

## SUPTECH WEEK 2023: DAY 1 TAKEAWAYS

Supervisory agencies are making significant investments in technology and talent to foster the growth of suptech. This rise in suptech highlights the increasing recognition of its potential to revolutionise financial supervision. The complexity involved in the evolution of suptech underscores the vital role of community and teamwork in understanding and implementing technology and data science within supervisory processes. Collaboration within the suptech community is enhanced by open-source technology, which serves as a critical component, facilitating shared progress and innovation.

Advancements in each generation of suptech are expanding the possibilities for creating a more inclusive financial sector. This collective effort allows individuals working together to amplify the impact and significance of their contributions. Innovation within Suptech extends beyond mere technological solutions; it includes improving case management practices. Hasan Fawsi exemplified this by highlighting the training, proof-of-concept development, and prototyping initiatives undertaken by OJK in collaboration with the Cambridge SupTech Lab, with support from the Bill & Melinda Gates Foundation.

A significant majority of financial authorities are now actively engaged in suptech initiatives. These authorities are strategically focusing on establishing new teams and offices specifically dedicated to managing suptech. However, the journey of progress is not straightforward. Agencies face obstacles such as internal resistance to innovation, often described metaphorically by Daniela Shackis of ECB as antibodies rejecting new developments. There is also a crucial need for a deeper understanding of supervisory needs that goes beyond technological solutions.

The importance of annual State of SupTech Reports is emphasised as a critical tool for agencies to measure and track their advancements in suptech, as noted by Jeremy Premio of BIS FSI. These reports provide valuable benchmarks and insights, guiding agencies in their development efforts.

Moreover, the successful development of Suptech hinges on robust collaboration. Addressing challenges such as policy differences, data confidentiality issues, and the consolidation of technology infrastructure requires innovative solutions like interoperability and APIs. By tackling these challenges collectively, the suptech community can ensure more effective and efficient supervision in the financial sector.

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# SUPTECH WEEK 2023

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Centre  
for Alternative  
Finance

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### DAY 1

4 December 2023

#### KEYNOTE



Hasan Fawzi

Chief Executive of Financial Technology Innovation, Digital  
Financial Assets, and Crypto Assets  
Indonesia Financial Services Authority

#### THE STATE OF SUPTECH

The session offers a comprehensive overview and insightful discussion on the latest advancements and trends in supervisory technology (suptech). It begins with a presentation of the highlights from the State of SupTech Report 2023, illuminating the ways in which financial authorities worldwide are harnessing technology to boost their supervisory capabilities. The session promotes an engaging dialogue among experts, delving into the effectiveness of Suptech strategies and applications. By discussing the current landscape and the potential future developments of Suptech, based on evidence and insights provided by the report, this session will pave the way for the upcoming SupTech Week.



Juliet Ongwae

Senior SupTech Specialist  
Cambridge Suptech Lab



Jermy Prenio

Principal Advisor  
Financial Stability Institute



Daniela Schackis

Dept. Director General  
Banking Supervision  
European Central Bank

## HARNESSING THE POWER OF COLLABORATION:

### The Importance of Working Together Within Financial Supervision

With a deep dive into the strategic advantages of collaborative efforts in the adoption and development of supervisory technology, this panel discussion is designed to unpack the potential that lies in shared experiences and the collective tackling of challenges within the suptech space. Attendees leave with a richer understanding of the key components that underpin successful partnerships and how these can be harnessed to foster innovation and efficiency. The session will also cast light on the emerging suptech domains where joint efforts are proving most effective.



**Adam Scott**  
Director of Design and  
Development  
Consumer Financial  
Protection Bureau



**Lukasz Kubicki**  
Head of Suptech,  
Technology  
European Central Bank



**Carmen Barendela**  
CBDC solution Architect  
Bank of England



**Whitney Austin**  
Strategy Risk and Innovation  
Business Advisor  
Federal Reserve Bank of  
Richmond

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## DIGITAL SUPERVISORY INFRASTRUCTURE

The financial sector digital supervisory infrastructure encompasses technologies and systems designed to oversee financial markets and institutions, provide assistance and redress to consumers, support data ecosystems that catalyse innovation via the data commons, etc.



