



FA FINTECH AMERICAS

NOTE: CEO PANEL

Descubriendo el Líder Financiero de Hoy

Uncovering the Financial Leader of Today



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Banca Atlántida
(Ecuador)



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MODERATOR
Ray Sings
CEO,
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(USA)

FINTECH AMERICAS

El Comienzo de la Ad

CONFERENCE REPORT

Fintech Americas' Miami 2023!

The End of Transformation?
The Beginning of Infinite Adaptation

May 4th & 5th
Fontainebleau Hotel, Miami Beach



Fintech Americas' Miami 2023!

The End of Transformation?
The Beginning of Infinite Adaptation

FA FINTECH AMERICAS



Introduction

The Fintech Americas' Miami 2023! Conference once again established itself as THE must-attend event for representatives of the Latin American financial ecosystem.

Taking place this past May 4th and 5th at the iconic Fontainebleau Hotel in Miami Beach, the event hosted a diverse cross section of banking representatives, Fintech entrepreneurs, world class speakers and technology partners from throughout the region and the world.

The event's theme, "The End of Transformation: Welcome to the age of Infinite Adaptation" highlighted Fintech Americas perspective that the age of digital transformation, which denotes an end state, is coming to an end and will be replaced by an era where people and organizations will need to infinitely adapt to accelerated change and disruption.

The program featured keynotes, discussion rooms, thematic panels and an awards ceremony for the winners of the 8th edition of the Financial Innovators of the Americas Awards. Leaning on the theme of "Infinite Adaptation", the discussions highlighted the challenges and opportunities facing the financial services sector in the Americas and provided an optimistic blueprint for managing the coming era of Fintech 4.0.



More than a conference,
Fintech Americas' Miami 2023!
was a celebration of the
importance of connecting and
working together to navigate the
new age of "infinite adaptation".



METRICS

The new records of Fintech Americas' Miami 2023!

The Fintech Americas's Miami 2023! Conference broke all its records. This unique gathering of the Latin America financial community featured nearly 1,000 attendees, 150 speakers and over 35 world-class technology partners. The agenda boasted over 90 sessions divided into multiple thematic tracks, including keynotes, panel discussions and case studies on the industry's hottest topics such as artificial intelligence, blockchain technology, regulating innovation, the future of the metaverse and the growing need for "coopetition" between banks and fintechs, among others.

1000
 Participants

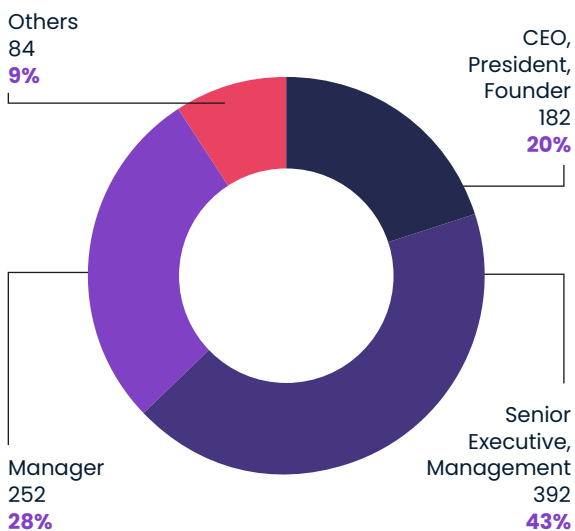
322
 Executives of Banks and Financial Institutions

