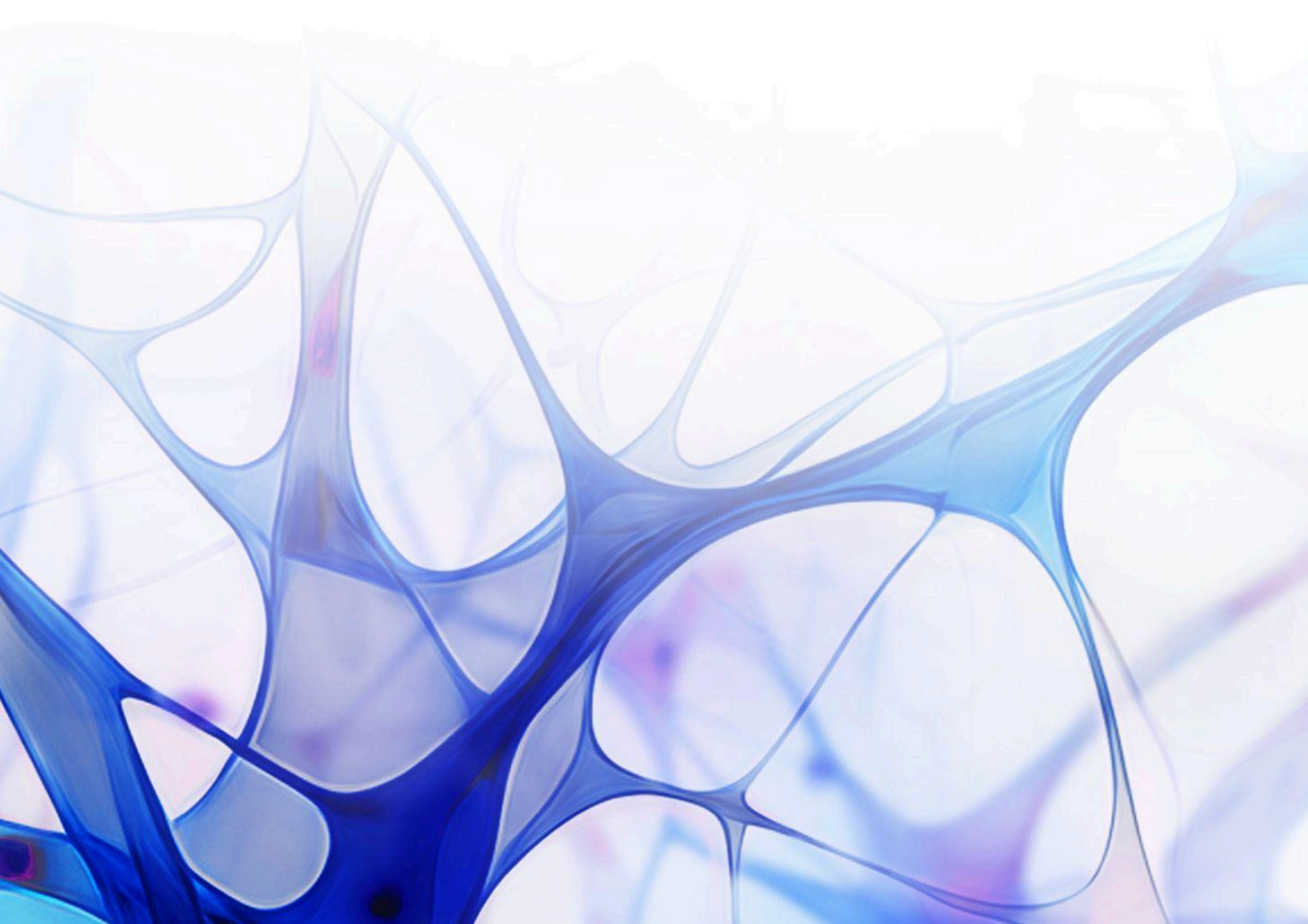


**Insights
Forum™**

Organised by:



Agenda



Monday
4 November

Tuesday
5 November

Insights Forum™

Morning
Breakfast Briefings

Full Day
Public-Private Roundtables
Digital Assets, AI and Quantum, Data, Payments and Inclusion

Full Day
Deep Dive Workshops

Full Day
Layer One Summit
Summit Stage, Lunch Reception and Roundtables

Full Day
Launches & Announcements
Launchpad Stage

Full Day
Green Circle Climate Summit
Roundtables and Workshops

UOB FinLab's GreenTech Accelerator 2024 Showcase
Launchpad Stage and Networking

Full Day Private Event
MUFG FinTech Festival
Summit Stage and Networking Reception

Regulator Networking
Powered by the Asian Development Bank and
Cambridge Centre for Alternative Finance

Networking Reception

Networking Reception
Powered by HSBC and British High Commission

Tuesday, 5 November 2024

Summit Stage

<p>Tue, Nov 5 9:00am - 6:00pm</p> <p>Summit Stage, Sands Expo & Convention Centre, Level 4</p>	<p>[Private Event] MUFG Fintech Festival</p> <p>Held alongside Insights Forum, MUFG Fintech Festival is a private gathering designed to foster collaboration and drive growth. Bringing together MUFG's investee companies and partner banks from across ASEAN, this co-located private meeting creates a unique platform for building strategic partnerships, sharing innovative solutions and accelerating regional financial transformation.</p>
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Tuesday, 5 November 2024

Roundtables Stage

Tue, Nov 5
9:00am - 10:30am

Roundtable Room 3,
Sands Expo &
Convention Centre,
Level 4

Blockchains for good: Harnessing technology to fight financial crime, protect consumers, and foster financial inclusion

This roundtable builds upon a previous private session convened as part of the Point Zero Forum 2024 titled "[Blockchains for Good: Harnessing Technology to Fight Financial Crime, Protect Consumers, and Foster Financial Inclusion](#)", featuring regulators from key jurisdictions alongside representatives from global financial institutions and digital asset stakeholders. The focus was on exploring how blockchain technology can be leveraged to tackle critical challenges within the digital assets sector.