**Matt Grasser**  
Co-Head  
Cambridge  
SupTech Lab



**Miguel Diaz**  
Head of Toronto  
Centre  
BIS Innovation Hub



**Iman van Lelyveld**  
Head of the Data  
Science Hub  
De Nederlandsche Bank



**Beatrice Sablone**  
Data & Information  
Strategist  
Swedish Financial  
Supervisory Agency

## APPROACHES TO SUPTECH:

The Bank of England's Regtech Strategy



**Lewis Webber**  
Head of Division  
RegTech & Data Innovation  
Bank of England



**Francesca Hopwood Road**  
Head of London Centre  
BIS Innovation Hub

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## EMBEDDING INNOVATION IN FINANCIAL AUTHORITIES

This session explores why embedding innovation in supotech as a strategy is important. It explores how to strategise and navigate challenges for innovation, collaboration and building a culture for acceptance of innovation and practical ways to embed innovation in supotech solutions.



**Francesca Hopwood Road**  
Head of London Centre  
BIS Innovation Hub



**Sunayna Tuteja**  
Chief Innovation Officer  
Federal Reserve System

## SUPTECH WEEK 2023: DAY 2 TAKEAWAYS

Cecilia Skingsley (Head of the BIS Innovation Hub, at the Bank for International Settlements) emphasised that data is fundamental to the success of supervisory technology, presenting both opportunities and challenges due to its abundance. The need for granular data has never been more critical, and a seamless flow of data between supervisors and supervised entities is essential. While current technology offers some solutions, the ongoing development of more powerful tools over the next two years is expected to enhance these capabilities. Suptech's role is pivotal in advancing risk-based supervision, although challenges persist in transforming conceptual ideas into practical applications. Effective risk-based supervision relies on technical skills, user-friendly tools like heat maps, and continuous feedback mechanisms.

Improved data governance is necessary, focusing on data quality, granularity, standardisation, and the use of collaborative tools such as data hubs and APIs to ensure a seamless flow of information. New tools like web scraping and sentiment analysis are revolutionising data collection and analysis, with methodologies varying between data-first and outcome-first approaches. Suptech requires a blend of technical, domain, and soft skills to adapt to the evolving regulatory and financial landscape.

The role of AI in Suptech is significant, but addressing biases in data and maintaining human oversight are crucial to ensuring fairness and minimising harm. AI bias often reflects real-world biases, making it imperative to recognise and mitigate these biases before they influence algorithmic outputs. This highlights the importance of keeping a "human in the loop" to manage bias effectively. Implementing AI responsibly involves understanding its mechanics, checking for biases, and establishing clear accountability and security measures.

Cybersecurity is a top global threat, and while AI can aid in combating it, human-assisted responses and cross-border collaboration are also essential. Effective information sharing during incidents and regular, proper training of staff are crucial components of a robust cybersecurity strategy. Supervisory agencies must commit to investing in well-trained staff, seek or develop user-friendly solutions (since even well-trained staff struggle with overly complex tools), and implement a feedback loop to adjust tactics, improve technology, and better serve stakeholders.

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## DAY 2

5 December 2023

### KEYNOTE



Cecilia Skingsley  
Head  
BIS Innovation Hub

### SUPTECH-POWERED RISK BASED SUPERVISION

This session explores the role that supotech is playing in enabling and supporting risk-based supervision. Advanced technologies such as big data analytics, machine learning, Natural Language Processing (NLP), and network analysis are being deployed to identify, assess, and classify risks and thus prioritise supervisory actions. The goal is to improve risk identification and management with more effective and efficient utilisation of limited supervisory resources. The panel will also discuss the required skills to interpret the output of these systems and integrate insights into the supervisory process.



Haoying (Ivy) Ou  
Managing Director of  
Supervision Data and  
Analytical Insights  
Office of the  
Superintendent of Financial  
Institutions Canada



Magno Condori  
Deputy Superintendent  
Superintendencia de  
Banca, Seguros  
y AFP



Javier Tarancon  
Head of Information  
Analysis  
Banco de España



Perttu Korhonen  
Head of Department  
Financial Analysis  
and Innovation  
Qatar Financial Centre  
Regulatory Authority

## THE ETHIC AND REGULATION OF AI:

### Implications for Suptech

The State of SupTech Report has demonstrated a continued growth in the prominence of machine learning and AI-driven supervisory technologies within financial authorities. Central to this adoption is a requisite discussion and exploration of the ethical responsibilities arising from the widespread adoption of these technologies, particularly focusing on issues of fairness and accountability. This session will feature insights into the evolving legal and regulatory landscape surrounding AI applications, with a specific emphasis on how these frameworks will impact public sector use. Audience members will walk away with a more nuanced understanding of the multifaceted challenges and opportunities at the intersection of AI, ethics, and regulation in the context of supervisory technologies, fostering a dialogue that guides responsible and compliant implementation in the financial sector.



