

# Canadian Open Banking Forum

## FACULTY PROFILES



### **Justin Adler**

#### ***NorthOne***

Justin is the co-founder, COO & CPO of NorthOne, a digital bank account for small business and freelancers. His work has a particular focus on the intersection of growth, product, and product. Justin helped found NorthOne because he believes in making economic mobility more accessible for today's entrepreneurs.

Prior to NorthOne, Justin was part of the foundational team at Frank And Oak where he helped them grow from zero to hundreds of thousands of customers. Justin also spent time creating AdTech products used by companies like Shopify, Trivago, Lootcrate, BMO, and MachineZone. His work has been featured in TechCrunch, Fast Company, Ad Age, and at SXSW Interactive.



### **Nolan Andres**

Chief Technology and Innovation Officer

#### ***Kindred Credit Union***

When he founded PeaceWorks Technology Solutions in 1996, Nolan Andres wanted to create a self-sustaining entity that would help charities and not-for-profits advance their missions through the appropriate and affordable use of technology. He didn't realize at the time that he was prototyping something people would later call "social enterprise". The need was obvious, the organizations were doing amazing work, and he happened to know a lot about technology.

Seventeen years later, Nolan made the shift to Kindred Credit Union, and while the industry has changed, the theme remains the same. He still chooses to work with organizations that explicitly strive to create a better world, and was drawn to Kindred because of its purpose. As a senior leader (Chief, Technology and Innovation) in a credit union that helps people align their values with their finances, Nolan works to catalyze positive change and inspire hope.

Nolan is an avid and eclectic learner. He has a B.Sc. in Computer Science from the University of Saskatchewan, an M.Math from the University of Waterloo, and a diploma in Peace and Conflict Studies. He enjoys treehouse building, home renovating, repairing landfill-destined items, authoring software, quantum physics, gardening, choral singing, canoe tripping, birding, public speaking, and rollercoasters.

## FACULTY PROFILES

### **Stephane Bousquet**

Open Banking Leader

#### ***National Bank***

With over 25 years of experience in digital strategy and transformation, Stéphane has made a name for himself as a key player in the evolution of Canada's digital landscape. Today, he is one of the country's top thought leaders on Open Banking.

Prior to working at National Bank of Canada, Stephane was active in the media industry where he led several digital transformation programs for the Sun Media Corporation, the National Film Board of Canada and the Canadian Broadcasting Corporation. Stephane holds bachelor's and master's degrees in Communications and Digital Media from the University of Quebec in Montréal (UQAM).

### **Chad Griffin**

Chief Information Officer

#### ***League Data Limited***

### **Param Chauhan**

Independent Consultant

Formerly Central 1 Credit Union

Param Chauhan has over 10 years of experience in digital transformation projects, including the last 8 years at Central 1 Credit Union in roles as a Project Manager, Program Manager and for the past 3 years as a Business Solution Architect. Param has experience in strategic planning, solution design and PMO management with certifications in Applied Program Management, Agile and Scrum, Lean methodology, and Change Management

Param's Industry experience includes banking (digital banking, digital lending, Open Banking, payments modernization), government policy, and education (including building Canada's first iPad project in schools)

## FACULTY PROFILES



### **Andrea Chedas**

Head Corporate Security

#### ***Wealthsimple***

Andrea joined Wealthsimple in October of 2021, Canada's fastest growing online investment manager, as Head of Corporate Security. With a mandate to build the Investigations, and Physical Security programs, to ensure the safety of Wealthsimple Clients and employees.

Prior to joining Wealthsimple, Andrea held a senior manager position at Scotiabank, and built the first Major Case Unit that focused on the effective governance and coordination of large scale global Investigations.

Additionally, Andrea served as a police officer for 10 years with the Toronto Police service.

It was here that she developed her passion for investigating major financial crimes, and transitioned into the Financial Crimes Unit as a Detective Constable investigating corporate financial crimes.

Her studies vary from Anti-Money Laundering designation (ACAMS), Private Investigator ; and Financial Intelligence Specialist.



