

8th Annual

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# PSD3 & OPEN FINANCE EUROPE FORUM



# 19 NOV 2025 FRANKFURT

Open Banking Reloaded: Fast, Frictionless, Future-Ready

Flemings Selection Hotel, Frankfurt-City

## OBTAIN LATEST INSIGHTS FROM 30 LEADING INDUSTRY EXPERTS



**Dominik Smoniewski**  
HOD, Surveillance of Financial  
Market Infrastructures, Payment  
Services and Cyber Risks



**Luke Ryder**  
Director of Standards, Strategic  
Policy and Public Affairs

**OPEN BANKING**



**Gianluca D'Imperio**  
Compliance VP - Regulatory  
Management/ Group Client  
Solutions Advisory



**Stefan Zima**  
Head of Group Regulatory  
compliance



**Torben Smith Petersen**  
Area Director, Business  
Development- Commercial  
Division



**Mariana Santos**  
Policy Officer



**Ondrej Kovarik**  
Former Member of European  
Parliament



**Nina Alias**  
Head of Data & Analytics  
Engineering

**NOBA**



**Simon Redfern**  
Founder & CEO



**Tahsin Ertan**  
Chief Compliance Officer



**Alex Stervinou**  
Director - Cash and Retail  
Payments Policy and Oversight



**Ben Lindgreen**  
Head of Cyber Resilience &  
Emerging Technologies



**Lisa Gutu**  
VP of Open Banking Channel



**Tessa Kits**  
Head KYC global business  
lines wholesale



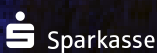
**Sophie Cohen Tervaert**  
Head Of Department Payments  
Policy



**Praveen Konety**  
SVP Treasury & Trade Solutions  
(TBC)



**Anna Miriam Schütt**  
Senior Legal Council



**Kannan Rasappan**  
CEO



**Marcin Tyrański**  
IT Strategy & Data Platform  
Department Director, IT  
Tribe Lead



**Monica Monaco**  
Founder and Managing Director



**Alessandro Agnoletti**  
Market infrastructure expert -  
Digital euro (TBC)



**R. Andrew Gómez**  
Senior Advisor



**Mirtill Hevesi-Tóth**  
Senior legal expert



**Matthieu Mulot**  
Product Manager



**Douglas Lockhart**  
Member of the EPC Digital  
Euro Task Force



**Anette Broløf**  
Director and Founder,  
Finthropology

**Finthropology**

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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 PSD3 and Open Finance 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 PSD3 and Open Finance 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](mailto:parry@kinfos.co.uk)

**Kinfos**  
EVENTS





**08:30 Register / grab a coffee. Mix, mingle and say hello to peers old and new.**

**08:55**

**Welcome Remarks from Chairperson**

**Monica Monaco | Founder and Managing Director | Trust EU Affairs**

## **SESSION 1 The State of Open Banking, PSD3, FIDA, PSR & Its Market Impact**

**09:00**

**Navigating the Next Wave: PSD3, PSR, FIDA and the Path Ahead**

- How would you describe the current state of Open Banking in Europe?
- Is Europe still leading in payments regulation, or have other markets caught up?
- How do you see Europe's approach comparing to the UK's Future Entity Framework?
- What's the biggest change PSD3 introduces compared to PSD2? why was a revision needed now?"
- Is harmonization across member states truly achievable this time?
- How does the PSR change the playing field for banks, fintechs, and third-party providers?
- What do you see as the most immediate compliance challenges?
- How are DORA and MiCA complementing PSD3 in the new regulatory framework?
- FIDA: A Leap or a Liability? are there any commercial risks?
- Is the overlap of PSD3, PSR, and FIDA creating confusion rather than clarity?
- What's the endgame for FIDA? Does broader access to financial data heighten exposure to breaches?
- Do we really need FIDA to make Open Finance happen?
- How tech providers are becoming key partners in ensuring PSD3/FIDA readiness?
- What impact do you foresee on licensing requirements and passporting?
- How prepared are traditional banks versus fintechs in adapting to these changes?
- Are there unintended consequences regulators or the industry should be watching out for?
- Are we moving toward a global standard in open financial data?
- What does "success" look like in the PSD3+PSR implementation journey by 2026?
- What advice would you give to market participants right now?
- If you could change one thing in the current drafts, what would it be?