This discussion will be segmented into three key themes: fighting financial crime, protecting consumers, and fostering financial inclusion—each contributing to a broader vision of leveraging blockchains for the public good.

Key Discussion Points:

1. How does blockchain technology shift the paradigm for financial crime?
2. How are financial institutions approaching financial crime controls in the digital asset space?
3. What should regulators consider in designing consumer protection rules for the digital asset industry? What are some best practices for the industry in safeguarding consumers? What are some implementation challenges to learn from?
4. How will blockchain technology make financial services more accessible? How are digital asset businesses building an inclusive ecosystem?
5. In the world of blockchain-enabled finance, how do efforts across crime prevention, consumer protection, and financial inclusion all intersect for public good?

Please find the reading material [here](#).

Speakers:

Abigail Ng, Executive Director, Monetary Authority of Singapore

Chan Yam Ki, Vice President, Circle

Dr Clara Guerra, Director, Office for Financial Market Innovation and Digitalisation, Liechtenstein Government

Danny Russell, Head of Digital Currency Technology, Bank of England

Esme Hodson, Member & Chief Compliance Officer, SC Ventures, SC Ventures

Dr Eva Hüpkes, Secretary General, International Association of Deposit Insurers

Gabriel Ngo, Director, Governor's Review Office, Supervision Department, Bank of Canada

Grant Rabenn, Director, Financial Crimes Legal, Coinbase

Matthias Obrecht, Head Market Analysis, Swiss Financial Market Supervisory Authority (FINMA)

Dr Rhys Bollen, Senior Executive Leader, Digital Assets, Markets Group, Australian Securities and Investments Commission

Robert MacDonald, Chief Legal & Compliance Officer, ByBit

Wilson Cheung, Regional Compliance Officer, APAC & MENA, Binance

Moderators:

Angela Ang, Senior Policy Advisor, TRM Labs

Ari Redbord, Global Head of Policy and Government Affairs, TRM Labs

Tue, Nov 5
9:00am - 10:30am

Roundtable Room 1,
Sands Expo &
Convention Centre,
Level 4

GL1: Foundational layer for financial networks

The GL1: Foundational Layer for Financial Networks session aims to explore the transformative potential of the Global Layer One (GL1) initiative, as introduced by the Monetary Authority of Singapore (MAS). This foundational digital infrastructure is designed to facilitate seamless cross-border transactions and integrate tokenized assets into global liquidity pools.

GL1 is not merely a technological advancement but a strategic move towards establishing a more interconnected and efficient global financial ecosystem. The initiative aims to address current limitations in digital asset platforms, which often face challenges related to regional boundaries and interoperability. By enabling diverse financial institutions to connect through a unified digital backbone, GL1 seeks to enhance market accessibility and operational efficiency across various asset classes.

The roundtable will bring together key central banks, regulators, international financial institutions, commercial banks and financial market infrastructures to:

1. Share latest developments on base infrastructure
2. Delve into use cases of shared ledger infrastructure in supporting financial transactions
3. Discuss standards and frameworks critical for settlement arrangements on shared ledger infrastructures

Speakers:

Holger Neuhaus, Head of Market Innovation and Integration Division, European Central Bank
Jean-Marc Stenger, Chief Executive Officer, Societe Generale - FORGE
Dr Johnna Powell, Managing Director, Head of Technology Research and Innovation, Depository Trust and Clearing Corporation (DTCC)
Dr Jorgen Ouaknine, Global Head of Innovation and Digital Assets, Euroclear
Masashi Watanabe, Managing Director, Deputy Head of Digital Strategy Division, MUFG Bank, Ltd.
Naveen Mallela, Managing Director, J.P. Morgan
Richard Fox, Head of Public Policy, UK, Schroders
Ryosuke Ushida, Chief Fintech Officer, Financial Services Agency of Japan
Dr Steven Hu, Head of Digital Assets, Trade and Working Capital, Standard Chartered Bank
Yong Khee Jin, Executive Director, United Overseas Bank
Shun Kobayashi, Head of FinTech Center, Bank of Japan

Moderators:

Alan Lim, Director & Head, Financial Infrastructure and Artificial Intelligence Office, Monetary Authority of Singapore
Claudine Hurman, Director of Innovation and Financial Market Infrastructures Directorate, Banque de France
Tommaso Mancini-Griffoli, Division Chief of the Payments, Currencies, and Infrastructure Division, International Monetary Fund

Tue, Nov 5
11:00am - 12:30pm

Roundtable Room 3,
Sands Expo &
Convention Centre,
Level 4

Scaling sustainable innovation: From research to commercial growth

The Point Zero Forum's roundtable on "[Ideas to action to progress: the innovation journey from academia to industry](#)" established that robust institutional support, innovative funding models, public-private partnerships, supportive regulatory frameworks, interdisciplinary collaboration, and adapted investment strategies were needed to scale the science and technologies being developed today at the speeds necessary to reap their promise.

Funding remained a significant barrier, particularly for early-stage ventures in clean tech and hard tech sectors, and traditional venture capital models, with their short-term horizons, often fail to support the long-term, high-risk nature of sustainable technologies. The discussion highlighted the need for new financial intermediation models that provide patient capital, with institutional investors like university endowments and pension funds identified as potential sources. Additionally, public-private partnerships were recognised as crucial for driving sustainable innovation by providing the necessary resources, expertise, and regulatory support to scale sustainable technologies.