### **Stephen Cheeseman**

Advisory Board Member Canada

#### ***International Association of Privacy Professionals***

Head of Legal and Compliance

#### ***ThinkTum***

Stephen is a Toronto based lawyer admitted to the Bars of Ontario, Colorado and Wales and England who has advised on transactions across the globe. With added credentials in Anti-Money Laundering, Privacy and Cyber Security, he is a frequent and passionate speaker on the intersection of technology and regulations. He has held legal and compliance roles in the delivery of financial services for North American and global companies that include International Time Recorder, Foresters Financial, HSBC, Aptical and Canada Protection Plan. In his current legal role with Thinktum he is providing expertise in the Insurtech space with a focus on pending AI regulations including presenting before the Asia Pacific Economic Cooperation Forum on global AI Initiatives and cross border data flows.

## FACULTY PROFILES

### **Jason Chomik**

Director

#### ***Financial Data Exchange***

Jason Chomik, a seasoned Canadian technology executive who has been active in the payments and digital transformation space for over 30 years. Jason is the Director of the FDX Canada working group to cultivate a culture of collaboration, communication, and technical inclusiveness within FDX between different market segments of the Canadian financial services ecosystem. Jason also serves as the primary FDX resource to FDX Canada members to make the FDX workflow more digestible, and to ensure that all FDX Canada members, regardless of firm size or resources, have the ability to meaningfully participate in FDX technical standards development.



### **Matheus Rauber Coradin**

Senior Advisor, Financial System Regulation Department

#### ***Banco Central do Brasil***

Matheus Rauber acts as a senior advisor at the Financial System Regulation Department of Banco Central do Brasil. He has vast experience in regulatory affairs, has been part of the team that regulated fintech and regulatory sandbox, and is currently working at the team responsible for coordinating the implementation of Open Finance in Brazil

## FACULTY PROFILES



### **Meera Das**

Vice President, Modeling and Advanced Data Insights

#### ***Capital One***

Meera Das is a Vice President, leading the Modeling and Advanced Data Insights (MADI) efforts within the AML/BSA Program. Within this role, Meera is responsible for data management, model development, monitoring, general analytics, and applying technology to further protection of the financial system.

Ms. Das has over twenty years of experience advising organizations in the areas of governance, risk, and compliance matters, and the related data and technology. She has a history of successfully applying analytical methods to meet regulatory compliance and monitoring requirements, for anti-money laundering, antiterrorist financing, and bank secrecy act obligations. She also has significant experience in developing and executing model development and validation frameworks for AML monitoring (specifically for transaction monitoring, payment scanning and name scanning).

Across a number of roles, Ms. Das has experience assisting clients to use technology to meet compliance objectives related to AML/ BSA, OFAC and other sanctions requirements, Foreign Corrupt Practices Act (FCPA), SEC and FINRA regulations, consumer finance regulations, FATCA, and other regulations.

To date Ms. Das has worked with banks, broker dealers, and asset management firms, as well as Fortune 500 companies in Retail Banking, Capital Markets, Insurance, and government entities.

Annually Ms. Das speaks at a range of conferences on how applied statistical modeling can be applied in building improved AML programs, and industry leading AML regulatory compliance programs. She is a Certified Anti-Money Laundering Specialist (CAMS) and a graduate of the University of Toronto and London respectively. In 2020, Ms. Das was honored to receive an American Bankers Association award for her leading work in applying Machine Learning to AML use cases.



### **The Honourable Colin Deacon**

Independent Senator, Nova Scotia

#### ***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 a more 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 in communities across our country, 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 incentivizing and empowering the private sector to aggressively address climate change.

## FACULTY PROFILES



### **Eugenio (Gene) DiMira**

Independent Consultant

#### ***Evace Corp***

Gene is an industry leader in the intersection between Digital Identification systems, and AML compliance controls across securities, banking and insurance products. In addition to his consulting services, he spent many years as a leading insurer's Head of Global Compliance AMLATF program, responsible for the program design, relationships with AML vendors and working with industry peers providing responses to government consultations.

