



Cambridge Judge Business School  
University of Cambridge

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# CAMBRIDGE OPEN BANKING & FINANCE FOR REGULATORS



UNIVERSITY OF  
CAMBRIDGE  
Judge Business School

Executive Education

Cambridge  
**Centre  
for Alternative  
Finance**



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## About the programme

The Open Banking & Finance for Regulators is an eight-week online training and capacity-building programme which brings together leading international practitioners to share their diverse experiences. The programme breaks down open banking and open finance fundamentals and explains the continuum leading to an open data ecosystem so participants understand the potential of open banking in the broader context of an increasingly digital economy.

The aim is to demystify the concepts and terminology, explain open banking as a regulatory approach and technical solution, and present the key considerations for implementing open banking. Participants will also learn about some of the statutory objectives jurisdictions commonly hope to achieve with open banking, for example, financial inclusion, and ways to design them in an open banking approach.

The programme will also delve into consumer protection design considerations, taking into account the unique legal frameworks and the varying levels of readiness to embrace new legislation or provisions in different jurisdictions.

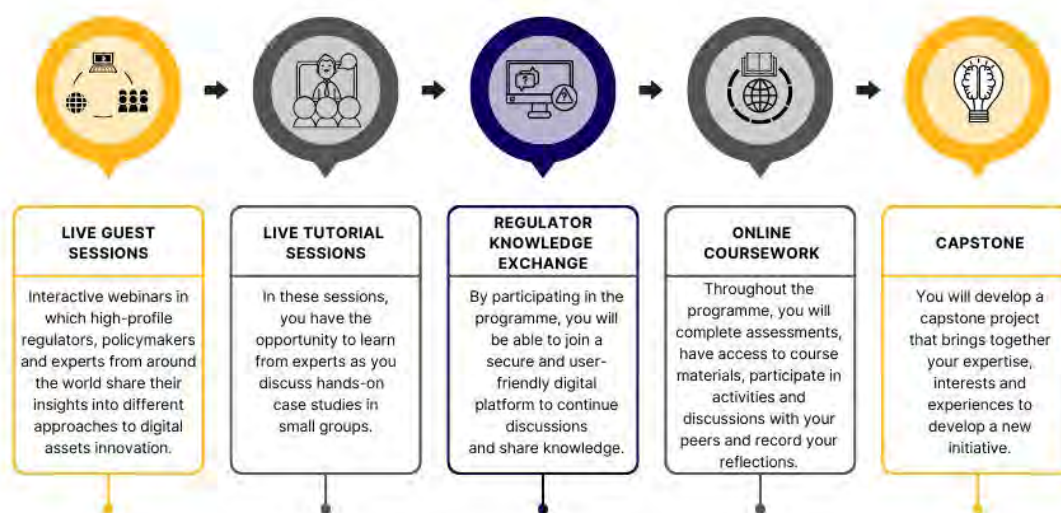
Participants will immerse themselves in real-world case studies, exchange insights with peers and engage in live online sessions tailored to their work commitments. It is an interactive journey that empowers participants to learn, discuss and apply these insights to the specific conditions of their jurisdictions.

## Programme objectives

The objectives of this programme are to equip you with the knowledge and skills to help you:

- **understand** the policy, economic, technical, legal, regulatory, supervisory, governance and implementation aspects of open banking and open finance approaches and frameworks in a comparative context.
- **identify** the types of products and services that open banking schemes aim to create within the financial sector.
- **evaluate** how appropriate and feasible these approaches are to open banking and open finance and form an opinion on the various merits and faults of different approaches in specific contexts.
- **analyse**, assess, compare, synthesise and benchmark the different objectives and interventions of various jurisdictions to understand the reasons for these differences.
- **apply** the knowledge gained from these evaluations to the unique market conditions of each participant's jurisdiction and consider what interventions would be most appropriate.
- **create** an open banking use case or design a capstone project to contribute to the strategy of the participant's organisation.

