

The Open Identity Exchange's Third Annual Economics of Identity Conference comes at an inflection point in the UK. Whether a challenger or big bank, a FI or ASP, those impacted by global Open Banking initiatives are challenged to understand the implications of regulations and standards begun in the UK on the global identity ecosystem.

This challenge comes at the same time the Cabinet Office's is working through a scheme or trust framework for the reuse of GOV.UK Verify identity services. This scheme, like new UK banking standards, must anticipate interoperability with new EU regulations like GDPR. Under PSD2, ASPSPs like HSBC are required to build open APIs to allow third-party providers (TPPs) to access their customer data with explicit consent of the customer. We understand that given the business and political pressure on the banks and regulators that no one size fits all. We hope to avoid a fractured environment and by helping build global, interoperable and open standards. Our hope is to promote adoption wherein developers gravitate to a quality and interoperability effort with the standard and the accompanying certification program.

Our challenge is to anticipate and understand the concurrent business, legal and technical changes now underway - led by financial services but with a domino effect, may be adopted by other industry sectors such as travel, gaming and utilities. Leaders who rise to the challenge can solidify their customers' loyalty, mindshare and "wallet-share."

Don Thibeau, Chairman OIX

EVENT PROGRAMME

09:00	Opening Welcome Opening Welcome	Barclays Host OIX Chairman	Sarah Munro, Barclays Don Thibeau, Chairman OIX
09.20	Keynote	Open Banking	Imran Gulamhuseinwala OBE, OBIE
09.40	Panel	Open Banking and Open Identity	Don Thibeau, OIX The Rt Hon Lord Maude of Horsham Imran Gulamhuseinwala OBE, OBIE
10.20	Tea Break		
10.45	Panel	Importance of Re-Use of digital identities	Charlie Walton, Mastercard James Anderson, Barclays Nick Mothershaw, Experian Paul Wethersby, Lexis Nexis Rob Yuille, ABI
12.10-13.30	Lunch & Networking		
13.20	Keynote	Do we still need Federated Digital Identity after Open Banking	Sarah Munro, Barclays
13.45	Panel	The Emerging Cross Border Trust Services Market	Dan Johnson, HSBC Hans Graux, Timelex Rachelle Sellung, Fraunhofer/USTUTT Richard Thompson, IDEMIA Victor Martin, Correos
14.40	Panel	A trusted place with trusted people	Martin Edwards, Post Office Victor Martin, Correos Will Lankston, Timpson
15.10	Tea Break		
15.30	Keynote	Getting Digital Identity Right	Nic Harrison, GDS
15.45	Panel	Towards an Open Banking Trust Framework	Ewan Willars, UK Finance Michael Wignall, Microsoft Nick Caley, ForgeRock Phil Allen, PING Ralph Bragg, OBIE/Raidiam
16.30	Fireside Chat	OIX 2017 and 2018	Don Thibeau, OIX Chairman Emma Lindley, Innovate Identity and OIX General Members Representative Guest panelist Sandy Porter, Avoco Secure

Event MC - Tiffany St James, Transmute





Charles Walton Senior Vice President - Digital Identity Products

Charlie is focused on expanding Mastercard's digital identification strategy and service activities to include prioritizing and supporting our role with governments and private sector in developing identity ecosystems and establishing partnerships in this space. Most of Charlie's career has been focused on innovation and development in the information security industry. He was most recently responsible for digital identity services within Morpho's Citizen Identity business and the development of a UK private sector digital identity network. Prior, he was CEO of Toronto-based SecureKey and responsible for the launch and growth of the SecureKey Concierge Network. As COO and General Manager for Aix-en-Provence based INSIDE Secure, he was also responsible for defining business strategy, driving product strategy and development, and leading the launch of new security relevant semiconductor products.



Dan Johnson Head of Digital Identity - HSBC

Dan Johnson is the Head of Digital Identity at HSBC, concentrating on re-imagining customer data management and defining HSBC's Digital Identity strategy. His career spans 20 years predominantly in Financial Services, but includes working within the commercial and public sectors. Originally a COBOL programmer and software tester, Dan has designed and managed the delivery of number of systems and solutions. In his spare time, Dan is an Assistant Cub Scout Leader, model railway enthusiast, husband and father of two.