He has contributed to the body of knowledge for financial crime risk management, by authoring an ACAMS Whitepaper and magazine articles on Digital Identification methods testing and AML programs. Gene provided supporting contributions to the FATF Risk Based Approach Guidance for the Insurance Sector in 2018 and contributed to multiple submissions for the FATF Guidance on Digital Identification consultation. He was also the lead on the DIACC Directory of Products that assess identification and verify identity. His education, experience, passion for fighting crime and far-reaching international networks, make Gene a global expert in the AML and digital identity space. He has volunteered in the following capacities: Advisor, Department of Finance's Advisory Committee to Fight Money Laundering and Terrorist Financing; Chair, Investment Industry Regulatory Organization of Canada (IIROC) CCLS AML Working Group; Co-chair, Digital ID and Authentication Council of Canada (DIACC) Outreach Expert Committee; Participant, ACAMS International Sanctions Task Force; Member, Sovrin Foundation Compliance and Payments Task Force; Member, International Institute of Finance's Digital Trust initiative.

Gene's thought process begins with a 'digital first' approach, meaning that the problem is solved with leveraging information from the customer's existing trusted digital sources to rapidly deliver solutions quickly, efficiently and with precision.

Gene holds a B.A. in Commerce from The University of Toronto. Gene's commitment to continuous learning is evident in his list of credentials, which include: Certified Anti-Money Laundering Specialist (CAMS) - with audit specialization; Certified Global Sanctions Specialist; as well as the Partners Directors and Officers Course in Securities.

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### **Kirsten Fraser**

Director of the Financial Services Innovation Team

#### ***Department of Finance Canada***

Kirsten Fraser serves as Director of the Financial Services Innovation Team, and has worked at the Department of Finance Canada since 2018 on open banking, financial services innovation and financial crime policy. Prior to joining Finance Canada, she worked on competition policy and advocacy at the Competition Bureau and in the private sector as a consultant.



### **Brian Harris**

Chief Executive Officer

#### ***Interior Savings Credit Union***

Brian Harris is the President & CEO of Interior Savings Credit Union. Mr. Harris has a long history of leading companies through significant growth while helping them adapt to an unprecedented pace of change. As Chief Product Officer at Nets, a leading payments provider based in the Nordics, Harris and his team helped revolutionize the consumer and small business digital experience for more than 150 European financial institutions. Taking a determined customer-centric approach, Harris was able to swiftly position the company as Europe's largest PayTech Leader with solutions in open banking, card issuing, fraud management and digital lending.



### **Abdi Hersi**

Chief Compliance Officer, Payments

#### ***Wealthsimple***

Abdi Hersi is a Sr Manager, Payments Strategy at Wealthsimple. His role focuses on navigating regulatory requirements for WS' money and data movement operations. Part of Abdi's remit is to prepare Wealthsimple to take advantage of new capabilities through Real-Time-Rail and he also leads the open banking file within Wealthsimple. He supports the federal government's open banking lead on the development and implementation of a Made-In-Canada open banking framework. Outside of work, Abdi is passionate about fostering financial inclusion and helping non-profits drive transformational change within underserved communities.

## FACULTY PROFILES



### **Karen Love**

Partner, Financial Services Risk and Regulatory Advisory

#### ***Deloitte***

Karen is a Partner at Deloitte with over 15 years' experience in Canada and Switzerland advising financial institutions on how to identify, assess, manage, and report on non-financial risks and manage their regulatory obligations. Karen helps global financial institutions navigate the changing risk and regulatory landscape, including how to serve as a strategic partner to the business and drive value for the organization.

Karen recently co-led the Deloitte Open Banking Consumer Trust survey, the aim of which was to better understand Canadians' feelings about Open Banking and how financial institutions and FinTechs can support a consumer-friendly approach through the implementation of the Framework.



