides mission critical solutions to financial institutions through their open banking software platform and partner ecosystem. Prior to joining Portfolio+, Dianne held positions within the Credit Union and financial advisory space. Her rich knowledge of the financial services industry compliments her role engaging with customers and leading Portfolio+.

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Christine Day

Chief Technology & Information Officer

Questrade Financial Group

Christine Day is a performance-driven technology and business leader known for disruption in the Financial Services Industry. An entrepreneur by nature, an innovator, and a visionary, Christine has defined Questrade's technology posture for 15 years, steering it from a small start-up to one of Canada's top online financial services firms. In 2017, Christine was recognized as one of Canada's Top 100 Most Powerful Women, an award celebrating fearless female leaders whose efforts to succeed continue to inspire others.

As the Chief Technology & Information Officer at Questrade Financial Group, Christine led the growth of the technology team from 8 to over 200 IT staff in 3 countries. In tandem, she led the creation of Questrade's suite of proprietary brokerage systems including an industry-leading, low-latency, direct access trading platform for equities on all North American markets. As both CIO and CTO, Christine provides Questrade with the leadership and technical capabilities to be consistently ranked as the fastest growing online brokerage, #1 online brokerage in Canada and one of Canada's best managed companies for 9 consecutive years.

Christine Day offers a unique blend of objective analytical thinking, creativity, curiosity, and the tenacity to deliver results. She is a passionate advocate for consumers and leveraging best-of-breed technology solutions as a mechanism for advocacy. Christine thrives on challenge. Where others may see barriers, Christine sees opportunities and leads others to gain comfort outside their comfort zones. She made significant contributions to a fundamental change in Canada's regulatory posture and the introduction of Canada's first robo-advisory platform, QuestWealth Portfolios.

Christine is an advisor on numerous industry boards and working groups: Ontario Securities Commission Launchpad for two consecutive years, Ontario Ministry of Finance Fintech Working Group, Federal Ministry of Finance Open Banking Working Group, TMX Group Executive Oversight Committee for Post-Trade System Modernization Project. Christine is also on the Board of Directors for the CIO Association of Canada, a member of the Information Technology Management Advisory Council for Ryerson University, Ted Rogers School of Management and the steering committee for FDATA (Financial Data and Technology Association) working with government, regulatory authorities and financial industry stakeholders to propel Open Banking in Canada. Christine is a frequent speaker at conferences and CIO gatherings on topics ranging from CIO/CTO strategy, artificial intelligence, digital transformation and IT leadership to Fintech Innovation and Open Banking.

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The Honourable Colin Deacon

Senator

Senate of Canada

Senator Colin Deacon was appointed to represent Nova Scotia in the Senate of Canada in June 2018. A lifelong entrepreneur, he passionately believes that we must build an inclusive economy if we want a more resilient economy. As a result, Senator Deacon believes that entrepreneurship is a tool to not just enable economic empowerment, but to create positive social change. Recently, he is most focused on harnessing the digital economy, improving Canada's public and private sector competitiveness, and addressing climate change.



Dan Dickinson

Chief Information Officer

Equitable Bank

Dan is Senior Vice-President and Chief Information Officer at Equitable Bank in Toronto, Canada's ninth-largest independent bank. He is responsible for all technology strategy, delivery, and related operations at Equitable. Dan joined Equitable in 2013 as VP Digital Banking and launched EQ Bank, a digital-only bank, in January 2016. In January 2017 Dan took over technology for all aspects of Equitable Bank, and in 2018 also assumed responsibility for project delivery.

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Anthony De Fazekas

Head of Technology and Innovation - Canada, Partner, Patent Agent

Norton Rose Fulbright Canada LLP

Anthony's practice focuses on IP strategy; technology, IP and data collaborations; and corporate innovation, particularly in the FinTech space. His clients include banks engaging in substantial digital transformation projects and collaborations, and innovative FinTech startups and scaleups.

Anthony assists FinTech innovators in managing and protecting their IP and data in their collaborations. He develops enterprise wide corporate innovation frameworks and IP strategies, provides IP and data related training to FinTech teams, and manages the delivery of end-to-end legal and regulatory advice related to deployment of innovative FinTech platforms such as trading platforms, blockchain technologies, risk analysis systems, and financial identity authentication systems.

Anthony is a recognized expert in helping develop strategies and contracts for collaborations, including in FinTech, such as multi-party joint development agreements and related IP and data frameworks that reduce the friction and fault points that normally accompany these commercial arrangements.

