A COLLINSON COMPANY

Open Banking and the CDO Agenda

From regulatory data sharing to permissioned intelligence

> ***"The competitive advantage is not access to the data. It is what you can responsibly decide with it."***



Jean Perez

Director, Data, Analytics & AI — Collinson Group / Valuedynamx

THE MATURITY SHIFT

From Open Banking to Open Finance to intelligent finance

Access → Context → Decision

OPEN BANKING
Can I access the data?

OPEN FINANCE
Can I see the full picture?

INTELLIGENT FINANCE
Can I decide — automatically?

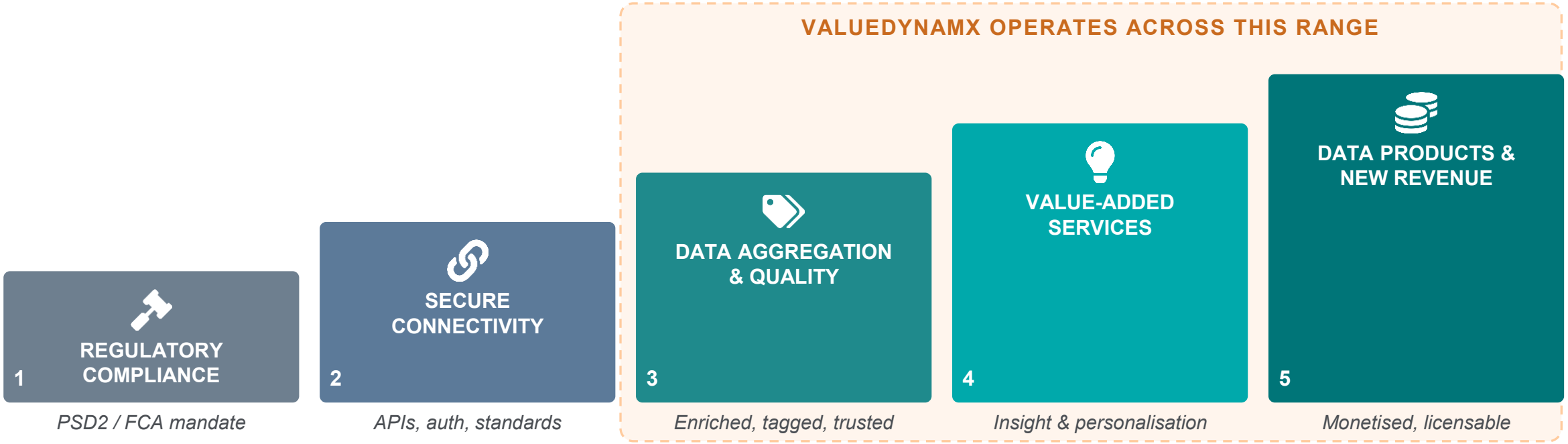
Feature	Traditional Banking	Streaming & Social Media	Open Banking
The Algorithm	Standardizes everyone. Assumes you want a generic savings account with 0.01% interest.	Knows you better than your mother. Recommends a 3-hour video essay on medieval architecture at 2 AM.	Analyzes your spending habits to automatically move your money to high-yield accounts.
Content Sharing	Acts like a government vault. Sending money to another bank requires routing numbers, safety checks, and 3 business days.	Allows one-click sharing. You can send a meme to a stranger in Japan instantly.	Connects apps seamlessly. Your budgeting app talks to your bank instantly, no manual entry required.
The "Subscription"	Charges hidden maintenance fees just for keeping your account open.	Offers clear monthly tiers (or "free with ads"). You know exactly what you pay for.	Lets you view all your accounts in one dashboard and cancel sneaky subscriptions instantly.

For context: 16m+ active Open Banking users (FCA, end of 2025) · 1bn+ cumulative payments through UK major banks (Jul 2026)

THE VALUE STACK

Open Banking doesn't end at compliance

Compliance is the floor. Value-added services and data products are the ceiling.



Tags every transaction — the foundation that links offers to customer rewards

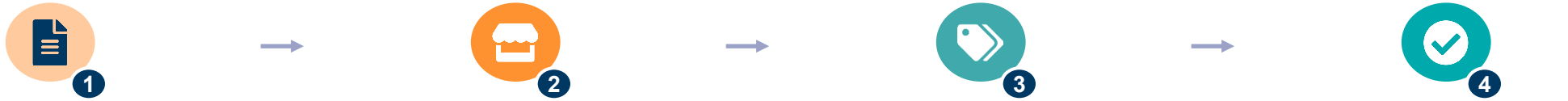
Uses that richness for recommendation engines, personalisation & merchant targeting

Extends into rewards economics and reward optimisation

DATA QUALITY MEETS CONTEXT

Context is only as good as your tagging

“Bad enrichment doesn't create weak AI — it creates confident wrong decisions.”