### **Dinaro Ly**

AVP, Innovation Partnership

#### ***Interac Corp.***

Dinaro is the AVP of Innovation Partnerships at Interac Corp., Canada's most trusted financial services company. Dinaro is responsible for overseeing Interac's innovation partnerships and stakeholder engagement strategies. He has close to 20-years of experience establishing strategic partnerships with Fortune 100 companies in the technology, finance, and retail sectors in North America and globally. Prior to Interac, he was at MaRS Discovery District, North America's largest urban innovation hub as Director of Fintech Innovation and Partnerships. While there, Dinaro and his team helped build Canada's first fintech startup and corporate partnerships practice and grew MaRS' financial services partner network which enabled MaRS to broker unique investment and partnership opportunities to support the Canadian FinTech ecosystem.

He brings a unique perspective and deep experience in digital payments, marketing, partnerships, eCommerce and business development across multiple verticals and is passionate about combining both social purpose and financial prosperity among all types of collaborations.

He is currently an advisor to the HOLT Accelerator and Innovate Financial Health Accelerator and provides mentorship support in various fintech ecosystem related initiatives.



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### **Simon Lyons**

Chief Strategy Officer (CSO)

#### ***Obconnect***

Formerly, Standards Transformation Lead, Pay.UK

Simon was Head of Ecosystem Engagement at the UK's Open Banking Implementation entity from Jan 20 until Oct 22. His role was to engage industry to extol the benefits of Open Banking to a wider audience. The outcome required was to engage more bank to join the ecosystem. During this time Simon was fortunate to work with many Government departments in the UK to further their Open Banking awareness and allow them to consider the initiative in context to their needs. That resulted in the HMRC embedding Open Banking as a primary payment method. Pay.UK the UK payment utility took Simon from OBIE to Pay.UK. There he worked on a premise to transform salaries for the both the SME and the tax authority. That work has matured with the two largest payroll and accountancy platforms progressing with embedding the capability. Simon joined obconnect.io in Oct 2022. After a unique view of the Open Banking ecosystem ad a privileged seat he is delighted to be involved with what in his own words he considers "the best-in-class Open Banking architecture". Simon still works with government bodies as an advisor and is probably the most vocal supporter of Open Banking in our Ecosystem and beyond.



### **Barb MacLean**

SVP, Head of Technology Operations and Implementation

#### ***Coastal Community Bank***



### **Matt McGuire**

Principal and Practice Leader

#### ***The AML Shop***

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### **Connor McKinnon**

Senior Manager

***Wealthsimple***

Connor joined Wealthsimple in February of 2020 and is now a Senior Manager with 2 teams. The team's mandates are to improve the security infrastructure and tooling to ensure the safety of Wealthsimple Clients and employees.

Connor has almost a decade of experience working with developers and is passionate about security education having recently spent some time as a Cyber Mentor for Lighthouse Labs and early in his career including cybersecurity best practices as Lead Workshop Facilitator for a series of workshops offered jointly through Seneca College and Skill4Change.

Outside of work Connor is actively involved in the Canadian cyber security communities where you can find him giving talks at OWASP Toronto or Kitchener on running Security Champions programs or attending DefCon Toronto Workshops.



### **Phill Moran**

Managing Director

***Lexington Innovations Inc.***

Phill is a deep technical leader who, over the last thirty years, has led many projects to a successful completion. Most of this work has been in the financial sector including capital markets and risk management. With a strong "hands on" solution background starting in mainframe technologies and continuing through to current state architectures, these successes have come from assembling and managing strong teams with well executed quality processes.

Most recently focusing on developing new technologies to support or replace existing legacy financial applications. These include AI to improve transaction monitoring and accurate and efficient data management across the enterprise. Currently working with credit unions and banks to develop a data platform for payments and precious metals trading.

## FACULTY PROFILES



### **Keren Moynihan**

CEO

#### ***Boss Insights***

Former commercial banker and second-time founder, Keren Moynihan is the CEO of Boss Insights. With 15+ years' experience in financial services as a banker, advisor, and mentor, she's built Boss Insights to provide global leading access to business customers' financial data and empower fintechs and financial institutions to fuel their business customers' growth. Keren serves as an Money 20/20 Rise Up Ambassador, Open Banking Expo advisory board member and is co-chair of FDX's SMB task force. Boss Insights has earned media coverage by American Banker, Forbes, and The Financial Brand. Boss Insights has won multiple awards including: Money 20/20 Rise Up, CB Insights' Top 35 Future in Fintech, Corporate LiveWire's Lending Technologist Of The Year, Open Banking Excellence's SME Award, Corporate Vision's Most Innovative Leader In Lending Technology & Canadian Lenders Association's Executive Leader In Lending. Keren started as a JD/MBA, working at a TSX division and as an RBC commercial banker. Her first startup was an impact company financing large buildings lower their carbon footprint.