**Gabriele Mazzini**  
Team Lead-AI-Act-  
Directorate  
General CNECT  
European Commission



**Matt Grasser**  
Co-Head  
Cambridge SupTech Lab



**Elizabeth Adams**  
CEO  
EMA Advisory Services



**Per Nymand-Andersen**  
Lecturer  
Goethe-Universität  
Frankfurt

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## DATA JOURNEY:

### Collection, Validation, and Governance

Data is the lifeblood of financial supervision. It is crucial for financial authorities to have efficient processes across the spectrum of the data journey – encompassing collection, validation, and governance. This session will explore the current state of play and how financial authorities are meeting this challenge, both in terms of creating greater efficiency but crucially in adopting user-centric design to ensure that the data tools we create meet the needs of the end user – the supervisor. The panel will discuss how emerging technologies and techniques can potentially transform this data journey and overcome long-standing challenges, as well as the importance of experimentation to this transformation process.



**Lewis Webber**  
Head of Division, RegTech,  
Data & Innovation  
Bank of England



**Edita Lukaševičiūtė**  
Head of Governance  
Bank of Lithuania



**Noel Quinto**  
Director, Supervisory  
Analytics  
Banco Sentral  
ng Pilipinas



**Patrick Hoffman**  
Advisor  
BIS Innovation Hub

## DATA JOURNEY:

### Cybersecurity and Suptech

This session will explore the potential role that emerging technologies and Suptech solutions can play in strengthening cybersecurity frameworks within financial authorities, with reference to recent examples of experimentation.



**Beju Shah**

Head of Nordic Centre  
BIS Innovation Hub



**Adrian Waddy**

Head of Innovation  
(Data Science)  
Australian Prudential  
Regulation Authority



**David Whyte**

Head of Corporate Security  
and Cyber Resilience  
Coordination Centre  
BIS Innovation Hub

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## DATA JOURNEY:

### Web and Social Media Scrapers and Sentiment Analysis

Delve into the intricate world of web scraping, unravelling its theoretical underpinnings and practical applications. Explore the supervisory value embedded in the art of collecting and analysing information from the vast expanse of the internet. Panellists will illuminate the diverse types of data that can be harvested from online sources, providing a detailed exploration of the analyses that can be derived. Furthermore, we discuss the indispensable role of sentiment analysis and other innovative methods in quantifying unstructured data, unveiling their pivotal value and utility in a supervisory context. This will be an opportunity to gain profound insights into the power of web scraping and how it can revolutionise information gathering and decision-making processes.



**Matt Grasser**

Co-Head  
Cambridge SupTech Lab



**Abhisekh Rana**

Senior Data Scientist  
Cambridge SupTech Lab



**Sanea Daruwalla**

Chief & Legal People  
Officer  
Zyte



**Christopher Guess**

Lead Technologist  
Winnov Technologies



## THE ETHIC AND REGULATION OF AI:

### Algorithmic Fairness

This session convenes deep experts from technical research, academia, and central banking to examine the intricate dimensions of fairness in algorithmic decision-making. The session's primary goal is to delve into the technical advancements, ethical considerations, and real-world implications associated with algorithmic systems. By fostering dialogue among these diverse perspectives, the panel aims to identify collaborative pathways that bridge technical innovation, academic research, and regulatory policies, aiming for a collective approach to ensure fairness and equity in algorithmic outcomes across different sectors.



**Gabriele Mazzini**  
Team Lead-AI-Act-  
Directorate  
General CNECT  
European Commission



**Matt Grasser**  
Co-Head  
Cambridge SupTech Lab



**Elizabeth Adams**  
CEO  
EMA Advisory Services



**Per Nymand-Andersen**  
Lecturer  
Goethe-Universität  
Frankfurt

## SUPTECH WEEK 2023: DAY 3 TAKEAWAYS

The vast amount of data and reporting responsibilities banks face makes data-driven strategies essential for their operations. Suptech holds significant promise for delivering major cost savings to the private sector, which has fuelled banks' growing interest in its development and implementation. The relationship between RegTech and SupTech reveals more commonalities than differences, highlighting the need for collaboration among key players in both fields. Standardised taxonomies can accelerate progress in both areas, fostering a unified approach to regulatory and supervisory technology.

