

# Open Banking

**PUBLICATION DATE:** Monday, Oct. 31, Wednesday, Nov. 30  
**GET INVOLVED BY:** Wednesday, Sept. 14, Wednesday, Oct. 12  
**PRINT/DIGITAL AD MATERIAL DUE:** Monday, Oct. 24, Wed., Nov. 23  
**INVESTMENT:** SPECIAL NATIONAL FEATURE/CONTRACT RATES APPLY

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](mailto:rdeacon@globeandmail.com)**

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