172
 Unique Banks and Financial Institutions

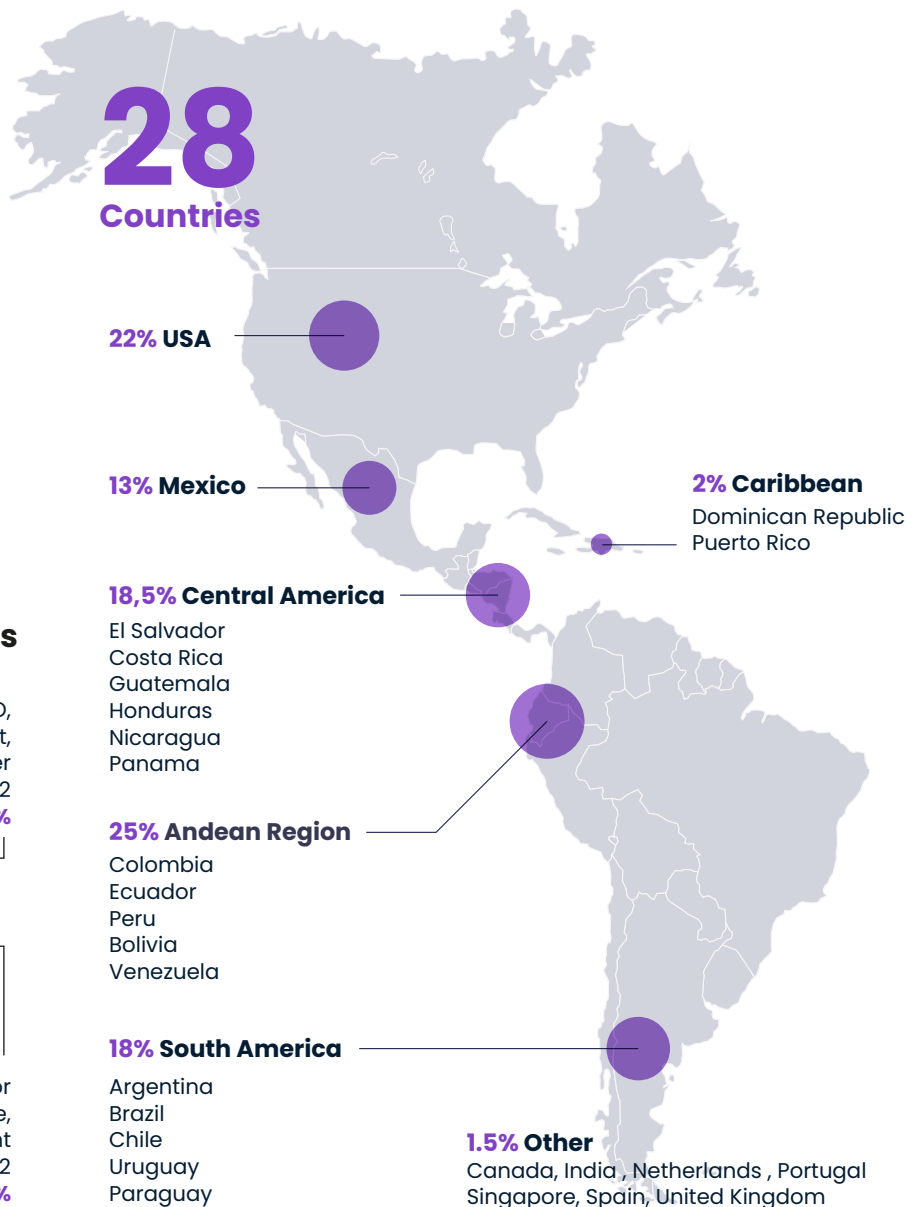
147
 Fintech Leaders

116
 Unique Fintechs

Bancos e Instituciones Financieras



Participation by region



Fintech Americas' Miami 2023!
The End of Transformation?
The Beginning of Infinite Adaptation

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EVERYTHING THAT HAPPENED IN MIAMI 2023!

Welcome to the Age of Infinite Adaptation!

The conference was opened and led by Maria Mancuso, co-Founder & President of Fintech Americas, who kicked off two days devoted to helping the industry prepare for the “Age of Infinite Adaptation”. She was followed by Miami Beach Mayor Dan Gelber who gave attendees a warm welcome to the city. From there, it was, as they say, “off to the races!”.

The following are some of the audience’s most commented sessions from the event.

Keynotes

The State of Banking and Finance in Latin America and Beyond

SPEAKER: Ray Ruga, CEO, Fintech Americas (USA).

In one of the most impactful sessions of the conference, Ray highlighted the similarities of the industry's current dynamics with those of 2007-2008 and how understanding them can help prepare leaders to get ahead of the anticipated change and disruption brought about by new paradigm shifting technology and global political and economic uncertainty. He shared his vision of how innovation and technology are propelling the industry into a new stage of growth and transformation, paying special attention to the challenges and opportunities that the Age of Infinite Adaptation presents.

The Case for Adaptation

SPEAKER: Chris Colbert, Former Managing Director, Harvard Innovation Labs & Chairman of the Board, Fintech Americas (USA)

Immersing the audience fully into the Age of Infinite Adaptation, Chris made the case for why adaptation is critical in a world that is constantly evolving. He boldly delved into the difficulties that financial institutions face and how they may successfully adapt to serve their clients' needs and wants while outpacing the competition. Adaptation, he concluded, is a critical evolutionary skill that both organizations and their leaders must possess to successfully cope with the constant tide of social, occupational and technological change that besets us.

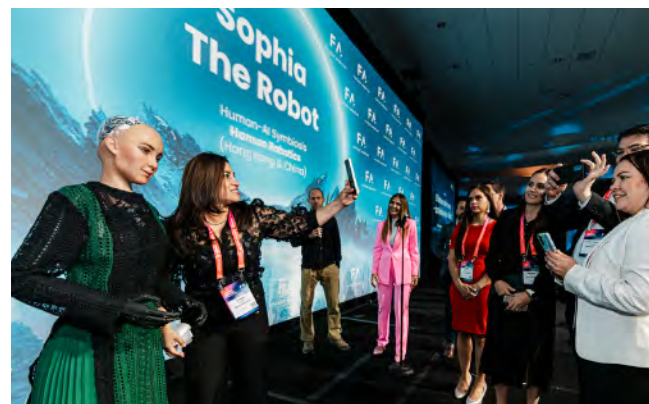




The Future of the World – A Robot’s View

PONENTE: *Sophia Robot, Human-AI Symbiosis, Hanson Robotics (Hong Kong & China)*

Sophia Robot, one of the world's most advanced artificially intelligent robots, discussed the evolution and revolution of artificial intelligence (AI) and robotics from her distinctively robotic perspective. She assured attendees that the future is not a zero-sum competition but a collaborative symbiosis between humans and robots to achieve a more efficient and fair society. Sophia emphasized the importance of empathy and effective communication in the human-robot relationship and noted that advances in AI and robotics can be used to solve global problems such as climate change and social inclusion.



Blockchain as an Adaptive DNA

SPEAKER: Umar Farooq, Global Head of Financial Institution Payments & CEO, Onyx, J.P. Morgan (USA).

Umar Farooq, a recognized global expert on Blockchain, spoke about the potential of this technology as an "adaptive DNA" for the financial industry. The session presented several examples of how blockchain has been used to improve efficiency and transparency in sectors such as logistics, healthcare and financial services. In addition, Umar addressed the topic of how laws and regulations must adapt to the ever-evolving blockchain technology. In summary, the session highlighted blockchain's potential as an "adaptive DNA" that can transform the way businesses and industries operate in the future.

What we can learn from the Universe

SPEAKER: Dr. Douglas Terrier, Associate Director Vision & Strategy, NASA's Johnson Space Center (USA)

What do the cosmos and the financial industry have in common? What can we learn about Infinite Adaptation by looking up at the stars? These were some of the questions Dr. Douglas Terrier answered in his presentation, explaining how the study of the universe can provide valuable lessons for the financial industry. In particular, he talked about the need to understand the complexity and interconnectedness of systems and the use of technology to analyze and make informed decisions.



ChatGPT, Artificial Intelligence, and the future of technology

SPEAKER: *Luis Guerrinha, General Manager Consulting Services - LATAM, Microsoft (USA)*

Luis Guerrinha spoke about the growing adoption of Artificial Intelligence (AI) in the financial world. He explained that AI's ability to process large amounts of data and learn from it can significantly improve the efficiency and accuracy of financial institutions' operations. However, he also noted the importance of ensuring that AI is used ethically and responsibly. Concluding his exciting session, he said that AI will continue to become increasingly relevant in the future of the industry, and that it is important for organizations to be prepared to adapt to these changes and take advantage of its benefits.