2024 also reflected a new challenge: emerging businesses struggle to balance commercial demands with safe, conscious development, as seen in the Pause AI and Right to Warn movements. Startups also struggle to identify and retain talent as they scale, creating challenges of culture and consistency.

What do experts and experienced practitioners do in the light of these challenges? This roundtable furthers the conversation to consider both the funding and business models that have proven effective in facilitating conscious scaling, and the steps being taken to ensure culture and talent serve to address global challenges such as climate change and driving progress towards a more sustainable future.

Speakers:

Andreas Iten, Co-founder & Chief Executive Officer, General Partner, Tenity
Anikó Szombati, Executive Director & Chief Digital Officer, Magyar Nemzeti Bank
Anna Breimer, Managing Director, The Breimer Group
Isabelle Lessedjina, Chairperson, Rawbank
Kfir Godrich, Chief Innovation Officer, BlackRock
Dr Mark Shmulevich, Managing Partner, Aloniq
Olivia Albrecht, Chief Executive Officer, Artemeter LLC
Sanjay Gour, Consultant, EgonZehnder
Shayan Hazir, Chief Digital Officer, ASEAN, HSBC

Moderators:

Michael Low, Deputy Director, Curriculum Development & Digitalisation and Head, Finance & Technology Programmes, Singapore Management University
Prof. Thomas Puschmann, Executive Director, Global Center for Sustainable Digital Finance, Stanford & Zurich University

Tue, Nov 5
1:00pm - 2:30pm

Roundtable Room 1,
Sands Expo &
Convention Centre,
Level 4

Project Guardian: Fixed Income

Project Guardian is an initiative spearheaded by the Monetary Authority of Singapore (MAS), aimed at enhancing the efficiency and liquidity of financial markets through asset tokenization. The project seeks to unite policymakers and financial institutions to explore the economic potential and governance structures surrounding digital assets.

A significant aspect of Project Guardian is its focus on the Fixed Income workstream, where various stakeholders, including S&P Global Ratings and Moody's, DBS Bank, Standard Chartered are collaborating to develop frameworks and assessments for tokenized fixed-income products.

Key discussion points:

1. Latest developments in the asset tokenization for the Fixed Income asset class
2. Industry standards for various tokenized debt securities and the application of these standards to commercial use cases.
3. As increasing banks participate in the project, what roles do various stakeholders, including regulators, credit rating agencies like Moody's and S&P Global Ratings, and financial institutions, play in the success of Project Guardian?
4. How can these collaborations be structured to ensure effective governance and risk management?

Speakers:

Alan Lim, Director & Head, Financial Infrastructure and Artificial Intelligence Office, Monetary Authority of Singapore
Allison Parent, Executive Director, Global Financial Markets Association
Andrew O'Neill, Managing Director, Analytical Lead on Digital Assets, S&P Global
Andrew Scott Nardi, Head of Digital Investment Banking, DBS Bank
Ariel Ben Hattar, Secretary of the Executive Committee, CMTA
CK Ong, Chief Operating Officer, SBI Digital Markets
Dr Fabian Astic, Managing Director & Global Head of Digital Economy, Moody's
Gabriel Callsen, Senior Director, FinTech and Digitalisation, International Capital Market Association (ICMA)
Gautam Rudra, Head of Post Trade Business, SGX Group
Inmoo Hwang, Co-founder & Group Chief Financial Officer, ADDX
Khai Uy Pham, Advisor, Banque de France
Laurens Schepens, Lead UBS Tokenize & Digital Assets APAC, UBS
Stéphanie Lheureux, Head of Digital Assets Competence Center, Euroclear
Yuval Rooz, Co-founder & Chief Executive Officer, Digital Asset
Scott Lucas, Managing Director, J.P. Morgan

Moderators:

Matthias Obrecht, Head Market Analysis, Swiss Financial Market Supervisory Authority (FINMA)
Ryosuke Ushida, Chief Fintech Officer, Financial Services Agency of Japan

Tue, Nov 5
1:00pm - 2:30pm

Roundtable Room 3,
Sands Expo &
Convention Centre,
Level 4

A playbook for open digital cross-border commerce between ASEAN & India

This roundtable aims to explore the critical policies and technologies necessary for fostering interoperable and harmonised digital commerce between India and ASEAN nations.

As digital commerce continues to evolve, the need for effective frameworks that facilitate seamless cross-border transactions becomes increasingly vital. This session will bring together industry leaders, policymakers, and technology experts to identify actionable strategies that can enhance digital commerce, ensuring that it is inclusive, secure, and efficient.

Key Discussion Points:

1. Identify the gaps in current regulations, policies and innovation to create a harmonised framework for digital commerce between India and ASEAN. What are the best practices that can facilitate interoperability across different digital platforms?
2. What more is to be done to advance cross-border digital payments and e-invoicing systems?
3. What is the importance of establishing secure and efficient payment gateways and the role of e-invoicing in streamlining processes and reducing transaction costs in cross-border trade?
4. With an increase in cross-border data flows, what measures need to be implemented to ensure data protection and protection from cyber attacks?
5. The discussion will explore concerns around Digital Identity and Authentication.

