SINGAPORE FINTECH FESTIVAL | 18-20 NOV 2026

Agenda Updated: 2026-10-15 14:52

The Global Gathering of
Policy | Finance | Technology

The Coming Rewiring Of The Financial System

FESTIVAL GUIDE

Organised by

Monetary Authority of Singapore

GFTN

In collaboration with

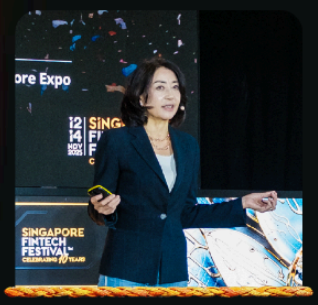
abs The Association of Banks in Singapore



FIVE FORCES REWIRING GLOBAL FINANCE













The global financial system is being rewired. Trade and capital flows are finding new corridors, AI is reshaping both the cost base and the risk surface of financial institutions, and the frameworks built to govern all of it are under pressure to keep pace. These shifts are landing together, on the same desks and in the same planning cycles.

The Singapore FinTech Festival convenes global technology and finance leaders to examine the structural forces rewiring the global financial system. Organised by the Monetary Authority of Singapore (MAS) and the Global Finance & Technology Network (GFTN), in collaboration with the Association of Banks in Singapore (ABS), SFF provides a global platform for policymakers, regulators, financial institutions, technology companies, investors and entrepreneurs to exchange ideas and shape the future of finance.

SFF 2026 organises the Festival around five of those forces: Technology, Geoeconomics, Capital, Talent and Policy. Each is examined across three days of stage programming and an exhibition floor spanning multiple halls. In 2025 the Festival drew more than 70,000 participants from 142 countries and regions.

Get Your Pass

FIVE SHIFTS
FIVE OPPORTUNITIES



Technology

As AI transforms productivity and growth, financial institutions face the question of how to harness it while staying ahead of AI-enabled scams, cyber threats and the coming quantum challenge. Sessions examine deployment at institutional scale and the defences that have to move at the same speed.



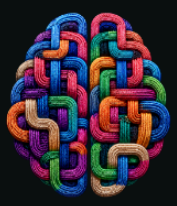
Geoeconomics

Trade, investment and capital flows are shifting, and new economic corridors are emerging. The Festival examines how financial networks are adapting in response, and how those networks can be built to support trade and economic resilience.



Capital

AI-connected firms now account for around 40% of S&P 500 market capitalisation. Whether productivity gains and revenue growth can sustain an investment boom on that scale is the question this track puts to investors, founders and allocators.



Talent

AI is transforming jobs across the financial sector. Sessions here address how institutions enhance the skills and capabilities of their workforce to stay competitive, and what that asks of universities, regulators and employers.



Policy

Technology is moving faster than the frameworks built to govern it. The Festival examines how policy, governance and risk frameworks keep pace, to enable innovation without compromising trust and resilience.

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FESTIVAL OVERVIEW

A Week of Insights and Activities

Monday 16th November	Tuesday 17th November	Wednesday 18th November	Thursday 19th November	Friday 20th November
Insights2040 Annual Meetings* Sands Expo & Convention Centre		**Singapore FinTech Festival 2026** Hall 1-6, Singapore Expo		
Closed-door Boardrooms **Launchpad** **Workshops**		Across 5 halls **Exhibition**		
Public-Private Roundtables		**Festival Stage**		
Spotlights	**Design Thinking**	**Founders Stage**		
MUFG FinTech Festival	**Enterprise SG co-located event**	**FutureMatters Stage**		
Networking Receptions		**Frontier Stage**		
SFF Innovation Lab Crawl		**Catalyst Stage**		
		Policy Stage		
		Ignite Stage		
		Investor Hours		
		SFF MeetUp		
		Global FinTech Hackcelerator	**SFF FinTech Excellence Awards***	
	SFF Dinner*	**SFF After Hours ft. The Founders Rock**		

*By invite-only

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THE VISIONARIES LEADING INNOVATION



Bret Taylor
Co-founder & Chief Executive Officer, Sierra & Chairman
OpenAI



Ralph Hamers
Chairman
Banking Circle



Hari Menon
President, Global Growth & Opportunity
Gates Foundation



H.E. Chea Serey
Governor
National Bank of Cambodia



Rahul Shinghal
Co-founder & Chief Executive Officer
Tazapay



Daniela Stoffel
State Secretary
State Secretariat for International Finance (SIF)



Piero Cipollone
Member of the Executive Board
European Central Bank



TS Anil
Vice Chair, Group Board
Monzo Bank, United Kingdom



José Luis Escrivá
Governor
Banco de España (Bank of Spain)



Sigal Mandelker
Ribbit Capital



Carolyn Weinberg
Chief Product & Innovation Officer
BNY



Akio Isowa
Senior Managing Executive Officer & Group Chief Digital Innovation Officer
Sumitomo Mitsui Banking Corporation (SMBC)



Prof. Joachim Nagel
President
Deutsche Bundesbank



Lacina Koné
Director General & Chief Executive Officer
Smart Africa Secretariat



Leong Yung Chee
Group Chief Financial Officer
UOB



Michael Schlein
President & Chief Executive
Accion



Amrish Rau
Chief Executive Officer
Pine Labs



Ulrik Nødgaard
Governor
Danmarks Nationalbank



Martha Sazon
President & Chief Executive Officer
GCash



Yukinobu Saeki
Managing Executive Officer & Chief Executive for APAC
MUFG



Michael Casey
Chief Content Officer
Real-World Asset Summit



Tommaso Mancini-Griffoli
Head of the Innovation Hub
Bank for International Settlements



Sir Howard Davies
Chairman of the Supervisory Board
Qivalis NV



Giorgio Migliarina
Group Chief Technology and Digital Officer
Maybank



Prof. Simon Chesterman
Vice Provost (Educational Innovation); Dean, NUS College; David Marshall Professor of Law; AI Governance and Policy Lead, NUS AI Institute
National University of Singapore



Steven Maijoor
Executive Board Member and Chair of Supervision
De Nederlandsche Bank N.V.



Hélder Lopes
Governor
Banco Central de Timor-Leste



Stephen Karpin
Regional President, Asia Pacific
Visa



Jessica Rusu
Chief Data, Information & Intelligence Officer
Financial Conduct Authority (FCA)

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ONE WEEK REPLACES A YEAR

Global Innovation Showcase

International pavilions and a multi-hall exhibition across six halls at Singapore Expo, five of them exhibition. In 2025 the Festival hosted 43 international pavilions and over 600 sponsors and exhibitors.





Embassy Lounge and Quantum Finance Experience Centre

Hall 4. A dedicated zone for central bank participation, alongside an experience centre built around quantum computing in finance. New for 2026.



The Global FinTech Hackcelerator

Spotlighting early-stage innovators, with mentorship, investor access and a Demo Day prize pool.



Merchant Showcase

A dedicated merchant experience focused on how payments, platforms, regulation and AI are changing the business. Explore solutions across acceptance, acquiring, settlement, FX, reconciliation, compliance and risk.



Insights2040 Annual Meetings

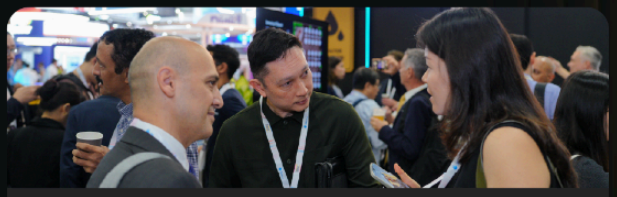
By invite only. 16–17 November, Sands Expo & Convention Centre.

Formerly the Insights Forum. Senior public and private sector leaders work through critical problem statements requiring cross-sector collaboration.



Founders Peak™

TED-inspired sessions in which global founders share personal journeys and hard-earned lessons with investors and the wider FinTech community.



Investor Hours™ and Capital Meets Policy Dialogue™

Connecting investors, founders and policymakers to pressure-test strategy and unlock capital.

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SFF MeetUp

Asia's largest FinTech meetings programme, facilitating pre-scheduled introductions between attendees.





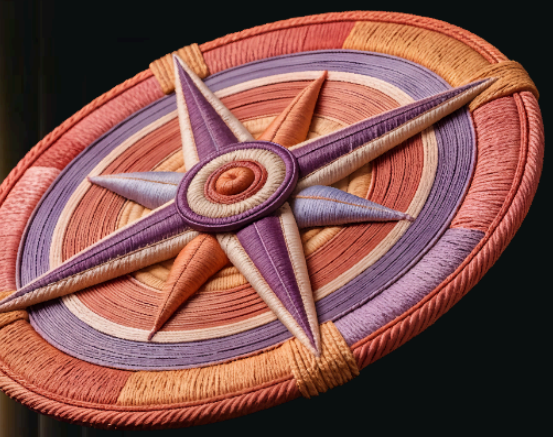
Lounges and dedicated spaces

Executive, GFTN and Embassy Lounges (Hall 4), Regulators and Pay It Forward Lounges (Hall 3), Investors Lounge (Hall 2), Media Lounge (Hall 6).



SFF After Hours and The Founders ROCK

Both evening programmes move to opening night for 2026. Kickstart the week at Clarke Quay, drinks on us.





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SFF 2025 IN NUMBERS



70,000+
Participants



840
Central Banks, Regulatory Institutions & Government Organisations

20,000+
Arranged Business Meetings

600+
Sponsors and Exhibitors



142
Countries and Regions

43
International Pavilions

300
Sessions

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A TRULY GLOBAL GATHERING

2026 Attending Organisations

Central Banks and Regulators

- Astana Financial Services Authority
- Australian Prudential Regulation Authority (APRA)
- Banca d'Italia
- Banco Central de Timor-Leste
- Banco de España
- Bangko Sentral ng Pilipinas
- Bank for International Settlements (BIS)
- Bank Indonesia
- Bank Negara Malaysia
- Bank of England
- Bank of Finland
- Bank of Ghana
- Bank of Japan
- Bank of Korea
- Bank of Mongolia
- Bank of Namibia
- Bank of Tanzania
- Bank of Thailand
- Banque Centrale de Djibouti
- Banque de France
- Bermuda Monetary Authority
- British Columbia Securities Commission (BCSC)
- BVI Financial Services Commission (BVIFSC)
- Central Bank of Armenia
- Central Bank of Congo
- Central Bank of Curaçao and Sint Maarten
- Central Bank of Egypt
- Central Bank of Eswatini
- Central Bank of Nigeria
- Central Bank of Samoa
- Central Bank of Somalia
- Central Bank of the UAE (CBUAE)
- Commission de Surveillance du Secteur Financier (CSSF)
- Competition Commission of India (CCI)
- Danmarks Nationalbank
- De Nederlandsche Bank (DNB)
- Deutsche Bundesbank
- European Central Bank
- Federal Financial Supervisory Authority (BaFin)
- Federal Reserve Bank of New York
- Federal Reserve Board
- Federal Reserve Financial Services
- Financial Conduct Authority (FCA)
- Financial Intelligence Analysis Unit (FIAU)
- Financial Markets Authority (New Zealand)
- Financial Sector Conduct Authority (South Africa)
- Financial Services Commission (South Korea)
- Financial Supervisory Commission of Taiwan
- General Secretariat of the Non-Bank Financial Services Authority (Cambodia)
- Guernsey Financial Services Commission
- Hong Kong Monetary Authority
- Indonesia Financial Services Authority (OJK)
- Israel Securities Authority
- Jersey Financial Services Commission
- Labuan Financial Services Authority
- Malta Financial Services Authority
- Monetary Authority of Singapore (MAS)
- National Bank of Belgium
- National Bank of Cambodia
- National Bank of the Kyrgyz Republic
- Norges Bank
- Ontario Securities Commission (OSC)
- Palestine Monetary Authority (PMA)
- Qatar Central Bank
- Reserve Bank of Fiji (RBF)
- Reserve Bank of India
- Saudi Central Bank
- Securities and Exchange Commission Thailand
- Securities and Exchange Regulator of Cambodia
- Securities and Futures Commission of Hong Kong
- Securities Commission Malaysia
- State Bank of Pakistan (SBP)
- State Bank of Vietnam (SBV)
- Swiss Financial Market Supervisory Authority (FINMA)
- Swiss National Bank
- Trust Regulator of Cambodia

and many more...

