Future of Financial Services Week



2022 and Beyond - Introduction to Osborne Clarke's Future of Financial Services Week – Themes and Predictions for the Financial Services Industry

26 January – 3 February 2022



Speaking with you today



Nikki Worden
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Nikki leads Osborne Clarke's Financial Institutions Group, specialising in FinTech and the regulation of financial services offered to consumers and small businesses, including consumer credit regulation. She advises on the impact of FCA regulation across a range of clients, from disruptive new market entrants to large lenders and retail banks; and from asset finance providers to tech companies.

Nikki advises clients on whether their activities fall within the FCA regime and on authorisation applications and helps clients structure and launch new products and services aimed at consumers and small businesses. She also advises on the full range of conduct of business requirements from financial promotions and customer journeys to creditworthiness and affordability, and from forbearance and collections to persistent debt.

Nikki drafts terms and conditions and notices for a wide range of products including loans, business cash advance products, current and savings accounts, credit cards, regulated hire products and PCP products. She works closely with other FinTech specialists at Osborne Clarke to provide holistic support for fast-growing firms.



Mark Wesker
Partner
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Mark is a Partner in Osborne Clarke's corporate team and International Sector Leader for the Financial Services sector.

Mark is a highly experienced corporate lawyer, regularly advising on a broad range of matters including business strategy, M&A, takeovers, IPOs, fundraising, joint ventures, restructuring and corporate governance. The matters Mark advises on are frequently strategically important and/or complex, often cross-border.

Mark's clients range from large institutions and listed businesses through to funds/investors, scale-ups and successful entrepreneurs.

Mark has broad experience across a number of industry sectors but has particular experience and focus in the Financial Services and FinTech sectors, as well as TMT / Tech, Media and Comms.

There are 18 more sessions you can attend!

When (Times - GMT)	Topic
26 th 11-12	Stronger Regulation: the FCA's new consumer duty
26 th 1-2	Expanding into Europe
26 th 3.30-5	The Future of ESG in Financial Services
27 th 9-11.30	How to be a successful VC
27 th 1-2.30	The future of M&A and fundraising in the financial services sector – panel session including industry experts
27 th 4-5.30	Stronger regulation: lessons learned from Wirecard
28 th 9.30-10.30	Spotlight: The Future of work in Financial Services
28 th 11-12	Pushing the perimeter: Are cryptocurrencies going mainstream?
28 th 1-2	Changing the game: the DeFi challenge
31 st 10-11	Pushing the perimeter: Buy Now Pay Later and SME Finance
31 st 1-2	Spotlight: The Future of Advice and Artificial Intelligence in Financial Services
1st 9.30-10.30	Spotlight: The Future of IT procurement in Financial Services
1 st 11-12	Cybersecurity: how we see Cyber risk developing for Financial Services in the next 5 years
1 st 1-2	Pushing the perimeter: Retailers and retail platforms: payments tips for the uninitiated
2 nd 9.30-10.30	Stronger regulation: operational resilience
2 nd 12-1.30	Diversity & inclusion in the financial services sector: From CSR to compliance
3 rd 9.30-10.30	FinTech GC Community round table
3 rd 12-1	The Future of Open Banking and Open Finance

Financial Services Regulatory Drivers of **Impacts** Market Regulatory change Activity Trends Activity **Trends** Focus on Investment in Regulatory and tax GEOPOLITICS/ immigration rules, Internationalisation internationalisation of Regulatory arbitrage, search **ECONOMICS** sandbox/tax service/structure/listing for yields Co-operation incentives Reducing friction in Demographics, Focus on AML, APP SOCIETAL Investment/innovation in digital journeys/ Digital digital shopping, fraud, bringing BNPL SHIFTS BNPL/payments embedded finance Regulation social media use into regulation, SCA Normalisation of Focus on AML Investment/innovation New market Stronger **DIGITALISATION** crypto, AI, based on crvptoassets/ emergence/ Regulation blockchain, DeFi blockchain/tokenisation cybersecurity disintermediation Open finance, FCA Increased Pushing the Investment/innovation review of credit DATA customer control Accelerated change Perimeter using open banking data and ownership information Lines between Senior Manager Standardised Influence on Investment/innovation in markets blurring reporting/asset product selection **CLIMATE** Responsibility **ESG** and use scoring Diversification of Operational Development of the Investment/innovation in Recognition of consumer responsibility Resilience INCLUSION systemic barriers to products which aid duty/preserving cash financial inclusion inclusion

Any questions?



About Osborne Clarke

Our global connections and 'best friends'

Through a network of 'best friends' we extend our reach across the globe, particularly in North America, EMEA & Asia Pacific. We have worked closely with like-minded firms in over 100 countries. We'll find the right local partner for you and wherever that may be, we will make sure that you receive the Osborne Clarke level of service.

Osborne Clarke is the business name for an international legal practice and its associated businesses

Full details here: osborneclarke.com/verein

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expert partners

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core sectors

with

client-centred approach