In partnership with IIM Alumni SG

Speakers:

Carrie Suen, Vice President, Global Affairs & Sustainability Strategies, Ant International

Chan Yam Ki, Vice President, Circle

Dr Daranee Saeju, Assistant Governor, Bank of Thailand

Pamela Mar, Managing Director, Digital Standards Initiative, International Chamber of Commerce

Ram Iyer, Founder & Chief Executive Officer, Vayana

Saurav Bhattacharyya, Chief Executive Officer, Proxtera Pte Ltd

Shireesh Joshi, Chief Business Officer, ONDC

Vipul Parekh, Co-founder, Bigbasket

Yohanes Lukiman, Co-Chair of Digital Working Group, ASEAN Business Advisory Council

Moderator:

Foo Chek-Tchung, Executive Director, Public Policy, Elevandi

Tue, Nov 5
2:00pm - 3:30pm

Roundtable Room 2,
Sands Expo &
Convention Centre,
Level 4

Roundtable: Novel approaches to combat money laundering, terrorism financing, fraud and scams

This roundtable will explore how the use of technology can support efforts in combating illicit financial activities and evasion of sanctions in payments. The roundtable seeks to enhance collaboration between the public and private sectors on technological solutions for fighting illicit financial activities like money laundering (ML), terrorism financing (TF), fraud and scams.

Speakers:

Andy White, Chief Executive Officer, AusPayNet
Chengyi Ong, Head of Policy, APAC, Chainalysis
Emmie Reyes, Chief Executive Officer, BancNet
Guy Sheppard, Chief Commercial Officer (CCO), Aboitiz Data Innovation
Joy Wann, Vice President, Global Regulatory Affairs Advocacy, Mastercard
Ken Yon, Senior Director, Risk & Compliance, Payments Network Malaysia Sdn Bhd (PayNet)
Dr Kimmo Soramaki, Founder & Chief Executive Officer, FNA
Noor Muhdi, Global Director, Risk and Compliance, Amazon
Raju Nair, Head-Platform, Analytics & Surveillance Operations, Group Legal & Compliance, DBS Bank
Rosemary Lim, Executive Director, Monetary Authority of Singapore
Sarah Pritchard, Executive Director of Supervision, Policy and Competition - Markets and Executive Director of International, Financial Conduct Authority
Tatsuya Sugiura, Advisor, Monetary and Capital Markets Department, International Monetary Fund
Adam Gagen, Global Head of Government Affairs, Revolut

Moderators:

Beju Shah, Centre Head, BIS Innovation Hub - Nordic Centre
Maha El Dimachki, Centre Head, BIS Innovation Hub - Singapore Centre

Tue, Nov 5
3:00pm - 4:30pm

Roundtable Room 1,
Sands Expo &
Convention Centre,
Level 4

Connecting the world with financial trust and digital assets

Central banks play a crucial role in extending the trust and connectivity of their domestic financial ecosystem with other markets in this rapidly digital world. As businesses and SMEs increasingly venture cross border into new and emerging markets, they will need to have the support of a common digital trust and accessible foreign exchange to seamlessly connect with international parties.

An innovative way to build digital trust is through integrated Financial Trust Corridors (FTCs). FTCs not only build trust among financial institutions and businesses, but also sets forth a scalable digital ecosystem that allows for the sharing of common data, utilisation of smart digital assets and democratised access to foreign exchange.

In this roundtable, discussants will address the ways in which central banks can lead the development of common digital trust frameworks like FTC that empower local financial institutions and businesses, share about existing FTC work in Asia and Africa, how semi-fungible digital assets can accelerate development, and identify partnership constructs with banks, fintechs, foreign exchange solution providers and private sector entities towards a multilateral trust and FX ecosystems.

Speakers:

Aparna Jhajharia, Director of Partnerships, Proxtera
Dr Diane Karusisi, Chief Executive Officer, Bank of Kigali Plc
Effie Dimitropoulos, Chief Executive Officer, AUDC Pty Ltd
Eugene Goh, Deputy Director, Monetary Authority of Singapore
Gaurav Khandelwal, Chief Executive Officer, HDFC Bank Singapore
Jeremy Tan, Chief Executive Officer, Liquid Group
Jose Manuel Marques Sevillano, Director Financial Innovation and Market Infrastructures, Bank of Spain
Mike Meng, Chief Executive Officer, Ample Fintech
Ouk Sarat, Deputy Director General & Director of Payment System Department, National Bank of Cambodia
Ruurd Brouwer, Chief Executive Officer, TCX
Qamar Saleem, Global Head, SME Finance Forum

Moderator:

Kwame Oppong, Director of FinTech and Innovation, Bank of Ghana

Chair:

Levon Sahakyan, Board Member, Central Bank of Armenia

Tue, Nov 5
3:00pm - 4:30pm

Roundtable Room 3,
Sands Expo &
Convention Centre,
Level 4

Navigating the regulatory maze: Balancing innovation and compliance for digital banks

This session will explore the complex regulatory landscape that digital banks face as they strive to innovate and grow. With an increasing shift towards digitalisation in the financial sector, digital banks are emerging as key players in providing accessible, user-friendly financial services. However, they must navigate a range of regulatory challenges designed for traditional banking institutions, including licensing, compliance with capital requirements, anti-money laundering (AML) protocols, and customer protection.

Regulators are concerned with ensuring that digital banks adhere to robust risk management practices, protect consumer interests, and prevent threats such as cyber-attacks, fraud, and money laundering. Regulators must craft policies that maintain financial stability without stifling technological advancements.