Governments and Multilateral Organisations

- Accountant-General's Department, Singapore
- Agency for Science, Technology and Research (A*STAR)
- Ahafo Regional Coordinating Council, Ghana
- Andhra Pradesh Centre for Financial Systems and Services (APCFSS)
- ASEAN+3 Macroeconomic Research Office (AMRO)
- ASEAN-Korea Centre
- Asian Development Bank (ADB)
- Asian Infrastructure Investment Bank (AIIB)
- Auditor-General's Office Singapore
- Australian Trade and Investment Commission (Austrade)
- Bahrain Economic Development Board (EDB)
- British High Commission Kuala Lumpur
- British Virgin Islands Hong Kong Office
- Building and Construction Authority
- Canadian Trade Office in Taipei
- Central Provident Fund Board (CPF)
- City of London Corporation
- City of Sapporo
- Civil Aviation Authority of Singapore (CAAS)
- Corrupt Practices Investigation Bureau (CPIB)
- Council of Europe Development Bank (CEB)
- Cyber Security Agency of Singapore (CSA)
- Defence Science and Technology Agency (DSTA)
- DEG
- Embassy of Hungary in Singapore
- Embassy of Israel
- Embassy of Switzerland
- Embassy of the Argentine Republic
- Embassy of the Kingdom of the Netherlands
- Enterprise Singapore
- Export Development Canada (EDC)
- Finance Montréal
- FinanceMalta
- Finnfund
- Flanders Investment & Trade (FIT)
- Gambling Regulatory Authority of Singapore
- Government Technology Agency (GovTech)
- Health Sciences Authority
- Hessian Ministry of Finance
- High Commission of Canada
- Hong Kong Trade Development Council (HKTDC)
- ICEX Spain Trade and Investment
- India Trade Promotion Organisation (ITPO)
- Infocomm Media Development Authority (IMDA)
- Inland Revenue Authority of Singapore (IRAS)
- Innovation Agency Lithuania
- International Finance Corporation (IFC)
- Invest in Canada
- Investment and Development Agency of Latvia
- Italian Trade Agency (ITA)
- Japan External Trade Organization (JETRO)
- Kigali International Financial Centre (KIFC)
- KölnBusiness - City of Cologne
- Korea Credit Guarantee Fund (KODIT)
- Land Transport Authority (LTA)
- Latin American Reserve Fund (FLAR)
- Luxembourg for Finance (LFF)
- Luxembourg Trade and Investment Office (LTIO) Shanghai
- Majlis Ugama Islam Singapura (MUIS)
- Ministry of Defence, Singapore (MINDEF)
- Ministry of Education, Singapore (MOE)
- Ministry of Finance, Luxembourg
- Ministry of Finance, Singapore (MOF)
- Ministry of Foreign Affairs, Singapore (MFA)
- Ministry of Health, Singapore (MOH)
- Ministry of Law, Singapore
- Ministry of Manpower, Singapore (MOM)
- National Trades Union Congress (NTUC)
- Okinawa Prefectural Government Singapore Representative Office
- Scottish Development International
- Seoul Fintech Lab
- Singapore Economic Development Board
- Singapore Police Force
- Skills & Workforce Development Agency (SWDA)
- State Secretariat for International Finance (SIF)
- Switzerland Global Enterprise
- Tokyo Metropolitan Government
- Toronto Global
- United Nations Capital Development Fund (UNCDF)
- VITAL Shared Services
- Wesgro
- World Bank Group

and many more...

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Banks and Financial Institutions

- AEON Bank
- American Express
- Ample Swiss Investments
- Ashid Capital NBFI
- Australia and New Zealand Banking Group (ANZ)
- Bajaj Life Insurance
- Bakai Bank
- Bank Islam Brunei Darussalam (BIBD)
- Bank Julius Baer
- Bank of America
- Bank of London
- Bank of New York Mellon (BNY)
- Bank of Singapore
- Banking Circle
- Barclays Bank
- Bhutan Development Bank
- BNP Paribas
- Capital.com
- Cathay United Bank
- Chubb
- CIMB Bank
- Citibank
- ClearBank
- CMC Markets
- CTBC Bank
- DBS Bank
- Deutsche Bank
- Eastern Bank PLC
- Fubon Financial Holding
- Global IME Bank
- Great Eastern
- Green Link Digital Bank (GLDB)
- Gulf International Bank
- Hatton National Bank
- Hong Leong Bank
- HSBC
- ICBC
- iFAST Corporation
- J.P. Morgan
- Japan Securities Depository Center
- JCB International
- Kasikornbank
- Kenanga Investment Bank
- Korea Development Bank
- Leadway Assurance
- London Stock Exchange Group (LSEG)
- Longbridge Securities
- LuLu Financial Holdings
- Mashreq Bank
- Maybank
- Mitsubishi UFJ Financial Group (MUFG)
- Mizuho Financial Group
- Monzo Bank
- Moomoo Singapore
- Nomura
- OCBC Bank
- Pave Bank
- Phillip Securities
- Prudential Singapore
- Raiffeisen Bank International
- Samsung Securities
- SDAX
- Shanghai Pudong Development Bank
- Standard Chartered
- State Street Bank and Trust Company
- Sumitomo Mitsui Banking Corporation (SMBC)
- T Bank (Bhutan)
- Taishin International Bank
- Tatra banka
- The Depository Trust & Clearing Corporation (DTCC)
- Tokio Marine Group
- Topline Limited
- Toss Bank
- UBS
- UOB
- uSMART Securities
- Vallabhi Capital
- Westpac Banking Corporation
- Wing Bank

and many more...

FinTech and Technology

- 6Estates
- ADVANCE.AI
- AIZEN
- Akkuro
- Allinpay International
- Alpha Ladder Group
- AlphaGeo
- Amazon Web Services (AWS)
- Ant International
- APIX Platform
- Australia Digital Ventures
- Axe Finance
- Axisoft
- Beyondsoft
- Bitown
- BlockSec
- Bluwhale Foundation
- bolttech
- Calastone
- Chartered Investment
- Clear Junction
- Collaboration Betters The World (CBTW)
- COOCON
- dLocal
- E9pay
- EBANX
- Elife
- Elixir Global
- eMandarin Ventures
- Endava
- Entrust
- Euronet
- Finmo
- FintruX Network
- Fiserv
- Flagright
- FOMO Pay
- FUCO & Ryzo
- Fundsview Global
- Ghana Interbank Payment & Settlement Systems (GhIPSS)
- GienTech
- Global E-Payment Limited
- Go Capital Growth
- HashKey Group
- Hecto Group
- Hello Clever
- Hengbao International
- Hitachi Group
- Huawei
- InvestSet
- iPiD
- Korea Financial Telecommunications & Clearings Institute (KFTC)
- Ksher
- Kumaran Systems
- Kybix
- Landmark Commerce
- LianLian Global
- Liquid Group
- Lorum
- Manipal Technologies
- Mastercard
- Meta
- Mobi
- Montran
- Moolahgo
- National Payments Corporation of India (NPCI)
- NCS Group
- NEC
- NETS
- NewGens
- Nexus Global Payments
- Nium
- NTT Data
- Nucleus Software
- Nuvei
- Oceanpayment
- OKX
- Onerway
- Paymentology
- Pine Labs
- PingPong Payments
- Posidex Technologies
- Privé Technologies
- Revve AI
- SAS Institute
- Sentre Cloud
- Skyro
- SoftBank Corp.
- Sokin
- ST Engineering
- StraitsX
- StreamCube Technology
- Sumsub
- Surfin Meta Digital Technology
- Swift
- TaranDM
- Tencent
- Thales
- Thredd
- Thunes
- TipRanks
- TransformHub
- Triple-A
- Trulioo
- TrustDecision
- UnionPay International
- Unison Group
- V-Key
- Vested Finance
- Whalet
- WIZ.AI

and many more...

Investors

- 01F Group
- 3iQ Corp
- Abacus Capital
- Abdul Latif Jameel
- Accelera Management
- AccelTech
- Accial Capital
- Acorus Capital
- Al-Futtaim Group
- Alpha AMC
- Amova Asset Management
- Anantha Capital Partners
- Antler
- Apax Digital
- Aravest
- Armarium Capital
- ArrowDynamic Ventures
- Autodidact Capital
- Avina Holdings
- Azalea Asset Management
- Azimut Group
- BlackRock
- BlueOrchard
- Bond Capital Group
- Braxton Capital
- Bridge Capital
- Cento Ventures
- Cigano Ventures
- Comfort Zone Investments
- Community Investment Management (CIM)
- Copper Basin Capital
- Crestone Venture Capital
- Cusp Digital Group
- FundBridge Capital
- GIC
- Lotus Singapore Group
- M Venture Partners (MVP)
- Marubeni Corporation
- MCS Group
- NusaVest
- SBI Ven Capital
- SC Ventures
- Schroders
- Seoul National University Technology Holdings
- Sumitomo Corporation
- Temasek
- TradeTogether
- xcube.co

and many more...

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Professional Services

- 520 Social
- A&O Shearman
- ABeam Consulting
- Accenture
- Access Partnership
- Ad Astra Corporate Advisory
- Alegre Ventures
- Algo-Hunt
- Altios International
- AMG Invest
- Apex Global Capital
- Arthur D. Little
- Ashurst Perkins Coie
- AVA Insight
- AZB & Partners
- BDO Singapore
- Benhke SGS
- Billups
- Bird & Bird
- Black Sun Asia Pacific
- Blockchain APAC
- BlueTale Ventures
- Clifford Chance
- CMS
- Concept Alliance Asia
- Cushman & Wakefield
- Cyril Amarchand Mangaldas
- Deel
- Deloitte
- Digital Business Lab
- DKG Advisory
- DLA Piper
- Dun & Bradstreet
- EduusASN Business Accelerator
- Embark Malta
- Encore Event Technologies
- Ergomania UX
- Exporum
- EY
- FLS Capital
- Forvis Mazars
- Future Well License Compliance
- GA Consulting
- Ganado Advocates
- Glints
- GOEXPO
- GrowedIn Group
- Herbert Smith Freehills Kramer
- Ikigai Digital
- IntelliPro
- JCDecaux Singapore
- Jenga Anderson Global
- KoreFusion
- KPMG
- LiT Strategy
- LodgeX Legal
- Macforr Corporate Services
- Nomura Research Institute (NRI)
- Norton Rose Fulbright
- P&L Regtech
- PwC
- S.P. Madrid
- Schiltz & Schiltz
- Sistem Global Consulting
- Synpulse Management Consulting
- The Futurists
- TLC Worldwide
- Virtusio PR International
- WongPartnership

and many more...

Non-Profits, Think Tanks, and Associations

- 8 Circle
- Accion
- African Social Entrepreneurs Network (ASEN)
- Ambala Foundation
- APAC DAO
- ASEAN BAC Indonesia
- ASEAN Bankers Association
- Association of Certified Anti-Money Laundering Specialists
- AWWA
- Bahrain FinTech Bay
- Bankers Association for Finance and Trade (BAFT)
- Bitcoin Association Switzerland
- BLOCK71 Global
- Blockchain New Zealand
- Business China Singapore
- Center for Financial Inclusion
- Central and Eastern European Chamber of Commerce Singapore
- Centre for Quantum Technologies
- Cybersecurity Association Singapore
- data.org
- Digital Defence Alliance Singapore
- Digital Finance CRC
- Digital Tokenization Think Tank
- Dubai Chamber of Commerce
- Dutch Chamber of Commerce Singapore
- Emerging Payments Association Asia
- European Digital Finance Association (EDFA)
- FIDE Forum
- Financial Stability Board (FSB)
- FINOLAB
- Fintech Association of Malaysia (FAOM)
- Fintech Center Korea
- Fintech Nation
- FinTechNZ
- FinTechSpace Taiwan
- Finternet Foundry
- Gates Foundation
- Genossenschaftsverband Bayern (GVB)
- Global Center for Sustainable Digital Finance
- Global Legal Entity Identifier Foundation (GLEIF)
- Halogen Singapore
- Institute of Banking and Finance Singapore (IBF)
- International Swaps and Derivatives Association (ISDA)
- Karbala Chamber of Commerce
- Korea Fintech Industry Association (KORFIN)
- Korea Life Insurance Association
- Luxembourg House of Financial Technology (LHoFT)
- Luxembourg Insurance and Reinsurance Association (ACA)
- mAIndfulness
- Mojaloop Foundation
- OpenUK
- OpenWealth Association
- SAJIDA Foundation
- Service Exporters' Association of Türkiye (HİB)
- Shenzhen FinTech Association
- Singapore FinTech Association
- Singapore-ETH Centre
- Stellar Development Foundation
- The Consortium for Japan International Asset Management Center Promotion (JIAM)
- The Luxembourg Bankers' Association (ABBL)
- Vietnam Blockchain and Digital Assets Association (VBA)

and many more...

Get Your Pass

2026 FESTIVAL MAP



Get Your Pass

Wednesday, 18 November 2026

Festival Stage

Wed, Nov 18
9:00am - 9:15am

Hall 1, Singapore Expo

Welcome to Singapore FinTech Festival 2026

Join us as we kick off SFF 2026 on the Festival Stage, featuring insightful conversations, groundbreaking ideas, and inspiring voices shaping the future of FinTech.

Speaker:
Manisha Tank, Broadcaster & TV Presenter, TANK TALKS ASIA By Asiaworks, & CNBC Asia

Wed, Nov 18
11:15am - 11:35am

Hall 1, Singapore Expo

From Digital to Intelligent: Who Will Build the Next Financial System?

Asia's financial system is entering its next transformation. As AI, real-time payments and embedded finance reshape how money moves and financial services are delivered, the boundaries between banks, technology companies and platforms are rapidly dissolving. This session explores who will build, and control, the next generation of financial infrastructure. The conversation examines how technology and traditional finance will converge, where new sources of competitive advantage will emerge, and whether Asia will pioneer a fundamentally new model for intelligent, interconnected finance.

Speakers:
Surendra Rosha, Co-Chief Executive, Asia and Middle East, HSBC
Yang Peng, Chief Executive Officer, Ant International

Wed, Nov 18
11:35am - 12:10pm

Hall 1, Singapore Expo

Building the Capacity to Thrive: Can Digital Infrastructure Create the Next Generation of Inclusive Economies?

Digital infrastructure can lower barriers to financial services, markets and public support, but access alone does not guarantee participation or prosperity. The harder task is building the skills, institutions, trust and locally relevant services that let people and businesses turn connectivity into opportunity. Drawing on experience across policy, development and fintech, this session examines what helps digital systems reach underserved communities, support livelihoods and strengthen local economies, and where infrastructure-led strategies fall short. Attendees will leave with a clearer view of the capabilities required to make digital growth genuinely inclusive.

Wed, Nov 18
12:40pm - 1:00pm

Hall 1, Singapore Expo

Building Human Experiences with AI

Speaker:
Bret Taylor, Co-founder & Chief Executive Officer, Sierra & Chairman, OpenAI,

Moderator:
Sopnendu Mohanty, Group Chief Executive Officer, Global Finance & Technology Network (GFTN)

Get Your Pass

Wednesday, 18 November 2026

Founders Stage

Wed, Nov 18
12:45pm - 1:15pm

Hall 2, Singapore Expo

Rewiring the Founder Playbook: Welcome to Founders Stage - Day 1

Hard Decisions behind Companies that Last.