The debate over whether to "buy" or "build" technology solutions often presents a false dichotomy, as many applications incorporate both purchased and internally developed components. Deciding between these options involves evaluating factors such as available budgets, existing open-source components, time constraints, legal considerations like data residency and privacy laws, and the capabilities of the IT team.

AI's role in Suptech is substantial, but it comes with potential risks, including AI hallucinations. To mitigate these risks, it's crucial to maintain a "human in the loop," ensuring continuous human oversight and intervention. This approach helps manage AI's unpredictability and enhances its reliability and fairness in supervisory applications.

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### DAY 3

6 December 2023

#### KEYNOTE



Peter Cai

Managing Director, Global Head of Risk Data, Analytics, Reporting, & Tech  
Citigroup

#### REGTECH AND SUPTECH:

##### Two Sides of the Same Coin?

This session explores the intersection between SupTech and RegTech and will offer perspectives on how we can facilitate increased, and more meaningful, interaction between the two.



Antoine Bourdais  
Product Director  
Regnology



Drew Propson  
Head of Technology and  
Innovation in Financial  
Services  
World Economic Forum



Francesca Hopwood Road  
Head of London Centre  
BIS Innovation Hub



Thomas Bull  
Partner, UK Head of  
Fintech Growth  
EY



Deborah Young  
CEO  
The RegTech Association

## DEVELOPING SUPTECH APPLICATIONS

### Buy v Build

This session examines the decision-making process for developing suptech applications in house or through an external provider. Panelists will share insights on the pros and cons of both 'build' and 'buy' approaches and key considerations that decision-makers should take into account.



**Matt Grasser**  
Co-Head  
Cambridge SupTech Lab



**Sam P. Selim**  
President & Chief  
Innovation Officer  
SQL Power Group



**Carmelle Cadet**  
Founder & CEO  
EMTECH

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## RECENT TRENDS AND DEVELOPMENTS IN SUPTECH

This session explores recent trends and developments and considers the full evolution of suptech. Panellists will reflect on advancements over the past few years, including the integration of AI in suptech, data governance and privacy approaches, and increased cybersecurity in suptech systems, amongst others. Panellists will also highlight challenges and opportunities they are observing for the years ahead.



**Anne Leslie**  
Cloud Risk and Controls  
Leader, EMEA  
IBM Cloud for  
Financial Services



**Patrick Contech**  
CEO  
Africa FinTech Network



**Aman Thind**  
CTO  
State Street



**Curtis Matlock**  
CEO  
Proto



**Kwame Oppong**  
Head, Fintech and  
Innovation  
Bank of Ghana

## 2023 LAUNCHPAD PROTOTYPE DEMOS

### Advanced ML/AI Consumer Protection Suites

Vendors demonstrate the prototypes that have been developed in collaboration with financial authorities. Financial authorities share their experience and how they envision using innovative technology such as social media scraping and ML/AI to gain predictive insights to detect potential misconduct and improve consumer protection.



**Nathalie Lenehan**

Technical Program Manager  
Cambridge SupTech Lab



**Vanessa Babicz**

COO  
Proto



**Nicolás Tirado**

Corrective Action  
Supervisor  
SBS Peru



**Alvin Tolosa**

Market Conduct, Data  
Analytics, and Policy Group  
Bangko Sentral ng Pilipinas



**Thomas Nilsson**

Director of Central Bank  
Solutions  
FNA



**Christopher Guess**

Lead Technologist  
Winnow Technologies



**Clarence Blay**

Assistant Director  
Bank of Ghana

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## APPROACHES TO SUPTECH:

Banco do Brasil & Saudi Central Bank



**John Yeo**

Advisor  
BIS Innovation Hub



**Mansour A Alsaleh**

Head  
Saudi Central Bank



**Anthony Butler**

Senior Advisor  
Saudi Central Bank



**Rodrigo Baratta**

Machine Learning Engineer  
and Data Scientist  
Banco do Brasil

## REGULATORY TAXONOMIES AND MACHINE-READABLE REGULATION: FINRA DEMO



**Alex Khachaturian**  
Director in the Office of  
Financial Innovation  
FINRA



**Afshin Atabaki**  
Special Advisor and  
Associate General Counsel  
FINRA



**Nick Vitalo**  
Asistant General  
Counsel  
FINRA



**Haimera Workie**  
Vice President and Head of  
Financial Innovation  
FINRA

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## PUBLIC/PRIVATE COLLABORATION: Furthering Suptech Adoption



