

9th Annual

Part of **Kinfos**

OPEN BANKING & PSD3

EUROPE FORUM



6 OCT 2026



HILTON FRANKFURT
CITY CENTRE

OBTAIN LATEST INSIGHTS FROM **25+** LEADING INDUSTRY EXPERTS



Vasil Shengelia
Head of Open
Banking Division



Tristan Blampied
Director, Head of
Domestic Payment Products



Nick Davey
Head of Strategy



Ulrich Loof
Director Transaction
Management



Arjan Bol
Managing Director



Marc Bewernik
Director of Product



Simon Boonen
Product Manager
Payments



Tessa Kits
Head Payment
Service Providers



Hans Homburg
Co-Founder &
IT-Architect



Thomas Stosberg
Director - Cash Management
Embedded Finance



Carsten Preuß
Director | Product Manager
Open Banking Services



William Powell
Business Functional
Analyst



Kameliya Stoeva
Identity & Access Management
Program Manager



Giuseppe Del Regno
Account manager



Victor Colta
Head of Open Banking
Compliance Department



Mikkel Thrane
Head of Product Management,
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Zafer Ergezen
Director - KYC, Client
Due Diligence, Fraud



Nicolas de Genot
Director of Product -
Open Banking



Fliss Berridge
Director



Georg Schardt
CEO



Alina Beleuta
Chief Growth Officer



Ana Isabel Gallego
Director, Policy,
Open Finance



Vincent Brennan
Independent Consultant



Natalie Detsik
Founder and
Principal Advisor



Monica Monaco
Founder and Managing
Director



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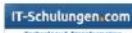


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Welcome

Dear Colleagues,

The European financial landscape is on the brink of a transformative shift with the upcoming introduction of PSD3 (Payment Services Directive 3) and the revised Payment Services Regulations (PSR). These anticipated regulatory changes are expected to reshape the payments ecosystem by driving greater competition, enhancing consumer protection, and establishing new benchmarks for transparency and security.

Building on the legacy of our successful Open Banking conferences across Europe, the Open Banking & PSD3 Forum in Frankfurt marks the next step in this journey. What began as the SCA Summit, and later evolved into the Open Banking and SCA Summit, now enters a new era to reflect the evolving regulatory and technological landscape shaping the European financial sector.

This forum offers a timely platform for banks, fintechs, and regulators to gain actionable insights into the expected PSD3 framework and Open Banking / Finance developments. From fostering innovation and simplifying compliance to elevating the customer experience, attendees will engage in forward-thinking discussions that shape the future of payments.

Whether you're preparing for PSD3's wide-ranging impact or aiming to stay ahead in the open banking transformation, the Open Banking & PSD3 Forum in Frankfurt is your gateway to practical knowledge, influential networking, and strategic alignment in a rapidly evolving payments environment.

A very warm welcome!

Parry Batta

Parry Batta
Conference Director
Email: parry@kinfos.co.uk

Kinfos
EVENTS





08:30 Registration & Morning Networking

08:55 Conference Chair's Welcome Remarks

Vincent Brennan | Senior Payments Consultant | **Independent**

SESSION 1: PSD3, FIDA & Instant Payments: Reshaping Europe's Payments Landscape

09:00 Panel 1: Open Banking at a Crossroads: Turning PSD3 & FIDA into Commercial Reality

- Has Open Banking delivered real value, or is it still compliance-led?
- Where is the strongest commercial value being created today?
- Can PSD3, PSR & FIDA overcome Europe's fragmentation & unlock scale?
- What lessons from PSD2 must Europe carry forward?
- Why hasn't Pay-by-Bank scaled—and what will unlock adoption?
- Who will own the customer relationship as Open Finance expands?
- What will define success for Open Banking in Europe in next five years?

Vasil Shengelia | Head of Open Banking Division | **National Bank of Georgia**

Tessa Kits | Head Payment Service Providers | **Rabobank**

Carsten Preuß | Director | Product Manager OB Services | **Commerzbank**

Victor Colta | Head of Open Banking Compliance Department | **Salt Edge**

Monica Monaco | Founder & Managing Director | **Trust EU Affairs** (Moderator)

10:00 Beyond Compliance: The Road to Open Finance

- Has PSD2 created access - but not enough value?
- How do PSD3 and FIDA change the infrastructure equation?
- Why do identity, consent, and trust become strategic assets?

Marc Bewernik | Director of Product | **Banifco**

10:25 The Scale Question: Why Some Open Banking Markets Win

- What separates Open Banking leaders from laggards?
- Why do some use cases scale while others stall?
- Where is Open Banking creating the most value today?

Nick Davey | Head of Strategy | **Open Banking Ltd**

10:45 Open Banking – A Realistic Look at Europe.