Capital. Customers. Control. Growth. Exit.The rules have changed. What must a company get right to keep building in 2027?

The founder playbook is being rewired. Capital comes with harder terms. Enterprise buyers can build, wait or buy. AI can make a product look brilliant - and make it easier to copy. Growth no longer guarantees a path to liquidity.

Rewiring the Founder Playbook brings founders, investors, enterprise leaders and policymakers together for the conversations that usually happen behind closed doors: how to protect equity when financing gets hard; what evidence earns a term sheet; whether a customer will share risk; what makes a moat real; and when an acqui-hire or asset sale is the smartest decision a founder can make.

Across the three days, the Founders Stage will be anchored by flagship Founders Peak talks - the personal stories behind the pivotal decisions - alongside candid, future-facing practitioner conversations on the capital, customer, policy and exit choices that will determine who is still standing in 2027.

These are not retrospective success stories or generic startup panels. Each session asks one question: what must be true in 2027 for this company to earn the right to keep building?

Speakers:
Navin Suri, Senior Advisor, Global Finance & Technology Network (GFTN)
Sagari White, Head of Startups & Signature Programmes, Global Finance & Technology Network (GFTN)

Wed, Nov 18
1:15pm - 1:50pm

Hall 2, Singapore Expo

What Will the Strongest and Weakest Moats Look Like in 2027?

Rapid advances in foundation models and automated engineering have flattened traditional competitive moats. McKinsey's 2026 State of AI report found nearly a third of enterprises now choose to build functionality in-house with AI agents rather than buy it, the clearest signal that a product-level moat alone no longer holds. Defensibility is consolidating around regulatory licenses, proprietary data integrations, and entrenched distribution. This session challenges investors to evaluate the structural integrity of modern technology moats: which advantages endure, and which are eroding under platform pressure. Source: McKinsey & Company, The State of AI 2026.

Wed, Nov 18
2:25pm - 3:00pm

Hall 2, Singapore Expo

Will Enterprise Buyers Build or Buy External Software in 2027?

Enterprise software procurement has reached an impasse where buyers are actively delaying third-party purchasing decisions. McKinsey's State of AI Survey reveals that while corporate adoption has expanded to 72% of organizations, less than a third have realized material bottom-line cost reductions, driving IT leaders to build custom internal workflows or freeze deployments. With internal developer efficiency rising, buying commercial software requires clear justification. This session brings enterprise procurement chiefs and CIOs together to uncover the cost benchmarks, integration constraints, and security liabilities that determine whether they buy, build internally, or wait.

Get Your Pass

Wed, Nov 18 3:35pm - 4:10pm Hall 2, Singapore Expo	## Is Southeast Asia's Capital Winter Structural, Or Cyclical? While early-stage seed activity persists, growth capital across Southeast Asia remains intensely concentrated and selective. PitchBook's 2026 Southeast Asia Private Capital Breakdown recorded VC deal value falling 33.9% in 2025, driven by tighter diligence and reduced cross-border participation. Investors holding dry powder are enforcing higher performance hurdles and stricter profitability milestones before committing follow-on capital. This session addresses how regional GPs are deploying funds, what alternative capital stacks are stepping into the void, and where funding will genuinely flow.
Wed, Nov 18 4:40pm - 5:15pm Hall 2, Singapore Expo	## Is Cross-Border Mutual Recognition Through Sandboxes Now Closer or Farther? Expanding across fragmented regional markets forces digital finance startups into repetitive licensing cycles that multiply compliance costs and stall international scale. Recent progress by Kenya and Rwanda’s central banks in establishing mutual licence-passporting demonstrates that cross-border supervisory reciprocity is workable in practice. A recent survey by TechCabal Research revealed that 62.5% of regional fintechs already operate internationally or plan to, with an identical proportion backing passporting frameworks. This session convenes financial regulators and founders to examine how central banks can align supervisory frameworks and establish mutual recognition standards without compromising financial stability or compliance oversight.

Get Your Pass

Wednesday, 18 November 2026

Policy Stage

Wed, Nov 18
12:40pm - 12:45pm

Hall 3, Singapore Expo

Welcome to Policy Stage - Day 1

Join us as we kick off the day's sessions on the Policy Stage, featuring insightful conversations, groundbreaking ideas, and inspiring voices shaping the future of FinTech.

Wed, Nov 18
12:45pm - 1:30pm

Hall 3, Singapore Expo

Central Banks and Future Payment Systems: Priorities, Trade-offs, and Opportunities for Cross-Border Collaboration

As financial systems evolve, central banks face a dual challenge -modernising the infrastructure that works today while building the foundations for what comes next. This means making strategic choices around the future of digital money and settlement, wholesale and retail systems connectivity across borders, and the interoperability, liquidity and governance arrangements that underpin them. At the same time, an increasingly AI-enabled financial system is raising the bar for the safety, reliability and resilience of critical payment infrastructure. This panel will discuss the key building blocks for the next generation of payments and where deeper cross-border collaboration can deliver capabilities that individual jurisdictions cannot achieve alone.

Speakers:
Anna Nordstrom, Head of the Markets Group, Federal Reserve Bank of New York
Daranee Saeju, Deputy Governor, Payment Systems Stability & Financial Services Supervision Function, Bank of Thailand

Moderator:
Tommaso Mancini-Griffoli, Head of the Innovation Hub, Bank for International Settlements

Wed, Nov 18
1:45pm - 2:15pm

Hall 3, Singapore Expo

Stablecoins: From Fringe to Framework

Stablecoins have moved out of the regulatory grey zone and into a proper legal framework. That shift changes the question facing every institution, from whether to engage at all to exactly how. Regulators in different markets are setting the terms at different speeds, and institutions no longer have the luxury of waiting for global consensus before deciding. This discussion works through the practical choices on the table: issuing, distributing or custodying stablecoins directly, against the risk of simply watching deposits drift toward whichever option moves fastest. Participants leave with a sharper sense of where their own institution sits on that spectrum, and what waiting actually costs under the new rules. One key question the discussion will dive into: whether to issue, distribute or custody stablecoins themselves, or simply watch deposits migrate to them regardless.

Speakers:
Nicole Sandler, Chief Ecosystem Officer, Ubyx Inc
Peter Kerstens, Advisor, DG FISMA, European Commission
Walter Hessert, Head of Strategy, Paxos

Moderator:
Gabriel Lee, Advisor, Global Finance & Technology Network (GFTN)

Get Your Pass

Wed, Nov 18
2:15pm - 2:45pm

Hall 3, Singapore Expo

RWA & Tokenization: When the Asset Becomes a Token, What Happens to the Rules?

Tokenisation is moving real-world assets such as treasuries, funds and credit onto new digital rails. The technology is advancing quickly. The harder question is whether the legal and regulatory framework can keep pace.

When an asset becomes a token, does it retain the same rights and protections? Who owns the underlying asset? Which jurisdiction's rules apply when the token crosses a border? And what happens when different markets take different approaches?

This conversation brings regulators and market participants together to examine where the rules are clear, where they diverge, and what still needs to be resolved for tokenised assets to scale.

Speaker:
Dr. Nopnuanparn Pavasant, Assistant Secretary-General, SEC Thailand

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Wed, Nov 18
2:45pm - 3:15pm

Hall 3, Singapore Expo

Can Regulation Be Written Into Money Itself? The Case for Rules in the Rails, Tokenized Deposits & Conditional Money

Tokenised deposits and conditional money take the programmability idea one layer deeper. They pilot whether settlement, eligibility and compliance can be embedded directly in the money rather than enforced around it. That raises a regulatory question few frameworks have caught up with: who is liable when the rule embedded in the transaction, not a human decision, turns out to be wrong. This discussion examines how the embedded-rules approach works in practice, and what it removes from the compliance function. It also looks at what new failure modes this introduces once the rule is baked into the transfer rather than checked afterwards. Attendees leave with a clearer view of where this model is genuinely ready, and where regulators are still working out how to hold it accountable. One key question the discussion will dive into: if compliance is embedded in the money itself, who is accountable when the embedded rule is wrong?

Speakers:
Dr. Eva Hüpkes, Secretary General, International Association of Deposit Insurers
Kazuki Ueda, Director, Head of Fintech Group, Bank of Japan

Moderator:
Vira Platonova, Global Head of Visa Direct, Visa

Wed, Nov 18
3:30pm - 4:00pm

Hall 3, Singapore Expo

Cross-Border Connectivity: How Regional Blocs are Building Their Own Financial Integration

Not every country can build global-scale financial infrastructure alone. Across the world, groups of countries are pooling resources, coordinating oversight, and interlinking systems regionally, choosing collective action over waiting for a single global standard or going it alone.

This panel brings together three different models of that regional playbook. The discussion works through what it takes to build financial cooperation at the bloc level: how these regional mechanisms actually got built, what kept smaller or newer members willing to join in, and where this collective model succeeds — or strains — compared to a single institution building alone. Attendees leave with a practical view of when banding together beats going it alone, and what it costs to make that work.

Speakers:
Clara B. Arthur, Chief Executive Officer, Ghana Interbank Payment & Settlement Systems (GhIPSS)
José Beltrán, Board Chair, Nexus Global Payments Ltd
Yasuto Watanabe, Chief Executive Officer & Director, ASEAN+3 Macroeconomic Research Office (AMRO)

Moderator:
Maha El Dimachki, Chief Executive Officer, GFTN Solutions, Global Finance & Technology Network (GFTN)

Get Your Pass

Wed, Nov 18
4:00pm - 4:30pm

Hall 3, Singapore Expo

Who Builds the Bridge Between National Payment Schemes; and Who Owns the Toll?

National instant payment schemes are proliferating around the world, yet most remain valuable only within their own borders. As domestic networks mature, the next source of value lies not in individual schemes, but in the bridges that connect them.

This session explores the emerging cross-border interoperability layer: who is building it, how common messaging standards and technical frameworks make it possible, and how governance, costs, revenues, and risks are shared among the parties involved. The discussion will examine the different models being adopted globally, from bilateral connections to multilateral networks and shared infrastructure platforms.

Participants will leave with a clearer understanding of where payment interoperability is succeeding in practice, what challenges remain, and the trade-offs between different connectivity approaches.

One of the central questions the panel will explore is: when one country's instant payment scheme needs to communicate with another's, who builds the bridge, and who owns the toll?

Speakers:
Alan Ni, Chief Executive Officer, TNG Digital Sdn. Bhd.
Carrie Suen, Vice President, Head of Global Affairs & Strategic Development, Ant International
Lawrence Chan, Group Chief Executive Officer, Network for Electronic Transfers (Singapore)

Moderator:
Jo Yeo, Director, Monetary Authority of Singapore

Wed, Nov 18
4:30pm - 5:00pm

Hall 3, Singapore Expo

Cross-Border Wholesale Connectivity: Building a More Connected Financial System

As digital money, tokenised assets and next-generation financial infrastructures gain traction around the world, jurisdictions and institutions are adopting a growing range of technologies, infrastructure models and settlement systems. While this diversity is driving innovation, it also raises an important question: how can increasingly interconnected financial systems continue to operate seamlessly across borders — without waiting for a single global standard to emerge first?

This panel brings together the institutions alongside policymakers and innovators from Asia, Europe and the UK to discuss what regional cooperation actually requires in practice: unified ledgers, synchronisation mechanisms, privacy-preserving technologies, and the governance arrangements that let independently built systems trust one another.

The discussion will examine the technical, legal, operational and regulatory challenges involved in scaling these regional models, and explore how deeper connectivity between them — rather than a single unified global system — may be the more realistic path to an interconnected financial system.

Speaker:
Ivan Odonnat, General Director for Financial Stability & Operations, Banque de France

Moderator:
Alan Lim, Director & Head, Financial Infrastructure & Artificial Intelligence Office, Monetary Authority of Singapore

Get Your Pass

Wednesday, 18 November 2026

Catalyst Stage

Wed, Nov 18 18 Nov, 12:55pm - 1:00pm Hall 3, Singapore Expo	## Welcome to Catalyst Stage - Day 1 Join us as we kick off the day's sessions on the Catalyst Stage, featuring insightful conversations, groundbreaking ideas, and inspiring voices shaping the next wave of talent and ideas. **Speaker:** **Yasminne Cheng**, Mediacorp Personality, Mediacorp
Wed, Nov 18 18 Nov, 1:45pm - 2:15pm Hall 3, Singapore Expo	## MUFG Young Innovators Showcase Nine MUFG Young Innovators from Odisha step onto a global stage. Made possible through MUFG's support, this session brings students from India's emerging FinTech ecosystem, who have undergone the Certificate in FinTech and InsurTech programme, before an international audience of industry leaders, investors and policymakers. The session features a live showcase from the cohort's winning team, presenting the work that earned them their place here. A demonstration of what happens when talent is met with opportunity and a look at where the next generation of financial innovation is coming from. **Speaker:** **Osamu Abe**, Chief of Staff, Asia Pacific, MUFG Bank Ltd **Moderator:** **Maha El Dimachki**, Chief Executive Officer, GFTN Solutions, Global Finance & Technology Network (GFTN)
Wed, Nov 18 18 Nov, 2:15pm - 5:00pm Hall 3, Singapore Expo	## Global Fintech Hackcelerator **Speaker:** **Maha El Dimachki**, Chief Executive Officer, GFTN Solutions, Global Finance & Technology Network (GFTN) **Moderator:** **Yasminne Cheng**, Mediacorp Personality, Mediacorp