**Simran Singh**  
Techsprint Lead,  
Innovation Lab  
Financial Conduct  
Authority



**Ekaterina Borisova**  
Senior Associate,  
Global Innovation  
Financial Conduct  
Authority

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## BEYOND CHATBOTS:

### Advanced Analytics Hackathon and Other Collaborative Events

This session introduces the various event types that have evolved to bring people together to solve big world problems with technology. The panel discusses how data products created in global collaboration of data scientists and domain experts can transition to support consumer protection initiatives.



**Nathalie Lenehan**  
Technical Progam Manager  
Cambridge SupTech Lab



**Nitya Malladi**  
Programme Manager  
Alliance for Innovative  
Regulation



**Abhisekh Rana**  
Senior Data Scientist  
Cambridge SupTech Lab

## POTENTIAL BENEFITS OF GENERATIVE AI:

### Fireside Chat

A discussion highlighting the potential benefits of Generative AI for regulatory agencies in the realm of supervision and consumer protection



**Mariama Jalloh-Heyward**  
Programme Director  
Alliance for Innovative  
Regulation



**Edmund Towers**  
Head of RegTech and  
Advanced Analytics  
Financial Conduct Authority

## SUPTECH WEEK 2023: DAY 4 TAKEAWAYS

Suptech is an indispensable tool in aiding law enforcement and authorities to combat money laundering, weapons proliferation, and other financial crimes. By fostering collaboration across the public sector, private sector, and academia, and leveraging suptech technology, we can better prevent individuals from falling victim to fraud and other crimes. However, it is crucial to recognise that criminals also have access to these tools, underscoring the importance of continued dialogue and cross-border cooperation to stay ahead of these threats.

Mitigating climate risk in the financial sector requires identifying how these risks manifest. Suptech technology will be instrumental in the global effort to maintain a healthy and liveable planet by providing the necessary tools to monitor and manage climate-related financial risks effectively.

Consumer protection is a fundamental human right and a collective responsibility. Realising this right involves using technology capable of analysing vast amounts of data to identify and stop fraudsters, particularly those targeting vulnerable populations.

Creating a truly inclusive financial system that integrates women into the global economy is one of the most critical economic initiatives worldwide. Despite progress, more efforts are needed to facilitate women's participation in financial services. Supervisory agencies must be intentional in gender-desegregating data to reveal specific challenges and take targeted actions to address them, thereby improving financial inclusion for women.

The establishment of a suptech community that spans the public, private, and academic sectors are crucial for co-creating a global financial system that offers equal opportunities for success, regardless of an individual's background or birthplace. Suptech represents more than just technology; it is a movement aimed at fostering an inclusive and equitable global economy.

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## DAY 4

7 December 2023

### KEYNOTE



Elsie Addo Awadzi  
Deputy Governor  
Bank of Ghana

## SUPTECH POWERED AML/CFT/CPF SUPERVISION:

### Consumer Complaints Analytics

The session explores the evolving field of suptech and its impact on enhancing Anti-Money Laundering (AML), Counter-Financing of Terrorism (CFT), and Countering Proliferation Financing (CPF) efforts. We aim to dissect how suptech is amplifying the efficacy of the fight against financial crime and the emerging trends expected to shape the future of AML/CFT/CPF financial supervision. The panel will also address strategic approaches to integrate suptech effectively into existing systems and share their vision of how technology and data science will enhance supervisory outcomes.



**Sarah Paquet**  
Director and CEO  
Financial Transactions and  
Reports Analysis Centre  
of Canada



**Nick Maxwell**  
Head  
Future of Financial  
Intelligence Sharing



**Leslye Sihuay**  
Suptech Specialist  
Cambridge SupTech Lab



**Marco di Simoni**  
Senior Researcher  
Financial Intelligence  
Unit of Italy



**Dr. Kimmo Soramaki**  
Founder and CEO  
FNA

## GREEN FINANCE AND SUPTECH

This session explores the innovative ways in which suptech is reshaping the landscape of climate finance, facilitating more effective risk management, sustainable investment, and regulatory compliance. Participants will gain valuable perspectives from leading experts from supervisory authorities and international organisations working in state-of-the-art synergies between finance and technology to pursue a more sustainable and resilient future.