- What are the success factors for Open Banking in Europe?
- Why should banks see Open Banking as an opportunity to get connected into ecosystems?
- What will make Open Banking scale in Europe, and why do CCD2 and the PSR play an important role?
- Outlook: Open Banking and the Digital Euro as purely European-owned and

Georg Schardt | CEO | **finAPI**



11:05 Morning Networking Break/ Pre-Arranged Meetings (30 minutes)

SESSION 2 Pay-by-Bank & A2A Payments - The Battle for Payment Dominance

11:35 Is your PSD2 setup ready for what's next?

- True stories from Salt Edge research and customer experience, showing how European FIs approached PSD2 compliance and how those choices create very different starting points for PSD3, PSR and FIDA.

Alina Beleuta | Chief Growth Officer | **Saltedge**

11:55 Panel 2: Pay-by-Bank vs Cards: Who Wins the Checkout

- Is Pay-by-Bank reaching a tipping point, or is adoption still early?
- What will drive merchant adoption—cost, UX, or regulation?
- What is holding enterprise adoption back?
- Can A2A payments and bank-led wallets compete with cards?
- Where does Pay-by-Bank outperform cards—and where does it fall short?
- Who will control the payment journey—banks, schemes, or fintechs?
- Which European initiatives will accelerate Pay-by-Bank adoption?

Tristan Blampied | Director, Head of Domestic Payment Products | **Barclays**

Arjan Bol | Managing Director | **Dutch Payments Association**

Ulrich Loof | Director Transaction Management | **DZ BANK**

Mikkel THRANE | Head of PM, Digital Payment Solutions | **IDEMIA**

Fliss Berridge | Director | **Blue Strawberry Thinking Ltd.** (Moderator)



12:40 Networking Lunch/Pre-Arranged Meetings (60 mins)

SESSION 3 From Open Banking to Intelligent Finance - AI, Data & Agentic Commerce

13:40 Panel 3: The Next Financial Interface: AI, Data & Agentic Commerce

- Has Open Banking created enough data for AI-led finance?
- Are banks monetising Open Banking data — or giving it away?
- How is AI changing the value of transaction and consent data?
- Can Open Banking APIs power real-time, agent-driven finance?
- Who owns the customer journey — banks, platforms, or AI agents?
- How will retailers and embedded finance use Open Banking differently?
- Will AI build trust — or accelerate customer switching?

William Powell | Business Functional Analyst | **Deutsche Bank**

Simon Boonen | Product Manager Payments | **ING**

Hans Homburg | Co-Founder & IT-Architect | **Barra**

Vincent Brennan | Senior Payments Consultant | **Independent** (Moderator)

14:25 The Future of Payments: Intelligence, Interoperability and Trust

- How is Open Banking data making payments more intelligent?
- How interoperability & trust shape the future of payments?

Giuseppe Del Regno | Account manager | **CBI**

14:45 Networking Break & 1-2-1 Meetings (20 mins)

SESSION 4 Beyond Banking - Expanding Open Finance

15:05 Panel 4: Beyond Banking: Data & Ecosystems

- Is Open Finance finally moving beyond current accounts and payments?
- How can financial data improve underwriting, lending, and wealth advice?
- What new opportunities emerge when finance meets energy, mobility, etc?
- Can FIDA unlock real cross-sector innovation or add new complexity?
- Who owns the customer relationship in connected ecosystems?
- Does AI make cross-industry personalisation commercially viable?
- What becomes the biggest barrier data standards, consent, or trust?
- What does a truly connected financial ecosystem look like?

Thomas Stosberg | Director - Cash Mgt Embedded Finance | **Deutsche Bank**

Tamaghna Chatterjee | Senior Business Expert - Payments | **Commerzbank**

Ana Isabel Gallego | Director, Policy, Open Finance | **Mastercard**

Nicolas de Genot | Director of Product - Open Banking | **SBS**

Vincent Brennan | Senior Payments Consultant | **Independent**

SESSION 5 Trust Infrastructure 2.0 - Digital Identity, Consent & Fraud

15:50 Panel 5: Trust Infrastructure 2.0: Securing Future of Open Finance

- Is trust the foundation of Open Finance?
- How are fraud patterns evolving in real-time payments?
- Can digital identity reduce friction without compromising security?
- Is consent management becoming too complex?
- How can firms strengthen real-time fraud intelligence?
- Are financial institutions ready for AI-driven fraud?

Kameliya Stoeva | Identity & Access Mgt. PM | **KBC Bank & Verzekering**

Zafer Ergezen | Director - KYC, Client Due Diligence, Fraud | **Garanti BBVA Int.**

Ulrich Loof | Director Transaction Management | **DZ BANK**

Natalie Detsik | Founder & Principal Advisor | **Guard & Grow Institute** (moderator)

16:35 Conference Chair's Closing Remarks

Vincent Brennan | Senior Payments Consultant | **Independent**

16:40-17:40 Cheers with Peers – Evening drinks 🍷

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