Expert panellists will discuss:

- The most pressing concerns for digital banks, including regulatory uncertainty, data privacy, and the challenge of balancing innovation with compliance.
- The regulator's perspective, highlighting their dual responsibility of promoting financial innovation and safeguarding the stability and integrity of the financial system.
- How digital banks can work collaboratively with regulators, emphasising the need for clear and adaptable regulations that support innovation while ensuring resilience and security in financial markets.
- How regulators can oversee compliance but also serve as a partner in fostering an ecosystem where digital banks can innovate responsibly, benefiting consumers and markets alike.
- Managing systemic risks, ensuring the scalability and sustainability of digital banks, and providing a regulatory framework that aligns with emerging technologies like AI, cloud computing, and cross-border operations.
- How regulations can be adapted to meet the specific needs of digital banks while protecting consumers and maintaining a level playing field across the industry

Speakers:

Adel Meer, Global Manager for Financial Inclusion, International Finance Corporation
Angelo Madrid, President, Maya Bank
Isabelle Lessedjina, Chairperson, Rawbank
Manoj Singh, Deputy General Manager, Reserve Bank of India
Dr Tjaart van der Walt, Co-founder, Tyme Group
Valeria Mbango, Director of Strategy, Projects, and Transformation, The Bank of Namibia

Moderator:

Raadhika Sihin, Head of Policy, Elevandi

Chair:

John Rwangombwa, Governor, National Bank of Rwanda

Tue, Nov 5
4:00pm - 6:00pm

Roundtable Room 2,
Sands Expo &
Convention Centre,
Level 4

Workshop: Novel approaches to combat money laundering, terrorism financing, fraud and scams

In this workshop, participants discuss what innovations for pre-empting, monitoring, and detecting financial crime in payments exist and establish common threads and best practices for the existing approaches. The workshop aims to identify challenges that regulators and supervisors are faced with in detecting financial crime and explore suitable, new technologies that may support regulatory and supervisory functions and facilitate cross-country collaboration along specific themes. A potential outcome could be an agreement on next steps and actions in form of new or extended BISIH project ideas, a global community of experts, and other forms of collaboration.

Moderators:

Andrei Pustelnikov, Advisor, Bank for International Settlements

Louise Johnston, Adviser, BIS innovation hub

Kah Kit Yip, Advisor and Policy & Governance Lead, BIS Innovation Hub

Dr Patrick Hoffmann, Advisor, BIS Innovation Hub - Singapore Centre

Sonja Davidovic, Advisor, BIS Innovation Hub - Singapore Centre

Chair:

Beju Shah, Centre Head, BIS Innovation Hub - Nordic Centre

Tue, Nov 5
5:00pm - 6:30pm

Roundtable Room 4,
Sands Expo &
Convention Centre,
Level 4

[Regulators-only] From global standards to cryptoasset regulations

Financial authorities from across the globe are stepping up their efforts to regulate cryptoassets and related activities. Despite recommendations from global standard-setting bodies, the regulatory landscape remains fragmented, particularly between advanced and emerging market economies.

Against this backdrop, the Centre for Alternative Finance of the Cambridge Judge Business School (CCAF) will present latest research showcasing lessons learned from the implementation of cryptoasset regulation in leading jurisdictions. The report compares licensing frameworks for cryptoasset service providers, stablecoin issuers, and discusses issues such as cross-border challenges posed by cryptoasset markets and the early regulatory responses to tokenisation and DeFi.

CCAF will also be launching the Global Regulatory Innovation Dashboard (GRID) for cryptoasset regulation which categorises, maps and visualises cryptoassets regulatory frameworks and is the first to cover all jurisdictions in the world.

This session will foster an exchange of views between policymakers, regulators, and compliance and risk leaders with an interest in cryptoassets. Details of the report will be shared on 4th November at CCAF's Launch Event for GRID.

Speakers:

Alan Crofts, Head of Fintech, FMA New Zealand
Anna Wallace, SPO Consumer Protection and RegTech, Bill & Melinda Gates Foundation
Arisa Matsuzawa, Deputy Director, Japan Financial Services Agency
Dr Daranee Saeju, Assistant Governor, Bank of Thailand
Eka Nur Raharja, Researcher, Center for Digital Society
Emma Butterworth, Head of Innovation & Payments Policy, Bank of England
Hasan Fawzi, Chief Executive of Financial Sector Technology Innovation, Digital Financial Asset, and Crypto Asset Supervision, Otoritas Jasa Keuangan Indonesia
Hugo Coelho, Digital Assets Regulatory Lead, Financial Innovation for Impact (FII) & Cambridge Centre for Alternative Finance, Cambridge Judge Business School
Jane Moore, Head of Department, Financial Conduct Authority
Joao Raposo, Head of Legal Enforcement, Bank of Portugal
Karen O'Sullivan, Head of Innovation, Payments, Market Infrastructures and Governance Department, Commission de Surveillance du Secteur Financier (CSSF)
Koh Kian Sin, Deputy Director, Monetary Authority of Singapore
Kwame Oppong, Director of FinTech and Innovation, Bank of Ghana
Martoni Ariadirja, Deputy Head of Economic Cooperation and Development, SECO Indonesia Office
Nick Clark, Head, Cambridge Regulatory Innovation Hub, Cambridge Centre for Alternative Finance, University of Cambridge
Paolo Ong, Assistant Director, Securities and Exchange Commission
Peter Goodrich, Member of Secretariat, Financial Stability Board
Qazi Shoaib Ahmad, Director, Payment Systems Policy & Oversight Department, State Bank of Pakistan
Dr Rhys Bollen, Senior Executive Leader, Digital Assets, Markets Group, Australian Securities and Investments Commission
Prof. Thomas Puschmann, Executive Director, Global Center for Sustainable Digital Finance, Stanford & Zurich University
Varlam Ebanoidze, Head of FinTech Development & Innovation Office, National Bank of Georgia
Zach Masum, Head of Fintech & Innovation Team, British Columbia Securities Commission

Moderator:

Timothy Lane, Former Deputy Governor, Bank of Canada

Tue, Nov 5
5:00pm - 6:30pm

Roundtable Room 3,
Sands Expo &
Convention Centre,
Level 4

Unlocking cross-border data flows: Navigating data localisation requirements in the financial sector

The challenges of data localisation and cross border data flow restrictions are emerging issues that large financial institutions are navigating as they expand their global footprint. The FSB's stocktake of international data standards for cross-border payments in September 2023 highlighted feedback from the private sector regarding the rapid increase in data localisation measures and mirroring requirements.