**Iman van Lelyveld**  
Head of the Data  
Science Hub  
De Nederlandsche Bank



**Samir Kiuhan**  
Senior Researcher  
Cambridge SupTech Lab



**Carine Bastos**  
Deputy Advisor  
Banco Central  
do Brasil



**Chrissy Martin Meier**  
Director, Policy  
Digital Impact Alliance



**Andres Alonso**  
Senior Economist  
Banco de España

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## SUPTECH-POWERED CONSUMER PROTECTION SUPERVISION:

The session offers an insightful discussion on the latest innovations in consumer protection supervision. It begins with an overview of suptech initiatives that have been designed and developed for a wide range of use cases, providing real-world examples of technologies that authorities are currently leveraging to take consumer protection supervision to the next level. Then, our invited experts will share their experiences and perspectives as early adopters of suptech in this field. By sharing their lessons learned, this session will unveil the challenges and opportunities for suptech adoption and encourage more supervisors to experiment with innovative technologies to better protect consumers in the financial markets.



**Jamile Valles**  
Head of Market Conduct  
Enforcement Department  
Superintendencia de Banca  
Seguros y AFP del Perú



**Jose Miguel Mestanza**  
Suptech Specialist  
Cambridge SupTech Lab



**Simone Portuesi**  
ICT Expert  
Banca d'Italia



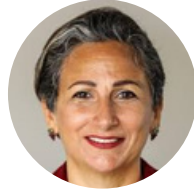
**Rochelle D. Romas**  
Deputy Director  
Bangko Sentral ng Pilipinas

## CLOSING THE GENDER GAP

The panel discussion centres on the critical intersections of supotech, gender dynamics, and the strategic utilisation of gender-disaggregated data in the financial domain. The primary objectives are two-fold: firstly, to delve into the transformative role supotech plays in advancing gender inclusivity and its ability to harness disaggregated data for insights; and secondly, to scrutinise challenges and opportunities associated with these dynamics. The aim is to foster a nuanced understanding of how supotech can serve as a catalyst for positive change, empowering financial authorities and financial institutions to make informed decisions that drive gender equity. Through collaborative exploration, we aspire to outline actionable strategies that leverage technology for the betterment of gender representation and outcomes within the financial sector.



**Greta Bull**  
Director Women's  
Economic  
Empowerment  
Bill & Melinda Gates  
Foundation



**May Abulnaga**  
First Sub-Governor,  
Office of the Governor,  
Central Bank of Egypt



**Juliet Ongwae**  
Senior Supotech  
Specialist  
FINRA



**Clara Arthur**  
Policy and Ecosystem  
Specialist  
UN Capital Development  
Fund, Ghana



**Francesca Brown**  
Director of policy  
Women's World  
Banking



**Peter McConaghy**  
Policy Advisor  
Office of the  
UNSGSA



**Soraya  
Hakuziyaremye**  
Deputy Governor  
National Bank of  
Rwanda

## SUPTECH: THE PATH FORWARD

In this session we reflect on the rich tapestry of discussions, insights, and breakthroughs that have been shared. In our final session, we will encapsulate the key themes, lessons learned, and the future trajectory for supervisory technology. This wrap-up roundtable summarises the innovative ideas and strategies that have been showcased and chart a path forward, identifying actionable steps and best practices that can be implemented by financial authorities and ecosystem partners globally. We distil the essence of this transformative week into a coherent vision for the future, ensuring that the momentum gained here continues to inspire and guide us in the dynamic landscape of financial supervision.



**Anna Wallace**  
SPO Consumer Protection  
and RegTech  
Bill & Melinda Gates  
Foundation



**Monica Shelton**  
Director, Regulatory  
Technology  
Consumer Financial  
Protection Bureau



**Liezl Neething**  
Divisional Head  
South African  
Reserve Bank



**Douglas Arner**  
Kerry Holdings  
Professorin Law  
The University of  
Hong Kong



**Drew Propson**  
Head of Technology  
and Innovation  
Financial Services  
World Economic Forum



**Ines Paez**  
Subdirector  
Superintendencia de  
Bancos de la  
República Dominicana



**Francesca Hopwood Road**  
Head of London Centre  
BIS Innovation Hub



**Simone di Castri**  
Co-Head  
Cambridge SupTech Lab