

Event Partner:  Open Banking Initiative Canada



April 5 - 6, 2022 • Virtual Conference

2nd Annual

Canadian Open Banking Forum

*Working Toward an Open Banking Framework
Be Part of the Discussion!*

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Eugene DiMira
The AML Shop



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**Large Credit Union
Coalition (LCUC)**



Michael Goit
**Treasury Board of
Canada Secretariat,
Government of Canada**



Tabatha Bull
**Canadian Council for
Aboriginal Business**



Keren Moynihan
Boss Insights

... and more



Benefit from In depth discussion and advice:

- Know what to expect in the coming months as vision moves toward reality
- How will Open Banking progress without a government mandate?
- Learn how Brazil, Australia and the U.K are dealing with risk
- Hear how other jurisdictions are fostering early adoption
- Learn what accreditation, identity and access management standards will allow for wide participation while safeguarding the consumers
- Hear bank and credit union strategies for Open Banking success
- Understand key developments in data ownership, consumer data and privacy rights
- Hear about consent management and complaint mechanisms that will be available to the consumer
- Consider measures to foster inclusion so everyone benefits from Open Banking

Event Partner



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DAY ONE PROGRAM AGENDA: TUESDAY, APRIL 5, 2022

10:00 - 10:15 EDT



Welcome and Opening Remarks from the Chairs

Michelle Beyo, CEO, Finavator, Board Member, Open Banking Initiative

Eyal Sivan, Head of Open Banking, Axway, Board Member, Open Banking Initiative Canada



10:15 - 11:15 EDT



Ensuring Open Banking Meets the Needs of All Canadians: Addressing Financial Barriers to Minority Groups and Small Businesses

Moderator: Ben Mulroney, Co-Founder / Chief Communications Officer, Orchard Technology, Inc.



The Honourable Colin Deacon, Senator, Senate of Canada

Isaac Olowolafe Jr., General Partner, BKR Capital



Keren Moynihan, CEO, Boss Insights

Tabatha Bull, President and CEO, Canadian Council for Aboriginal Business



This session includes business leaders across various sectors to discuss important topics such as:

- What are the longstanding banking and payment challenges facing BIPOC Canadians, small businesses and rural/remote communities?
- How can Open Banking be helpful in addressing some of these hurdles?
- What are the public policy challenges that Canada faces in this domain, and why is it crucial to act?



DAY ONE PROGRAM AGENDA: TUESDAY, APRIL 5, 2022

11:15 - 12:15 EDT



Strategic Considerations for Open Banking Model

Moderator: Martin Ho, Director and Digital Payments and Commerce Leader, Deloitte



Howie Millard, AVP, Government Relations, TD Bank Group

Amit Monga, Fintech and Banking Expert

Hugh McKee, Head, BMO Partners, Bank of Montreal



Shekher Puri, Senior Director Digital Identity, APIs and Security, RBC Royal Bank

As open banking advances in Canada, there are several key elements of an open banking model which needs to be considered to drive adoption and meet the needs of multiple constituencies. This panel explores some of these key considerations in further detail.



- What are key principles to consider when shaping data scope for open banking? What are some considerations when it comes to reciprocity?
- What are key principles to consider when developing a liability model?
- How can we think about providing and monitoring access to open banking while ensuring safety, soundness and innovation?
- What needs to be considered from a consumer protection and education perspective?

12:15 - 13:00 EDT Break

DAY ONE PROGRAM AGENDA: TUESDAY, APRIL 5, 2022

13:00 - 14:00 EDT



Accreditation, Tech Specs and Standards

Moderator: Jason Chomik, Canadian Director, FDX



Katie Gibson, Vice President, Strategy and Partnerships, CIO Strategy Council



Diogo Jose Sousa da Silva, Head of Division, Financial System Regulation Department, Central Bank of Brazil

As the Open Bank Lead moves forward with the Industry in implementing Canada's Open Banking framework, a number of areas are still left to be defined including the accreditation criteria as well as rules and standards. During this panel, hear from industry thought leaders on the need to have low barriers to entry to create an inclusive environment while protecting consumers, end users and other participants, and hear about use cases from first-to-market countries.