Where Is All This Going: LATAM Finance in 2030.

MODERATOR: *Christian Squassoni, Chief Legal & Compliance Officer. Dock (Brazil)*

SPEAKERS: *Ana Margarita Albir Sarmiento, President, ADL Digital Lab (Colombia) and Ramiro N. Ortiz, Vice Chairman, Grupo Promerica (El Salvador)*

Ana Margarita explored the future of finance in Latin America by 2030, highlighting key trends, opportunities and challenges that will shape the industry over the next decade. Thanks to her extensive experience and expertise, she provided valuable insights on the role of financial inclusion and the use of emerging technologies such as blockchain and artificial intelligence to improve efficiency and reduce costs. She also assessed the need for governments and financial institutions to work together to create a solid and stable regulatory framework for the sector.



Creating Resilient Organizations in the Age of Infinite Adaptation.

SPEAKER: Matteo Rizzi, Co-Founder, FTS Group (Portugal).

Matteo Rizzi, renowned fintech entrepreneur and innovation strategist, spoke about resilience in the face of constant change and disruption. Drawing on his vast industry expertise, Rizzi shared useful insights and practical strategies for creating more resilient organizations that can adapt to any challenge and thrive in an uncertain future. To conclude, he highlighted the need for institutions to embrace a culture of adaptability, involving both leaders and employees in identifying opportunities and making agile and flexible decisions.



Breaking Rules versus Making Rules: The Adaptation Dance

MODERATOR: Christian Squassoni, Chief Legal & Compliance Officer, Dock (Brazil)

SPEAKERS: Matt Van Buskirk, Co-Fundador & CEO, Hummingbird (USA), **Maria Eugenia Azcuaga**, Head of Global Financial Crimes Compliance for Payments Latam, J.P. Morgan (Argentina).

In another of the most disruptive sessions of the conference, and in the context of Infinite Adaptation, speakers explored the complex dance between rule breaking and rule setting. They shared keys to finding the right balance between innovation and regulation, as well as navigating the tension between creativity and risk management, and shared insights and perspectives on how to thrive in a rapidly changing world. In short, the session was a detailed exploration of the delicate balance between breaking the rules and setting the rules to thrive in the ever-evolving financial industry.

Track: Ecosystems and Digital Inclusion

Embracing a Banking Ecosystem to Transform, Innovate and Adapt

MODERATOR: Carolina Antico Trevisan (Head of Latin America Payments Industry Solutions, J.P. Morgan, USA)

INTERVIEWEE: Otavio Silveira Farah (CEO, Fitbank, Brasil)

During this interview, the complex processes of creating and adapting a banking ecosystem were discussed in depth. It was emphasized that this involves creating partnerships, leveraging technology and fostering innovation to transform traditional banking models. In addition, the importance of collaboration with fintechs and other strategic partners that enable banks to develop new products, services and customer experiences that meet the changing needs of consumers was emphasized.



Industry X: The Future of Finance and the Collision of Industries.

MODERATOR: Daniel Oscar Zettler, LATAM Services Delivery Manager, Ubiquo (Argentina)

SPEAKERS: Fernando Velazquez (CTO - Digital Transformation & Innovation Director, Walmart de Mexico y Central America), **Martin Bravo** (Director, Deloitte, Mexico) and **Gabriel Santos** (CEO, Colombia Fintech, Colombia).

This must-attend panel discussed how the financial services sector is integrating new technologies like blockchain, artificial intelligence, and the internet of things (IoT). This interesting presentation analyzed, in particular, why convergence is an obligatory path to follow to conceive new business models and the role that this strategy plays in the Age of Infinite Adaptation.

Track: The Adaptive Organization

Stop leading and start listening: the key to Adaptation

SPEAKER: Michel Caputi, Strategic Alliances Manager, Banco Industrial (Centro America)

Michael Caputi explained why to better adapt to the ever-changing reality, it is crucial to stop leading and start listening to feedback from customers, employees and technology partners. This practice can provide valuable data, which better informs decision making and facilitates innovation. Among other benefits, it promotes collaboration, fosters a culture of continuous improvement, and enables organizations to stay ahead in rapidly changing markets.

Future-proofing your Talent Acquisition Programs

SPEAKER: Alejandro Gómez Fernández, Vice President of Talent and Culture, Banco Agrícola (El Salvador)

Human talent is one of the most valuable assets of any organization, which is why this presentation attracted the attention of all attendees. In a very didactic presentation, Alejandro placed the focus on the importance of employee acquisition programs that adapt to the future of banking, and on the strategies that can be employed to attract and retain the best talent. He delved into how to leverage technology to this end, the role of diversity and inclusion initiatives, and how skills enhancement and upgrading programs are critical to building a workforce today that is capable of adapting to the challenges of tomorrow.

Track: Digital Payments



Latin America Effect: Payments Trends in a Continent of Opportunities

SPEAKER: Angélica Arana, Member, Women Leaders of the Americas & Global Ambassador, WomenTech Network (Latam)

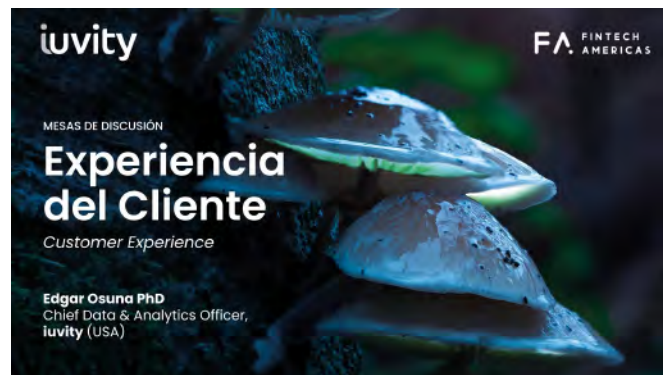
This keynote session discussed why Latin America is a continent full of opportunities for new payment trends. It was pointed out that the region is undergoing an accelerated digital transformation, with an increasing number of consumers using mobile payments and e-commerce platforms. And it was explained that, in addition, cross-border payments are also becoming more important, driving the need for innovative solutions that meet the unique needs of the region.

