fintech as a force for good

8 October 2026

London Conference Centre, The University of Chicago Booth School of Business, One Bartholomew Close Barts Square, London EC1A 7BL

Opening Remarks

- **Rashee Pandey**, Associate Director of Membership and Growth, Innovate Finance

Opening Remarks

- **Janine Hirt**, CEO, Innovate Finance

Opening Remarks

- **Lucy Rigby KC MP**, Economic Secretary to the Treasury

Opening Remarks

- **Elizabeth O'Neil**, Associate Dean, University of Chicago Booth School of Business

From Innovation To Infrastructure: FinTech Powering The Foundations Of The UK Economy

FinTech has emerged as a core component of national capability. From payments infrastructure and digital identity to AI, cyber security, digital currencies and financial inclusion, FinTech now sits at the intersection of economic growth, technological competitiveness and national resilience. As global competition intensifies and financial systems become more digital and interconnected, the UK faces important questions: How is FinTech supporting a strong, resilient and more inclusive national economy? What must government, regulators and industry do to ensure the UK remains globally competitive in the next era of financial services?

- **Cassie Craddock**, Managing Director, UK & Europe, Ripple
- **Myles Stephenson**, CEO & Founder, Modulr
- **Mike Walters**, CEO, Form3

Trusted AI As A Competitive Advantage In Financial Services

AI is rapidly transforming financial services, reshaping everything from customer support and fraud prevention to lending, compliance and financial advice. What does the UK need to become the world leader in AI adoption by 2030? What role can agentic AI play for inclusion? How can AI transform products and services through hyper-personalisation? What regulatory changes do firms need that will provide the certainty and confidence to deploy in higher-risk environments?

- **Graham Drury**, Managing Director of Financial Services, Google Cloud UK
- **Tom Harris**, CTO, OakNorth Bank
- **Greig McEwan**, CTO, Funding Circle
- **Matthew Schutz**, CMO, Capita

Sovereignty In The Era Of Digital Finance

If digital commerce runs on programmable money, whose currency and infrastructure will dominate? How can the UK ensure the future relevance of sterling and its role in global finance? How do we avoid dependence on foreign-issued stablecoins?

- **Saloi Benhaba**, Head of Enterprise Alliance and Ventures, XDC
- **Nima Elmi**, VP Strategy & Policy, EMEA, Circle
- **Mark Fairless**, CEO, ClearBank
- **John Howells**, CEO, Link
- **Kate Dawson**, Director, EMA FS Regulatory Insights Centre, KPMG

Timings and speakers to be confirmed.

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Skills And Culture In The Age Of AI: Building Resilient FinTech Organisations

Companies today are dealing with multigenerational workforces, the rise of agentic AI in workplaces, changes in employee expectations and hybrid teams. In this context, talent planning and company culture are becoming strategic assets for organisations. How is AI reshaping skills, teams and organisational culture? How are companies managing knowledge transfer in teams spanning Gen Z to late-career professionals? How are FinTech companies planning for future talent needs and the organisational culture that allows for agile change?

- **Claire Gambardella**, Chief Customer Officer, Zopa
- **Claire Tunley**, CEO, Financial Services Skills Commission
- **Stephen Dury**, Vice President, Capgemini Invent

Expanding Economic Participation: Financial Wellness And Inclusion Across The UK

In a time of growing economic uncertainty, how are open finance and agentic commerce unlocking business opportunities and facilitating financial inclusion? How is fintech delivering more inclusive and affordable financial services? What structural, regulatory and cultural changes are still required to create a more accessible and resilient financial ecosystem for all? How are FinTechs supporting jobs for British people of all ages?

- **Gerald Chappell**, CEO and Co-Founder, Abound
- **Louise Hill**, Founder, GoHenry
- **Alex Marsh**, CEO, Salad Group
- **Julia McColl**, GM, ClearScore
- **Portman Wills**, Co-Founder, Stream
- **Faith Reynolds**, NED, Fair4All Finance

From Savers To Investors: What's Holding Consumers Back?

At a time of rising living costs and economic uncertainty, financial resilience has become a major social and economic challenge. The UK has a savings culture, not an investment culture — and that gap is costing consumers long-term wealth. While FinTech has made investing more accessible than ever, millions still feel intimidated, excluded or unsure where to start. From embedded investing and AI-driven guidance to social investing and financial education, how are fintechs helping consumers move beyond saving and into wealth creation? What is still preventing mass participation in investing? And how can the industry build trust, understanding and better financial outcomes without encouraging reckless risk-taking?

- **Stacey Parsons**, Managing Director, RetailBook
- **Brendan Shanks**, CEO, Husky Finance
- **Blake Stephenson MP,** Conservative MP for Mid-Bedfordshire

From Private To Public: New Routes To Capital And Liquidity

The UK's funding ecosystem is evolving. With IPO markets showing renewed life, PISCES beginning to facilitate liquidity, and Mansion House reforms continuing to take shape to unlock investment, the UK's capital markets landscape is entering a new phase. What does a more active market mean for companies, investors and the UK's competitiveness as a capital markets hub?

- **Karen Kerrigan**, COO, Moneybox
- **Anastasia Nishnianidze**, Trade and Investment Director, City of London Corporation
- **Marcus Stuttard**, Head of UK Primary Markets and Head of AIM, London Stock Exchange
- **Gautam Pillai**, Head of Fintech Research, Peel Hunt LLP

Operational Resilience In An “Always-On” Digital Economy

In a 24/7 interconnected digital economy, how do financial services firms remain resilient when systems become increasingly autonomous while dependent on critical third-party infrastructure? How can FinTech help tackle rising environmental threats and contribute to resilience? What are the practical implications of suggested new regulations for firms and technology partners now and over the next five years?

- **Neil Chandler**, CEO, Tandem Bank
- **Laura Dawes**, Director of Authorisations and Sustainable Finance, FCA
- **Stephen Martin**, Head of Security and Compliance for Financial Services Industries - EMEA / APJ, AWS
- **Yasemin Swanson**, COO, OpenPayd
- **Gilbert Verdian**, CEO, Quant
- **John Salmon**, Partner, Hogan Lovells

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The Race Against The Machine: PQC, Mythos, And Securing The Future Of FinTech

The timeline for financial cyber defence has just been radically compressed. Whilst the prospect of quantum computers being able to break current encryption has seemed several years away, the advent of frontier AI models like Mythos, as well as the need to introduce post-quantum encryption, means cyber threats are front of mind for many. By accelerating automated vulnerability discovery to machine speed, AI is exposing the fragility of legacy encryption long before the first utility-scale quantum computers become a reality. Meanwhile, 'harvest now, decrypt later' tactics pose an immediate threat to the long-term data integrity of the financial sector. Could cyber resilience become the defining challenge of modern finance? What is the single greatest threat — and the single greatest opportunity — facing the UK financial system over the next decade?

- **Louise Brett**, CEO, Plenitude
- **Charles Delingpole**, Founder and Executive Chairman, ComplyAdvantage
- **Katarina Pranjic**, Head of Regulation and Policy, Economic Crime, LexisNexis Risk Solutions
- **Rajesh Agrawal**, Founder and CEO, Fair Growth Group

Closing Remarks

- **Rashee Pandey**, Associate Director of Membership and Growth, Innovate Finance

Join Us On 8 October 2026

Limited tickets available. Book early to guarantee your spot.

Secure your Ticket

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