Data localisation policies are driven by differing and legitimate public policy objectives including for operational resilience purposes, data security or to protect against cyber security threats. However, restrictive data policies may pose significant compliance costs and additional operational complexity that may also compel some cross-border market participants to leave certain markets, or act as a barrier to entry for smaller players which could potentially affect the availability and access to financial services.

This roundtable is intended to be an interactive session, including audience polls and surveys, to understand the challenges faced by the private sector in navigating the complex data regulatory landscape, deep dive into technology and policy solutions as well as best practices from public-private collaboration that could help financial institutions unlock effective cross-border data sharing whilst meeting public policy objectives behind data flow rules.

Speakers:

Adeline Kim, Country Manager, Singapore and Brunei, Visa
Dr David Haroon, Chief Executive Officer, Aboitiz Data Innovation Pte Ltd
Dr Derek Ho, Assistant General Counsel, Mastercard
Jason Bay, Director (IT Infra), SEA Limited
Nydia Ngiow, Managing Director, Singapore, BowerGroupAsia
Reuben Lim, Chief Executive Officer, Singapore FinTech Association
Sameer Gupta, Managing Director, Chief Analytics Officer, DBS Bank

Moderator:

Jo Yeo, Director & Head, Payments Development and Data Connectivity Office, Monetary Authority of Singapore

Chair:

Sopnendu Mohanty, Chief FinTech Officer, Monetary Authority of Singapore & Chair of the Board of Directors, Elevandi

Tuesday, 5 November 2024

Launchpad

Tue, Nov 5
10:30am - 11:30am

Launchpad Room,
Sands Expo &
Convention Centre,
Level 4

Does the future of finance belong to Asia or the West? - hosted by Fortune

Asian companies have unleashed a wave of innovation when it comes to payments and mobile banking —putting the region a generation ahead in finance and technology. The West has advantages of its own, however, in the form of deep capital markets and regulators with decades of experience balancing innovation and consumer protection. Can the West catch up? Or will Asia use its current lead in technology to become the dominant power in global finance?

Come join Fortune's finance editor Jeff John Roberts who will lead a lively discussion featuring three prominent executives from different sectors of finance: traditional banking, fintech and the crypto world. Together, they will share insights on who is going to lead the next era of finance—and who could get left behind.

Moderator:
Jeff John Roberts, Finance Editor, Fortune

Tue, Nov 5
12:00pm - 1:30pm

Launchpad Room,
Sands Expo &
Convention Centre,
Level 4

Inclusive finance for global climate resilience

This session is a continued conversation from 2023 roundtable on "[Bolstering the financial sector's resilience to environmental risks](#)".

As the climate crisis accelerates, the lives and livelihoods of billions of people are becoming increasingly at risk. 3.3 billion people live in regions classified by the IPCC as 'highly vulnerable' to climate change. Making progress on poverty and global development goals is now deeply intertwined with action on climate change. However, many of those most vulnerable to climate change, especially those living in poverty, rarely have the opportunity to benefit directly from global climate finance. This can exacerbate inequalities and leave low-income communities disempowered from taking action for themselves.

As climate finance struggles to scale and reach those most in need, expanding access to climate-responsive financial services is more critical than ever. CGAP's research underscores the role of financial services as an enabler for grassroots climate action, helping to unlock and scale investments in climate adaptation, resilience, and a green transition. Financial services can support efforts to narrow the global climate finance gap, supporting efforts to channel funding to those who need it most. And for the public sector, financial services offer valuable tools for bolstering efforts to combat climate change.

Building on CGAP's pioneering work at the intersection of financial inclusion and climate change, this session will explore opportunities for inclusive financial services to scale grassroots climate action.

Key Discussion Points:

1. The Case for Inclusive Financial Services: What do underserved communities really need to bolster their climate resilience, adaptation, and participation in a green transition? How can inclusive financial services meet these needs?
2. People, Profit, and Planet: Is there a business case for the private sector to invest in climate-responsive financial services?
3. Scaling Up Markets: How can investors support innovation and help scale climate-responsive financial services? What role can the public sector play in catalyzing investment and creating enabling policy and regulatory environments?
4. Managing Climate Risk: What risks do financial services providers face from a changing climate and how might we better address them?
5. Complementing Public Sector Efforts: How can governments and donors better leverage financial services to support climate action?

Session Agenda

12:00 – 12:05 PM: Welcome
by *Sai Krishna Kumaraswamy (CGAP)*

12:05 – 12:15 PM: Keynote
Presenter: Sophie Sirtaine (CGAP)

12:15 – 12:40 PM: Panel discussion (I) – Funders and Multilateral
Moderator: Sophie Sirtaine (CGAP)
Speakers: Fernanda Lima (LeapFrog Investments), Molly Dean (United States Agency for International Development), Prerna Saxena (United Nations - Better than Cash Alliance)

12:40 – 12:50 PM: Q&A session

12:50 – 1:15 PM: Moderated panel discussion (II) – Providers
Moderator: Sophie Sirtaine (CGAP)
Speakers: Antony Mukulu Nshimye (Rwanda Finance Limited), Benedikt Signer (SEADRIF Insurance Company), Rachel Freeman (Tyme)

1:15 – 1:25 PM: Q&A session

1:25 – 1:30 PM: Wrap Up

Speakers:

Fernanda Lima, Partner, LeapFrog Investments
Molly Dean, Senior Advisor, Digital Finance, United States Agency for International Development
Prerna Saxena, Head of Asia Pacific, United Nations - Better than Cash Alliance
Antony Mukulu Nshimye, Chief Legal Officer & Company Secretary, Rwanda Finance Limited
Benedikt Signer, Executive Director and Board Member, SEADRIF Insurance Company