Get Your Pass

Wednesday, 18 November 2026

Ignite Stage

Wed, Nov 18 18 Nov, 1:15pm - 1:30pm Hall 5, Singapore Expo	The Trust Crisis of Agentic Commerce: Why AI Will Force Us to Reinvent Financial Security - Powered by Visa
Wed, Nov 18 18 Nov, 1:30pm - 1:45pm Hall 5, Singapore Expo	The New Rails into China: Cards, Wallets, QR and Remittance - Powered by Tencent
Wed, Nov 18 18 Nov, 1:45pm - 2:00pm Hall 5, Singapore Expo	From Intelligence to Auditable Action: What It Takes to Run AI Agents in Financial Services - Powered by Tencent
Wed, Nov 18 18 Nov, 2:00pm - 2:15pm Hall 5, Singapore Expo	Built for Chaos: How Asia's Fintechs are Rewriting Global Payments - Powered by Banking Circle
Wed, Nov 18 18 Nov, 3:15pm - 3:45pm Hall 5, Singapore Expo	Presence is the Product: Redefining the Financial Advisor of the Future - Powered by Accenture
Wed, Nov 18 18 Nov, 4:00pm - 4:15pm Hall 5, Singapore Expo	The Agentic Dividend: Building the Trust Layer for Abundant Commerce - Powered by Entrust

Get Your Pass

Wednesday, 18 November 2026

FutureMatters Stage

Wed, Nov 18 12:55pm - 1:00pm Hall 5, Singapore Expo	## Welcome to FutureMatters Stage - Day 1 Join us as we kick off the day's sessions on the FutureMatters Stage, featuring insightful conversations, groundbreaking ideas, and inspiring voices shaping the future of FinTech.
Wed, Nov 18 1:00pm - 1:30pm Hall 5, Singapore Expo	## The $43 Billion Bet: Where Will Agentic AI Create Value in Finance? Agentic AI is moving rapidly from concept to deployment, but its trajectory across financial services is far from uniform. Institutions are experimenting with autonomous agents across markets, functions and business models, while adoption, ambition and readiness vary significantly. This opening conversation takes stock of the emerging global landscape: where is agentic AI gaining real traction, which parts of finance are moving fastest, and what are institutions learning as they move from experimentation towards deployment? Most importantly, as the technology develops at different speeds and in different ways, where could the next wave of value emerge? **Speakers:** **Nobuya Kawasaki**, President Director, PT. Bank Danamon Indonesia, Tbk **Pedro Arnt**, Chief Executive Officer, dLocal
Wed, Nov 18 1:30pm - 2:10pm Hall 5, Singapore Expo	## How Can Agentic AI Create a Commercial and Competitive Advantage? As AI capabilities become more widely available, financial institutions face a harder question: what will make their use of the technology difficult to replicate? Access to models alone offers little assurance of lasting differentiation. Where can agentic AI generate additional revenue, improve pricing or make previously uneconomical services viable? Does advantage come from proprietary data, distribution, partnerships or the ability to redesign a business proposition? This conversation examines which strategic choices could create defensible value, and what evidence would justify committing capital to them. **Speakers:** **Derrick Goh**, Group Chief Operating Officer, DBS **Himal Makwana**, Global Head of Corporate & AI Strategy, FIS **Melvyn Low**, Group Chief Strategy & Transformation Officer, OCBC **Moderator:** **Pat Patel**, Chief Executive Officer, MEA, USA, LATAM & Forums, Global Finance & Technology Network (GFTN)

Get Your Pass

Wed, Nov 18
2:10pm - 2:50pm

Hall 5, Singapore Expo

How Can Agentic AI Create Cost And Operational Advantages?

An agent that completes a task faster does not necessarily make an operation cheaper. Integration, supervision, exceptions and maintenance can absorb the savings promised by automation.
Which workflows offer a credible return once the full cost of deployment is included? How should institutions redesign processes, allocate work between people and agents, and measure improvements in throughput, accuracy and service quality?
This conversation focuses on the economics of running agentic operations, including when greater autonomy delivers value and when a simpler approach remains more effective. How organisations redesigning operating models using this technology?

Speakers:
Alvaro Garrido, Group Chief Information Officer, Standard Chartered
Giorgio Migliarina, Group Chief Technology & Digital Officer, Maybank
Kfir Godrich, Founder, mAIndfulness
Patrick Chan, Head of Asia, Robinhood

Moderator:
Ned Lowe, Chief Technology Officer, MISSION+

Wed, Nov 18
2:50pm - 3:10pm

Hall 5, Singapore Expo

What Are The Unintended Consequences of Scaling Agentic AI?

AI agents will not only serve customers and execute payments. They will also be used to impersonate customers, automate fraud and probe financial infrastructure at unprecedented speed. Traditional controls built around human behaviour and manual intervention may no longer respond fast enough. This session examines how financial institutions can deploy autonomous defence, distinguish legitimate agents from malicious ones and contain threats without blocking genuine transactions.

Speakers:
Prof. Amanda Brock, Chief Executive Officer, OpenUK
Lito Villanueva, Founding Chairman, Fintech Alliance PH; Executive Vice President & Chief Innovation & Inclusion Officer, Rizal Commercial Banking Corporation (RCBC), FinTech Alliance PH & RCBC

Moderator:
Virginie Barbot, Vice President, Southeast Asia, Financial Technology, Nasdaq

Wed, Nov 18
3:10pm - 3:50pm

Hall 5, Singapore Expo

How Will Agentic AI Change the Customer Touchpoint?

Digital banking has largely been designed around customers visiting an app, comparing options and making a choice. If customers delegate those choices to agents, banks may have fewer direct opportunities to earn their attention and trust.

How will customers discover, select and remain loyal to financial providers when software mediates the relationship? Which interactions will people still want to handle themselves? This session examines how channels, service design and customer consent must evolve, and what institutions need to preserve a meaningful relationship with the person behind the agent.

Speakers:
Daniel Hong, Vice President, Tencent Financial Technology & Chief Executive WeChat Pay Hongkong, Tencent
Lee Zhu Kuang, Managing Director & Head, Innovation Group, UOB
Shayan Hazir, Chief Digital Officer, Asia (xHK) & MENAT, HSBC
T.R. Ramachandran, Head of Products & Solutions, Asia Pacific, Visa

Moderator:
Nishtha Asthana, Content Strategist & Editorial, Global Finance & Technology Network (GFTN)

Get Your Pass

Wed, Nov 18
3:50pm - 4:30pm

Hall 5, Singapore Expo

When Agentic AI Meets Programmable Money, What Comes Next?

Three forces are colliding at once—autonomous agents, programmable stablecoins, and real-time rails—and together they could rewrite how money moves entirely. As AI agents begin to transact independently and stablecoins gain regulatory footing, the boundaries between payments, settlement, and currency are dissolving faster than most institutions can react. Learn how agentic payments and stablecoins intersect to enable machine-speed money movement; what infrastructure and compliance shifts this convergence demands; and where the earliest commercial opportunities are emerging.

Speakers:
Evy Theunis, Managing Director & Head of Digital Assets, Institutional Banking Group, DBS
Kash Razzaghi, Chief Commercial Officer, Circle Internet Group (Circle)
Sanjay Saraf, Chief Product Officer - Fiserv Merchant Solutions, Fiserv

Moderator:
Sunayna Tuteja, Former Chief Innovation Officer, Federal Reserve System

Wed, Nov 18
4:30pm - 5:10pm

Hall 5, Singapore Expo

Scaling Real-Time Payments: Adoption, Commercial Innovation and the economics of inclusion

Instant payments can reach millions of the unbanked but only if the economics work for everyone building the rails. Around the world, national real-time payment systems are proving that speed and inclusion can coexist, yet many struggle to balance universal access with commercial viability. Getting that balance right is now a defining test of payments strategy.

You will learn: how to design instant payment schemes that serve the underserved without eroding sustainability; which governance and pricing models drive long-term adoption; and what lessons successful national roadmaps offer to markets still building theirs. Miss this session, and you risk designing a system that scales in usage but never in value.

Speakers:
Jean Bosco Iyacu, Chief Executive Officer, Mojaloop Foundation
Kosta Peric, Deputy Director, Inclusive Financial Systems, Gates Foundation
Sara Brites, Deputy Governor, Banco Central de Timor-Leste
Sateesh Palagiri, Chief of Mobility Solutions, National Payments Corporation Of India (NPCI)

Moderator:
Pat Patel, Chief Executive Officer, MEA, USA, LATAM & Forums, Global Finance & Technology Network (GFTN)

Wed, Nov 18
5:10pm - 5:30pm

Hall 5, Singapore Expo

Beyond the QR Code: What Moves China's Money Next? [Conducted in Mandarin]

China built the world's most pervasive mobile payments system on a black-and-white square. But when nearly every transaction runs through a QR code, where does the next leap come from? With the e-CNY pushing into wallets and cross-border rails like mBridge testing new models for settling value between central banks, the architecture of Chinese money is being redrawn. The panel unpacks which layers (digital currency, embedded finance, AI-driven credit or cross-border settlement) will capture the next wave of value. It also looks at what interoperability means for incumbents and foreign players, and how China's choices could set the template for payments across Asia.

Speaker:
Guo Lin, General Manager, Settlement & Cash Management Department, Industrial & Commercial Bank of China

Get Your Pass

Wednesday, 18 November 2026

Frontier Stage

Wed, Nov 18
1:00pm - 1:15pm

Hall 6, Singapore Expo

Will People Matter When AI Can Act? - Powered by SAS

As AI becomes more autonomous, how do we ensure people remain at the centre? Explore how trust, explainability and human oversight can help financial institutions scale AI responsibly - unlocking greater autonomy while empowering people to make better decisions.

Wed, Nov 18
1:15pm - 1:30pm

Hall 6, Singapore Expo

Stablecoins at Speed: Real-Time Visibility and Control for BIN Sponsors - Powered by Thredd

Stablecoin-enabled card programmes move at real-time speed, creating oversight challenges that traditional monitoring can't match. This joint session brings together a market view of the risks emerging in stablecoin card programmes and a technology view of how to manage them. It shows how card processors can give BIN sponsors real-time visibility and control at scale.

Speakers:
Hunny Huria, Senior Director - Digital Solutions Asia Pacific, Visa
Ryan Dew, Chief Product Officer, Thredd

Wed, Nov 18
1:30pm - 1:45pm

Hall 6, Singapore Expo

The Agentic Enterprise: When Intelligence Executes Intent in Commerce - Powered by Visa

AI is changing how businesses buy, pay and move money. Systems can now interpret intent and orchestrate invoice approval, payment execution and reconciliation as a single journey within defined controls. This shift is not about faster payments. It is a move from managing transactions to managing outcomes. Hear practical examples, a framework for the agentic enterprise, and what it takes in trust and infrastructure to scale agentic commerce responsibly.

Wed, Nov 18
2:45pm - 3:00pm

Hall 6, Singapore Expo

Identity Infrastructure: The Missing Layer in an AI-Powered Financial System - Powered by Kybix

Permissioned identity is emerging as critical infrastructure for trusted client relationships in an AI-powered financial ecosystem. This fireside chat explores how building this foundation can enable AI adoption at scale, deliver smarter client experiences, and strengthen risk controls. We'll also discuss how established institutions and emerging ecosystem players can work together to build sustainable, trusted foundations for long-term success.

Speaker:
Ingo Ernst, Chief Executive Officer, Kybix

Wed, Nov 18
3:15pm - 3:30pm

Hall 6, Singapore Expo

Making Agentic Payments Mainstream: The Money Stack - Powered by Tazapay

Agentic payments need more than smarter models to go mainstream. They need a new money stack of real-time settlement rails, agent-level policy controls and governance that earns trust at scale. What will it take to move from pilots to everyday commerce?

Speaker:
Rahul Shinghal, Co-founder & Chief Executive Officer, Tazapay

Get Your Pass

Wed, Nov 18
3:30pm - 3:45pm

Hall 6, Singapore Expo

The Agentic Era: How AI is Rewriting the Future of Financial Services - Powered by AWS

Financial services is entering a new phase where AI systems don't just assist, they act, orchestrating decisions across compliance, fraud detection, and customer engagement in real time. This session examines how the convergence of agentic AI with tokenization, stablecoins, and agentic commerce is reshaping payments infrastructure and core banking, and what FSI leaders need to consider as they move from generative AI pilots to autonomous systems operating at scale.

Wed, Nov 18
3:45pm - 4:00pm

Hall 6, Singapore Expo

Quantum-Safe Readiness: How Do You Really Measure Up? - Powered by ST Engineering

Financial institutions have begun crypto screening, built inventories, and launched pilots. The next question is how their progress compares with the market—and whether it is sufficient for the risks they face. Drawing on published banking-sector readiness data, this session explores how to benchmark progress, interpret peer comparisons, and assess the evidence behind readiness claims. From inventory coverage to migration capability and supplier dependencies, it examines why being ahead of the market can still leave critical gaps. Participants will gain practical questions to assess where they stand and prioritise their next steps.

Speaker:
Wong Cheng Ngai, Head of Architecture, Enterprise Digital, ST Engineering

Wed, Nov 18
4:15pm - 4:30pm

Hall 6, Singapore Expo

Clearing the AI Fog: Industry Signals Beneath the Macro Noise - Powered by IBISWorld

AI isn't just rewiring "the economy": it's rewiring industries one at a time, unevenly and often invisibly. Granular economic data and analysis can uncover the true winners and losers: e.g., a firm poised to retain strong demand in the face of AI may still face workforce or workflow disruption. Spotted early, these factors reshape both risk and opportunity landscapes – often in surprising ways.

Wed, Nov 18
4:30pm - 4:45pm

Hall 6, Singapore Expo

Owning Your AI, Advancing Agentic Banking - Powered by Huawei

What separates leading banks is not how many models or agents they deploy, but whether they can safely scale their own intelligence in core production at controlled cost. Models will keep changing; banks must stay in charge of how that intelligence is built, operated and evolved. This session unpacks the architecture behind it: open architecture and open source for freedom to choose; full-lifecycle Token management for controllable cost; knowledge and engineering assets for faster reuse; and an Agent marketplace with Skills for business-led assembly.