### **Max Nokhrin**

Canada Partnerships Lead

#### ***Xero***

Max leads the financial services partnerships at Xero in Canada, focused on working closely with banks, credit unions and FinTechs to build and enhance the ecosystem servicing the needs of small businesses. Previously, Max led the establishment of the COR.IQ Anti-Fraud Alliance in Canada.

## FACULTY PROFILES



### **Dan Padro**

Director, Policy - Credit Union, Insurance Prudential and Pensions

#### ***Financial Services Regulatory Authority of Ontario (FSRA)***

Dan Padro is Director, Policy – Credit Union, Insurance Prudential and Pensions at the Financial Services Regulatory Authority of Ontario (FSRA). He leads the development of rules and guidance relating to FSRA’s regulatory and supervisory activities for credit unions, prudential oversight of insurance companies, pensions, loan and trust, and co-operative sectors.

Dan has extensive financial services policy expertise and experience in both the Ontario and federal public sectors. Throughout his career, he has held positions in financial services policy with the Ontario Ministry of Finance, the former Financial Services Commission of Ontario, the federal Department of Finance and the Insurance Bureau of Canada. He has led and participated in a number of important initiatives impacting Ontario’s financial services sector including previous reviews of Ontario’s credit union legislative framework and the recent development of new FSRA Rules under the Credit Unions and Caisses Populaires Act, 2020.

Dan holds a Master of Business Administration from York University’s Schulich School of Business and a Bachelor of Arts in Economics from York University.



### **Alina Silvestrovici Paun**

Managing Legal Counsel, Payments and Merchant Solutions

#### ***TD***

Alina Silvestrovici Paun is managing counsel at The Toronto-Dominion Bank. Her practice is focused on payment initiatives and advocacy on open banking and electronic transactions. She has in depth experience with key initiatives at TD relating to digital innovation and technology projects whether customer facing or the negotiation of commercial agreements with fintechs or more traditional vendors and payment networks. Alina has advised clients on navigating the complex regulatory landscape, including implications of international regulatory changes on Canada. Alina received her law degree from the University of Toronto and articulated and 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.

## FACULTY PROFILES



### **Reuben Piryatinsky**

CEO

#### ***Altitude Consulting***

Reuben Piryatinsky is the CEO and co-founder of Altitude Consulting, a Toronto-based financial technology and strategy consultancy accelerating Open Banking adoption at banks and establishing bank-Fintech partnerships. Reuben is a senior executive with over 18 years of experience leading digital transformation at banks, building and leading product organizations, launching and growing Fintech products used by over 3 million users worldwide, and advising the C-Suite. He has worked with Tier 1 banks that include CIBC, RBC, BMO, TD, Bank of Canada and Morgan Stanley. Reuben is also the author of multiple Open Banking whitepapers and an active participant in FDX.



### **Cosanna Preston-Ideia**

Vice President, Advisory Services

#### ***Digital Identity Laboratory of Canada***

Cosanna Preston-Ideia (she/her) is a technology savvy transformation strategist, leading organizations in the creation of new program areas and service offerings. Her work is citizen/user-centric and emphasizes equity, diversity and inclusion. Her perspective is global, having worked across three continents in Canada, Nigeria and the United Kingdom. She excels at making the unknown known, and building engaged, cross-functional teams, and she has deep experience in digital identity, digital strategy, communications and stakeholder engagement that cuts across the public and private sector. Cosanna is the VP of Advisory Services with the Digital Identity Laboratory of Canada.