Consolidating Digital Payments for an Adaptable Future

SPEAKER: Carlos Mojica, Vice President Innovation and Digital Transformation, Banco Nacional de Bolivia (Bolivia)

Carlos Mojica focused on the importance of having a consolidated and secure digital payments system to be able to adapt to future changes. He discussed the benefits of digital payments, including their speed, efficiency and accessibility, and how they can improve the user experience. He also offered his views on the challenges facing digital payments, such as security and interoperability, and how these can be addressed through consolidation and collaboration of relevant industry players.

Track: Customer Experience



How to win the battle of the Customer Experience in the 21st Century

SPEAKER: Jorge Hurtado, VP Digital Transformation, Banco Guayaquil (Ecuador)

How can banks win the Customer Experience battle in the 21st century?, asked the speaker rhetorically to start his presentation. He then explained that the basics lie in prioritizing customer needs, leveraging data to inform decision making, and adopting a primarily digital approach. This involves creating seamless omnichannel experiences that allow customers to manage their finances on their own terms, while fostering trust, transparency and personalization.

Reusing and Redefining the "Phygital" Banking Experience.

SPEAKER: Manuel Velarde, Innovation and Digital Transformation Leader, Caja Municipal de Sullana (Peru).

This discussion touched on a subject that is becoming more and more popular: "Phygital banking," which is the combination of traditional and modern banking methods. During the talk it was demonstrated that, to remain relevant and competitive, banks must readapt and redefine the phygital experience. This involves creating integrated, frictionless experiences that meet the changing needs of consumers, while leveraging technology to enhance security, convenience and personalization.

Redefining the Customer Experience for the Digital Age

MODERATOR: *Raphael Buffone, Sales Director LATAM, Liferay (Brazil)*

INTERVIEWEE: *José C. Arriaga Murcia, CIO, Tokio Marine (México)*

This interview explored the topic of how the banking industry can create personalized and seamless customer experiences in the digital age through the use of innovative technologies such as artificial intelligence and machine learning. The focus of the conversation was on the challenges and opportunities of this approach, as well as best practices for implementation. In a very enriching discussion, the importance of implementing these technologies to improve efficiency and customer satisfaction in digital banking was highlighted.

The Critical Nature of Contextual Banking.

SPEAKER: *Carlos Mojica, Vice President Innovation and Digital Transformation, Banco Nacional de Bolivia (Bolivia)*

Carlos Mojica's session focused on the imperative of providing a personalized and contextualized banking experience that meets the specific needs and preferences of each customer. Mojica discussed how technology and data can be used to create a more tailored and responsive banking experience, which can lead to increased customer loyalty and retention.



Track: Open Finance



Latin America's Road to Open Finance: Together is Better

SPEAKER: *Ana Maria Tobar, Chief Operating Officer, ADL Digital Lab (Colombia)*

Ana Maria Tobar offered her valuable insights on how Latin America is embarking on the path to open finance and why this involves creating a more collaborative and connected financial ecosystem. As she discussed, by fostering partnerships between traditional financial institutions, fintechs and other stakeholders, the region can unlock new sources of innovation and value, while at the same time improving access to financial services for underserved populations.

Open is better than closed

SPEAKER: *Beatriz Duran, Vice President of Business Development, Syncfy (Latam)*

As Shantidevin Galvan explained, in the Age of Infinite Adaptation, open systems are better than closed systems. The session explored why openness promotes collaboration, innovation and interoperability, allowing organizations to adapt to changing circumstances and stay ahead of the curve. It was also discussed how closed systems, on the other hand, limit innovation and create barriers to entry that stifle competition and hinder growth.

Track: Future Tech

Drones, Robotics and the impact of Advanced Computing at work and in the world.

MODERATOR: *Raphael Buffone, Sales Director LATAM, Liferay (Brazil)*

SPEAKER: *Santiago Barrera, COO, Aerialoop (Colombia)*

Technology took center stage in a presentation that detailed how drones, robotics and advanced computing are transforming the way we work and interact with the world. As it became clear, these technologies are improving efficiency, reducing costs and increasing safety in a variety of industries. However, they also raise important ethical and social issues, such as the impact on jobs and the need for responsible governance.



Web 3.0 connection: the future of interoperability.

SPEAKER: *Bruno Diniz, Managing Partner, Spiralem Innovation Consulting (Brazil)*

In another must-attend session for banking leaders, the next evolution of the Internet was discussed: Web 3.0, which will be characterized by a decentralized architecture, giving users greater control over their data and online interactions. Interoperability, it was argued, is a key aspect of Web 3.0, enabling seamless communication and collaboration between different networks, protocols and applications. It was concluded that the future of Web 3.0 depends on building a more connected and interoperable Internet that fosters innovation, inclusion and adaptation.



Banking in the Metaverse, Pro or Con?

PONENTE: *Liza Nino, TTS Latam Digital Strategy Head, Citi Latin America (Latam)*

This segment by Liza Nino discussed the creation of financial services that meet the needs of virtual worlds and online communities. While some see this as a promising opportunity to access new markets and embrace the future of digital finance, others are concerned about privacy, security and the potential for abuse. The challenge is finding the right balance between innovation and risk management. This is a crucial factor, and not as simple as is often believed.

The Banking of 2025: The Growth of Invisible Banks.

SPEAKER: *Marlene Fernandez Dominguez, Vice President of Technology and Digital Transformation, Banesco (Panama).*

La sesión "La Banca del 2025: El Crecimiento de los Bancos Invisibles" fue una experiencia fascinante que exploró la transformación que está experimentando la industria gracias a la tecnología. La ponente destacó cómo el banco invisible se está convirtiendo en una tendencia importante en la región, caracterizada por servicios financieros personalizados y bajo demanda, que se integran perfectamente con la vida cotidiana de los consumidores.