Speaker:
Jason Cao, Chief Executive Officer, Global Digital Finance, Huawei

Get Your Pass

Thursday, 19 November 2026

Festival Stage

Thu, Nov 19
9:00am - 9:10am

Hall 1, Singapore Expo

Welcome to Singapore FinTech Festival 2026 - Day 2

Join us as we kick off the day's sessions on the Festival Stage, featuring insightful conversations, groundbreaking ideas, and inspiring voices shaping the future of FinTech.

Speaker:
Manisha Tank, Broadcaster & TV Presenter, TANK TALKS ASIA By Asiaworks, & CNBC Asia

Thu, Nov 19
9:10am - 9:30am

Hall 1, Singapore Expo

Banking 5.0: The Rise of the Agentic Bank

Smart economies are beginning to make decisions and act across transport, energy, commerce and finance. Banking's next shift may follow: AI agents could move from advising customers to initiating transactions, coordinating services and managing financial outcomes on their behalf. That prospect raises a structural question: can systems built around human instructions, batch payments and familiar forms of accountability support finance conducted at machine speed? The answer depends on more than a smarter interface. It requires new architecture, agentic compliance and risk controls that preserve human oversight where it matters. Banking 5.0 sets out the case for that transition and what separates structural change from a chatbot layered over legacy systems.

Speaker:
Brett King, Founder & Chief Executive Officer, The Futurists

Thu, Nov 19
9:50am - 10:20am

Hall 1, Singapore Expo

The Autonomous Economy: Where the Intelligence Layer Meets the Exchange of Value

Imagine an economy where software doesn't just recommend decisions—it makes them, negotiates them, and settles them, all without a human in the loop. That future arrives when agentic AI meets programmable money. Autonomous agents that can transact, and digital money that can execute logic on its own, together unlock machine-speed commerce that today's financial rails were never built to handle. Learn how agentic AI and programmable money combine to reshape payments, settlement, and value exchange, what new risks emerge when agents transact autonomously, and how institutions should prepare for an economy that runs itself.

Speakers:
Akio Isowa, Senior Managing Executive Officer & Group Chief Digital Innovation Officer, Sumitomo Mitsui Banking Corporation (SMBC)
Rajat Taneja, President of Technology, Visa

Get Your Pass

Thu, Nov 19
10:20am - 11:00am

Hall 1, Singapore Expo

From Intelligence to Action: The New Architecture of Competitive Advantage

AI is moving beyond generating insights and assisting decisions to taking action — planning, coordinating and executing increasingly complex workflows. This shift towards agentic AI has implications far beyond technology, challenging the operating models, organisational structures and assumptions through which businesses have traditionally competed. As intelligence becomes more accessible, competitive advantage may depend less on who has the best AI and more on who can redesign their organisation, infrastructure and decision-making to turn intelligence into outcomes at scale. This session explores how agentic AI is reshaping the architecture of business from the systems that connect people, data and machines to the operating models that enable speed, adaptability and differentiation. In a world where AI can act, what will separate the leaders from the laggards and where will tomorrow's competitive advantage really reside?

Speakers:
Leong Yung Chee, Group Chief Financial Officer, UOB
Matthew Driver, Executive Vice President, Head of Services, Asia Pacific, Mastercard
Richard Pu, Vice President, Tencent
Prof. Simon Chesterman, Vice Provost (Educational Innovation); Dean, NUS College; David Marshall Professor of Law; AI Governance & Policy Lead, NUS AI Institute, National University of Singapore
Tal Cohen, President, Nasdaq

Thu, Nov 19
11:10am - 12:00pm

Hall 1, Singapore Expo

One World, Many Rails: Defining the Next Chapter of Money Movement

Money moves globally, but the rails beneath it don't speak the same language. Instant payment systems, stablecoins, card networks, correspondent banking, and CBDCs are all racing to define how value crosses borders—and no single winner is emerging. The future isn't one universal rail; it's many, and the real challenge is making them interoperate without friction, fragmentation, or lost trust. Learn how the competing rails of global money movement are converging and colliding, what interoperability actually requires across systems and jurisdictions, and where the next chapter of cross-border payments is really being written.

Speakers:
Brad Garlinghouse, Chief Executive Officer, Ripple
Meagen Burnett, Chief Financial Officer, Schroders
Ralph Hamers, Chairman, Banking Circle
Richard Teng, Co-Chief Executive Officer, Binance
Umar Farooq, Global Co-Head, Payments, J.P. Morgan

Get Your Pass

Thursday, 19 November 2026

Founders Stage

Thu, Nov 19
12:45pm - 1:15pm

Hall 2, Singapore Expo

Rewiring the Founder Playbook: Welcome to Founders Stage - Day 2

Rewiring the Founder Playbook is where founders, investors, enterprise buyers and policymakers confront the decisions reshaping the next generation of financial companies: who gets funded, what buyers will pay for, which moats survive AI, and when growth should become an exit. Flagship Founders Peak talks reveal the personal stories behind those decisions.

Speakers:
Navin Suri, Senior Advisor, Global Finance & Technology Network (GFTN)
Sagari White, Head of Startups & Signature Programmes, Global Finance & Technology Network (GFTN)

Thu, Nov 19
1:15pm - 1:50pm

Hall 2, Singapore Expo

Is Shared Risk and Outcome-Based Pricing the Only Way Enterprises Will Now Buy?

Corporate technology leaders are increasingly rejecting per-user subscription licenses that divorce vendor fees from measurable client performance. Research from Deloitte's Global Chief Procurement Officer Survey indicates that 58% of enterprise procurement executives are prioritizing shared-risk, outcome-contingent commercial contracts across new software implementations to curtail budget creep. However, structuring these arrangements without triggering legal disputes requires objective measurement standards. This session explores how enterprise buyers and vendors structure verifiable performance baselines, downside penalties, and margin-protected upside mechanisms to deploy sustainable, outcome-based software engagements across mission-critical enterprise systems.

Thu, Nov 19
2:25pm - 3:00pm

Hall 2, Singapore Expo

From market entry to regional scale: What does it take to win across ASEAN?

ASEAN offers significant opportunities for regional growth, but its diversity means that success in one market does not readily translate to another. For Singapore-based FinTechs, the challenge is not simply where to expand, but how to sequence that growth: build credibility with a major customer at home, or enter another market early to test whether the business can travel. Firms must also decide what to own, what to localise and where partnerships can provide faster access to customers, infrastructure and regulatory capabilities. AI may sharpen market insights and support experimentation, but its value depends on sound use cases, trusted data and effective governance. These choices ultimately determine whether expansion creates regional scale or merely complexity.

Thu, Nov 19
3:35pm - 4:10pm

Hall 2, Singapore Expo

Will Radical Downsizing Your Startup Break the Machine or Unlock Growth in 2027?

The venture doctrine equating organizational headcount with enterprise valuation has permanently broken down. After Klarna leveraged AI automation to trim its workforce from 5,000 toward 2,000 employees, its annual revenue per employee surged over 70% alongside a return to profitability. Meanwhile, ultra-lean software firms like Linear capped their full-time team under 50 while scaling past tens of millions in ARR. This session explores the operational balance of deep workforce restructuring: identifying which functions to automate permanently, where human domain expertise is indispensable, and which specialized hires must be recruited immediately.

Get Your Pass

Thu, Nov 19
4:40pm - 5:15pm

Hall 2, Singapore Expo

How to Evaluate a Strategic Exit vs. Continuing to Build?

With conventional IPO pathways narrowed and growth-stage liquidity constrained, many companies must re-evaluate what a successful outcome looks like. Crunchbase's 2026 M&A Outlook recorded 36 unicorn M&A exits worth a combined $67B in 2025, and EY-Parthenon reports teams under 100 people landing $100M+ acqui-hire exits. An early acqui-hire or IP sale can preserve talent and technological value, but requires careful negotiation. This session outlines the operational indicators and timing indicators founders need to weigh a structured exit against continuing to build.

Moderator:
Navin Suri, Senior Advisor, Global Finance & Technology Network (GFTN)

Get Your Pass

Thursday, 19 November 2026

Policy Stage

Thu, Nov 19
12:45pm - 1:15pm

Hall 2, Singapore Expo

Rewiring the Founder Playbook: Welcome to Founders Stage - Day 2

Rewiring the Founder Playbook is where founders, investors, enterprise buyers and policymakers confront the decisions reshaping the next generation of financial companies: who gets funded, what buyers will pay for, which moats survive AI, and when growth should become an exit. Flagship Founders Peak talks reveal the personal stories behind those decisions.

Speakers:
Navin Suri, Senior Advisor, Global Finance & Technology Network (GFTN)
Sagari White, Head of Startups & Signature Programmes, Global Finance & Technology Network (GFTN)

Thu, Nov 19
1:15pm - 1:50pm

Hall 2, Singapore Expo

Is Shared Risk and Outcome-Based Pricing the Only Way Enterprises Will Now Buy?

Corporate technology leaders are increasingly rejecting per-user subscription licenses that divorce vendor fees from measurable client performance. Research from Deloitte's Global Chief Procurement Officer Survey indicates that 58% of enterprise procurement executives are prioritizing shared-risk, outcome-contingent commercial contracts across new software implementations to curtail budget creep. However, structuring these arrangements without triggering legal disputes requires objective measurement standards. This session explores how enterprise buyers and vendors structure verifiable performance baselines, downside penalties, and margin-protected upside mechanisms to deploy sustainable, outcome-based software engagements across mission-critical enterprise systems.

Thu, Nov 19
2:25pm - 3:00pm

Hall 2, Singapore Expo

From market entry to regional scale: What does it take to win across ASEAN?

ASEAN offers significant opportunities for regional growth, but its diversity means that success in one market does not readily translate to another. For Singapore-based FinTechs, the challenge is not simply where to expand, but how to sequence that growth: build credibility with a major customer at home, or enter another market early to test whether the business can travel. Firms must also decide what to own, what to localise and where partnerships can provide faster access to customers, infrastructure and regulatory capabilities. AI may sharpen market insights and support experimentation, but its value depends on sound use cases, trusted data and effective governance. These choices ultimately determine whether expansion creates regional scale or merely complexity.

Thu, Nov 19
3:35pm - 4:10pm

Hall 2, Singapore Expo

Will Radical Downsizing Your Startup Break the Machine or Unlock Growth in 2027?

The venture doctrine equating organizational headcount with enterprise valuation has permanently broken down. After Klarna leveraged AI automation to trim its workforce from 5,000 toward 2,000 employees, its annual revenue per employee surged over 70% alongside a return to profitability. Meanwhile, ultra-lean software firms like Linear capped their full-time team under 50 while scaling past tens of millions in ARR. This session explores the operational balance of deep workforce restructuring: identifying which functions to automate permanently, where human domain expertise is indispensable, and which specialized hires must be recruited immediately.

Get Your Pass

Thu, Nov 19
4:40pm - 5:15pm

Hall 2, Singapore Expo

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Moderator:
Navin Suri, Senior Advisor, Global Finance & Technology Network (GFTN)

Get Your Pass

Thursday, 19 November 2026

Catalyst Stage

Thu, Nov 19 12:55pm - 1:00pm Hall 3, Singapore Expo	## Welcome to Catalyst Stage - Day 2 Join us as we kick off the day's sessions on the Catalyst Stage, featuring insightful conversations, groundbreaking ideas, and inspiring voices shaping the next wave of talent and ideas. **Speaker:** **Yasminne Cheng**, Mediacorp Personality, Mediacorp
Thu, Nov 19 2:45pm - 3:45pm Hall 3, Singapore Expo	## YTP-AIF Presentation & Panel: Skills and Talent Development for GenAI As GenAI reshapes finance, the decisive constraint isn't the technology—it's talent. Do institutions have the skills, and the pipeline, to keep pace? This session pairs a candid industry dialogue on the widening GenAI capability gap with a showcase of YTP-AIF finalist projects, where students present real AI solutions built for finance. You will learn: where the most urgent skills shortfalls are emerging, how institutions are building GenAI-ready talent, and where the next generation is already placing its bets. A look at both sides of the talent equation—the gap, and the people who will close it.
Thu, Nov 19 3:45pm - 5:00pm Hall 3, Singapore Expo	## PolyFinTech100 API Hackathon

Get Your Pass

Thursday, 19 November 2026

Ignite Stage

Thu, Nov 19 1:15pm - 1:30pm Hall 5, Singapore Expo	**Rewiring Banking Around the Customer: From Product-Centric to Customer-Centric Organizations - Powered by SCBX** How AI, customer intelligence, and new operating models are rewiring financial institutions to move beyond product-centric banking toward meaningful customer engagement and better financial outcomes.
Thu, Nov 19 1:30pm - 1:45pm Hall 5, Singapore Expo	**Tokenization at Scale: From Pilot to On Chain Money Movement - Powered by J.P. Morgan** Tokenization is moving from pilots to production. In 15 minutes, we'll share what corporates, asset managers, FIs and fintechs need to adopt on chain money movement: where value is real, what risks show up in production, and the operating controls that unlock scale, grounded in real-world tokenized payments and tokenized fund examples.
Thu, Nov 19 1:45pm - 2:00pm Hall 5, Singapore Expo	**Why Incentives Are Misaligned in Global Banking - Powered by Lorum** Incentives are misaligned in global banking. Large banks run networks that cannot serve today's FI volume at a viable cost, so mid-market firms turn to challenger banks that fund lending with client float. Clearing, custody and liquidity are fiduciary and belong in a 100% reserve model. Attendees leave knowing where operational money should sit. **Speaker:** **George Davis**, Founder & Chief Executive Officer, Lorum
Thu, Nov 19 2:00pm - 2:15pm Hall 5, Singapore Expo	**Liquidity Fragmentation: Tokenization's Hidden Risk - Powered by Hedera Foundry Inc** Tokenization pilots keep succeeding technically and failing to scale, because liquidity fragments across a dozen new rails instead of moving as one. This session makes the case that fragmentation, not technology, is the real risk institutions face next, and shows what banks moving past the pilot stage are actually doing differently to solve it. **Speaker:** **Jeffrey Tchui**, Executive Director, Head of APAC, Hashgraph

Get Your Pass

Thu, Nov 19
2:15pm - 2:30pm

Hall 5, Singapore Expo

Connecting Global SMEs: How Financial Institutions Scale Cross-border Markets with XTransfer - Powered by XTransfer Limited

As trade corridors shift and USD liquidity tightens, SMEs are moving into new markets faster than financial institutions can keep up. This session explores what's changing on the ground and how banks can support SME growth across emerging-market corridors and beyond.

