

April 4 - 5, 2023 • Virtual Conference

3rd Annual

Canadian Open Banking Forum

Innovation & Success in Open Banking

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National Bank



Matt McGuire
The AML Shop



Dinero Ly
Interac Corp.



Brian Harris
Interior Savings Credit
Union



**Alina Silvestrovici
Paun**
TD

... and more

Whether you are a bank, credit union or fintech, The Canadian Open Banking Forum is designed as a deep dive into the new world of Open Banking that will provide you with the know-how to take advantage of the key opportunities and challenges that will drive your organization to success.

Ideas, inspiration and know how from the foremost leaders in the field to guide you:

- Learn from experience in Brazil, Australia and the U.K
- Anticipate future direction and next steps in developing a "made-in-Canada" Open Banking regime
- Learn how government will support Open Banking and the competition it fosters
- Create innovative new use cases that customers will jump on
- Explore new and possible partnership, working and collaborative arrangements between banks, credit unions and fintechs
- Broaden your reach, generate revenue & establish deeper customer relationships
- Learn what risks OSFI will be looking for
- Learn about working group progress on Identification, Consent Management and Accreditation standards
- Understand the risks open banking poses to financial crime compliance including fraud, money laundering experience and countermeasures
- Harness the power of big data to develop new and innovative services customers will embrace



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Canadian **Open Banking Forum**

April 4 - 5, 2023 • Virtual Conference

DAY ONE PROGRAM AGENDA: TUESDAY, APRIL 4, 2023

10:00 - 10:15 EDT



Welcome and Opening Remarks from the Chairs

Matt McGuire, Principal and Practice Leader, The AML Shop

Cindy Zhang, Financial Services Lawyer, Borden Ladner Gervais LLP



10:15 - 10:50 EDT



Update on Open Banking from the Department of Finance Canada

Kirsten Fraser, Director of the Financial Services Innovation Team, Department of Finance Canada

Since the appointment of Abraham Tachjian – Canada’s Open Banking Lead – important strides have been made toward the coming introduction of open banking to Canadians. Join us for an update on the following topics:

- Development of a “Made-in-Canada” open banking regime
- Zones of consensus in stakeholder consultations and industry working groups
- Governance considerations
- Technical standards

10:50 - 11:10 EDT



Deloitte Open Banking Consumer Trust Survey: What Are Canadians Looking for?

Karen Love, Partner, Financial Services Risk and Regulatory Advisory, Deloitte

- What is Canadians’ level of awareness and understanding of Open Banking?
- Do Canadians see value in potential Open Banking use cases and is this consistent across demographic groups and provinces?
- What should be considered in the design and roll-out of Open Banking to bolster Canadian’s level of trust, and in turn, their future adoption and use?
- FCAC, Banks, Fintechs and more..

11:10 - 12:00 EDT



Use Cases and the Consumer - The Only Limit is Your Imagination

Eyal Sivan, Head of Open Banking, Axway

- With personal financial data now available for start-ups and developers, Open Banking use cases are only limited by one’s imagination
- Use cases are still evolving, with the initial wave of products focused on lending and credit markets
- More Open Banking use cases in markets like personal finance, payment methods, and insurance
- What does the future hold for those with imagination?

DAY ONE PROGRAM AGENDA: TUESDAY, APRIL 4, 2023

12:00 - 12:40 EDT Break

12:40 - 13:20 EDT



Innovative Strategies for Banks and Credit Unions: Successful New Working Arrangements - the Time is Now!

Moderator: Brian Harris, Chief Executive Officer, Interior Savings Credit Union



Barb MacLean, SVP, Head of Technology Operations and Implementation, Coastal Community Bank

Tushar Tyagi, Associate Director, Open Banking, Equitable Bank



Stephane Bousquet, Open Banking Leader, National Bank

- Why now is the time for banks to tackle today's intense transformational challenges and refocus efforts and strategies on the capabilities that will help win in the market
- How partnerships with fintechs can spur new growth by reaching new markets, diversifying product offerings or using Open Banking as a platform to increase engagement and deepen relationships with consumers
- The information you need - from the dynamics of partnerships to the most current and innovative working arrangements launching banks in new directions

13:20 - 14:00 EDT



FinTech Strategies for Open Banking Success - Opportunities and Implications

Moderator: Reuben Piryatinsky, CEO, Altitude Consulting

Justin Adler, NorthOne



Saba Shariff, Head, New Product Development & Corporate Strategy, Symcor

Nolan Andres, Chief Technology and Innovation Officer, Kindred Credit Union

Keren Moynihan, CEO, Boss Insights



Constantly innovating and iterating based on the demands of their consumers, with a focus on customer experience, easy-to-use interfaces and maximum leveraging of technology, Fintechs are changing the way financial institutions engage and interact with consumers.