Track: Standardization and regulation

43 billion and counting: Open Banking in Latin America

MODERATOR: Antonio Sas, VP Revenue, Belvo (México)

SPEAKERS: Martin Ayarzagoitia, Chief API Officer & Digital Advisor, Círculo de Crédito (Mexico), **Pedro Zegers**, Head of Open Banking, Bci (Chile) and **Carolina Giraldo Giraldo**, Banking as a Service Leader, Bancolombia (Colombia).

Open banking is rapidly gaining momentum in Latin America, with an estimated revenue potential of \$43 billion for the region in the near future. How to capitalize on this new opportunity in the Age of Infinite Adaptation? Its adoption is expected to increase competition, improve the customer experience and facilitate financial inclusion, the speakers discussed. However, they cautioned that challenges such as regulatory fragmentation and legacy infrastructure must be addressed to take full advantage of the benefits of open banking.



RegTech: Maneuvering the Regulatory Spaceship in the Right Direction?

SPEAKER: Erick Rincon Cardenas, Director, TICTANK Universidad del Rosario (Colombia)

Another interesting proposal addressed RegTech, a growing discipline that uses technology to make it easier for financial institutions to comply with regulatory standards more efficiently and effectively. It examined how, while RegTech solutions have the potential to streamline compliance processes and reduce costs, they also raise important questions about data privacy, security and regulatory oversight.

Track: Identity and Authentication



Don't Go Alone: The Role of Connecting Ecosystems to Combat Fraud

SPEAKERS: Bisi Adedokun, Founder & CEO, Orokii (USA) and **Mike Tetu**, Chief Operating Officer, Orokii (USA)

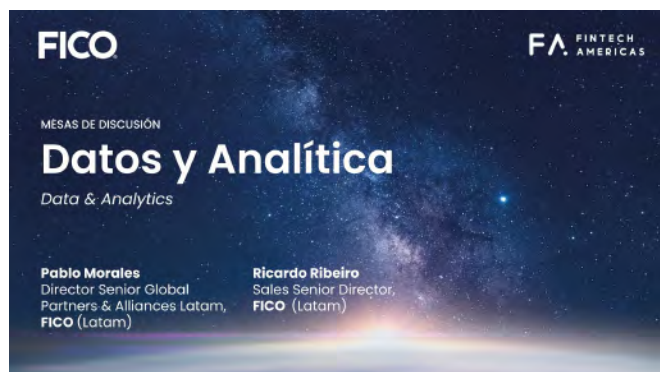
On this occasion, a critical topic for companies in all industries, and especially in the financial industry, was discussed: fraud. It was highlighted that tackling fraud can be a challenge when done alone, and the use of connected ecosystems was presented as a powerful solution. Experts noted that real-time data sharing and collaboration are key to implementing effective fraud identification and response strategies. The session made it clear that working together in the fight against fraud can be more effective in the Age of Infinite Adaptation, enabling the protection of customers and companies' bottom lines.

Know Your Enemy: How to Think Like a Fraudster

SPEAKER: Javier Ramirez, Head de Transformación Digital, Banco Industrial (Guatemala)

This presentation was another valuable moment to understand how to effectively combat fraud in banking. It presented the importance of understanding the tactics and motivations of fraudsters in order to identify vulnerabilities in the systems and processes of banking institutions. The need to develop proactive strategies to prevent fraud and improve response capabilities was highlighted, which requires a deep understanding of the evolving fraud landscape and a commitment to continuous learning and improvement.

Track: Data Analytics



Its sitting right there. Turning your Analytics into a Competitive Advantage.

SPEAKER: Javier Hidalgo, VP Regional Technology, Grupo Promerica (LatAm)

How banks can leverage data and analytics to improve their competitive advantage was the focus of an unforgettable session. During the session, the speaker demonstrated how analytics can provide banks with valuable insights into customer behavior and help them identify growth opportunities and optimize their operations, as well as the need to invest in the right technologies and talent to fully leverage the potential of analytics.

Why We Hate Data and What We Can Do About It: Six Steps to Becoming a Data-Driven Organization.

SPEAKER: Daniela Leon C, Pricing Senior Manager, Banco de Crédito del Perú (Peru)

Another highlight of the conference addressed a crucial issue for many institutions in the Age of Infinite Adaptation: how to fully embrace data-driven decision making. The speaker noted that many organizations struggle to make this transition, despite the benefits it could provide them, analyzed the possible reasons behind this resistance and offered a six-step solution to help them overcome this challenge.

Track: Distribution channels

Enabling business model growth across borders.

SPEAKERS: Angélica Valencia, Executive Director, J.P. Morgan (USA) and **Jose Interiano**, Head of Latin American Cross-Currency (FX) Payments, J.P. Morgan (USA)

This experience addressed the challenges and opportunities of scaling business models across borders. Renowned industry leaders discussed strategies for overcoming regulatory, cultural and operational hurdles, exploring innovative approaches to international expansion and the role of technology in enabling cross-border growth.



Embed this: The \$7 Trillion Embedded Finance Opportunity.

MODERATOR: Virginia Folgueiro, Co-Founder & CEO, Menta (Argentina)

SPEAKER: Louis Zaltzman Kornhauser, Chief Growth Officer, RappiCard Mexico, (Mexico)

This interview discussed the growing trend of embedded finance, which involves the integration of financial services into non-financial platforms, such as e-commerce, healthcare, and mobility. The session explored the potential of this \$7 trillion opportunity for businesses and consumers, and the challenges of implementing embedded finance solutions in the Age of Infinite Adaptation.

Digital Money is More than Money. The Path to Real Monetization

MODERADOR: **Carlos Pérez**, Director Product Management, ACI Worldwide (Spain)

SPEAKERS: **Javier Hidalgo**, VP Regional Technology, Grupo Promerica (LatAm), **Daniel Espinoza**, Chief Digital Officer, Bancaribe (Venezuela), **Rene Salazar**, Head of Partnerships Latam, Stripe (Mexico) and **Carlos Parada**, Director of Payments Performance & Support, Scotiabank CCAU (Latam).

