

Open Banking

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Open banking – also known as consumer-directed finance – is enabled by new digital technologies that allow consumers to securely share personal and financial data held by their banks with third-party service providers, such as fintech companies and online financial service vendors.

Open banking is a growing part of many Canadians' lives and many use digital services to manage their money, budget for expenses and make investments. This expanding data-sharing capability is driving innovation in the financial services sector, while highlighting the need for standards and regulations that protect consumer privacy and security in the new digital environment.

Proposed topic highlights:

TRENDS – We highlight the latest developments in digital financial services

SECURITY AND CONSUMER PROTECTION – Strategies and tools for mitigating risks of open banking

INNOVATION – What comes next? The new horizons envisioned by digital financial innovators

COLLABORATION – Financial institutions working with partners and authorities to ensure effective and secure open banking

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RICHARD DEACON, Project Manager T: 1.604.631.6636

E: rdeacon@globeandmail.com

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