



**VII Fintech Forum Meeting**  
**CEMLA, Mexico City, March 6-7, 2024**  
**Preliminary 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 Huertas, *General Manager of Operations, Markets and Payment Systems, Bank of Spain*

09:20 – 10:20

**Keynote Speech: Digital Finance**

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**

The integration of Artificial Intelligence (AI) 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.

## VII Fintech Forum Meeting

### CEMLA, Mexico City, March 6-7, 2024

### Preliminary Agenda

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

WEDNESDAY

**6**  
**MARCH**  
**2024**

**CDMX**  
**Local time**  
**(UTC-6)**

12:05 – 13:05 **Lunch**

13:05 – 14:35 **Session 1. Quantum Computing and Central Banking**

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 information technology 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**

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, highlighting emerging trends and approaches taken by different countries to drive a more modern and efficient financial ecosystem.

16:20 – **Barbecue**



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

**Moderator of the day:** José Manuel Marqués, Bank of Spain

THURSDAY

7

MARCH  
2024

CDMX  
Local time  
(UTC-6)

09:00 – 10:30 **Session 3. CBDC Projects and Their Relationship to Instant Payments**

The differences between Brazil's Pix payment system and the European digital currency Euro Digital will be highlighted. While Pix represents a significant breakthrough in Brazil by providing an instant and efficient payments system, the European Union's digital Euro seeks to introduce a digitized form of the common European currency. This analysis will explore the similarities and differences between Pix and the digital Euro, examining how each addresses the challenges and opportunities in the digital age, as well as their implications on the economy and financial transactions within their respective regions.

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

Moderators:

- José Manuel Marqués, *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 – 11:15 **Coffee**

11:15 – 12:00 **Roundtable: Fintech Forum Work Program 2024**

Moderator:

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

During this session, the proposed work program that the Forum plans to carry out this year will be presented.

12:00 – 12:10 **Closing Remarks**

*Bank of Spain*  
*Center for Latin American Monetary Studies*