Throughout this unforgettable debate, the panelists discussed how digital money is more than just money, and explored the paths to a society without physical paper money. In a very enriching back and forth, they shared their knowledge about the various business models and strategies that can be leveraged to drive value for both consumers and businesses in the digital money space.



The ChatGPTification of Financial Services in Latin America

MODERATOR: **Yoel Gavlovski**, Founder & CEO, Quash.ai (USA)

SPEAKERS: **Tito Pablo Neira Avila**, Chief Data Strategy Officer, ADL Digital Lab (Colombia), **Diego Cibils**, Head of Conversational Banking, Galileo Financial Technologies (Uruguay), **Carlos Ignacio Patino**, Chief Product Officer, Bia (Colombia)

A panel of experts from around the world explored the impact of disruptive technologies on the financial services industry in Latin America, with a special focus on lessons to be learned from the success of ChatGPT in the Artificial Intelligence sector. Throughout a session in which time seemed to fly by, they discussed how organizations can leverage technologies to improve customer experience, increase efficiency and drive innovation in the Age of Infinite Adaptation.

Track: Defi, Blockchain and Payments

DeFi: The Bridge to the Future of Finance

SPEAKER: **Pegah Soltani**, Head of Payments Products, Ripple (USA)

Decentralized finance (DeFi) is transforming the traditional financial sector by offering more accessible, transparent and inclusive financial services. The panel explored how this is paving the way for the future of finance, and put the spotlight on the challenges and opportunities ahead for this rapidly evolving sector.

How biometric authentication is reshaping payments.

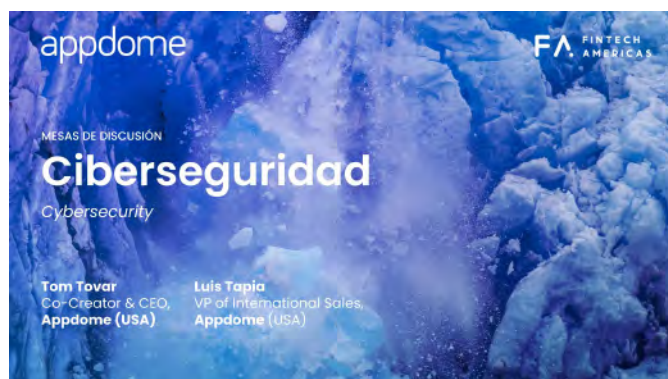
MODERATOR: **Emilio Gandarilla**, Sales Manager - Latam, Incode (México)

SPEAKER: **Miguel Valero**, Executive Director Digital Banking, Banorte (Mexico).

In a presentation that disappointed no one, Miguel presented how biometric authentication is transforming the payments landscape and how it is adapting to customer needs and expectations. From facial and fingerprint recognition to voice and behavioral biometrics, the session examined the potential benefits and challenges of adopting this technology, as well as its impact on security, user experience and regulatory compliance.



Track: Cybersecurity



Security in the banking cloud: how safe is it?

SPEAKER: *Elier Alfaro, CISO, Banco BICE (Chile).*

Another essential session of the conference addressed the concern about the security of banking information stored in the cloud. It was detailed that although the cloud offers many benefits for the financial industry, such as scalability and cost reduction, it also presents significant security risks. The CISO emphasized the need for proper risk management and the implementation of robust security measures to protect sensitive data hosted in the cloud.

From Phishing to Deepfake, the new challenges of Cybersecurity and Fraud.

SPEAKER: *Pedro Adamovic, CISO, Banco Galicia (Argentina)*

The emergence of disruptive technologies such as deepfake and AI-driven attacks have created new challenges for cybersecurity and fraud prevention. These tactics are becoming increasingly sophisticated, making it difficult for organizations to detect and respond to threats in time. Pedro Adamovic offered his views on these issues and discussed that in order to adapt and stay ahead of these evolving risks, banks must take a multi-layered approach to cybersecurity, including advanced threat intelligence, employee training, and technology-based solutions.

Cyber Challenge: Can we create beautiful user experiences when attacks occur?

SPEAKER: *Javier Garcia, CISO, Banco Solidario (Ecuador)*

Javier Garcia's talk focused on one of the hot topics in cybersecurity: the challenge of creating engaging and satisfying user experiences while protecting them from the growing risks of cyberattacks. The expert stressed the importance of having a solid security strategy in place, as well as being able to respond quickly and effectively in the event of an attack, and also addressed the need to educate and raise awareness of security issues among users.

Track: The Banking of the Future



Fasten your seatbelt: Technological Innovations that Demand Accelerated Adaptation

SPEAKER: Jaime Martinez, Executive Vice President of Payment Methods and Processing, Banesco Panama S.A. (Panama)

Banesco's Jaime Martinez presented the technological innovations that require banks to adapt at an accelerated pace. From cloud computing to Artificial Intelligence, he explored the opportunities and challenges for banks in implementing these technologies and how they can drive growth and innovation in the years ahead.

The future of money: how is the digital revolution transforming currencies and finance?

SPEAKER: Gabriela Torres Vives, Product Manager CBDC, MIT MediaLab - Digital Currency Initiative (Peru)

In an innovative and fascinating way, which attracted the interest of all listeners, a futuristic vision of money and finance was presented, providing valuable and novel information about emerging technologies and how they are transforming the global financial landscape. With an analytical and rigorous approach, the challenges financial institutions and governments face were enumerated, and solutions and recommendations were offered to adapt to these changes.

Track: People, Culture and Skills

Culture as a Recruiting Advantage

SPEAKER: Monica Tamacas, VP of Human Resources, Banco Atlántida El Salvador (El Salvador)

In her powerful presentation, Monica spoke about the scope of corporate culture to attract and retain the best talent. She shared strategies for creating a positive work environment and fostering a culture of collaboration, innovation and growth to gain a recruiting advantage in an increasingly competitive financial sector. In the Age of Infinite Adaptation, shaping the organization's culture early will be one of the keys to not falling behind the most disruptive players, she emphasized.



The Skills Gap as the Achilles Heel of the Financial Industry: What We Can Do About It.