Rachel Freeman, Chief Growth Officer, Tyme

Moderator:

Sai Krishna Kumaraswamy, Financial Sector Specialist, CGAP (World Bank)

Chair:

Sophie Sirtaine, Chief Executive Officer, Consultative Group to Assist the Poor (CGAP)

Tue, Nov 5
2:00pm - 6:30pm

Launchpad Room,
Sands Expo &
Convention Centre,
Level 4

CCB – SWUFE 2024 Fintech Forum

Fintech and sustainability: when responsible finance meets academic wisdom

China Construction Bank Singapore and Southwestern University of Finance and Economics (SWUFE), a leading university renowned for its research and contribution to Fintech in China, are pleased to bring forth a group of distinguished speakers and guests to share innovative ideas and trends in Fintech and Sustainability. The Forum will feature Sir Oliver Hart, winner of the 2016 Nobel Prize in Economics with his insights on the future of CSR and ESG.

CCB and SWUFE will share how Fintech is deployed to deal with a set of nuanced challenges in compliance practices. Thought leaders from academic institutions, regulators and new energy industries will share their expertise in paving the way forward shaping a sustainable future. The forum will also serve as a platform for participants to exchange ideas and explore future collaborations.

Speakers:

Sun Nianbei, General Manager, China Construction Bank Singapore

Prof. Li Zhisheng, Vice President, Southwestern University of Finance and Economics

Sir Oliver Hart (speaking virtually), Professor, Harvard University

Prof. Robert Anderson, Director, UC Berkeley Center for Risk Management Research, University of California, Berkeley

Alex Toh, Legal Counsel and Assistant Chief Manager of Compliance, China Construction Bank Singapore Branch

Dr Zhilong Xie, Associate Professor, School of Management Science and Engineering, Southwestern University of Finance and Economic

Prof. Zheng Yu, Associate Professor, School of Finance, Southwestern University of Finance and Economics

Lionel Wong, Head, Green FinTech Office, Monetary Authority of Singapore

Prof. Zhao Jingmei, Executive Vice Dean, School of Finance, Southwestern University of Finance and Economics

Dr Lingyun Gu, Founder, Chairman & Chief Executive Officer, IceKredit

Vinothan Tulisi Nathzan, Counsellor (Investment), Malaysia Investment Development Authority

Moderator:

Yap Poh Seng, Chief Commercial Officer, China Construction Bank, Singapore

Tuesday, 5 November 2024

Workshops

Tue, Nov 5
9:30am - 10:00am

Workshop Room 2,
Sands Expo &
Convention Centre,
Level 4

"Unlocking the power of generative AI in new-age digital banks" - Powered by Kore.ai

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The McKinsey Global Institute (MGI) estimates that across the global banking sector, generative AI could add between \$200 billion and \$340 billion in value annually, or 2.8 to 4.7 percent of total industry revenues, largely through increased productivity.

Generative AI is already transforming digital banks by enhancing decision-making, optimizing operations, and delivering personalized customer experiences.

Join this panel with Kalidas Ghose, Co-founder and Chairman of the Board at UNO Digital Bank Philippines, Rachel Freeman, Chief Growth Officer at TymeBank, Karthik Bhaskaran, CTO at Boost Bank, and Neil Barman, GM and Business Head (Asia Pacific) at Kore.ai, to hear how financial leaders are moving from experimentation to action.

Key Takeaways:

- Strategic AI Integration: Discover how digital banks are adopting generative AI to innovate and scale operations seamlessly.
- Customer-Centric Innovation: Leverage AI for hyper-personalized customer interactions, enhancing satisfaction and loyalty.
- Risk Management Compliance: Use AI to improve predictive analytics for better risk assessment and regulatory adherence.
- Operational Efficiency: Drive cost savings and operational excellence through AI-enabled automation in back-office and customer service functions.
- Future-Ready Solutions: Explore next-generation AI applications that are enabling digital banks to stay ahead in an increasingly competitive market.

Speakers:

Kalidas Ghose, Chairman, UNOBank
Karthik Bhaskaran, Regional Head of consumer lending II CTO, Boost
Rachel Freeman, Chief Growth Officer, Tyme

Moderator:

Neil Barman, GM & Business Head (Asia Pacific), Kore.ai

Tue, Nov 5
9:30am - 10:30am

Workshop Room 1,
Sands Expo &
Convention Centre,
Level 4

"Optimising stablecoin issuance and management" - Powered by Aptos

The curation of content and speakers was wholly managed by Aptos and does not reflect the views of the organisers or its staff.

Aptos is pleased to present this workshop exploring the fundamentals of stablecoin issuance and management. We will present the most relevant questions asked by regulators as well as partners, and share observed best practices in addressing these.

The session will close with a demonstration of how Aptos has taken these learnings and applied them in our Aptos Ascend x UDPN stablecoin issuance and management platform, taking product design from theory to reality. We will share the measured benefits of this investment in supporting the infrastructure demands of the community, and seek the audience's view on the critical gaps that remain to be filled to accelerate the growth of stablecoin adoption globally.

Speakers:

Tim Bailey, VP of Global Business & Operations, Red Date Technology
Alexandre Tang, Head of Institutions, APAC & MENA, Aptos Labs

Tue, Nov 5
10:30am - 11:30am

Workshop Room 2,
Sands Expo &
Convention Centre,
Level 4

"How GenAI is unlocking value for our customers" – Powered by Standard Chartered

The curation of content and speakers was wholly managed by Standard Chartered and does not reflect the views of the organisers or its staff.

This workshop shares Standard Chartered's experience of investing in GenAI and how it has utilised smart GenAI models to deliver hyper-personalised solutions, tailored to their clients' unique financial needs and preferences, and also making Bank's internal processes efficient.