- Accreditation criteria except for federally regulated banks
- Accreditation process to be independent, transparent, coherent with other regulatory regimes
- Criteria intended to demonstrate ability to comply with the common rules on liability, privacy and security and financial capacity to ensure consumers are protected in the event of loss
- The need to keep barriers to entry low enough to allow participation by a wide range of entities while protecting consumers, end users and other participants.
- Recommendation for flexibility and tiered participation that is proportionate to the degree of risk to the system
- Technical expertise to develop technical specifications that support established public policy objectives
- Accessibility and inclusivity for all accredited system participants, safe and efficient transfer of data, the capability to evolve with technological change, and interoperability with international approaches.
- In the event that no adequate solution emerges, the Report suggests government intervention

DAY ONE PROGRAM AGENDA: TUESDAY, APRIL 5, 2022

14:00 - 15:00 EDT



Bank (and Credit Union) Strategies for Open Banking Success: Mergers, Partnerships and More

Moderator: Michelle Beyo, CEO, Finavator, Board Member, Open Banking Initiative



Tushar Tyagi, Senior Manager, Open Banking, Equitable Bank

Sumeet Seetharaman, AVP, Open Banking, TD Digital Channels



Stephane Bousquet, Open Banking Leader, National Bank



Patrick Barr, Director, Strategy & Programs, Large Credit Union Coalition (LCUC)

With the pandemic, the need for digital, personalized and secure financial products and services became accelerated as consumers were asked to shelter at home. In the new normal and with the advent of Open Banking in Canada, there are a number of incredible opportunities for financial institutions and fintechs to partner and create innovative products and services for all Canadians. In this session, hear from industry leaders on how open banking is reshaping financial services, potential opportunities as well as innovative products and services that can be built in an open banking ecosystem.



- How is open banking re-shaping financial services?
- Will open banking drive innovation and revenue success?
- Where are the best opportunities?
- What opportunities are being missed without Open Banking in Canada?
- How can banks shift their focus to leverage open banking?
- How has Open Banking helped with the economic recovery from the pandemic in other countries?
- Some interesting examples of products and services built from Open Banking
- How are banks planning for the future?
- Learnings from initial pilots
- Will there be losses?
- 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
- Need for banking industry to continually seek consumer consent for data to be shared
- What's different about Credit Unions?

DAY ONE PROGRAM AGENDA: TUESDAY, APRIL 5, 2022

15:00 - 15:15 EDT Break

15:15 - 16:15 EDT



Focus on Fintech, Service SMBs

Moderator: Michelle Beyo, CEO, Finavator, Board Member, Open Banking Initiative
Elena Litani, Chief Product Officer, Pillar Financial



Noah Fitzgerald, CRO, Orchard Technologies

Braulio Lam, Chief Product Officer, Payfare



The pandemic was a particularly difficult time for SMBs, with many searching for innovative, digital, and convenient solutions to help them navigate this disruptive time. During this session, hear from industry experts on the challenges facing SMBs, how best to service them, and opportunities for the new normal.



- Funding for fintech globally sky-rocketed over this past year:
 - The fintech sector is booming, with **a record \$91.5 billion** in global funding so far this year
- The past quarter saw the birth of 42 fintech unicorns (startups valued at over \$1 billion), bringing the year's total to 200, according to CB Insights' State of Venture Q3'21 Report.

16:15 - 16:30 EDT



Concluding Remarks

Eyal Sivan, Head of Open Banking, Axway, Board Member, Open Banking Initiative Canada

16:30 EDT

End of Day One

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For more information or to check availability, contact our sponsorship department by telephone at 416.507.4202, or by email at sponsorship@infonex.com.

DAY TWO PROGRAM AGENDA: WEDNESDAY, APRIL 6, 2022

10:00 - 10:10 EDT



Welcome and Opening Remarks from the Chairs

Michelle Beyo, CEO, Finavator, Board Member, Open Banking Initiative

Eyal Sivan, Head of Open Banking, Axway, Board Member, Open Banking Initiative Canada



10:10 - 11:00 EDT



Learning from the Open Banking Journey in the U.K and Insights as the World Moves to Open Financial and Open Data

Michelle Beyo, CEO, Finavator, Board Member, Open Banking Initiative

Simon Lyons, Standards, Transformation Lead, Pay.UK



As Canada moves forward with its own Open Banking framework, it will be important to learn from another first to market country such as the UK to better understand lessons learned as well as opportunities to ensure that the Canadian framework is successful. During this session, hear from an industry expert on what can be learned from the UK's implementation of Open Banking, what was successful and how Open Banking impacted how this market responded to the COVID-19 pandemic.