Speaker:
Violas Xiao, Singapore Chief Executive Officer, XTransfer

Get Your Pass

Thursday, 19 November 2026

FutureMatters Stage

Thu, Nov 19
12:55pm - 1:00pm

Hall 5, Singapore Expo

Welcome to FutureMatters Stage - Day 2

Join us as we kick off the day's sessions on the FutureMatters Stage, featuring insightful conversations, groundbreaking ideas, and inspiring voices shaping the future of FinTech.

Thu, Nov 19
1:00pm - 1:10pm

Hall 5, Singapore Expo

The Future of Banking: Beyond Payments

The way money moves is entering a new era, driven by real-time payments, digitalization, and tokenization. This transformation is reshaping not only payments, but also the role of banks and the broader financial ecosystem.
The session will explore how banking needs to evolve and what the future of finance could look like in this new era.

Speaker:
Masahiro Matsumoto, Senior Fellow, Global Head of Transaction Banking, MUFG Bank Ltd

Thu, Nov 19
1:10pm - 1:40pm

Hall 5, Singapore Expo

Money is Programmable. Can Tokenized Markets Follow?

For decades, financial innovation meant new products on old rails. That lens no longer explains where control is concentrating. Money 1.0 digitised value. Money 2.0 networked it. Money 3.0 makes it programmable — value that carries its own logic, constraints and compliance, settling toward atomic, with AI agents as first-class transactors. But is this a structural shift, or digitisation in new clothes? This opening session looks to separate architecture from hype and asks the question that matters: How far can programmable money along with tokenized financial products go?

Speakers:
Carolyn Weinberg, Chief Product & Innovation Officer, BNY
Gracie Lin, Regional Chief Executive Officer, Singapore & Australia, OKX
Stephen Richardson, Chief Strategy Officer & Head of Banking, Fireblocks
Dr. Tara Rice, Head of Secretariat, Committee on Payments & Market Infrastructures, Bank for International Settlements (BIS)

Moderator:
Emma Joyce, Chief Revenue Officer, Global Blockchain Business Council (GBBC)

Thu, Nov 19
1:40pm - 2:10pm

Hall 5, Singapore Expo

Stablecoins, Tokenized Deposits and Tokenized MMF: Which Money Earns a Place in the Stack?

Stablecoins, tokenized deposits and tokenized MMFs are all racing to become the default form of institutional money, though none of them do the same job equally well. Three advocates, one per instrument get two minutes each to pitch to our moderator, who presses each on the trade-offs. Then the audience votes: what would you actually hold for payroll, for treasury, for cross-border? Come find out what counts as money when the answer depends on the job.

Speakers:
Humphrey Valenbreder, Chief Executive Officer, Chief Executive Officer
Khairi Azmi, Head of APAC, Paxos
Lewis Sun, Managing Director, Global Head of Digital Currencies, HSBC GPS

Moderator:
Laura Loh, Director, Portfolio Strategy & Risk Group Office; Director, Investment (Blockchain), Temasek

Get Your Pass

Thu, Nov 19
2:10pm - 2:40pm

Hall 5, Singapore Expo

RWA Tokenization: From Products to Liquid Markets

RWA tokenisation has a surplus of vision and a shortage of honest post-mortems. This session is the latter. Which asset classes are seeing real traction, and which are stuck in pilot theatre? How much settlement has actually been compressed and what breaks in the transition? Tokenised collateral promises mobility the legacy system can't match, but only if the legal frameworks hold. The question for banks, financial institutions and asset managers: who are the new investors, and what do they need to see before they allocate? Practitioners who have shipped and carry the scars, separate the working from the wished-for.

Speakers:
Chris Yin, Chief Executive Officer, Plume Network
Fiona Murray, Vice President & Managing Director, Asia Pacific, Ripple
Kazuya Ikeda, Senior Managing Executive Officer Head of Transaction Business & AI Transformation Deputy Head of Global Business Unit, Sumitomo Mitsui Banking Corporation (SMBC)

Moderator:
Delane Foo, Regional Managing Director, APAC, Nethermind

Thu, Nov 19
2:40pm - 3:10pm

Hall 5, Singapore Expo

Who Owns the Moment an Agent Decides to Pay?

Your next customer won't be human. AI agents are becoming first-class transactors — browsing, deciding and paying with no person in the loop. When software initiates the payment, the contest shifts from the rail to the moment of intent: who owns it — the wallet, the platform, the merchant, or the agent's operator? What does an agent need before it can spend: identity, mandate, limits, recourse? Why do stablecoins and programmable money fit machine-initiated commerce better than card rails built for humans? And when an agent pays the wrong party on the wrong instruction, who is liable? The checkout is being rebuilt for machines. This session is about who gets to own it.

Speakers:
Adit Gadgil, Senior Vice President, Head of Global e-Commerce & Technology, Merchant Solutions, Fiserv
Crystal Bryant-Minter, Senior Vice President & General Manager, Consumer & Business Development, Green Dot Corporation

Moderator:
Amira Karim, Head of International Public Policy, Payments & Financial Services, Amazon

Thu, Nov 19
3:10pm - 3:45pm

Hall 5, Singapore Expo

What Makes Tokenization Production-Ready?

Tokenization doesn't fail on vision. It fails on plumbing. Behind every live corridor sits an unglamorous stack that decides whether it scales. Which settlement layer — L1, L2 or private and at what trade-off? How do you achieve legal finality across jurisdictions that don't agree? Which interoperability standards actually matter, and who is driving them? This session decodes the replicable components behind the case studies — the decisions that separate a production system from an expensive proof-of-concept.

Speakers:
Barry Plunkett, Chief Executive Officer, Cosmos Labs
Domenico Nardelli, Treasurer, Asian Infrastructure Investment Bank (AIIB)
Masashi Watanabe, Managing Director, Head of Digital Assets, MUFG Bank, Ltd.
Salim Dhanani, Chief Executive Officer, Pave Bank

Moderator:
Jael Tan, Head of Government Programmes, Global Finance & Technology Network (GFTN)

Get Your Pass

Thu, Nov 19
3:45pm - 4:15pm

Hall 5, Singapore Expo

Governance-by-Design: Can compliance move at the speed of code?

The more money behaves like software, the more the decisive questions become legal and political rather than technical. Who is liable when a smart contract executes exactly as written and wrongly? How do sanctions and AML function when compliance is embedded in code rather than checked after the fact? What does systemic resilience mean when value moves at machine speed and a flawed rule can propagate across the system in a single run cycle? We will close the track with the question programmable money must answer to earn its licence: governance-by-design or not at all.

Speakers:
Ari Redbord, Global Head of Policy, TRM Labs
Ceridwen Choo, Chief Executive Officer, Cleanverse International Pte Ltd

Moderator:
Gary Liu, Co-Founder & Chief Executive Officer, Terminal 3

Thu, Nov 19
4:15pm - 4:45pm

Hall 5, Singapore Expo

Balance Sheet Strategy in Money 3.0

For CFOs and treasurers, programmable money is not a thesis, it's an allocation decision. Where does settlement risk really sit when value moves in real time, and who carries the exposure? How does tokenisation rewrite collateral management and intraday liquidity? What does the yield/risk trade-off look like across deposits and other forms of money, and what happens to deposit insurance and the lender of last resort when money is code? The question boards are starting to ask: whose balance sheet does each instrument sit on, yours, your bank's, or nobody's? And are balance sheet light banking models the safer answer? A working session for the people who answer with real money.

Speakers:
Emma Hagan, Chief Executive Officer, ClearBank UK
George Davis, Founder & Chief Executive Officer, Lorum
Kirit Bhatia, Chief Digital Assets Officer, Banking Circle
Nischint Sanghavi, Head of Digital Currencies, AP, Visa

Thu, Nov 19
4:45pm - 5:15pm

Hall 5, Singapore Expo

Geoeconomics of Tokens: Lessons From Live Cross-Border Tokenized Corridors

Cross-border tokenized corridors are moving from proof-of-concept to production. Hear from the people who made the crossing: what broke first - tech, legal or liquidity; what the operating model actually looks like when someone has to issue, settle and supervise; what they would never build again; and the honest timeline from pilot to scaled corridor. This discussion will be around the gating factors, the requirements, and what it really takes to move live value across borders on tokenised rails.

Speakers:
Alan Lim, Director & Head, Financial Infrastructure & Artificial Intelligence Office, Monetary Authority of Singapore
Fernando Vázquez, President, Capital Markets, Chainlink
Oli Harris, Global Head of Kinexys, Kinexys by J.P. Morgan

Moderator:
Angela Ang, Managing Director, Asia-Pacific, BitGo

Get Your Pass

Thursday, 19 November 2026

Frontier Stage

Thu, Nov 19
1:00pm - 1:15pm

Hall 6, Singapore Expo

One Network, Millions of Bills, Billions of Live: The Infrastructure Behind Interoperable Bill Payments - Powered by NPCI

Bharat Connect is an interoperable bill payment system, the only platform across the globe to enable millions of customers for paying their utility bills. This session will cover the impact of the infrastructure and the effect it has on utility service providers.

Speaker:
Aditi Trivedi, In-Charge, NBBL, NPCI Bharat Bill Pay Ltd

Thu, Nov 19
1:45pm - 2:00pm

Hall 6, Singapore Expo

Have We Come to the End of Anonymous Ownership for Regulated Digital Assets? - Powered by Cleanverse

As TradFi moves on-chain, can ownership of regulated digital assets remain anonymous? Programmed Governance offers a new model where trusted identity, asset eligibility and policy rules are checked and validated before value moves. As money becomes programmable, this session explores the next frontier: rewiring policy for an era of programmable value.

Speaker:
Ceridwen Choo, Chief Executive Officer, Cleanverse International Pte Ltd

Thu, Nov 19
2:00pm - 2:15pm

Hall 6, Singapore Expo

Beyond the Product Stack: Platform as the New Advantage in Banking - Powered by Veefin Solutions

Banks have spent a decade buying products like Cash management, Trade Finance, Supply Chain Finance, Lending; and stitching them together afterwards. The cost isn't just efficiency; it caps growth: fragmented data, duplicated workflows, and change that moves at the pace of the slowest system. This session argues that banking's next competitive advantage is architectural, and shows what institutions building on one foundation do differently

Speaker:
Riddhi Dutta, Chief Revenue Officer, Veefin Solutions

Thu, Nov 19
2:15pm - 2:30pm

Hall 6, Singapore Expo

Rewiring Global Payments: Building the Infrastructure for a More Connected Commerce Economy - Powered by NTT DATA

Commerce no longer stops at borders, but much of the infrastructure behind it still does. As commerce becomes increasingly digital, cross-border and interconnected, we are seeing greater convergence across payment networks, technology and local ecosystems. What will it take to bridge these divides and build payments infrastructure that is secure, scalable and capable of supporting the next generation of commerce?

Speaker:
Sean Hesh, Group Chief Executive Officer, NTT DATA Payment Services

Get Your Pass

Thu, Nov 19
2:30pm - 2:45pm

Hall 6, Singapore Expo

Trust by Design: Building the Future of Digital Assets in Asia - Powered by Coinbase

As digital assets become increasingly integrated into the financial system, trust is becoming a competitive advantage. What does it take to build digital-asset infrastructure that consumers, businesses and institutions can rely on?

Speaker:
Daniel Seifert, Vice President & Regional Managing Director, International, Coinbase

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Thu, Nov 19
2:45pm - 3:00pm

Hall 6, Singapore Expo

Beyond Payments: Own the Journey, Not the Fleet - Powered by Elife

A hotel concierge earns trust by arranging the journey, not owning the car. This session asks what banks and wallets can learn from that model. Through examples from super-apps, digital banks and behaviour-based rewards programmes, it explores how embedded mobility can drive revenue and loyalty. Participants will leave with a practical framework for testing the economics and safeguarding trust when partners deliver the service.

Speaker:
Renaldo Scheepers, Chief Revenue Officer, ELIFE

Thu, Nov 19
3:30pm - 3:45pm

Hall 6, Singapore Expo

Dynamic Ontology Alignment for Financial Insights and Actions - Powered by SMBC

CFOs face outcomes shaped by operations, supply chains, markets and regulation, yet the data to connect them sits fragmented across silos. Building on years of work from CFO Dashboards to a natural-language CFO Agent, Dynamic Ontology Alignment links financial and operational signals to business scenarios. It turns fragmented information into trusted, explainable insights, which lays the foundation for AI-powered Decision Intelligence as the CFO office moves from reporting performance to orchestrating decisions.

Speaker:
Mayoran Rajendra, Managing Director, Head of AI Transformation Office, Sumitomo Mitsui Banking Corporation (SMBC)

Thu, Nov 19
3:45pm - 4:00pm

Hall 6, Singapore Expo

Revenue-aligned long-horizon agents - Powered by Sierra Technologies

Agents that resolve conversations save you money. Agents that pursue outcomes make you money. This session covers how long-horizon agents work a job from start to finish over days or weeks, and what it takes to trust them with revenue-critical work like originating loans or onboarding customers.

Thu, Nov 19
4:15pm - 4:30pm

Hall 6, Singapore Expo

When Agents Buy: Rebuilding Payments for Agentic Commerce - Powered by Pine Labs

Discovery is shifting from ads to AI agents, and those agents now pay. Get a front-row seat: live on stage, an agent on popular AI platform finds a product, waits until its conditions are met, then completes a real purchase on a storefront. What banks and enterprise merchants need to get there: agent-ready catalogues, rules agents act on, and guardrails that keep every payment authorised.

