

COMMERCIAL BANKING

The Second Payment Services Directive (PSD2) & Open Banking

Why, What, and When



LLOYDS BANK

Presenters



Tim Decker

PSD2 Product Manager,
Global Transaction Banking



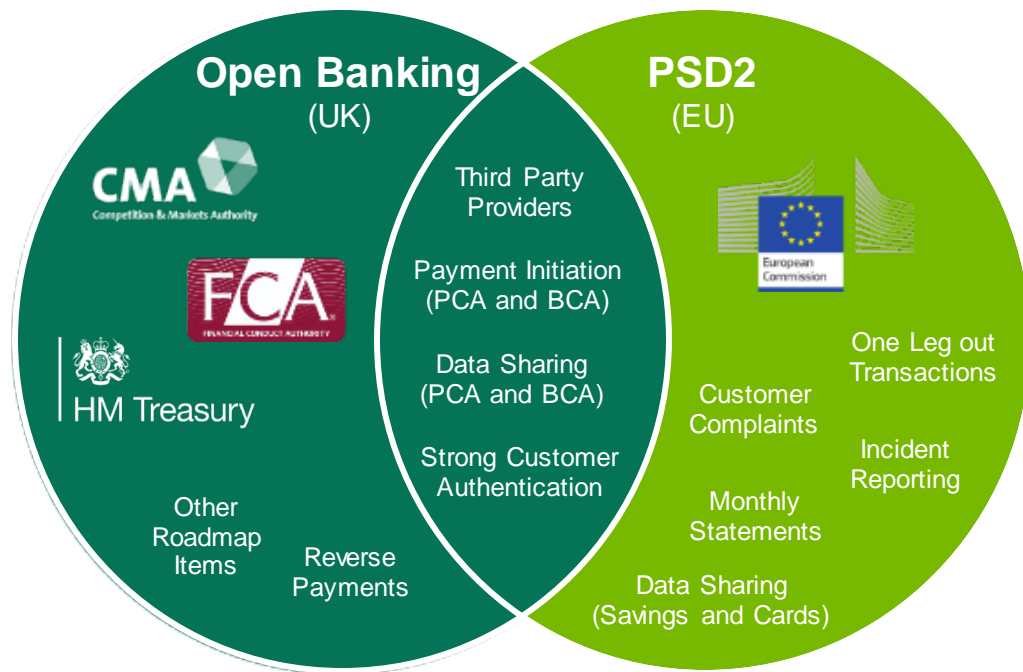
Yogesh Sholapurkar

API and Open Banking
Commercialisation,
Product Owner
Global Transaction Banking



AISP CMA9
PSD2 TPP RTS **PSD2**
ASPSP PISP EBA
CMA9 **OBIE** SCA TPP
PSD2 **RTS** OBIE
PISP EBA PSD2
SCA RTS

Key stakeholders and driving forces



HMT

Responsible for transposing PSD2 legislation into UK and exercising any Member State exemptions

CMA

Competition body responsible for mandating the 9 largest banks deliver Open Banking and providing regulatory oversight

PSR

Co-competent authority alongside the FCA for direct and indirect payment system access elements of PSD2

FCA

Competent authority for PSD2, providing guidelines to firms on how to comply with PSD2 and ensure ongoing compliance to legislation

What's in it for me?



