



► G20 TechSprint 2025

Trust and integrity in scalable and open finance

November 2025



G20 SOUTH
AFRICA
2025



SOUTH AFRICAN RESERVE BANK

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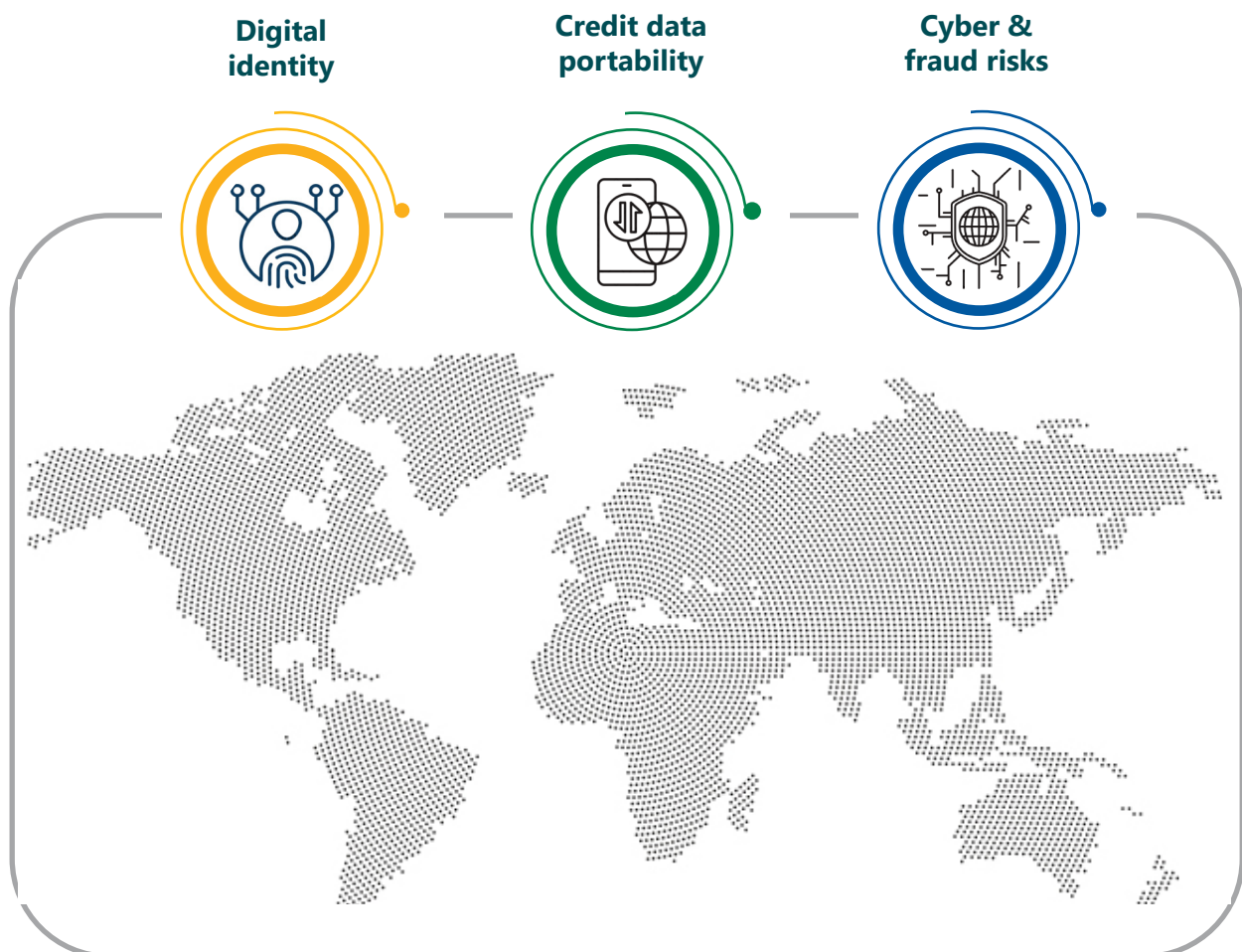
G20 TechSprint 2025 overview

Executive summary

The G20 TechSprint 2025, organised by the Bank for International Settlements (BIS) and South African Reserve Bank (SARB), under the G20 South Africa Presidency, aims to strengthen trust, security and accessibility in digital finance. It focuses on three core challenge: the absence of privacy-preserving digital identity systems, limited mechanisms for consumer-consented cross-border credit data portability and vulnerabilities in fast payment systems that expose users to fraud and cyber threats. The TechSprint calls for solutions that support secure, inclusive and resilient digital financial ecosystems.