## Programme delivery



**8 WEEKS**  
4–6 hours/week



**ONLINE**  
Self-paced, asynchronous



**TUITION FEE**  
USD2,500



**E-MAIL**  
ccaf.edu@jbs.cam.ac.uk



**Register**  
**HERE**  
to ensure your place

## Programme structure

This eight-week online programme contains seven modules and is designed to be highly interactive while also allowing time for self-reflection. You can work through various activities, some of which include the following:

- Engaging with recorded guest and faculty video lectures
- Attending webinars as per the programme schedule
- Reading open banking course material on the virtual learning platform
- Completing assessments and required activities
- Engaging in moderated forum discussion groups with your peers
- Completing your capstone project with your mentor's support
- Presenting your capstone project in the final week



## Certificate of completion

Once you have successfully completed the programme, as per the requirements, you will be awarded a certificate from one of the world's leading business schools, Cambridge Judge Business School, University of Cambridge.



## CCAF programme team and contributors

### Programme team and module leads

**Raghavendra Rau**, Academic Director, CCAF  
**Bryan Zhang**, Co-Founder and Executive Director, CCAF  
**Hunter Sims**, Associate Director, CCAF  
**Bill Roberts**, Fellow, CCAF, Open Banking and Finance Expert  
**Marie Walker**, Open Futurist, Raidiam; open-conversations.org  
**Hakan Eroglu**, Advisor, Technology & Innovation for Open Finance (Global Lead), BIS  
**Ralph Bragg**, Chief Technology Officer, Raidiam  
**Jonathan Holman-Rohwer**, Digital Banking and Open Finance Expert  
**Rafael Mazer**, Director, Fair Finance Consulting  
**Nydia Remolina**, Assistant Professor of Law, Singapore Management University; Fintech Track Lead, SMU Centre for AI and Data Governance  
**Siddharth Shetty**, Co-Founder, Sahamati

### Additional prominent contributors

**Richard Koch**, Senior Policy Lead, OBIE  
**Richard Mould**, Senior Strategy and Policy Lead, OBIE  
**Kamya Chandra**, Chief Strategy Officer, Centre for Digital Public Infrastructure  
**Paul Franklin**, Strategic Advisor, Australian Payments Plus  
**Ivo Jenik**, Senior Financial Sector Specialist, CGAP, The World Bank  
**Maria Fernandez Vidal**, Senior Financial Sector Specialist and Data Lead, CGAP, The World Bank  
**Kanwaljit Singh**, Senior Program Officer, Bill & Melinda Gates Foundation  
**Ariadne Plaitakis**, Senior Program Officer Regulation, Bill & Melinda Gates Foundation  
**Rutvik Paikine**, Policy & Communication Analyst, Sahamati

## Previous live session guest speakers

**Ben Volk**, Vice President and General Manager, Google Pay  
**Julien Brazeau**, Associate Assistant Deputy Minister, Finance Canada  
**Jeremy Gray**, Resilience, Digital Economy and MSME thematic lead, Cenfri  
**Jess Hopwood**, Smart Data Challenge Prize Policy Lead, Department for Business and Trade  
**Amnah Ajmal**, Group Executive, Mastercard  
**Maha El Dimachki**, Head of the Singapore Centre, BIS Innovation Hub  
**Stephen Wright**, Head of Regulation and Standards, Natwest  
**Thammarak Moenjak**, Chief Representative London Office, Bank of Thailand

**Scott Farrell**, Strategic Counsel, King & Wood Mallesons  
**Charlotte Crosswell**, Chair of the Centre for Finance, Innovation and Technology (CFIT)  
**Amit Mallick**, Managing Director, Global Open Finance Lead, Accenture  
**Dan Murphy**, Markets & Policy Fellow, Office of Markets at the Consumer Financial Protection Bureau  
**Tania Ziegler**, Senior Partnership Manager, Booking.com  
**Nilixa Devlukia**, Founder, Payments Solved  
**Christopher Woolard CBE**, Partner, Ernst & Young LLP  
**Dr. Pramod Varma**, Co-Chair, Centre for Digital Public Infrastructure, Co-founder, FIDE

## Testimonials from previous participants

"COBOF is a definitive resource for regulatory professionals seeking to deepen their expertise in the rapidly evolving field of open banking. By combining academic rigor with practical insights and global perspectives, the course equips participants with the knowledge and skills necessary to navigate through the complexities of open banking policy legislation effectively. The course material along with the guidance from course instructors has played a pivotal role in guiding our team at State Bank of Pakistan to design the regulations that encompass all the relevant intricate details as well as the implementation plan. Apart from the course content, personal assistance and online sessions, icing on the cake was the participant access to global community of central bankers, fintech professionals and industry experts on open banking, providing an opportunity to learn from and network with the people working in the same domain, even after the course completion."