Get Your Pass

Friday, 20 November 2026

Festival Stage

Fri, Nov 20
9:05am - 9:10am

Hall 1, Singapore Expo

Welcome to Singapore FinTech Festival 2026 - Day 3

Join us as we kick off the day's sessions on the Festival Stage, featuring insightful conversations, groundbreaking ideas, and inspiring voices shaping the future of FinTech.

Speaker:
Lerato Mbele, Moderator, HDS Entertainment

Fri, Nov 20
10:55am - 11:30am

Hall 1, Singapore Expo

The Great Capital Reallocation: Where Will Investment Flow Next

Capital is on the move like never before. As geopolitical fault lines harden, monetary regimes shift, and private markets swell past public ones, the old channels for allocating capital are breaking—and trillions are being redirected in the process. Where money flows, who controls it, and how quickly it can be deployed are all being rewritten. This isn't a market cycle; it's a structural rupture. Learn how capital is being reallocated across regions, asset classes, and public-private lines, where the breakages in traditional deployment are creating risk and opportunity, and what it takes to move decisively in a fractured landscape.

Moderator:
Neil Parekh, Group Deputy Chairman, Global Finance & Technology Network (GFTN); Vice Chairman, Asia Pacific, SMBC & Former Nominated Member of Parliament, Singapore, Global Finance & Technology Network (GFTN)

Fri, Nov 20
11:30am - 12:00pm

Hall 1, Singapore Expo

The Great Coordination: Managing Regulatory Multiplicity

Policy rewiring is about who moves fastest inside the gaps between rules. Regulatory strategy is now a competitive advantage, not just a compliance requirement, as sandboxes and new frameworks spread unevenly. This panel looks at how institutions manage that multiplicity, from cross-border cooperation to interoperable supervision. The key question it looks to answer: can regimes never designed to talk to each other coordinate fast enough to keep up with innovation?

Speakers:
H.E. Chea Serey, Governor, National Bank of Cambodia
Piero Cipollone, Member of the Executive Board, European Central Bank

Moderator:
Maha El Dimachki, Chief Executive Officer, GFTN Solutions, Global Finance & Technology Network (GFTN)

Fri, Nov 20
12:00pm - 12:20pm

Hall 1, Singapore Expo

Building the Economic Infrastructure for AI

We built payment systems for humans—accounts, cards, and checkout flows designed around people clicking "buy." But AI agents don't shop that way. As autonomous systems begin to transact, negotiate, and settle at machine speed, they expose how much of our economic infrastructure simply wasn't built for them. Payments are just the surface; identity, trust, contracts, and settlement all need reinventing. Learn what economic infrastructure AI agents actually require beyond payment rails, how identity and trust must evolve when machines transact autonomously, and who is building the foundational layers of the agentic economy.

Speaker:
Steffan Tomlinson, Chief Financial Officer, Stripe

Get Your Pass

Fri, Nov 20
12:20pm - 1:00pm

Hall 1, Singapore Expo

The New Economics Across the Payments Value Chain

For years, payments competed on the rails—faster, cheaper, more reliable ways to move money from A to B. But as transactions become instant, ubiquitous, and nearly free, the rails themselves are commoditizing. The value is migrating elsewhere: to data, embedded experiences, working capital, fraud intelligence, and the software wrapped around every transaction. Moving money is table stakes; the real margin lives above it. Learn where payments value is genuinely being created as core processing commoditizes, how leading players monetize data, software, and embedded finance beyond the transaction, and what it takes to climb the value stack.

Speakers:
Anuj Khosla, Chief Executive Officer - Digital Business, Hitachi Payment Services
Shinichiro Nishikawa, Head of Global Payments Strategy & Transformation Section, NTT DATA Japan
Stephen Karpin, Regional President, Asia Pacific, Visa
Yukinobu Saeki, Managing Executive Officer & Chief Executive for APAC, MUFG

Get Your Pass

Friday, 20 November 2026

Founders Stage

Fri, Nov 20
12:45pm - 1:15pm

Hall 2, Singapore Expo

Rewiring the Founder Playbook: Welcome to Founders Stage - Day 3

Rewiring the Founder Playbook is where founders, investors, enterprise buyers and policymakers confront the decisions reshaping the next generation of financial companies: who gets funded, what buyers will pay for, which moats survive AI, and when growth should become an exit. Flagship Founders Peak talks reveal the personal stories behind those decisions.

Speakers:
Navin Suri, Senior Advisor, Global Finance & Technology Network (GFTN)
Sagari White, Head of Startups & Signature Programmes, Global Finance & Technology Network (GFTN)

Fri, Nov 20
1:15pm - 1:50pm

Hall 2, Singapore Expo

Are Secondaries and Strategic Consolidations the Most Workable Exit Path Now?

Venture survival depends on cash distributions, yet public listing routes remain narrow for Southeast Asian tech firms. Bain & Company's SEA Venture Capital Report highlights that while public IPO pipelines remain stalled across domestic bourses, secondary transactions, corporate consolidations, and private equity buyouts generated over $6 billion in regional exit value. With institutional LPs demanding realized DPI over unrealized paper gains, fund managers are redesigning liquidity timelines. This session analyses how leading allocators and founders are engineering secondary sales, structured earn-outs, and strategic trade sales when public capital markets stay constrained.

Fri, Nov 20
2:25pm - 3:00pm

Hall 2, Singapore Expo

Can An AI Wrapper Ever Become a Scalable Business?

Adding conversational wrappers and light automation layers over third-party models provided quick early ARR, but enterprise buyers are cutting through the veneer. Carta's State of Private Markets analysis reveals that software companies driven by signed enterprise workflow contracts trade at a median 11.8x revenue, whereas startups reliant on pilot or usage-based AI features clear at just 5.2x. Furthermore, McKinsey's enterprise AI research highlights that fewer than 20% of adopting companies report bottom-line EBIT impact. This session equips founders to construct defensible domain data integrations and proprietary workflows that survive upstream platform commoditization.

Fri, Nov 20
3:35pm - 4:10pm

Hall 2, Singapore Expo

What Operating Habits Must Founders Abandon to Stay Fundable?

The boom-era playbook of subsidizing unprofitable top-line expansion with venture equity now leads directly to insolvency. Industry data from Bessemer Venture Partners shows the benchmark efficiency metric—net new ARR divided by net burn—has shifted from a tolerable 0.5x in 2021 to a mandatory 1.5x+ for top-quartile financings today. Investors are actively penalizing management teams that burn cash on vanity marketing campaigns and premature geographic expansion. This session brings institutional venture allocators to detail the exact operating controls founders must implement immediately, alongside the growth habits they must permanently eliminate.

Get Your Pass

Fri, Nov 20
4:40pm - 5:15pm

Hall 2, Singapore Expo

How to Protect Founder Equity Through Funding Challenges in 2027?

Cheap venture funding has evaporated, leaving founders facing demanding structural terms. According to PitchBook deal terms data, over 25% of late-stage financings have priced flat or down, while Cooley's Venture Financing Report recorded liquidation preference multiples above 1.0x climbing to 22% in growth rounds. Investors holding dry powder are enforcing aggressive participating preferences, redemption schedules, and board vetoes that strip founder control. For leadership teams navigating single-digit runway, survival requires understanding which covenants preserve long-term agency and which turn founders into salaried operators on their own cap tables.

Get Your Pass

Friday, 20 November 2026

Policy Stage

Fri, Nov 20
12:45pm - 1:15pm

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Hall 2, Singapore Expo

How to Protect Founder Equity Through Funding Challenges in 2027?

Cheap venture funding has evaporated, leaving founders facing demanding structural terms. According to PitchBook deal terms data, over 25% of late-stage financings have priced flat or down, while Cooley's Venture Financing Report recorded liquidation preference multiples above 1.0x climbing to 22% in growth rounds. Investors holding dry powder are enforcing aggressive participating preferences, redemption schedules, and board vetoes that strip founder control. For leadership teams navigating single-digit runway, survival requires understanding which covenants preserve long-term agency and which turn founders into salaried operators on their own cap tables.

Get Your Pass

Friday, 20 November 2026

Catalyst Stage

Fri, Nov 20
12:55pm - 1:00pm

Hall 3, Singapore Expo

Welcome to Catalyst Stage - Day 3

Join us as we kick off the day's sessions on the Catalyst Stage, featuring insightful conversations, groundbreaking ideas, and inspiring voices shaping the next wave of talent and ideas.

Speaker:
Yasminne Cheng, Mediacorp Personality, Mediacorp

Fri, Nov 20
1:15pm - 1:45pm

Hall 3, Singapore Expo

Asia’s Interoperable Green Economy: The Leap from National to Regional

Sustainability data is no longer just a reporting requirement. As the impacts of climate change become more pronounced, trusted data on ESG performance will increasingly shape who companies buy from, who banks finance, and where capital flows. · But sustainability data remains difficult to generate, difficult to exchange, and difficult to translate into the commercial decisions it ought to inform. SMEs, which make up the overwhelming majority of businesses across Asia, often lack the motivation, time, resources and financial capacity to get started. Those that do face fragmented requirements, limited guidance and repeated requests for similar information from different customers, financiers and regulators. Across Asia, governments, development institutions, and major private-sector fintechs are rising to the challenge. o In Singapore, the public and private sectors are collaborating on common digital infrastructure that underpins nationwide activation of “queen bees” and their supply chains, under the Green 100 movement. o The Philippines is similarly exploring how publicly listed companies can mobilise suppliers for Scope 3 reporting, ahead of their mandatory Scope 3 timelines; o India is examining how inclusive and simplified disclosures can enhance SMEs’ access to green marketplaces globally and strengthen access to green trade financing from banks. A common ambition cuts across these efforts – the shared desire to move from reporting towards reusable economic infrastructure, in which trusted sustainability data is generated once, but put to work repeatedly across compliance, supply chain, procurement, and financing use cases. · This dialogue brings together the SEC Philippines, ADB, and RXIL to explore the steps needed to make this transition real. Who builds the rails? What gets businesses onto them? Where does public infrastructure end and private innovation begin? And can these emerging national approaches ultimately connect to forge a more interoperable green economy across Asia?

Fri, Nov 20
1:45pm - 2:15pm

Hall 3, Singapore Expo

The Collective Business of Going Green: Insights from Singapore's Green 100 National Movement

For businesses, particularly SMEs in value and supply chains, the case for sustainability is often difficult to translate into action. Costs and complexity are immediate while commercial benefits tend to feel distant and uncertain. · Singapore’s Green 100 movement seeks to change the equation. By converging government agencies, trade associations, financial institutions and the private sector around common pathways, Green 100 makes sustainability simpler to start, scale, and unlock value for businesses that take action. The launch of Green 100 Bronze marks an important shift from recognition to reward. Procurement is singled out as the first major “value unlock”, with Singapore’s public and private sectors working to harmonise recognition of Green 100 in supplier selection and incentivisation. What will it take to translate such recognition into sustained market demand? And how can green procurement be reinforced by green financing, market access, grants, and other economic incentives? Singapore’s 2027 ASEAN chairmanship also raises a wider opportunity. Are there Green 100 learnings that other ASEAN Member States can leverage? Which elements – common pathways, trusted credentials, “queen bee” mobilisation, or value unlocks – can be replicated in other markets? And could these different national approaches become increasingly interoperable over time? This panel brings together leaders from the government, business, procurement and finance sectors to examine the choices, challenges, and next steps for Green 100; and how Singapore’s experience might contribute to broader activation of the ASEAN green economy.

Get Your Pass

Fri, Nov 20
2:15pm - 2:30pm

Hall 3, Singapore Expo

Launch of the RE:Build Challenge – Reimagining Asia's Built Sector for a Super Low Energy Future

What would it take to transform today's built infrastructure into tomorrow's Super Low Energy buildings? The RE:Build Innovation Challenge brings together building owners, technology providers, industry partners and project financiers to answer this question. Powered by BCA and Hitachi's Super Low Energy Building Smart Hub (SLEB-SH), RE:Build will see developers and building owners volunteer existing projects for innovative solution providers to model how their technologies could improve energy performance and bridge the gap between buildings' current and potential future Green Mark performance. Getting the technology right is only half the equation. RE:Build will simultaneously explore the business case for retrofits – examining how improvements in energy and emissions performance translate into measurable economic value through operating savings, financing benefits, enhanced asset value, incentives, and emerging avenues for monetising green performance. Announced at the 2026 Singapore FinTech Festival, RE:Build will launch in 1H 2027 with building owners coming onboard this common innovation sandbox. Promising solutions and value-unlock models can subsequently progress towards validation, funding and deployment, with a view to demonstrating pathways for broader industry adoption. The ambition – developing replicable models for accelerating green building retrofits across Asia; and in doing so, demonstrating how the economics of going green can work for the owners investing in them.

Fri, Nov 20
2:30pm - 3:30pm

Hall 3, Singapore Expo

C:\>DIR Agentic Regulator Showcase

AI agents are already executing workflows and making decisions at machine speed across financial systems and digital markets. Supervisors are being asked to oversee them with tools built for a slower world.

The Cambridge Digital Innovation and Regulation Initiative (C:>DIR), hosted by Financial Innovation for Impact launched the Global 'Agentic Regulator' Hackathon in September this year.

The hackathon brought together multidisciplinary teams from the public and private sectors to work on that gap, building explainable, deployable prototypes across six priority areas:

- Agentic Financial and High Stakes AI Advice (supported by Moneybox)
- Agentic Payments, Commerce & their Oversight (supported by Ant International)
- Decentralised Market Infrastructure, Smart Contracts & AI Agents (supported by the Ethereum Foundation)
- AI-Driven Fraud and Scams
- Know Your Agent (KY-A), Digital Verification and Digital Public Infrastructure
- Market Manipulation, Agentic Herding & Stability

The winning teams now bring their work to the Catalyst Stage at the Singapore FinTech Festival. Come and see what the future of supervision could look like.