Anthony is recognized as an expert in IP issues related to commercialization of FinTech and data in connection with financial services, including legal and ethical implications of AI and machine learning. He teaches the IP Commercialization course at Osgoode Hall Law School. Anthony is a member of the Advisory Board of Centre for Advancing Responsible and Ethical Artificial Intelligence (**CARE-AI**), a leading research institute in the ethics, governance and social responsibility of AI and machine learning.

Related services: Intellectual property; Data protection; Technology and data agreements; Collaboration agreements

Key industry sectors: Technology and innovation; Financial institutions

FACULTY PROFILES



Franklin Garrigues

Vice President, Digital

TD Bank Financial Group

Board Member, Financial Data Exchange

As Vice President in Digital, Franklin contributes to transforming how the bank interacts with its employees and customers. He leads the Digital Identity and the Open Banking agenda for the enterprise, helping customers assert their identity and share financial transaction data. He also promotes the effort to “mobilize” TD Bank colleagues, enhancing communication and collaboration among colleagues. Franklin represents TD Bank at the boards of Digital Identity and Authentication Council of Canada (DIACC), and Financial Data Exchange in the US (FDX). Franklin is a graduate of the Kellogg School of Management, Northwestern University with a Masters of Business Administration and also holds a Master of Science in Electrical Engineering from Ecole Superieure D’Electricite (France). In his spare time, Franklin is passionate about the “tech-for-good” effort, sitting on the board of Ample Labs, and enjoys hiking and camping with his family.



Dani Gomez-Ortega

MBA Candidate

Ryerson University

Dani Gomez-Ortega is a trans inclusion advocate with a passion for empowering others to make more inclusive spaces. She is the current Manager, Student Experience at Ryerson University where she works closely with executive leaders, employees and clients to remove barriers to success for 30 000+ students. As an MBA candidate at the Ted Rogers School of Management, Dani co-founded the Equity and Diversity Bootcamp, a student-led program that educates and empowers future business leaders to increase inclusion in their organizations. Prior to her work at Ryerson, Dani has had a number of leadership roles in community organizations like PrideHouseTO, Toronto PFLAG, and Out and Out Toronto. Dani’s work and commitment to inclusion are shaped by her experience as a Latinx, immigrant transgender woman with an invisible disability.

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Kris Hansen

CTO

Koho & Portag3 Ventures

Kris Hansen describes himself as “a recovering banking chief architect” and in his recovery has been advising banks, insurance companies and financial services startups on topics related to financial services transformation and innovation. He began his career as a system administrator and software developer, started one of the first internet provider companies in Canada and later built a successful software services company in the Hawaiian Islands. He is the former chief architect at ATB Financial and former head of solution architecture at the Royal Bank of Canada.

Kris co-developed a patent focused on contactless digital payments and biometric identity and has been involved in cryptocurrency and blockchain software development.

Kris is the Chief Technology Office at Portag3 Ventures a fintech focused venture capital fund that invests in enabling entrepreneurs and innovation and CTO at Koho a Canadian “Neo Bank” and a key Portag3 investment.

Ben Harrison

Partner, Head of Partnerships & Policy

Portag3 Venture

Ben is a Partner and the Head of Partnerships and Policy at Portag3 Ventures. Prior to joining Portag3 in 2018, he spent more than 15 years at Canada Life in senior level strategy, product development and marketing roles across the organization, including the Head of Innovation for Canada.

As Head of Partnerships, Ben’s team works with those investors to help them execute on their strategic objectives through a combination of commercial partnerships with the fund’s portfolio companies and relevant and differentiated insights into the trends shaping the fintech sector.

Ben also leads Portag3’s government affairs mandate and has helped to position the organization as a leading voice for pro competition and innovation policy developments. He sits on the board of the Paytechs of Canada and is a member of the Digital Identity Laboratories advisory panel.

Ben is a graduate of the Business Administration program (BBA) from Wilfrid Laurier University.

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Hwan Kim

Canadian Open Banking Leader

Deloitte

Hwan Kim is an advisor to financial institutions that aspire to lead the future of the industry. With deep expertise on the financial services sector, strategy, and innovation, Hwan helps financial institutions in various sectors navigate the increasingly complex futures market landscape, craft strategic responses against the forces of disruption, and develop innovative offerings with differentiated value proposition. His work spans across long-term scenario planning, corporate / business unit strategy, value proposition development, and new business opportunity identification and strategy.

Hwan is Deloitte Canada's Open Banking leader and is part of its global Open Banking leadership team. He has also led Deloitte's collaboration with the World Economic Forum on the topic of disruptive innovation in financial services since 2014 and co-authored the report titled The Future of Financial Services.