- How will Fintechs collaborate with established financial institutions, gaining access to established customer relationships, while they may have been seen traditionally as competitors?
- Factors that Fintechs need to consider in order to successfully partner with financial institutions
- Top use cases for financial institutions, and how Fintechs can support them
- Key trends in Canada's fintech landscape
- Insurance, borrowing and investment technologies
- Collaboration between the real estate industry and new financial technologies
- Wealth management
- Lending and payment solutions



DAY ONE PROGRAM AGENDA: TUESDAY, APRIL 4, 2023

14:00 - 14:40 EDT



Partnering With Innovators in the Fintech Ecosystem to Take Your Strategy to the Next Level

Dinero Ly, AVP, Innovation Partnership, Interac Corp.



Max Nokhrin, Canada Partnerships Lead, Xero

- How can we continue to stay focused on the implementation and practical use cases of Open Banking
- Pro's and Con's of "going it alone." and "going together."
- Advantages of partnering to increase the secure flow of data and improving customer experiences
- The catalyst(s) to bring about the full and equitable realization and benefits of Open Banking in our ecosystem.

14:40 - 15:00 EDT Break

15:00 - 16:20 EDT

Learning From Open Banking in Other Jurisdictions: UK, Australia and Brazil

There are different models of Open Banking in different jurisdictions, each with its own strengths and weaknesses. This session will provide new insights on what we know about three unique jurisdictions that may guide us in the creation of a made-in-Canada Open Banking regime.

- **3:00-3:40**
The U.K. Journey & Lessons Learned
- **3:40- 4:20**
The Journey & Lessons Learned in Australia

15:00 - 15:40 EDT



The U.K. Journey & Lessons Learned

Simon Lyons, Chief Strategy Officer (CSO), Obconnect; Formerly, Standards Transformation Lead, Pay.UK

- What can we learn from the UK's implementation of Open Banking?
- New opportunities realized
- What was successful?
- Impact of Open Banking on the market
- What might we have done differently?
- Products and services built on Open Banking

DAY ONE PROGRAM AGENDA: TUESDAY, APRIL 4, 2023

15:40 - 16:20 EDT



The Journey & Lessons Learned in Brazil

**Matheus Rauber Coradin, Senior Advisor, Financial System Regulation
Department, Banco Central do Brasil**

- Overview of the Brazilian model
- Lessons learned from other jurisdictions
- How is the Brazilian implementation of Open Finance so far?
- Impact of Open Finance on the market
- What could have been done differently?

16:20 EDT

End of Day One

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DAY TWO PROGRAM AGENDA: WEDNESDAY, APRIL 5, 2023

10:00 - 10:15 EDT



Welcome and Opening Remarks from the Chairs

Matt McGuire, Principal and Practice Leader, The AML Shop

Cindy Zhang, Financial Services Lawyer, Borden Ladner Gervais LLP



10:15 - 11:00 EDT



New Insights on Financial Inclusion: Benefits of Open Banking for Underbanked Rural Communities

Moderator: Cindy Zhang, Financial Services Lawyer, Borden Ladner Gervais LLP



The Honourable Colin Deacon, Independent Senator, Nova Scotia, Senate of Canada

Chad Griffin, Chief Information Officer, League Data Limited

Sabena Sandhu, Canadian Credit Union Association



The advent of Open Banking is an opportunity for credit unions and fintechs to provide more effective and cost efficient services to their clients in rural communities.

11:00 - 11:45 EDT



Developing the Accreditation Framework & Technical Standards

Moderator: Matt McGuire, Principal and Practice Leader, The AML Shop

Param Chauhan, Independent Consultant; Formerly Central 1 Credit Union



Abdi Hersi, Chief Compliance Officer, Payments, Wealthsimple

Jason Chomik, Director, Financial Data Exchange

We need to have low barriers to entry to create an inclusive environment that allows participation by a wide range of entities while protecting consumers, end users and other participants. We need accessibility and inclusivity for all accredited system participants including safe and efficient transfer of data, the capability to evolve with technological change, and interoperability with international approaches. The accreditation process must be independent, transparent, coherent with other regulatory regimes. Working group progress on:

- Accreditation criteria to demonstrate compliance with common rules on liability, privacy, security and financial capacity to ensure consumers are protected in the event of loss
- Recommendation for flexibility and tiered participation that is proportionate to the degree of risk to the system
- Expertise to develop technical specifications that support established public policy objectives
- Use cases from first-to-market countries
- Australian approach – Consumer Data Right, insurance adequacy
- European Banking Authority Guidelines on insurance
- The Certification process by which conformance to certain technical requirements are tested and evidenced
- UK vs Australian certification

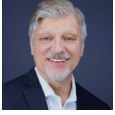
DAY TWO PROGRAM AGENDA: WEDNESDAY, APRIL 5, 2023

11:45 - 12:30 EDT



Privacy, Digital ID & Consent Management

Moderator: Eugenio (Gene) DiMira, Independent Consultant, Evace Corp



Stephen Cheeseman, Advisory Board Member Canada, International Association of Privacy Professionals, Head of Legal and Compliance, ThinkTum

Cosanna Preston-Idedia, Vice President, Advisory Services, Digital Identity Laboratory of Canada



The need for authentication of digital identity, and consent management and privacy protocols is fundamental to a safe system. This session will cover challenges and solutions including:

- Data ownership
- Safeguarding privacy
- Need for the consumer to know how data is being used
- Need for a standardized process for providing and revoking consent
- Digital identity, authentication and authorization
- 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)
- Open Finance - retail platforms are increasingly providing financing and loan platforms, at arms length from the banks thereby stepping into traditional banks space at the pure retail level.
- Proposed changes to the US's Dodd Frank Act to make consumer data more portable -direction for Canada proposed open banking?

12:30 - 13:10 EDT Break

DAY TWO PROGRAM AGENDA: WEDNESDAY, APRIL 5, 2023

13:10 - 13:50 EDT



Governance - Who Decides What for Whom?

Alex Vronces, Fintechs Canada

- Who will take over the rulebook once it's finally written?
- What banks want versus what fintechs and credit unions want
- How involved should government be?
- Who's going to be the custodian of the data mobility framework?
- Who is going to decide when Canadians get access to quick and effective recourse when there's a data breach or a monetary loss?
- Who will adjudicate disputes
- Who's going to monitor and enforce compliance?
- What should the mandate be?

13:50 - 14:30 EDT



Countermeasures and Risk Mitigation of Financial Crimes and Cyber Risks in Open Banking

Andrea Chedas, Head Corporate Security, Wealthsimple



Connor McKinnon, Senior Manager, Wealthsimple

Open Banking may render existing AML / CTF and KYC compliance programs inadequate. This session will provide practical guidance on:

- Dealing with an ecosystem of third-party providers (TPPs).
- The need to evaluate programs for whether they can address the specific risks Open Banking presents.

14:30 - 15:10 EDT



Legal Considerations for Open Banking - Contracts and Legal Protections

Alina Silvestrovici Paun, Managing Legal Counsel, Payments and Merchant Solutions, TD

- What kinds of legal agreements will be required between banks and fintechs?
- What protections will the parties need
- What protections do consumers require?
- Terms and conditions for API providers

15:10 - 15:30 EDT Break

DAY TWO PROGRAM AGENDA: WEDNESDAY, APRIL 5, 2023

15:30 - 16:15 EDT



Harnessing the Power of Big Data to Provide New and Innovative Services to Customers

Phill Moran, Managing Director, Lexington Innovations Inc.



Meera Das, Vice President, Modeling and Advanced Data Insights, Capital One

Financial institutions that can harness the power of big data will be in a solid position to provide more innovative services and products to their customers. Examples include creation of new types of financial tools that weren't previously possible like smart credit cards with built-in fingerprint scanners; mobile banking apps that can predict when a customer is likely to spend money so they can be targeted with relevant offers at the right time, or apps that can help people save money by automatically cancelling subscriptions they no longer use. Find out:

- How big data is revolutionising the way financial service providers operate
- How providers can make faster and more informed decisions about their products, services and marketing strategies by analysing large volumes of data
- Drawing from the fount of innovation

16:15 - 17:00 EDT



New Regulatory Perimeter - What Risks is This Regulator Looking for?

Dan Padro, Director, Policy - Credit Union, Insurance Prudential and Pensions, Financial Services Regulatory Authority of Ontario (FSRA)



Reuben Piryatinsky, CEO, Altitude Consulting

- Ontario credit unions have indicated interest in participating in the federal open banking framework
- While the parameters of the federal framework have yet to be announced, FSRA is considering the potential prudential and market conduct implications
- The presentation will focus on the risk management requirements that currently exist in Ontario's credit union regulatory framework, how they could be applied in the context of open banking, and whether additional measures should be considered

17:00 EDT

End of Day Two

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