- What we learned
 - Importance of consumer education
 - Ensuring that the mobile interface / journey is convenient and easy to use
- What was successful?
- How Open Banking helped during the pandemic
- Products and services built on Open Banking

DAY TWO PROGRAM AGENDA: WEDNESDAY, APRIL 6, 2022

11:00 - 11:40 EDT



Innovation for the Consumer: Consent Management and Digital ID

Moderator: Eyal Sivan, Head of Open Banking, Axway, Board Member, Open Banking Initiative Canada



Neil Butters, AVP, Digital Id and Innovation, Interac Corp

Doug Woolridge, Vice President, Financial Services, Head of Financial Services, EPAM Canada



Nathanael Coffing, Co-Founder, Chief Security Officer, Cloudfinity

Eugene DiMira, Chief Identity, The AML Shop

Open Banking has the opportunity to help strengthen relationships between organizations and their customers through enhanced trust, speed, convenience, control and consent. In this panel, join our industry experts as they discuss and explore consent management and digital ID.



- Who has consumer data? What does the current consent management process look like? Consumers need to know what data has, can or will be shared?
- How is the data being used?
- Need for a standardized process for providing and revoking consent
- The importance of collaboration in building an ecosystem approach to digital identity and securing the “lifecycle of credentials.”
- Addressing the growing demand for authentication and authorization
- 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.
- Current use cases of Digital ID
 - Benefits
 - Opportunities
 - Current Status in Canada (BC, Alberta Ontario)

DAY TWO PROGRAM AGENDA: WEDNESDAY, APRIL 6, 2022

11:40 - 12:30 EDT



Financial Inclusion

How Do We Make Sure Everyone Can Take Advantage of Open Banking?

Moderator: Roy Kao, Open Banking Practice Lead, Global Wealth, Capital Markets, and Banking, CGI, Board Member, Open Banking Initiative



Alex Vronces, Executive Director, Paytechs of Canada

Michelle Winsor, CEO, Accelera



Mo Banjoko, Senior Manager, Business Consulting, EPAM Systems Canada Limited

Today in Canada, there are 5 million Canadians who are underbanked and 1 million Canadians who are unbanked. Open Banking provides an opportunity to change this current state. Through innovative and accessible financial products and services, learn how Open Banking can increase financial inclusion and education.

- How Open Banking will help create product and services for the underbanked / unbanked in Canada
 - How it will increase financial inclusion
- Importance of consumer education
 - Who is responsible for this? The government? Banks? FinTechs?

12:30 - 13:10 EDT Break

DAY TWO PROGRAM AGENDA: WEDNESDAY, APRIL 6, 2022

13:10 - 14:00 EDT



Data Ownership, Consumer Data and Privacy Rights

Eyal Sivan, Head of Open Banking, Axway, Board Member, Open Banking Initiative Canada



Michael Scherman, Partner, McCarthy Tetrault

Today, Canadian consumer's financial data is not legally theirs. As this conversation evolves, the de facto answer to who owns financial data is however, increasingly, the consumer. During this session, our panel experts will explore data protection laws, the idea of data portability, risks, and how open banking will enhance the interests that individuals have in their personal financial information.

- 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
- How will open banking help increase financial literacy?
- 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?

14:00 - 14:15 EDT Break

DAY TWO PROGRAM AGENDA: WEDNESDAY, APRIL 6, 2022

14:15 - 14:45 EDT



Privacy Legislation Reform In Canada

Max Jarvie, Privacy and Data Lawyer, Borden Ladner Gervais LLP

Cindy Zhang, Financial Services Regulatory Lawyer, Borden Ladner Gervais LLP



Reforms in Canadian privacy laws, including both recently enacted amendments and proposed changes, are likely to advance consumer interests by providing for new rights and obligations related to transparency and meaningful consent, de-identification, and data mobility. Changes in these laws will also play an important role in ensuring that a Canadian Open Banking framework has a strong foundation to be successful, secure and interoperable. Industry experts will discuss the significance of these privacy law reforms and recent financial services regulatory developments and their impact on Open Banking in Canada.

14:45 - 15:15 EDT



Fireside Chat on Privacy Policies, Practices and Procedures to Protect Personal Information --- Managing Operational and Systemic Risks and Data Security

Cindy Zhang, Financial Services Regulatory Lawyer, Borden Ladner Gervais LLP



Michael Goit, Director of Digital Identity, Treasury Board of Canada Secretariat, Government of Canada

In order for Open Banking to be successful in Canada, the need for defined and meaningful privacy policies and procedures will be an important part for adoption and growth of Open Banking. In this session, we will discuss the need to protect personal information, managing operational and systemic risks and data security.

15:15 - 16:00 EDT



Q & A, Wrap Up and Take-Aways

Eyal Sivan, Head of Open Banking, Axway, Board Member, Open Banking Initiative Canada

16:00 EDT

End of Day Two

Canadian Open Banking Forum

April 5 - 6, 2022 • Virtual Conference

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