THAT TRUSTED SIGNAL UNLOCKS

- Affordability
- Income stability
- Resilience
- Timing & propensity

At Valuedynamx, this is what tagging means in practice: every transaction resolved to a real merchant, standardised and categorised — becoming the trusted signal that links offers to customer rewards.

FROM SIGNAL TO ACTION

One engine, two jobs: recommend and optimise

"The commercial opportunity is not to monetise more data. It is to monetise better decisions."

Customer
Behaviour & value — what they do, what they're worth

Merchant
Offer context & funding — what's relevant, what's funded

Platform
Peer patterns & economics — what works, what it costs

OFFER ELEGIBILITY ENGINE

Understands if a customer is eligible or special offers, and ensure appropriate allocation

DECISION ENGINE

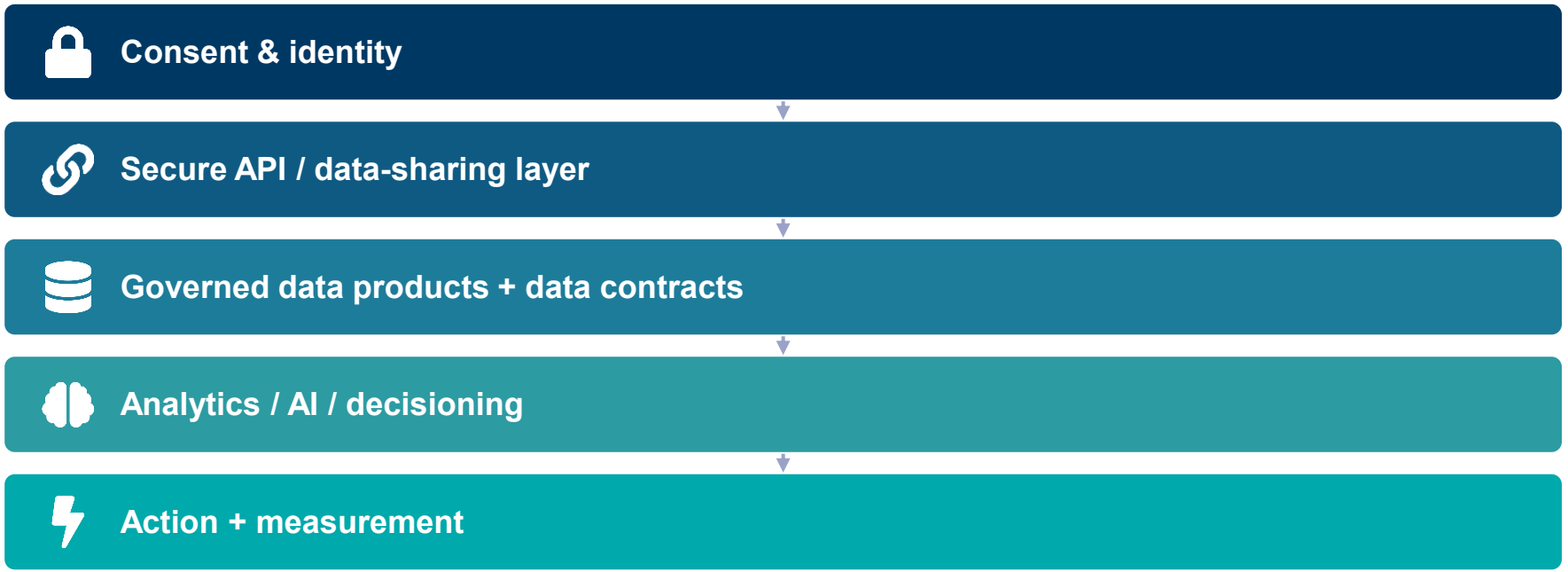
Creates recommended merchants and targeted merchants and ensures their transactions are tracked across banks in OB

Optimised customer outcome

GOVERNANCE

The architecture of trust

“Consent has to travel with the data.”



RUNS ALONGSIDE THE FULL STACK

- Security
- Privacy
- Lineage
- Audit
- Model governance

CONTROL SET Purpose limitation · Data minimisation · Consent & revocation · Least privilege · Encryption · Lineage · Data quality · Retention · Auditability · Model monitoring · Fairness testing · Human oversight

What belongs on the CDO agenda?

"Competitive advantage shifts from owning data to orchestrating value across it."

1. Build the permission layer
2. Build trusted data products
3. Build decisioning capability
4. Measure outcomes, not models
5. Govern the decision
6. Design the ecosystem

Breaking down the monopolies: Just like Netflix, Disney+, and HBO max must compete for your eyes, banks now have to compete for your data by offering better apps, lower fees, rewards/cashback, experiences and smarter features.

Just right	Don't make me think	Velvet rope

CLOSE

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Thank you.

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LET'S CONNECT ON LINKEDIN

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