

VII Fintech Forum Meeting
CEMLA, Mexico City, March 6-7, 2024

Agenda

Meeting Format: In person.

Working language: English and Spanish with simultaneous interpretation.

Moderator of the day: Dr. Gerardo Hernández del Valle, CEMLA

WEDNESDAY

6
MARCH
2024

CDMX
Local time
(UTC-6)

09:00 – 09:20

Welcome Remarks

Dr. Manuel Ramos-Francia, *Director General, Center for Latin American Monetary Studies*
Dr. Juan Ayuso, *General Manager of Operations, Markets and Payment Systems, Bank of Spain*

09:20 – 10:20

Keynote Speech: Digital Finance

Jose Antonio Murillo, *Chief Executive Officer, RappiCard México*

The evolution of digital finance in Fintech has significantly transformed traditional financial services, offering greater accessibility, efficiency, and innovation. However, challenges related to cybersecurity, regulatory complexities, and ensuring equitable access to digital financial services for all segments of society remain focal points in this evolving landscape. Continued advancements in digital financial technologies are predicted to further revolutionize the Fintech industry, shaping the future of finance globally.

10:20 – 10:35

Coffee

10:35 – 12:05

Work session: Artificial Intelligence and Machine Learning

Fernando Campos García, *BBVA*
Eugen Cleveland, *Deutsche Bundesbank*

The integration of artificial Intelligence (IA) and Machine Learning (ML) has led to increased efficiency, reduced operational costs, and improved decision-making in the Fintech sector. However, challenges such as data privacy, the ethical use of AI, intellectual property rights, regulatory complexities, potential dependencies on dominant players, and the need for skilled professionals persist in this rapidly evolving landscape. Despite these challenges, ongoing advancements in AI and ML technologies promise sustained transformation and innovation within Fintech.

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12:05 – 13:05

Box Lunch

13:05 – 14:35

Session 1. Quantum Computing and Central Banking

Noemí López Chamorro, *previously Bank of Spain*
Gianni Del Bimbo, *Multiverse Computing*

Along with artificial intelligence, quantum computing is one of the technological developments that promises to have the greatest transformative impact on the entire economic system. In this context, banking emerges as one of the sectors that could benefit the most from these advances, both because of its ability to tackle complex tasks more efficiently and to respond to problems that classical computing does not reach, such as the dynamic optimization of investment portfolios. However, the potential path of these new tools poses significant challenges to the sector both from the point of view of their commercial viability and IT security.

14:35 – 14:50

Coffee

14:50 – 16:20

Session 2. New perspectives and advances on Fintech regulation in Latin America and the Caribbean

Pablo Furche, *Central Bank of Chile*
Jorge Ponce, *Central Bank of Uruguay*
Joao Wong A Foe, *Central Bank of Suriname*

It provides a look at the evolution and dynamics of the regulatory framework governing financial technologies in the region. As the Fintech industry experiences rapid growth, regulatory authorities have been challenged to adapt to foster innovation, while ensuring the stability and protection of financial users. This analysis will explore recent developments in Fintech regulation in Latin America and the Caribbean, highlighting emerging trends and approaches taken by different countries to drive a more modern and efficient financial ecosystem.

16:20 –

Barbecue

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THURSDAY

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09:00 – 10:30 **Session 3. CBDC Projects and their relationship to instant payments**

Jose Aurazo, *Bank for International Settlements*
Breno Santana Lobo, *Central Bank of Brazil*
José Manuel Marqués Sevillano, *Bank of Spain*

The session examines the potential relationship between CBDCs and fast payment systems, exploring whether these new digital currencies could be direct competitors or collaborators in the financial ecosystem. Additionally, an overview will be provided of the various aspects surrounding the digital euro and its relationship with fast payment systems.

10:30 – 11:00 **Project Monitoring: Stablecoins and Fintech Regulation**

Moderator: José Manuel Marqués Sevillano, *Bank of Spain*

During this session, the progress of Stablecoin projects and Fintech regulation that took place in the previous year will be reviewed.

11:00 – 11:30 **Box Lunch**

11:30 – 12:15 **Roundtable of the working group on the 2024 agenda**

Moderator: Gerardo Hernández del Valle, *Center for Latin American Monetary Studies*

In this session, proposals for research projects that the Forum plans to carry out during this year will be presented.

12:15 – 12:25 **Closing Remarks**

Bank of Spain
Center for Latin American Monetary Studies