Payment
improvements



Product comparison
and switching

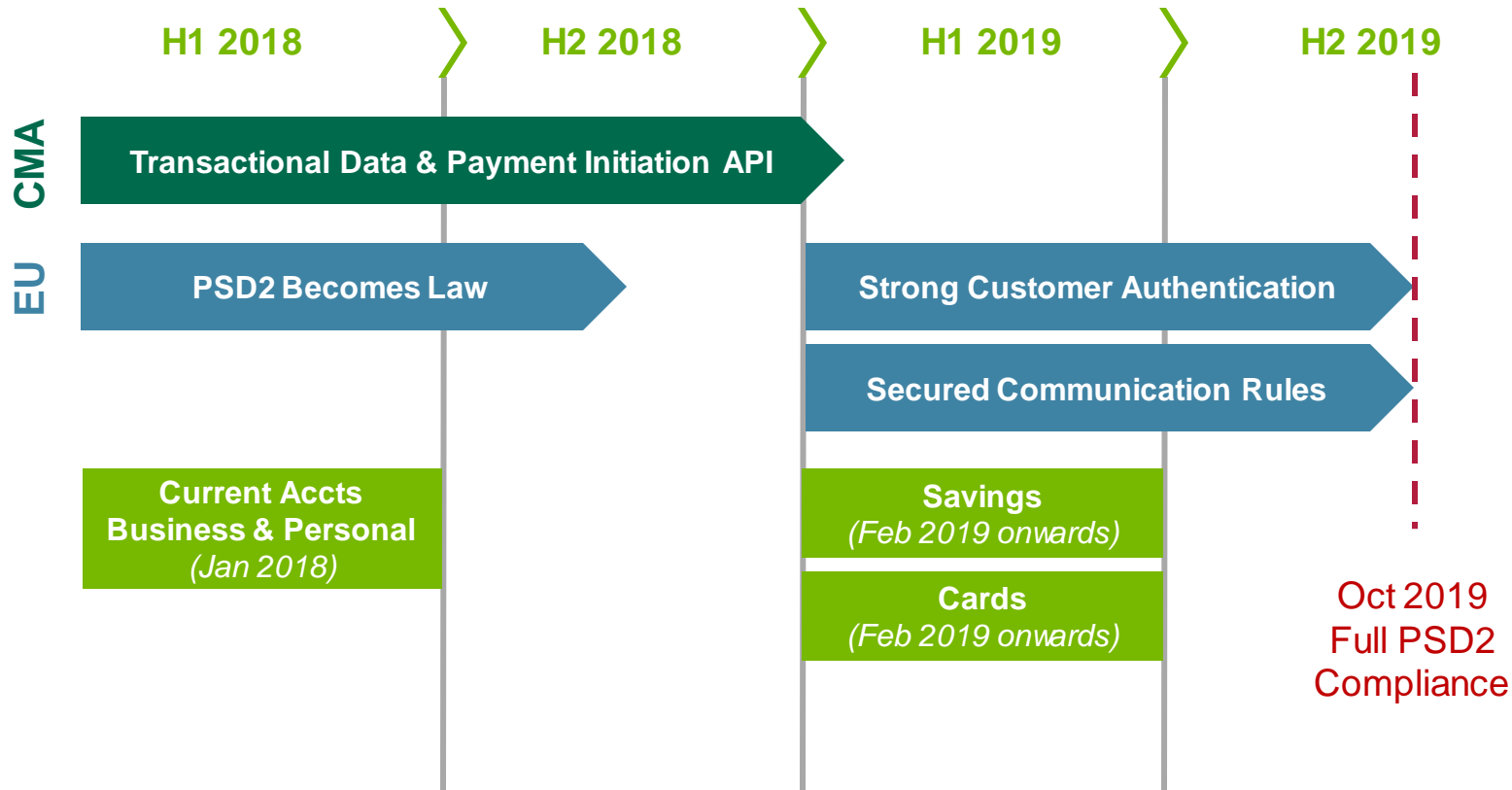


Money
management



Lending

What to expect for the future



Panel discussion



Pedro Madeira

Group Treasurer,
Ardonagh Group

Nadia Sultan

Senior Cash Manager,
LlyondellBasell

Dr. Markos Zachariadis

University of Warwick

Tim Decker

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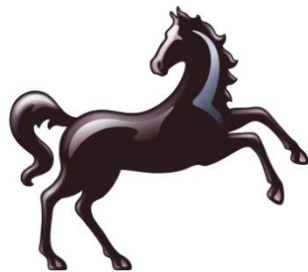
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Moderator

Jon Williams

Principal Consultant
MK2 Consulting

Any questions?



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