Name pronunciation: Co-sun-ah Preston Ee-dead-ya



### **Sabena Sandhu**

#### ***Canadian Credit Union Association***

Sabena Sandhu is the Manager of Policy at the Canadian Credit Union Association. In this role, she leads the association's policy leader on payments modernization, digital ID, privacy, cyber-security and open banking. Prior to joining CCUA in 2020, Sabena worked in an advisory capacity at a municipal association. Originally from Kingston Ontario, Sabena is a graduate of Queen's University and the University of Edinburgh.

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### **Saba Shariff**

Head, New Product Development & Corporate Strategy

#### **Symcor**

Saba Shariff is a seasoned leader at Symcor, a Canadian company that enables secure data exchanges, supporting the country's largest organizations in the financial, insurance, government and telecommunications sectors. As Head of New Product Development and Corporate Strategy, Saba leads a passionate team that is responsible for designing and launching new products to address industry-wide challenges. She is the executive sponsor and lead of the Open Banking product at Symcor. Named as one of Canada's Top 50 Women in Fintech in Canada, Saba is a sought-after public speaker who shares insights on topics such as Open Banking, Innovation, and Women in Technology. In her spare time, Saba volunteers with causes that include serving as an Honorary Chair of the Princess Margaret's Weekend to Conquer Cancer event, and as a Board member for Women in Communications and Technology (WCT).



### **Eyal Sivan**

Head of Open Banking

#### **Axway**

Eyal Sivan is the Head of Open Banking at Axway, where he is responsible for positioning the firm as the number one thought leader and integration solution provider in the open banking space. As a member of the elite Catalyst team, he brings a high-degree of specialization in API and microservices technologies within the FSI sector, with a particular focus on how they accelerate digital transformation.

In his efforts to drive advancements in open banking around the world, Eyal has also created the unique personal brand Mr. Open Banking. Under this name, Eyal hosts the only podcast dedicated to the open banking community, where he interviews the key leaders, innovators and influencers who are driving and shaping the global emergence of open banking. Since its launch in 2020, the podcast has grown to over 30 thousand subscribers, leading to Eyal being selected as the number one Open Finance Influencer in the world for 2022 by Open Future World.

## FACULTY PROFILES



### **Tushar Tyagi**

Associate Director, Open Banking

#### ***Equitable Bank***

Tushar is into building and delivering FinTech products. Currently, he is leading the Open Banking program at EQ Bank, Canada's Challenger Bank.

Previously, he has worked as a Product Manager at Razorpay, building platform products for digital Payment and Payouts. He has also worked with Barclays as an AVP, managing partners API banking solutions. He is an MBA from SP Jain Institute of Management and Research (SPJIMR), Mumbai.

His passion lies in developing products which bring financial inclusion and make banking experience seamless.



### **Alex Vronces**

#### ***Fintechs Canada***

Alex Vronces is the executive director of Fintechs Canada, the unified voice for fintech in Canada. Fintechs Canada is a public policy advocacy group of Canada's most innovative financial technology companies. Collectively serving millions of Canadians on a daily basis, the organization's membership includes market-leading Canadian fintechs, the technology companies that power the credit union space, fintech-friendly financial institutions, and global fintech companies, among others.



### **Cindy Zhang**

Financial Services Lawyer

#### ***Borden Ladner Gervais LLP***

Cindy is a financial services regulatory lawyer at Borden Ladner Gervais LLP. She advises clients in a range of legislative matters, with a focus in banking, fintech, payment processing, and advice that covers extensive knowledge in anti-money laundering/anti-terrorist financing, cost of borrowing and consumer protection. Cindy is an advisor to the Board of the Open Finance Network of Canada, and the Canadian Board of the Open Banking Expo, serves on the CIO Strategy Council's Expert Drafting Technical Committee for Open Finance and Open Banking, as an industry expert for Fintech Cadence, and has been faculty for the Osgoode Certificate in Blockchain Law on the topic of central bank digital currencies. In the community, Cindy is a long-time director on the Board of the Toronto Concert Orchestra, and serves as co-chair of BLG's national race action committee and is an active mentor as part of various EDI initiatives.