Don Thibaud Chairman - Open Identity Exchange

Don is President and Chairman of the Open Identity Exchange (OIX), a non-profit, technology agnostic, organization of global leaders from the private and public sectors. OIX is a test bed for business, legal and governance best practices and policies and operates the OIXnet registry. Don is Chairman of OIX UK/Europe and the Co-Chair of the OASIS Electronic Identity Credential Trust Elevation Methods (Trust Elevation) Technical Committee. Don is also the Executive Director of the OpenID Foundation, a standards development organization. The foundation's membership includes leaders from across industry sectors and governments that collaborate on the development, adoption and deployment of open identity standards.



Emma Lindley Founder - Innovate Identity

Emma has been instrumental in the development of the UK identity market since 2003. In 2012, she founded Innovate Identity an independent consulting firm. She now acts as an advisor to many global brands, enabling identity as part of their digital transformation strategies. She also holds several board level advisory roles including general member representative for the Open Identity Exchange. Emma is recognised in the Innovate Finance Powerlist for Women in Fintech 2016, Know Identity Top 100 Leaders in Identity 2017 and was voted CEO of the Year at the One World Identity Awards. She studied identity, security and privacy at Harvard, has an MBA from Manchester Business School and completed her thesis on competitive strategy in the identity market place.



Ewan Willars Policy Director - UK Finance

Ewan joined the banking industry with the BBA in July 2015, joining as Policy Director in the Retail team, with a particular focus on the ongoing changes to payments regulation and conduct issues, both in the UK and EU. Over time his portfolio has included ever more work looking at how the development of digital identity and KYC solutions could help both customers and industry. Before joining the BBA / UK Finance, Ewan worked as Policy Director for ACCA, a global membership body for accountants, leading the organisation's influencing and research activities. Previous to that Ewan worked for a number of bodies in the construction sector, involving policy positions based in both London and Brussels.



The Rt Hon Lord Maude of Horsham

Francis Maude served in David Cameron's Cabinet from 2010-2015. Under his leadership, the UK became world leader for digital government, creating the Government Digital Service, now replicated worldwide. He led the UK's programme on open data and transparency, guiding Britain to be the top-ranked country for open government; and led an efficiency programme that saved over £50 billion in 5 years.



Hans Graux ICT Lawyer - time.lex

Hans Graux is an IT lawyer at the Brussels based law firm time.lex (www.timelex.eu), which specialises in information and technology law in the broadest sense. Hans has participated in a large number of international ICT policy studies, primarily for the European Commission and various European Agencies. Recent work for the Commission has included projects focused on data protection, eSignatures, electronic identity management, cloud computing and information security. Furthermore, he is a member of the ICT Committee of the Council of Bars and Law Societies of Europe (CCBE), and Member of the ICT Committee of the Order of Flemish Bars.



Imran Gulamhuseinwala OBE Implementation Trustee - OBIE

Mr. Gulamhuseinwala was appointed as Trustee for the Open Banking Implementation Entity on 13 April 2017. In his role as Trustee, he has oversight and responsibility for Open Banking's development and delivery of the common technical standards underpinning the Competition and Market Authority's (CMA) open banking initiative. He is seconded to Open Banking from Ernst & Young LLP (EY) where he is a London-based partner in its financial services practice. He has worked in financial services for 18 years and spent eight years investing in the fintech sector. He is the co-founder of ComsumerClub, a FinTech 50 start-up which helps commuters to access savings for annual travel season tickets. He was awarded an OBE in the New Year's Honours list for his contribution to the financial services sector.



James Anderson Senior Proposition Development Manager, Digital Identity - Barclays

James Anderson has been at Barclays for 6 years, starting on the graduate program before stints in FX Product Management and as the Chief of Staff to the MD, Barclays Information Business. For the past year James has been Head of the Barclays Identity Service looking after the solution Barclays provides as part of the GOV.UK Verify federation.



Martin Edwards, Group Strategy Director - Post Office

Martin Edwards is the Post Office's Group Strategy Director, responsible for developing the business's overall corporate strategy and building its growing identity services business. Since 2014 the Post Office has been one of the leading providers for the GOV.UK Verify programme, building on its long standing history as a trusted interface between citizens, government and the private sector. Prior to joining the Post Office Martin worked on a range of policy and strategy roles at HM Treasury, the Home Office and UK Financial Investments.