**Dominik Smoniewski | HOD, Surveillance of Financial Market Infrastructures | National Bank of Belgium**

**Tahsin Ertan | Chief Compliance Officer | Granti BBVA**

**Luke Ryder | Director of Standards, Strategic Policy and Public Affairs | Open Banking LTD**

**Matthieu Mulot | Product Manager | Worldline**

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

**10:00**

**Rewiring Compliance: How Fintechs Are Delivering PSD3-Ready Infrastructure at Scale**

- Enabling real-time regulatory compliance through scalable API infrastructure
- Standardizing fragmented PSD2 practices for PSD3 readiness
- Elevating UX with seamless consent and customer control tools
- Real-world fintech-bank collaboration examples under PSR
- Global perspective: Building toward interoperable open finance

**Kannan Rasappan | CEO | Banfico**

**10:25**

**A Bank's Strategic Response to PSD3 & the New Regulatory Era**

- Interpreting PSD3 & PSR: Strategic Impact on Banking
- What the new regulations mean for the industry and how the bank is adapting.
- How the banks are leveraging regulatory change to improve CX and develop new services.
- Integrating DORA, MiCA, and PSD3 into a unified risk and compliance strategy.
- Tackling implementation challenges across multiple jurisdictions and regulatory frameworks.
- The Future of Open Finance & Ecosystem Collaboration

**Alex Stervinou | Director Cash and Retail Payments Policy and Oversight | Central Bank of France**

**10:45**

**Unlocking the Commercial Power of Open Banking through SPAA**

- Moving beyond PSD2: Monetising premium APIs
- SPAA's role in standardising access across Europe
- Bridging regulatory intent with market innovation
- What pilots reveal about PSD3 read

**Senior Representative | Bank**



**11:00 Morning coffee and 1-2-1 Meetings (40 Mins)**

## SESSION 2 From Compliance to Commercialization – VRPs, Premium APIs & Embedded Finance

### 11:40 Panel 2 Rewiring Compliance:

- Building Profitable Open Banking Models
- Why Open Finance is more than a regulatory upgrade – it's a commercial opportunity
- What separates banks that comply with PSD2 vs. those that capitalize on it?
- Monetization models for data access – what's working, what's next
- Are premium APIs finally becoming viable, or still hype?
- How are European banks building monetizable services in lending, FX, or identity?
- What role do API marketplaces play in driving recurring revenues?
- What KPIs matter most when measuring success in Open Banking monetization?

**Stefan Zima** | Head of Group Regulatory Compliance | **Raiffeisen Bank International**  
**Praveen Konety** | SVP Treasury & Trade Solutions | **Citi** (TBC)  
**Torben Smith Petersen** | Area Director, Business Development Business | **Jyske Bank**  
 Senior Represented | (Reserved for panel sponsor)  
**Ondřej Kovařík** | MEP | **European Parliament** (Moderator)

### 12:10 The Next Leap: Embedded Finance & Scalable BaaS in a PSD3 World

- How can Embedded Finance evolve from convenience to competitive advantage in the post-PSD3 era?
- What infrastructure upgrades are essential for delivering compliant and scalable BaaS offerings under PSD3?
- What can banks learn from tech-led Embedded Finance?
- Can BaaS become the foundation for Open Finance? What will it take to make that leap?
- How can banks monetise APIs through BaaS under PSD3?
- What does a frictionless, embedded financial journey look like—and who will own the customer relationship?

**Senior Executive** | TBC | (available for Gold sponsor)

### 12:30 Panel 3 Open Finance in Action: Embedded Journeys, Super Apps & Smart APIs

- How are banks embedding financial services into third-party ecosystems (mobility, retail, health)?
- What are the best emerging use cases for Variable Recurring Payments (VRPs)? contextual payments, predictive finance?
- Are Super Apps the future of digital banking or a regional outlier?
- How are AI/ML shaping smarter APIs and personalisation?
- Which banks or fintechs are winning with Open Finance use cases?
- Why API fragmentation is still a critical issue post-PSD2
- What does true API interoperability across sectors look like?
- Who pays for access – and how do monetization models evolve?
- Will PSD3 and FIDA enforce or merely encourage standardization?
- The role of third-party enablers and infrastructure platforms
- What's needed to move from open banking compliance to open finance innovation?

**Lisa Gutu** | VP of Product | **Goldman Sachs**  
**Anna Miriam Schuett** | Legal Counsel | **DSGV**  
**Simon Redfern** | Chief Executive Officer | **Open Bank Project**  
 Senior Executives | (Reserved for panel sponsor)  
 Moderator | (TBC)

### 13:00 Networking Lunch/ Pre-Arranged Meetings (60 mins)

## SESSION 3 Beyond Payments: Unlocking Open Finance for Insurance, Pensions, Lending & Wealth

### 14:00 Panel 4 What's Next for Open Finance: Interoperability, Intelligence, and Impact

- What "Open Finance" really entails – and who benefits?
- How is Open Finance progressing in pensions, wealth, and insurance?
- What are the major roadblocks to broader API interoperability?
- Is there a realistic path to a pan-European standard body or trust framework?
- What can we learn from UK's Smart Data legislation and EU's Open Finance Framework?
- How can banks move from Open Banking compliance to Open Finance leadership?
- Can Europe build a single framework, or are we headed for more fragmentation?
- What are the trust challenges when moving beyond current account data?