Yudi Li

MBA Candidate

Ryerson University

With an academic background in Biochemistry and five years of experience in software and technology, Yudi's strong analytical and strategic problem-solving skills helped her shine as a consultant and business analyst. Yudi is passionate about empowering women to trailblaze through male-dominated industries like STEM, and is currently serving as VP Events for the Women in Leadership Association at Ted Rogers School of Management (TRSM). Yudi will be graduating from TRSM's MBA program this summer, with a specialization in Management of Technology and Innovation. She hopes to advance her career in the technology industry, focusing on product management and/or digital strategy.



Chris Michael

Chief Executive Officer

Ozone Financial Technology Ltd

Chris has 30 years' experience building high performing technology teams across many sectors. He has founded a number of start-ups, including a highly successful digital agency, and has helped many global blue-chip brands generate multi-million pounds of incremental revenue by building innovative technology solutions. Recently Chris has been leading the development of the UK open banking standard, and chairs both the OBIE API Forum and Technical Design Authority.

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Ly Nguyen

Accenture

Ly has over 20 years of experience in the financial services industry specializing in capital markets. In her current role, Ly leads Accenture's Blockchain Capability and Open Banking for Canada where she is responsible for driving growth through strategic engagements with clients across industries. Passionate about innovation and the belief that technology will change the way we live and work, Ly focuses on educating and spreading the awareness about blockchain, multiparty system, open banking and how companies can leverage these new technology and transformation to unlock value and better position themselves in the digital age.



Alina Silvestrovici Paun

Senior Legal Counsel, Payments

TD

Alina Silvestrovici Paun is senior counsel at TD Bank Group. Her current practice is focused on payment initiatives and advocacy on open banking and electronic transactions. She has vast experience with key initiatives at TD relating to digital innovation and technology projects whether customer facing or in the negotiation of commercial agreements with vendors or payment networks. Alina has demonstrated her capacity of both digging in to the details and stepping back to look at the big picture and the customer problem the business is looking to solve.

Alina obtained her law degree from the University of Toronto and articulated, worked as an associate at Davies Ward Phillips & Vineberg LLP. Prior to TD, Alina was legal counsel at Symcor, Canada's largest financial processing service provider where she drafted and negotiated vendor contracts for all aspects of the business. In addition, Alina has provided advice to a variety of start-ups in the digital space, including through the Pro Bono Ontario program.

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MBA Candidate

University of Manitoba

- Nadine's multidisciplinary background centers around her dedication to understanding and serving people. Completing a Bachelor of Arts (Honours in Psychology and Theatre) from the University of Winnipeg fed her passion for social sciences and the performing arts. Throughout her undergraduate degree, she honed her communication and relationship-building skills working in customer-facing and managerial roles in the hospitality industry.
- Giving back to her community has been an important focus for Nadine. After graduating, she enrolled as a sexual assault crisis response volunteer serving Winnipeg's most vulnerable residents and working in remote First Nations communities. Nadine witnessed the impact provincial and federal policies have on community members, further fueling her desire to find solutions to challenges of systemic inequity.
- When time allows, Nadine works as an actor in theatre as well as film and television. She spent three years working behind the camera in film production and as the chair of the women's committee for ACTRA Manitoba. Through her continued board work with Local Investment Toward Employment (LITE), a not-for-profit seeking to reduce the barriers people face in finding employment, she provides governance and designs donor segmentation models to support their fund development.
- Currently, Nadine is conducting a research project for the building trades in Manitoba while completing an MBA at the Asper School of Business. Her work with the union trades involves consulting with various stakeholders across the construction industry.

**Anthony Rjeily**

National Leader, Digital Transformation & Innovation

EY Canada Advisory

I am the National Leader for EY Canada's Digital Transformation and Innovation practice in Financial Services, responsible for the business across the Banking, Insurance and Capital Markets industry segments. I oversee the design and development of our FSO digital and innovation solutions for clients to deliver superior customer experiences, to drive operational efficiencies and to create innovative capabilities. In my market facing role, I provide digital transformation advice for many of our FSO clients that are looking to drive growth through digital innovation, transform the enterprise through digital enablement and create disruptive innovation capabilities with new business models. I joined EY in August 2018, and prior to that, I spent 2 years at KPMG in New York where I was responsible for the development of their US Digital and Fintech practice. Prior to my time at KPMG, I spent 23 years at Accenture. My last role there was leading their Accenture Digital practice in Financial Services.

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Oscar Roque

VP, Strategy & Emerging Solutions

Interac Corp.