Michael Wignall CTO - Microsoft

Michael is responsible for all aspects of UK technology strategy including supporting the implementation and use of technology by commercial and public sector organisations, and acting as a catalyst for digital transformation. He joined Microsoft in 2008 and has worked in a number of roles including as Government Industry Manager responsible for solutions and partners, and in the public sector team for Microsoft Dynamics. Prior to joining Microsoft, Michael worked as a CTO in the telecoms/tech start-up space after emigrating from Australia where he was a high-voltage systems engineer.



Nic Harrison Director, Service Design and Assurance - GDS

Nic Harrison joined the civil service in January 2014, initially as an interim, as the Director for Enabling Digital Delivery at the Department for Work and Pensions. He joined GDS in October 2016 and now holds the role of Director, Service Design and Assurance reporting to the Director General, Kevin Cunningham. Nic joined the civil service following a thirty year career in the private sector where he held numerous senior management and technical roles primarily in the Telecoms sector. He has worked for software development houses, systems integrators and Telecoms operators. Nic has worked in over thirty countries across the globe and has lived in both the US and Germany.



Nick Caley VP Financial Services & Regulatory - EMEA, ForgeRock

With twenty years' experience covering all aspects of Information Security, Nick Caley has advised global clients in industry and government on security strategy and the operational capabilities that enable organisations to protect their most valuable assets. Nick is responsible for Financial Services and Regulatory with a focus on guiding organisations to deliver successful outcomes beyond compliance with GDPR, PSD2 and Open Banking.



Nick Mothershaw Director of Fraud and Identity Solutions - Experian

Nick is responsible for the strategic development of Experian's fraud and identity solutions for both the public and private sectors. Nick has been with Experian for over 15 years. Previously Nick was a director of a company providing global solutions within the broader Criminal Justice arena. Here he architected the Scottish Intelligence Database: the only cross force intelligence sharing and matching solution in the UK. He also exported best of breed UK crime management systems to Australia and the US. Nick has also worked for IBM in the healthcare and utilities sector, and began his career as a mainframe systems analyst with a large UK brewer and pub company. He has a degree in Computer Science.



Paul Weathersby Senior Director, Product Management - LexisNexis Risk

Paul is an experienced technology professional that creates strategy and builds products to help customers better understand their customer base to solve for issues relating to customer on-boarding, financial crime compliance, identity and fraud, collections, and life and pensions. Responsible for product strategy, building and managing product teams, and execution of roadmaps to help companies grow market share. Leading member of the UK executive board and leadership team to define and drive a multi-year business plan for scalability in a fast-paced and high-growth environment. Versatile people manager, coach and mentor in leading both business and technology teams through business strategy, organisational change and crisis management (business continuity plans).



Phil Allen VP, EMEA - Ping Identity

Phil Allen has spent the past 18 years helping the world's largest organisations become more agile and gain competitive advantage through the successful implementation of Security and Identity Management frameworks, focusing on the business benefit rather than solely on IT security. Most recently at Ping Identity, Phil has been working on the PSD2 and OpenBanking initiatives to modernise banking across Europe and as well as providing a solution which is relevant to the broader financial industry.



Rachelle Sellung Senior Scientist - Fraunhofer/USTUTT

Rachelle Sellung is a Senior Scientist in the competence team of Identity Management at the University of Stuttgart / Fraunhofer IAO. Within this interdisciplinary team with an array of skill sets, she provides the Economic perspective for not only Identity Management, but a variety of IT Security related technologies. She contributed a socio-economic perspective in the large scale EU FP7 project FutureID, which developed an identity management infrastructure for Europe. Specifically, it considered the integration of existing eID technology, trust infrastructures, federated identity management services. Currently, she is the lead for the University of Stuttgart in the EU Horizon2020 project, LIGHTest, which seeks to create a global cross-domain trust infrastructure that is transparent and makes it easier for verifiers to evaluate electronic transactions. Rachelle Sellung has achieved a Master's of Science in Economics at the University of Hohenheim in Stuttgart, Germany. As well as, a Bachelor's of Business Administration in Marketing at the University of Mississippi in the USA.