Speakers:
Bryan Zhang, Executive Director of Cambridge Centre for Alternative Finance & Executive Chair of Financial Innovation for Impact, University of Cambridge & Financial Innovation for Impact
Maha El Dimachki, Chief Executive Officer, GFTN Solutions, Global Finance & Technology Network (GFTN)

Get Your Pass

Fri, Nov 20
3:30pm - 4:00pm

Hall 3, Singapore Expo

Skills Gaps and the Shape of Tomorrow's Financial Institutions

Talent rewiring is redrawing the map itself, institutions now follow people first, capital and headquarters second. Financial institutions increasingly decide where to build based on where the talent already is, not just where capital or headquarters sit. This discussion looks at how that dynamic is redrawing where financial institutions locate technology and operations, and what it means for markets competing to become talent hubs rather than just financial centres. The key question it looks to answer: is the future of finance shaped more by where the talent is than by where the capital is?

Speakers:
Mostapha Tahiri, President of State Street Alpha & Chairman, Asia Pacific, State Street
Osamu Abe, Chief of Staff, Asia Pacific, MUFG Bank Ltd
Yang Dongye, Senior Director, Global Strategic Development Center; Programme Director, 10x1000 Tech for Inclusion, Ant International

Moderator:
Akanksha Rath, Head of Capacity Building, Global Finance & Technology Network (GFTN)

Fri, Nov 20
4:00pm - 4:30pm

Hall 3, Singapore Expo

Criminals Deployed Agents First. Can Real-Time Controls Catch Up?

Fraudsters didn't wait for a governance framework. Autonomous agents are already probing payment rails, spinning up synthetic identities and running social-engineering scripts at machine speed, while many institutions still triage alerts in batches. With instant payments and agentic commerce scaling fast, the window between attack and response is now measured in milliseconds. The panel looks at where real-time controls are keeping pace and where they are structurally behind. It also covers how to tell a legitimate customer's agent from a malicious one, and what defending with agents looks like when regulators still expect a human in the loop.

Speakers:
Jan Morgenthal, Chief Transformation Officer, ServiceNow
Venus Leung, APAC Business AML Lead, Banking Circle
Vincent Li, Global Head of Compliance, Ant International

Get Your Pass

Friday, 20 November 2026

Ignite Stage

Fri, Nov 20
1:15pm - 1:30pm

Hall 5, Singapore Expo

The AI Dividend: Powering Resilient Service in Financial Institutions - Powered by Atlassian

As APAC financial institutions scale AI, leading firms are moving beyond siloed tools to capture a true AI Dividend. Grounded in new Atlassian & Mandala research, learn how frontier institutions are unifying business teams and using
AI capacity gains to accelerate incident response, automate audit-readiness, and achieve operational resilience.

Fri, Nov 20
1:45pm - 2:00pm

Hall 5, Singapore Expo

Payments beyond Borders: Can Trust Transcend Geopolitical Boundaries? - Powered by NPCI

As geopolitics redraws trade, capital and data flows, trusted payment infrastructure is becoming a strategic priority for nations. Drawing on experiences from India and ASEAN, the session will explore how countries can build resilient, inclusive and locally governed payment foundations while staying globally connected and examine practical approaches for linking domestic payment systems across bilateral and regional payment corridors.

Speaker:
Anubhav Sharma, Deputy Chief - Partnerships, Business Development & Marketing, NPCI International Payments Limited

Fri, Nov 20
2:00pm - 2:30pm

Hall 5, Singapore Expo

Beyond Compliance: Building a Holistic AI Fraud Surveillance to Combat Financial Fraud - Powered by Accenture

Financial crime doesn't operate in silos, yet most fraud detection tools do. Today's landscape is filled with point solutions: KYC platforms that stop at onboarding, AML engines focused on transaction monitoring, and network graph tools that excel technically. Fraud signals are everywhere, but data remains fragmented. AI Fraud Surveillance unifies financial, qualitative, and network signals into a single view, enabling fraud detection before it happens, not after.

Speaker:
Irene Liu, Managing Director, Risk & Compliance Lead for Southeast Asia, Accenture

Get Your Pass

Friday, 20 November 2026

FutureMatters Stage

Fri, Nov 20
12:55pm - 1:00pm

Hall 5, Singapore Expo

Welcome to FutureMatters Stage - Day 3

Join us as we kick off the day's sessions on the FutureMatters Stage, featuring insightful conversations, groundbreaking ideas, and inspiring voices shaping the future of FinTech.

Fri, Nov 20
1:00pm - 1:30pm

Hall 5, Singapore Expo

Show, Don’t Forecast: What Quantum Computers Are Doing Right Now

Every quantum conversation drifts toward the 2030s. This one stays in the present tense. Quantum builders explain what their machines and methods are doing this year for financial institutions: what is in production, what is in pilots, where classical computing remains essential, and what an institution can test in the next quarter. A bank moderator keeps the discussion commercially and technically honest.

Fri, Nov 20
1:30pm - 2:00pm

Hall 5, Singapore Expo

The Napkin Pitch Is Dead. What Gets an Emerging-Market Fintech Funded?

Capital hasn't left emerging-market fintech. It has just stopped funding the napkin. In the first half of 2026, Southeast Asian fintechs raised US$682 million and MENA fintechs raised US$617 million. In both regions a single round took a third or more of the total, and the number of deals fell sharply. Investors now want real revenue and a short road to profitability before they commit. Investors from the Gulf and North Asia sit alongside two Southeast Asian fintechs to compare what each market rewards, which metrics get a term sheet signed and what founders should ask of the investors they bring onto their cap table.

Speakers:
Amith Rajan, Executive Vice President, Head of Wholesale Digital Banking, Mashreq & Chief Executive Officer, NeoVentures, Mashreq NeoVentures
Kaweewut Temphuwapat, Chief Innovation Officer, SCBX & Chief Executive Officer, SCB 10X, SCBX & SCB 10X
Saemin Ahn, Managing Partner, Rakuten Capital

Fri, Nov 20
2:00pm - 2:40pm

Hall 5, Singapore Expo

The South–South Playbook: Rewiring Finance for the Remaining 1.6 Billion Unbanked

Emerging markets have built some of the world’s most innovative models for financial inclusion. This panel explores what Africa and Asia can learn directly from each other — from digital public infrastructure and payments to regulation and public-private partnerships — and whether a new South–South playbook can accelerate the next phase of financial inclusion.

Speakers:
Hélder Lopes, Governor, Banco Central de Timor-Leste
Nasim Aliev, Co-Founder, Skyro
Parul Seth Khanna, Co-founder & Director, Universal Pensions Pte Ltd
Dr. Patrick Njoroge, Former Governor, Central Bank of Kenya

Moderator:
Irene Arias Hofman, Chief Executive Officer, MIRA

Get Your Pass

Fri, Nov 20
2:40pm - 3:10pm

Hall 5, Singapore Expo

From Invisible to Investable: Building the Financial Infrastructure for the Next Billion

Billions of people and small businesses remain outside formal credit because financial institutions cannot reliably identify, assess or price their risk. This panel examines how payment infrastructure, digital identity, transaction data and AI can change that — turning previously invisible economic activity into a basis for lending and investment.

Speakers:
Allen Forlemu, Regional Industry Director, Financial Institutions Group, Asia & Pacific, International Finance Corporation
Miller Abel, Prinicipal Technologist, Chair Mojaloop Technical Governing Board, Board Director, Gates Foundation
Munir Duri, Founder & Chief Executive Officer, Kifiya Financial Technology PLC

Moderator:
Francesca Aliverti, Head of Africa & Middle East, Global Finance & Technology Network (GFTN)

Fri, Nov 20
3:10pm - 3:40pm

Hall 5, Singapore Expo

Can Europe and Asia Build the Next Global Wealth Corridor?

Europe and Asia have capital, investment products and increasingly global investors, but the infrastructure connecting them remains fragmented. Different regulations, fund structures, data standards and distribution systems continue to limit access and raise costs. This session examines what it would take to create a trusted wealth corridor between the regions, from regulatory interoperability and digital fund distribution to common data and identity rails. It asks how governments, financial centres, asset managers, banks and fintech platforms can reduce friction without weakening investor protection.

Speakers:
Alex Panican, Acting Chief Executive Officer, Luxembourg House of Financial Technology
James Verner, APAC Head of Aladdin Business Development, BlackRock
Lavanya Chari, Head of Wealth & Premier Solutions, HSBC
Prof. R. Alexander Lorz, Hessian Minister of Finance, Germany

Moderator:
Nishtha Asthana, Content Strategist & Editorial, Global Finance & Technology Network (GFTN)

Fri, Nov 20
3:40pm - 4:10pm

Hall 5, Singapore Expo

The Missing Middle: Powering the Next Wave of Commercial Payment Corridors

While most payments conversations focus on consumer rails, the real bottleneck may be commercial: B2B and merchant payments across Asia, the Middle East and Africa remain fragmented and cash-heavy. This panel unpacks what it takes to build commercial payment corridors that actually work and where the friction still lies.

Speakers:
Anouska Ladds, Executive Vice President, Commercial & New Payment Flows, Asia Pacific, Mastercard
Clara Shi, Chief Executive Officer, Worldfirst
Nischita Hejmady, Director – Digital Strategy & International Business, Hitachi Payment Services

Get Your Pass

Fri, Nov 20
4:10pm - 4:40pm

Hall 5, Singapore Expo

The Uneven Map: Where AI Rewrites Commerce First

The protocol race is over faster than anyone expected. Visa, Google, Mastercard, OpenAI, Stripe and Ant International have all shipped agent-initiated payment infrastructure, while countries such as Korea alone recorded over 100 million AI-to-AI payments in seven months. This discussion will be around where machine will transact first, at what granularity, and on whose stack.

That question does not have a global answer, because agentic commerce is gated by four preconditions that are unevenly distributed or agreed upon.

Identity: can an agent be issued a provable, scoped, revocable mandate.

Acceptance density: is there enough merchant coverage for an agent's choice to be meaningful.

Settlement granularity: can value move at machine speed and sub-cent size.

Customer trust and value: will people actually delegate? Does the result make everyday finance simpler, more transparent and more accessible, including for customers that conventional banking has overlooked?

The first three are being solved on the rails; the fourth is decided in the customer relationship. This panel puts both views on one stage: the platforms building agentic infrastructure, and a digital bank that rebuilt banking around customer needs. Together they map the next eighteen months by looking look at where AI creates practical customer value first and how institutions should balance automation with human judgment and accountability.

Speaker:
Eun Mi Kristina Rhee, Chief Executive Officer, Toss Bank

Moderator:
Tang Wei, Head of Public Policy, Southeast Asia & Greater China, Stripe

Fri, Nov 20
4:40pm - 5:10pm

Hall 5, Singapore Expo

The Next Alpha of the Payment Value Chain

Payments are becoming faster and cheaper, but where will the industry make money next? This panel looks at where new revenue pools are emerging across the payments value chain — from data and embedded services to cross-border flows and new forms of money — and which business models can capture them from 2027 onwards.

Speakers:
Manoj Dugar, Managing Director & Head of Global Payments Solutions, Asia (ex. Greater China), The Hongkong & Shanghai Banking Corporation Limited
Michael Gao, Chief Executive Officer & Co-Founder, RedotPay
Yang Wenhui, Chief Executive Officer, TenPay Global Singapore & General Manager, Tencent Financial Technology, Asia Pacific, Tencent

Get Your Pass

Friday, 20 November 2026

Frontier Stage

Fri, Nov 20
1:00pm - 1:15pm

Hall 6, Singapore Expo

The Speed-Trust Paradox: Can Trust Keep Up with Agentic Finance? - Powered by MongoDB

As AI in finance shifts from advising to acting, institutions face a speed–trust paradox. Using MAS' Safeguards for Agentic Finance at Runtime (SAFR) framework as a lens, this discussion explores why the data moat must evolve from volume to an operational foundation that carries trusted identity, mandate, disposition and audit data across agents, workflows and jurisdictions.

Speaker:
Wei You Pan, Field Chief Technology Officer, Financial Services Industry Solutions, MongoDB

Fri, Nov 20
2:15pm - 2:30pm

Hall 6, Singapore Expo

Stablecoins and the Future of Corporate Treasury - Powered by Mobi Asia

What if corporate treasury didn't need banks, borders, or business hours to move money? This session imagines a future where corporates hold, move, and grow liquidity globally on their own terms, and what it would take to get there.

Speaker:
Baskar Subramanian, Chief Executive Officer & Co-Founder, Mobi

Fri, Nov 20
2:45pm - 3:00pm

Hall 6, Singapore Expo

From Data Chaos to AI-Ready: The Agent Behind Every Insurance Advisor - Powered by Microsoft

AI's real blocker isn't the model, it's unstructured data. This live demo shows an agent that scans external market signals, matches them to an advisor's book, and turns a headline into a qualified proposal, so advisors arrive don't just walk in prepared, they proactively create the next opportunity. See Microsoft's Work IQ, Foundry IQ, Fabric IQ and Web IQ orchestrating as one platform to make this a reality.

Fri, Nov 20
3:00pm - 3:15pm

Hall 6, Singapore Expo

Beyond Credit Scoring: AI in Risk Modelling, Strategy and Oversight - Powered by CloudunAI

How is AI changing the work behind credit decisions? Drawing on cases from Southeast Asia and Latin America, this session explores AI execution and AI-assisted oversight across feature engineering, modelling and credit strategy. Attendees will see a practical workflow, its evaluation results, and where human judgement remains essential.

Speaker:
Peng Xiao, Chief Technology Officer, CloudunAI

Get Your Pass

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