Oscar leads the Strategy & Emerging Solutions group at Interac Corp. He leads enterprise strategy, innovation partnerships, and is responsible for identifying and exploring new technologies and opportunities in areas including consumer-directed finance, digital payments and value exchange, blockchain and fintech. He has over 15 years of experience in bringing to market new innovations and leading strategy, product management and delivery teams across multiple industries such as financial services, banking, telecommunications and technology services. Oscar is passionate on driving forward social good, leveraging his organization's capabilities coupled with new and innovative trends and technologies.



Teresa Scassa

Canada Research Chair in Information Law and Policy and Full Professor

University of Ottawa

Dr. Teresa Scassa is the Canada Research Chair in Information Law and Policy at the University of Ottawa, Faculty of Law. She is Chair of the Canadian Statistics Advisory Council, member of the Digital Strategy Advisory Panel for Waterfront Toronto, and member of the Canadian Advisory Council on Artificial Intelligence. She is a member of the GEOTHINK research partnership, and has written widely in the areas of intellectual property law, law and technology, and privacy. Teresa Scassa is also a senior fellow with CIGI's International Law Research Program.



Kashmera Self

AVP, Strategy & Emerging Solutions Delivery

Interac Corp.

Kashmera Self helps determine the role Interac plays within the Canadian innovation ecosystem. She leads the evaluation of opportunities on emerging trends and technologies and through enterprise strategy development determines what that could mean for Interac. Her focus today is on future-looking initiatives, specifically digital commerce, open banking (aka consumer-directed finance), data exchange, blockchain, connected cities and social commerce. She has twenty years of experience in product management and leading go-to-market strategies within the payments, financial services, and travel industries with her career concentration on the digital economy. Kashmera was the recipient of the Women in Payments Rising Star Award and is often called upon to speak at industry conferences where she has contributed to the dialogue on innovation and transformation both within Canada and abroad.

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Saba Shariff

Head, New Product Development & Corporate Strategy

SYMCOR Inc.

Saba Shariff is an acknowledged leader at Symcor Inc., a leading provider of business processing and data management services, supporting major banks, insurance, retail, and telecommunications companies in Canada. As Head of New Product Development and Innovation, Saba leads a passionate team of professionals in designing new and exciting ways to solve real customer problems and leverage data to both improve today's services and discover new ones. With over 20 years of experience in IT and Product, Saba is a frequent public speaker in the private and public sector on topics such as Collaborations or Partnerships in Canada, and Breaking Stereotypes in Business Technology Management. In her spare time, Saba enjoys being active while managing the joys and tribulations of raising a teenage son.



Eyal Sivan

Head of Open Banking

Axway

Podcast Host

Mr. Open Banking

Eyal Sivan is a seasoned technologist specializing in all aspects of open banking. Eyal leverages his 25 years of IT experience in management, business analysis, systems integration and distributed application architecture to drive his clients towards open banking readiness, client-focused agility, rapid innovation and global technology leadership.

Beyond his technology expertise, Eyal has excellent leadership and communication skills, consistently striving to inspire the teams he works with. He also has extensive public presentation experience, having spoken at numerous international conferences on APIs, integration architecture, open banking & the general impact of technology on our lives.

As Mr. Open Banking, Eyal has dedicated his career to help drive the evolution of open banking forward. He believes it can improve millions of lives by enabling a more innovative, resilient & inclusive financial ecosystem.

Eyal is currently Head of Open Banking at Axway and hosts the Mr. Open Banking Podcast.

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Michael Swan

Vice President, Research and Development

Portfolio+ Inc.

Michael leads technology strategy, product management and software development for the Portfolio+ suite of products. Under his guidance, Portfolio+ has introduced +Open Banking, a robust API platform that connects financial institutions with an ecosystem of services. Throughout his 20+ years of diverse technical and business experience, Michael has focused on driving transformational change through innovation, collaboration, and effective adoption of technology.



Greg Wolfond

CEO

SecureKey Technologies Inc.

Greg is the founder of SecureKey and brings more than 30 years of experience in fintech, security and mobile solutions to his role as Chief Executive Officer. Greg is a serial entrepreneur whose earlier ventures include Footprint Software Inc., a financial software company he sold to IBM, and 724 Solutions Inc., a wireless infrastructure software provider he took public. He sits on several boards and has been recognized as one of Canada's Top 40 Under 40, Entrepreneur of the Year and one of the 100 Top Leaders in Identity. Greg holds a Bachelor of Arts in Computer Science from the University of Western Ontario and a Bachelor of Science in Biochemistry and Life Sciences from the University of Toronto.