

## Westminster Business Forum policy conference:

### Next steps for UK payments reform - infrastructure, regulation, inclusion and innovation

Timing: Morning, Thursday, 16<sup>th</sup> April 2026

\*\*\*Taking Place Online\*\*\*

Draft agenda subject to change

8.30	Registration
9.00	<b><u>Chair's opening remarks</u></b> Senior Parliamentarian
9.05	<b><u>Key developments in UK payments reform and considerations for the next phase of delivery</u></b> Senior commentator
9.20	<b><u>Key issues for delivering the National Payments Vision - infrastructure modernisation, coordination, and early implementation</u></b> <i>delivery of the Strategy for Future Retail Payments Infrastructure   rollout and sequencing   migration from legacy systems and long-term infrastructure planning   funding, governance, and accountability for infrastructure delivery   Pay.UK's role in access arrangements for new and smaller providers   supporting adoption across consumer and business segments   embedding inclusion and accessibility by design, including links with the Government's Financial Inclusion Strategy, and implications for access to cash   fostering innovation alongside operational resilience and risk management   regulatory clarity needed for firms</i> Justin Jacobs, Chief Policy and Engagement Officer, Pay.UK Senior representative, banking Senior representative, consumers Senior analyst
9.45	Questions and comments from the floor
10.10	<b><u>Strengthening the UK's regulatory framework for payments - consolidation, clarity, and proportionality</u></b> Senior representative, regulation Questions and comments from the floor
10.35	<b><u>Chair's closing remarks</u></b> Senior Parliamentarian
10.40	Break
10.50	<b><u>Chair's opening remarks</u></b> Senior Parliamentarian
10.55	<b><u>Open banking and open finance - governance, standards, and the establishment of the Future Entity</u></b> Senior representative, open banking Questions and comments from the floor
11.20	<b><u>Next steps for the rollout of digital money - stablecoins, tokenised deposits, and programmable payments</u></b> Senior representative, digital finance
11.30	<b><u>Supporting innovation in UK payments - use cases, consumer protection, and market growth</u></b> <i>commercial VRP and scaling account-to-account payments   innovation pathways enabled by the Future Entity and open finance   AI-enabled and agentic payments, including the Mills Review and implications for retail financial markets   integrating AI in fraud detection, customer authentication, and risk modelling   digital verification services and interoperability across sectors   proportional regulation and safeguarding requirements, including preparations for the FCA's updated safeguarding regime by May 2026   supporting new entrants and SMEs to adopt and deploy advanced payments technologies   market access and competition in card and account-to-account payments   APP fraud reimbursement and impacts on firms and consumers   supporting vulnerable users</i> Senior representative, innovation Senior representative, payments industry Senior representative, consumers Senior representative, legal
12.00	Questions and comments from the floor
12.30	<b><u>Next steps for delivering the National Payments Vision and Payments Forward Plan</u></b> Amy Smith, Head, National Payments Vision, HM Treasury Questions and comments from the floor
12.55	<b><u>Chair's and Westminster Business Forum closing remarks</u></b> Senior Parliamentarian Thomas Howard, Westminster Business Forum



*This conference is supported by Mastercard*