SPEAKER: Luisa Franchy, CHRO, Grupo Lafise (Nicaragua) and **Xavier Alberto Franco Gutiérrez**, Deputy Regional Training and Development Manager, Grupo Lafise (Nicaragua).

The lack of qualified professionals is a major concern in several industries, and the financial industry is no exception to the rule. Diving right into this topic, the speakers discussed from different points of view the critical problem of the lack of skills in the financial sector and its direct impact on innovation, adaptation and growth. In conclusion, they aligned perspectives and provided insights into effective strategies for attracting, developing and retaining the right talent to propel the industry into the future in the best possible way.

Track: Fintech & Security

Embedded Climate Insurance: Partnering with Financial Institutions for Growth

SPEAKER: Jonathan Gonzalez, Co-founder & CEO, Raincoat (Puerto Rico)

During this talk, the importance of embedded climate insurance in financial institutions was discussed, both for business growth and positive social impact. The challenges and opportunities of collaborating with these entities to create communities and businesses that are resilient to climate change were discussed. To conclude, Jonathan outlined the need for a broader and more inclusive approach to addressing climate risks, and the value of greater collaboration between the financial sector and the business world to achieve a more sustainable future.

Digital Identification: A Key to Inclusive Growth

MODERATOR: Nirav Sheth, Vice President - Americas Solutions Engineering & Presales, Okta (USA)

INTERVIEWEES: Aaron Hurt, VP Business Technology Services, Summit Credit Union (USA), **Steve Schaefer**, VP - Digital Solutions, Summit Credit Union (USA).

The role of digital identification for financial inclusion and inclusive economic growth is a topic that is not as well known as it should be. This interview shed light on this topic, as it was explained how digital identification can enable access to financial services and reduce financial exclusion in underserved communities. Challenges and opportunities in implementing digital ID solutions, such as privacy and data security, were also discussed.



FINANCIAL INNOVATORS OF THE AMERICAS AWARDS

Country Awards, Disrupt Awards and Fintech Awards 2023

The Country Awards Ceremony, as well as the announcement and presentation of the Fintech Awards and Disrupt Awards, were extremely exciting and proud moments for the winners.

The winners of the 2023 Disrupt Awards were:

Platinum Award: Humberto San Juan Sosa, Banco Azteca.

Gold Award: Santiago Ceballos Aristizabal, Bancolombia.

Silver Award: José Miguel de la Peña, Mibanco.

The winners of the Fintech Awards displayed Latina America's great potential for the development of innovative and disruptive strategies in all the categories.

The winning Fintechs of the 2023 Fintech Awards were:

Category: Data and Analytics

Platinum: Quash (Mexico)

Gold: Reworth (Mexico) and Movizzon (Chile).

Silver: Divibank (Brazil) and Belvo (Mexico)

Category: DeFi, Blockchain and Future

Platinum: Littio (Colombia)

Gold: Balam (Mexico)

Silver: Amero Exchange (Dominican Republic)

Category: Infrastructure, Ecosystem and Back-End

Platino: UnDosTres (México) y Movii (Colombia)

Oro: Simetrik (Colombia), Lyra Network (Perú)

Plata: PeiGo (Ecuador) y Servicios Digitales Guip (Honduras)

Category: Market Facing and Front-End

Platinum: UnDosTres (Mexico) and Movii (Colombia)

Gold: Simetrik (Colombia), Lyra Network (Peru)

Silver: PeiGo (Ecuador) and Servicios Digitales Guip (Honduras)

More information about the Awards and all the winners is available at:

<https://www.fintechamericas.co/en/innovation-awards>



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TESTIMONIALS

What the attendees are saying.

"I have been very pleased to see how Fintech Americas has evolved: an event with more than 1000 people, more than 150 exhibitors, more than 20 countries, and more than 200 banks represented. These are incredible metrics. It was an event of tremendous quality."

Herbert Hernández, CEO, Bantrab (Guatemala)

"Fintech Americas is a great meeting point to come together to share and see what tools are available. Fintech Americas' team is great."

Ramiro N. Ortiz, Vice Chairman, Grupo Promerica (El Salvador)

"Fintech Americas is an exceptional event, where all the players in the industry come together, and it is an important opportunity to identify what the trends are, what the problems are, and how they have been addressed. It is an excellent opportunity to meet the people who are leading the change."

Angel Melesio Fuentes, Director of Payment Systems, Market Infrastructure Operations & Business Continuity, Banco de México (México)

"I am very happy to be at Fintech Americas, I think it is one of the most important technology events in the region at the moment. We have been participating in this event for three consecutive years and we will surely come again next year. Each time we learn more, and we see that the event is getting more and more crowded."

Sergio Asbun Saba, CEO, Banco Económico (Bolivia)

"I love Fintech Americas because this opportunity to connect with providers and startups from different parts of the world and also see how traditional banking is transforming is super valuable. Having all of that in the same space seems unique to me."

Ana Margarita Albir Sarmiento, CEO, ADL Digital Lab (Colombia)

"They talk about very interesting topics that are very contingent, such as the topic of artificial intelligence, how this is going to enter into the operation of banks, how the concept of the end of transformation and the beginning of infinite adaptation is going to change our lives. It is part of what we are living, so I think it is a very interesting event, I am very happy to be here."

Elier Alfaro, Chief Information Security Officer, Banco BICE (Chile)

"The conference is relevant because you can network with people, you can establish part of the commitments to be made, actions to be carried out in your own organizations. I consider it a very important event because it helps us as Latin Americans to be participants of many realities, and this sharing of experiences enriches us."

Javier Hidalgo, VP Regional Technology, Grupo Promerica (Costa Rica)

"Thanks for the invitation, the Fintech Americas Miami 2023 edition was a total success!"

Aldo Ariel Rios, Strategy and Transformation Director, Superintendencia de Bancos de Panamá (Panamá)

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"The Fintech Americas 2023 conference was a great success, I found partners and suppliers that I needed to develop my initiatives. Additionally the content of the conferences was of great value, they touched on trending topics such as blockchain, ChatGPT, Artificial Intelligence, Open Banking and Open Finance."