Ralph Bragg Senior Partner - RAIDIAM

Ralph's career began at the London Stock Exchange, delivering cutting edge, ultra-low latency trading platforms before he was lured into investment banking. As Technical Architect at Societe General, Ralph crafted a globally distributed, mission critical pricing and execution platform for Retail and Professional Finance Clients supporting multiple Asset classes including FX, Fixed Income, Precious Metals and Semi Structured Products. Moving to the Royal Bank of Scotland in a senior role, Ralph led the IAM Architecture team. The team delivered a modern platform for RBS which ensured the business is able to quickly adapt and embrace transformative changes like PSD2 and the Open Banking initiatives. As the Identity and Security architect for Open Banking Ltd (UK), Ralph is very active in the design and delivery of the UK's National Open Banking and PSD2 program as well as acting as Raidiam's primary representative to the Open ID Foundations Financial API Working Group and other international standards bodies. Ralph holds a Bachelor's of IT degree from the Queensland University of Technology, (Australia) and is currently completing an MBA (Banking) at the University of London.



Richard Thompson Business Development Lead - IDEMIA

Richard is responsible for the Citizens Identity business development activities for Idemia in the UK. He has previously held business development positions at Idemia in the Telecoms division driving IoT and eSIM activities, and established Telecoms Applications & Solutions programme. Richard is a graduate Electrical and Electronic Engineer and started out in his career with BBC Radio Engineering. After the BBC he moved into telecommunications through Timeplex International and then into BT Global Sales. During his seven year BT career, Richard was responsible for developing and selling technical solutions BT's top US finance customers. After BT, Richard took up a Programme Manager post with Citigroup where he oversaw the design of multi-channel CRM projects. Moving into mobile communications with SmartTrust, Richard established and managed the application Partner Programme to deliver mobile applications and content services to mobile operators. From SmartTrust, Richard joined Landmat International, an Icelandic Wireless ASP, after which he joined Idemia in 2005.



Rob Yuille Head of Retirement Policy - ABI

Rob is Head of Retirement Policy at the Association of British Insurers. Since joining in 2012 from the Money Advice Service he has led the ABI's work on pension flexibility and retirement choices, and now oversees policy areas including the pensions dashboard, retirement market, scams and paying for care.



Sarah Munro Director of Information Propositions - Barclays

Sarah Munro is Director of Information Propositions responsible for building a range of new innovative identity, data, insight and analytics propositions at Barclays, prior to this Sarah lead the team at Barclays to become the first bank in the UK to be an identity provider as part of GOV.UK Verify. Prior to joining Barclays, Sarah held a range of senior product marketing roles, most latterly as Director of International Marketing at Royal Mail.



Sandy Porter Strategy and Business Development Director - Avoco Secure

An internationally respected security, privacy, identity and technology keynote speaker, panelist and expert advisor. He has promoted the development and deployment of user centric identity for online services in his roles as an Identity Commons Steward, Director of the Information Card Foundation, EU R&D assessor and Moderator and through the UK Government Cabinet Office (DSG) work groups. Specialties : Identity, privacy, security, blockchain and cloud computing solutions for consumer and citizen online services.



Tiffany St James Founder - Transmute

Tiffany is a UK leading Digital Strategist and Public Speaker on Technology. She ran a decade of digital change programmes in the UK Government, is the former strategic lead for Social Media joining up 32 central government departments. She was the first Communications Director for Directgov, Head of Digital Policy Communications across Government and launched data.gov.uk. Tiffany is Founder of Transmute, a consultancy embedding better digital capability, from strategy to mapping digital skills to building corporate Unis and helping future workforces innovate in digital in large, complex organisations and Governments worldwide. She also helps Cities with Digital and Social Media Crisis Communications for Resilience teams. Tiffany is one of the inaugural Tech City100 and a TED Speaker. She sits on the Central Council of the British Interactive Media Association as Group Chair of Universities and is regularly listed as 1 of the Top 100 Influencers in UK Digital Marketing. Her Clients include: Cabinet Office, Google, Market Research Society, National Trust, Parliament, Prudential, UAE Government and Viacom.



Victor Martin Deputy Manager Business Development and Strategy - Correas

Responsible for the development of new business related to postal services, parcels delivery, logistics and digital services. Previously he worked in very different sectors: banking (Grupo Santander) telecommunication (Telefonica) and media (Grupo Antena 3, Vocento), always related new business development and digital transformation.



Will Lankston Head of Identity - Timpson Group

Will Lankston is Head of Identity at the Timpson Group, a family owned retail group from Manchester in the UK. He also holds the position of Operations Director for Jeeves of Belgravia, a dry cleaning company that makes up part of the group. The Timpson Group is a major advocate for the employment of ex-offenders. Will has a deep personal interest in this and spends as much time as he can working with The Timpson Foundation.