The TechSprint solutions highlight how emerging technologies are being applied to address these challenges. Approaches such as digital identity frameworks, secure data-sharing methods, advanced analytics and blockchain-based solutions demonstrate new ways to build trust, safeguard transactions and expand access to financial services. Together, these innovations aim to create more resilient and adaptable systems while fostering greater inclusion and innovation across financial system.

The 2025 TechSprint attracted more than 165 submissions from innovators across 30 countries and five continents, underscoring diverse approaches to digital finance. This wide participation reflects a global commitment to advancing secure, inclusive and technology-driven financial solutions. By showcasing innovative ideas and practical prototypes, the initiative highlights how innovative technologies can deliver scalable, trustworthy and efficient systems that enhance confidence in financial services.



Message from organisers



"The 2025 edition of the TechSprint has addressed trust and integrity, while advancing scalability and promoting financial inclusion. Thank you to all who contributed — for your curiosity, discipline and commitment to a more open and trusted financial future."

Pablo Hernández de Cos,
General Manager of the Bank for International Settlements



"As policymakers, our unwavering commitment to fostering innovation is crucial. The G20 TechSprint has once again shown that some of the most scalable and forward-thinking solutions to global financial challenges can emerge from fintech start-ups in small towns, to seasoned developers in global hubs. Hosting the TechSprint on African soil for the first time revealed the depth of talent and ingenuity across our continent and beyond. The solutions put forward underscore the urgent need to build open, trusted and inclusive financial systems that transcend borders and serve everyone."

Lesetja Kganyago,
Governor of the South African Reserve Bank

Challenge overview

Strengthening trust, security and accessibility in digital finance is a central priority under the South Africa G20 Presidency, which underscores the importance of financial inclusion, system resilience and confidence in digital services. Achieving these goals requires addressing three major challenges: the absence of privacy-preserving digital identity systems that function across borders, limited and fragmented mechanisms for secure consumer-consented credit data portability, and persistent vulnerabilities in fast payment systems that leave consumers and businesses increasingly exposed to fraud and evolving cyber threats.

The G20 TechSprint 2025 addresses these challenges by focusing on three key problem statements. It calls for interoperable and privacy-preserving identity frameworks that strengthen institutional trust, consumer-driven approaches to cross-border credit data sharing that unlock access to finance for small and medium-sized enterprises (SMEs) and innovative technologies that reduce fraud and cyber risks while enabling broader adoption of fast payment systems worldwide. Together, these solutions aim to create a more resilient and inclusive financial ecosystem that advances equitable growth and strengthens cross-border collaboration in line with the Presidency's vision.



Problem statement 1: Digital identity

Establish trust among financial institutions through innovative, verifiable and privacy-preserving digital identity technologies.



Problem statement 2: Credit data portability

Improve the ability of SMEs to finance through secure, consumer-consented data exchange solutions that facilitate seamless cross-border sharing of credit information.



Problem statement 3: Cyber & fraud risk

Solutions to mitigate fraud and cyber risks: drive wider adoption of fast payment systems globally — and promote financial inclusion and economic growth — through technology designed to reduce fraud and cyber risks.



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Key trends and solutions



Digital identity solutions for secure and trusted finance

Verifiable and privacy-preserving digital identity solutions are vital for strengthening trust, efficiency and compliance in domestic and cross-border payments. Secure protocols expand financial inclusion, reduce know-your-customer (KYC) and compliance costs and help mitigate financial crime. Current systems often depend on fragmented national identity schemes, creating interoperability challenges, inefficiencies and privacy trade-offs. Innovative approaches address these issues by enabling trusted and verifiable data exchanges across institutions and jurisdictions, while supporting regulatory compliance and allowing participants to adopt interoperable protocols securely and at scale.

Strengthening digital identity with innovative solutions

The payments ecosystem faces persistent challenges in identity verification, data sharing and compliance. Existing frameworks often compromise privacy, increase costs, and complicate oversight. Reliance on diverse national ID issuers with varying standards further restricts cross-border interoperability and efficiency. Emerging approaches address these gaps by applying decentralised identity frameworks, W3C Decentralised Identifiers (DIDs), Verifiable Credentials (VCs) and privacy-enhancing technologies (PETs). They also support scalability and resilience by decoupling settlement from messaging and data layers, helping to improve efficiency, strengthen trust and foster more inclusive financial ecosystems.