Juan Pablo Ramirez, *Blockchain and Crypto Leader, Bancolombia (Colombia)*

"I found the event very interesting, and it really fulfilled my expectations. I am very happy with this conference and all the presentations in which I participated."

Ricardo Canalda Pimentel, *Advisor, Banco ADOPEM (Dominican Republic)*

"This year Fintech Americas brings us a lot of ideas. What is most important is the possibility of sharing with banking professionals from all over Latin America and the Caribbean, and with fintechs, to find best practices together, to work on how to solve the problems we all have in common, to see how we can give more immediate answers to our clients."

Sol Castro Lechtaler,
Head of Organizational Development and Talent Management, BCI (Chile)

"I was very pleased to participate in Fintech Americas Miami 2023 because it was a very well organized event, with a lot of content and participation from many financial institutions worldwide. This was a very good opportunity to share knowledge, to gather feedback, and to make great progress in technology in the financial industry."

Manuel Velarde, *Innovation and Digital Transformation Leader, Caja Municipal de Sullana (Peru)*

"It was a pleasure to be part of this experience, having the opportunity to attend excellent presentations, learn about the experiences of other organizations and exchange with colleagues from all over the Americas. All within the context of a first class organization. Congratulations and thanks to Fintech Americas!"

Florencia Manrique Barreto, *Processes Manager, BROU (Uruguay)*

"Excellent days where in addition to talking about the great challenges of today and the future (not too distant), there was an incredible networking space with a key objective: to continue generating synergy among all of us to deliver products that impact and improve the experience of our users."

Lucas Sarco, *Innovation Manager, Banco Patagonia (Argentina)*

"The event is very well organized, all the talks, interviews, panels, and information they have shared with us has allowed us to strengthen and refresh knowledge regarding cutting-edge topics. The space they have generated has allowed us to make connections with different participants of the fintech ecosystem. I am very grateful and attentive to join you again next year."

Emerson Chavez, *Cybersecurity Leader, Banco Ganadero (Bolivia)*

"Many thanks to María Laura Mancuso, Ray Ruga, Federico Romero and the entire Fintech Americas team for the excellent organization."

Hismael Alayo Saavedra, *Chief Business Development Officer, Movizzon (Colombia)*

CONCLUSION

Transformation is dead and the age of infinite adaptation has begun!

2013

In 2013, a global bank asked us for help with their innovation strategy. That timely partnership provided us with critical information about what was happening in the industry and winds of change that were arriving fast, which led us to organize our first conference, then called Fintech LATAM.

2020

Seven years later, the Covid pandemic compelled us to practice what we had been preaching: transformation, resilience and adaptation. We pivoted to digital, strengthened our technology platform, created **FATV**, introduced a new Fintech category to our Awards and launched our **Professional Development Group**.

2023

After returning to our in-person conference in 2022, this year we doubled the stakes with a bigger and bolder event than ever before. We are very honored and delighted that more and more leading banking and fintech executives are joining our dynamic and growing community, both online and offline, as we navigate towards a future of infinite adaptation. We are hopeful and optimistic that this year is another stepping stone on our path of growth and impact.

2024

We will meet again at **Fintech Americas' Miami 2024!** on May 7-8.

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BANKS & FINANCIAL INSTITUTIONS

Some of the organizations that took part in the Conference:

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Platinum Partner



Gold Partner



Silver Partner





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AMERICAS

About Fintech Americas

Fintech Americas is a community and learning company that combines dynamic industry knowledge, the ability to connect people and organizations in meaningful ways, and deep expertise in data and analytics so that our community members are able to not only survive, but thrive in the midst of constant change. The Fintech Americas **Professional Development Group** offers a range of certification training programs for all levels; FATV- (Fintech Americas TV), our digital content platform, delivers weekly best-in-class programming on the latest financial technologies and transformational practices; and annually our Fintech Americas Conference, continues to be the essential meeting point for the entire banking ecosystem serving Latin America.

FATV: Fintech Americas TV

Launched in May 2020, **FATV** has become an essential resource for leaders in the banking and financial services industry in Latin America. FATV's programming has brought together hundreds of banks, fintechs and top partners for inspiring keynotes, speakers from around the world, hands-on sessions, demonstrations of the most innovative fintechs, peer-to-peer sessions and the ability to connect, meet and strategize on how to lead and transform your bank and your career for the digital age.

Sign up to participate in our programming and access exclusive content about the **Fintech Americas' Miami 2024 Conference!**

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Deep Dive

Exactly that, a two hour deep dive into a specific topic, with talks by leading bankers, case studies, master classes and panel discussions.



Inside Access

An opportunity to go inside the latest technologies and hear from on the ground banking practitioners on how they're gaining transformation advantage.



The Pitch

No telling, just selling. A 30 minute segment that puts best in class technology providers in front of interested potential buyers from the banking sector.



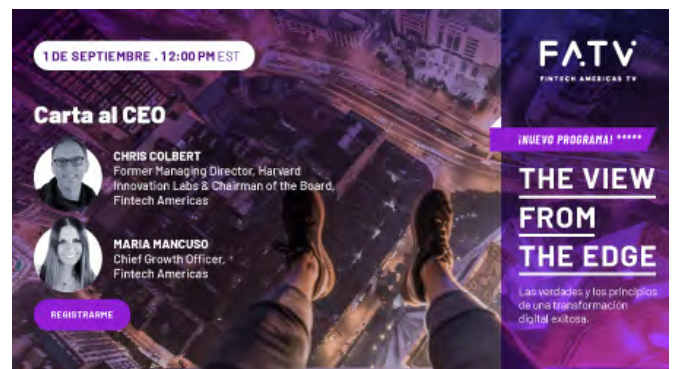
Fintech Asks

The LATAM banking region's opportunity to understand where the leading Fintechs are heading and how it can benefit.



Bajo el Microscopio

A crystal clear, magnified look at how one bank is achieving success in its digital transformation.



The View From The Edge

An FATV exclusive show offering dialogue and debate about the underlying truths of digital transformation.

FIND ADDITIONAL INFORMATION

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