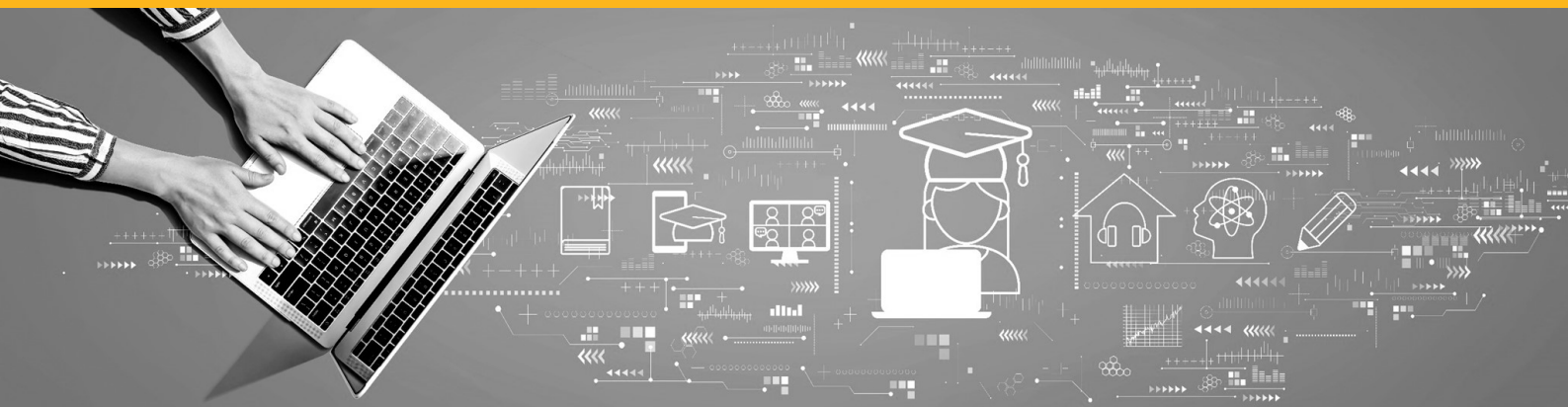
M. FAISAL MAZHAR, ALI HUSSNAIN BABAR, QAZI SHOAB AHMAD, SYED MUHAMMAD TAHA, ZOHRBA BANO - STATE BANK OF PAKISTAN

"The course content was comprehensive, covering both the theoretical foundations and practical applications of open banking and open finance. The instructors were experts in their fields, providing valuable insights and real-world examples that enhanced my understanding of the subject matter. The training was well-structured and engaging, with interactive sessions that encouraged active participation and discussion. Overall, this training has significantly broadened my knowledge and equipped me with the skills needed to navigate the evolving landscape of open banking and open finance. I highly recommend this program to anyone looking to deepen their understanding and advance their career in this dynamic field."

FRIENDLY PURBA, OTORITAS JASA KEUANGAN (FINANCIAL SERVICES AUTHORITY OF INDONESIA)

"I greatly valued the course's emphasis on real-world applications and case studies, which were delivered by an expert faculty at Cambridge. They effectively demystified the complexities of open banking and open finance, presenting the material in an engaging and interactive environment that enhanced both understanding and practical application."

AMIR IBRAHIM, CENTRAL BANK OF NIGERIA



## Cambridge Centre for Alternative Finance

The Cambridge Centre for Alternative Finance is a research centre within the University of Cambridge Judge Business School focused on global and comparative research into technology-enabled fintech and the associated regulatory and policy implications and responses.

Cambridge Centre for Alternative Finance, University of Cambridge  
Trumpington Street, Cambridge, CB2 1AG, United Kingdom  
T: +44 (0)1223 762183  
[www.jbs.cam.ac.uk/faculty-research/centres/alternative-finance](http://www.jbs.cam.ac.uk/faculty-research/centres/alternative-finance)

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