LAW & FINTECH CONFERENCE 2025

Call for Papers: Topics of Interest

Payments
Legal and Regulatory Issues in Cashless Payment Systems

- **Licensing and Regulation of Electronic Payment Providers**
  Including forms such as payment platforms, mobile payment apps, and case studies on platform operators.

- **The PSD III and PSR**
  Exploring their implications for payment laws within EU member states.

- **Fraud and Scams in Electronic Payments**
  Addressing security measures, liability, and conduct obligations.

Banking
Digital Banks

- **Regulatory Frameworks and Challenges**
  Comparing digital banks with traditional banks, and exploring issues related to KYC and digital identity verification.

- **Digital Banks: A Success Story?**
  Empirical studies on the operations and competitiveness of digital banks, their role in financial inclusion, and contributions to SME credit availability.

Open Banking: Legal and Policy Issues

- **Third-Party Access to Bank Data**
  Discussing aspects of bank secrecy, fraud risk, and security challenges.

- **Policy Discussions**
  Exploring enhanced competition, better access to financial services, and the impact on underbanked communities.

- **Impact on Conventional Banks**
  Economic analysis of the effects of open banking on traditional financial institutions.

AI and Machine Learning in Financial Services

- **AI in the Provision of Banking Services**
  Including robo-advising, algorithmic credit scoring, payment processing, investment management, and wealth advising.

Digital Assets
Blockchain & Cryptocurrency in Financial Services

- **Cryptocurrencies for Investment and/or Payment Purposes**
  Including algorithmic and asset-backed stablecoins, as well as cryptocurrencies for remittances and transfers.

- **Centralised Financial Intermediaries**
  Examining crypto-ETFs (Exchange-Traded Funds) and crypto-exchanges.

- **Decentralized Finance (DeFi)**
  Innovations and regulatory challenges surrounding smart contracts on blockchain and decentralized trading platforms.

- **Mobile Wallets and Crypto Key Management**
  Legal considerations in mobile wallets and the management of cryptographic keys.

Asset Tokenisation

- **Legal Feasibility**
  Discussing existing and planned frameworks for asset tokenisation.

- **Settlement Finality**
  Examining aspects of shared/unified ledgers, such as the BIS Project Agora.

- **Fractionalised Interests**
  Exploring the legal implications of fractionalised ownership and its potential for broader asset access.

- **NFT (Non-Fungible Tokens) Financialisation**
  Legal and regulatory perspectives on the rise of NFTs in financial markets.

Central Banking and Financial Supervision
Central Banking and Digital Transformation

- **Central Bank Digital Currencies (CBDCs)**
  Addressing adoption, implementation challenges, and policy considerations regarding CBDCs.

AI and Machine Learning in Financial Services

- **AI Supervision Principles**
  Exploring approval, assessment, and control processes for AI usage by financial services providers.

Regulatory Technology (RegTech)

- **Automated Compliance and Supervision**
  The role of automation in financial institutions' compliance with regulation and supervisors' oversight.

- **Effects of Automation/AI in Financial Services**
  Examining the impact of automation and AI in areas such as KYC, AML, digital identity verification, and fraud detection.

International Standards and Future Trajectories
International Aspects of FinTech and Theoretical Discussions

- **FinTech vs. Traditional Finance**
  Exploring the benefits and challenges of FinTech innovations (e.g. digital and e-money vs. traditional bank money).

- **Internationalisation of FinTech Regulation**
  Discussing the need for global approaches to regulating FinTech, including issues like crypto-policies and the role of international bodies like the Financial Stability Board (FSB) and IOSCO.

- **Balancing Financial Stability and Innovation**
  Evaluating the role of regulatory sandboxes and experimental stages in fostering FinTech innovation while maintaining financial stability.