- How can we avoid “consent fatigue” in the Open Finance era?
- From Access to Experience: Why data access under PSD3 must now translate into richer, real-time services
- AI/ML at the Core: Personalization, fraud detection, and dynamic financial insights powered by data and models
- Cloud-Native + API-First Architectures: Scaling innovation securely with modular, developer-first infrastructure
- What's Next what success looks like in 2026

**Kanna Rsappan | CEO | Banfico**

**Nina Alias | Head of Data & Analytics Engineering | NOBA Bank (Norway)**

**Gianluca D'Imperio | Compliance VP - Regulatory Management | UniCredit**

**Sophie Tervaert | Head Of Department Payments Policy | De Nederlandsche Bank**

**Anette Brolos | Founder | Finthropology (Moderator) (TBC)**

**14:45**

## From Open Banking to Open Everything: Platform Strategies for the Next Data Wave

- How to connect finance, insurance, and pensions via standard APIs.
- Real-world use cases of Open Finance driving better lending, underwriting, and wealth journeys.
- Monetization beyond access fees — what scalable Open Finance looks like.
- Lessons from working across jurisdictions and verticals.

**Senior Represented | (Reserved for Silver sponsor)**

**15:05**

## Open Finance in Action: Breaking Silos Across Banking, Pensions & Insurance

- How FIDA expands access to consumer data across banking, insurance, pensions, lending, and wealth management
- Practical use cases: Dynamic pension contributions, real-time claims validation, alternative credit scoring, embedded insurance, and holistic wealth planning
- The role of reusable consent, trust frameworks, and API orchestration in enabling seamless customer journeys
- How insurers and pension funds can collaborate with banks, fintechs, and data providers to unlock value
- Risk, liability, and governance considerations in the Open Finance ecosystem
- Why cross-vertical interoperability is essential for building a consumer-centric financial future

**Marcin Tyranski | IT Strategy and Data Platform Department Director, IT Tribe Lead | UNIQA Polska**

**Senior Represented (Reserved for Insurance)**

**Senior Represented (Reserved for panel sponsor)**

**Moderator – (TBC)**



## 15:40 Round Table Discussion/ 1-2-1 Meetings (30 mins)

## SESSION 4 Dynamic Trust – Identity, Consent & Fraud Intelligence in Real-Time Financial Systems

**16:10**

## Panel 5: Fighting Smarter: Fraud, SCA & Trust in an Open Economy

- What's driving the surge in APP fraud — and how can real-time responses evolve?
- The evolution of Strong Customer Authentication (SCA) under PSD3
- Fraud detection meets UX: how can we fight smarter without losing customers?
- Collaboration between banks, telecoms, and platforms to detect and prevent fraud
- What makes real-time fraud harder in a cross-border context?
- Are there shared fraud typologies across the EU that need a joint response?
- Role of AI, biometrics, and behavioural analytics in next-gen fraud defense
- What does a pan-European fraud reimbursement model look like?
- How are fraud engines evolving with AI? What are the risks of false positives?
- How do we test, audit, and explain AI-driven fraud alerts to regulators?

**Ben Lindgreen | Head of Cyber Resilience & Emerging Technologies | Pay.UK**

**Tessa Kits | Head KYC global business lines wholesale | Rabobank**

**Mirtill Hevesi-Tóth | Senior legal expert | Central Bank of Hungary**

**Senior Represented | (Reserved for panel sponsor)**

**Andrew Gomez | Senior Advisor | Paylume (Moderator)**

**16:40**

## Trust by Design: Securing Digital Finance Without Sacrificing Experience

- Creating frictionless but secure financial journeys
- Adaptive authentication: balancing behavior, device, and risk scoring
- Zero-trust architecture and its relevance in open banking ecosystems
- Future of digital ID in Europe: eIDAS2 and secure consent
- Coordinating trust signals across banks, fintechs, and telcos

**Senior Executive | (reserved for keynote sponsor)**

17:00

## Closing Panel 6: The Road Ahead – Open Finance, CBDCs & the Next Digital Leap

- What business models are sustainable under Open Finance?
- Will PSD3 shift the economics of open banking for banks and fintechs?
- Digital Euro & CBDCs: how will they fit into the financial ecosystem?
- Can Open Finance support ESG and inclusive finance goals?
- The future role of banks in an increasingly modular, embedded landscape
- Ethical AI, consumer agency, and what the next-gen customer demands

PANEL

**Douglas Lockhart | Member of the EPC Digital Euro Task Force | [WSBI-ESBG](#)**

**Alessandro Agnoletti | Market infrastructure expert - Digital euro | [European Central Bank](#)**

**Senior Represented Bank ([Reserved for Bank](#))**

**Moderator – ([TBC](#))**

17:30

## Chair's Closing Remarks

**Monica Monaco | Founder and Managing Director | [Trust EU Affairs](#)**

17:35-18:10

## Cheers with Peers

Unwind and connect at our exclusive evening drinks reception. Join industry peers, innovators, and thought leaders for a relaxed networking experience over fine drinks and great conversations.

**[Close of PSD3 Frankfurt, 2025. See you next year!](#)**