Hear the lessons learned in driving the adoption of Gen AI, with its dependencies on organisational culture, operating model, and the ability to rapidly upskill and reskill employees for responsible innovation.

They will share their perspective of the next opportunities in the innovation cycle, and plans to focus on delivering exceptional, data-driven client experiences securely in an ever-evolving financial landscape.

Speakers:

Samir Subberwal, Global Head, Wealth Solutions, Deposits and Mortgages and Chief Client Officer, Standard Chartered Bank

Balaji Viswanath, Head - Performance Marketing, Standard Chartered Bank

Moderator:

Tue, Nov 5
11:00am - 12:00pm

Workshop Room 1,
Sands Expo &
Convention Centre,
Level 4

"Building antifragile systems" - Powered by Fidelity Center for Applied Technology

The curation of content and speakers was wholly managed by Fidelity Center for Applied Technology and does not reflect the views of the organisers or its staff.

Our world and markets are being shaped by exponentially disruptive forces such as AI, Quantum, Biocomputing, Digital Trust, Immersive Reality, and more. How do we make sense of change while being engulfed in noise?

This masterclass by Fidelity will share our approach to building and scaling antifragility in perennial organizations that not only endure but thrive over multiple generations utilizing technology in an evolving world.

Speakers:

Biju KK, Head of Fintech Solutions, FCAT, Fidelity Investments

Marie Patton, Head of APAC, Symphony Communication Services LLC

Moderator:

Prateek Khare, Head of Asia Innovation Ecosystem, Fidelity Investments

Tue, Nov 5
1:00pm - 2:00pm

Workshop Room 1,
Sands Expo &
Convention Centre,
Level 4

"Digital banks: From ignored to unstoppable" - Powered by Tyme

The curation of content and speakers was wholly managed by Tyme and does not reflect the views of the organisers or its staff.

Five years ago, Tyme Group's TymeBank was a small start up digital bank in South Africa.

Today, Tyme comes to the Singapore with a story - 15 million customers across South Africa and the Philippines. The first digital bank on the African continent to break-even. The fastest standalone digital bank globally to break-even. We come with a story of success, repeated across continents.

With TymeBank in South Africa and GoTyme Bank in the Philippines hitting record growth milestones every quarter, Tyme comes to the Insights Forum, together with a practiced investor and a leading professor from GIBS Business School in Johannesburg to share key trends in the market. What makes a digital bank successful in both profitability and customer growth, and what the next five years will look like for digital banks in emerging economies.

Join us for an interactive fireside chat to understand the why behind the way that Tyme plans its growth, informed by the perspective of investors and trusted advisors.

Speakers:

Coen Jonker, Executive Chairman & Co-founder, Tyme
Prof. Adrian Saville, Director of the Centre for African Management and Markets, GIBS Business School
Chandan Deep, Vice President, B Capital

Tue, Nov 5
2:00pm - 2:30pm

Workshop Room 2,
Sands Expo &
Convention Centre,
Level 4

"Quantum computing in financial services: Seizing opportunities, overcoming challenges" - Powered by SoftServe

The curation of content and speakers was wholly managed by SoftServe and does not reflect the views of the organisers or its staff.

In today's fast-evolving financial landscape, quantum computing promises to revolutionize the way financial services (FSI) operate, from enhancing computational power to providing future-ready security solutions. This 30-minute session is designed to provide FSI leaders with a high-level understanding of the opportunities quantum computing brings, as well as the challenges it presents for widespread adoption.

Speaker:

Nataliia Susulovska, R&D Engineer – Quantum, SoftServe

Tue, Nov 5
3:00pm - 4:00pm

Workshop Room 2,
Sands Expo &
Convention Centre,
Level 4

"New frontiers in crime fighting: Debunking myths and tackling fraud in the crypto world" - Powered by Binance

The curation of content and speakers was wholly managed by Binance and does not reflect the views of the organisers or its staff.

A report by TRM Labs found that more than \$1.38 billion worth of crypto had been stolen through hacks by the first half of 2024, compared with \$657 million in the same period in 2023. The value of these losses are partially attributable to the changes in value of cryptocurrencies over the period, and as crypto assets continue on their upward trajectory, theft volumes might be expected to rise.

Join us for an engaging workshop session hosted by Binance, the world's leading blockchain ecosystem. Hear from experts as they debunk common myths, explore the future of the crypto industry, and provide practical insights into combating fraud and cybercrime. Learn how multi-layered defence strategies can help to mitigate the risks of vulnerabilities being exploited.

This session will feature a panel discussion, interactive activities, and meaningful sharing to help you navigate the ever-changing frontier of the crypto world, including emerging threats like deepfakes.

Speakers:

Brad Jaffe, VP of Global Communications, Binance

Joy Lam, Head of Global Regulatory & APAC Legal, Binance

Mohamed Akbar Khan Akhtar, Head of Investigations for APAC, Binance

Vishal Sacheendran, Head of Regional Markets, Binance

Tuesday, 5 November 2024

Side Events

Tue, Nov 5
6:30pm - 7:30pm

Bayview Foyer, Marina
Bay Sands

**Cocktails and Connections - Powered by HSBC and
British High Commission Singapore**

Jointly organized by HSBC, British High Commission Singapore and Elevandi, against the backdrop of the UK Singapore Fintech Bridge, this by-invite only event aims to broaden your international network and foster impactful connections with policymakers, the financial services industry, and technology leaders from more than 20 markets including ASEAN, India, Saudi Arabia, Singapore, US, and UK.

Speakers:

Nikesh Mehta, British High Commissioner to Singapore, British High Commission
Sopnendu Mohanty, Chief FinTech Officer, Monetary Authority of Singapore & Chair of the Board of Directors, Elevandi