These solutions leverage advanced technologies to enhance payment security, digital identity and financial inclusion. Blockchain and zero-knowledge proofs enable secure, verifiable transactions while protecting user privacy. Meanwhile, AI-powered voice authentication and behavioral analytics ensure reliable identity verification across devices. In addition, post-quantum cryptography and multi-factor authentication guard against emerging cyber threats. To improve accessibility, offline-enabled smartcards and interoperable digital wallets support users in low-connectivity regions. Finally, privacy-preserving computation and federated learning allow secure collaboration, fostering trust and seamless integration across payment systems.

The G20 2025 TechSprint solutions aim to enhance financial inclusion, payment security, and trust across diverse markets. They enable secure, privacy-preserving digital identities and verifiable transactions for underserved individuals, rural populations and emerging market users. By supporting offline and online access, cross-system interoperability and consent-based data management, they improve user control and accessibility. Additionally, they strengthen fraud prevention, identity verification and resilience against cyber threats, helping financial institutions, governments and enterprises deliver safer, more efficient and transparent payment and digital identity services.

G20 TechSprint 2025: Innovative approaches from shortlisted finalists

Currency Network

Currency Network qGuard is a quantum-safe digital identity platform that enables individuals to use self-sovereign wallets for issuing, managing, and presenting Decentralised Identifiers (DIDs) and Verifiable Credentials (VCs). It applies zero-knowledge proofs and selective disclosure to protect privacy while supporting compliance with know-your-customer (KYC) and anti-money laundering (AML) requirements. Credentials and revocation registries are anchored on Hedera Hashgraph,

with decentralized storage managed through the InterPlanetary File System (IPFS). The system integrates National Institute of Standards and Technology (NIST)-approved cryptography and World Wide Web Consortium (W3C) identity standards to ensure secure, verifiable and privacy-preserving identity management.

Meeco

Meeco's solution enables trusted digital identity issuance and verification across ecosystems and borders through verifiable credentials, separating issuer, holder and verifier roles for interoperability. Secure online and offline verification, combined with user-controlled privacy, reduces complexity and cost. By providing portable, verifiable and privacy-preserving credentials, the platform builds trust and unlocks a wide range of identity use cases for individuals and businesses.

Ownapay SA

Ownapay's Flow solution introduces a hybrid payment identity ecosystem designed to enhance inclusion across diverse markets. It leverages blockchain-based identity, zero-knowledge proofs and AI-powered voice authentication to securely enable payments on both feature and smartphones. The solution supports interoperability across digital and traditional payment systems, ensuring secure transactions without compromising privacy.

Settlefirst Assetworks

Settlefirst Assetworks' NUVOWallet solution provides a universal consent management system for digital identity and payments. The platform employs blockchain and zero-knowledge proofs to give users secure control over their identity and transaction data. Its offline-enabled SmartCard functionality ensures accessibility for populations in low-connectivity regions, broadening reach in rural areas. By bridging offline and online ecosystems while ensuring compliance with data protection standards, NUVOWallet enhances transparency, empowers user consent, and promotes financial inclusion across diverse user groups.

Walt.id

Walt.id delivers an opensource decentralised identity and wallet infrastructure that extends interoperability across payment systems. The solution integrates self-sovereign identity principles with digital wallets, enabling secure credential management for payments, remittances and cross-border transactions. By providing modular and standards-compliant infrastructure, it supports adoption by financial institutions, governments and enterprises.



Consumer-consented and secure credit data portability

Small and medium-sized enterprises (SMEs) play a vital role in driving economic growth, yet many face persistent barriers in accessing finance. Traditional products such as letters of credit and supply chain financing are often inaccessible due to outdated processes, heavy documentation, and limited digital data portability. Secure, consumer-consented credit data sharing offers a way forward by enabling financial institutions to access trusted information efficiently, reducing friction in lending and expanding opportunities for SMEs to obtain affordable financing.

Advancing credit data portability with innovative solutions

Key challenges in enabling seamless credit access and cross-border financial inclusion include fragmented open finance frameworks, inconsistent data standards, and limited interoperability between institutions. These barriers restrict the flow of credit information, create inefficiencies in bilateral arrangements and limit scalability across regions. SMEs and smallholder farmers often face difficulties with timely and accurate credit assessments, while financial institutions struggle to evaluate risk reliably. These challenges are further compounded by the need to maintain data privacy, security and compliance with user consent across multiple jurisdictions.

Innovative technologies can help overcome these obstacles and enhance credit assessment, data portability and security. AI and machine learning enable real-time scoring of SMEs and farmers by analysing diverse data sets, even when data are fragmented. Federated learning and privacy-preserving computation support collaborative analytics without exposing sensitive information, fostering trust and inclusion. Internet-of-things (IoT) sensors and satellite imagery provide operational and environmental metrics, while blockchain ensures immutable, auditable records and transaction integrity. Application programming interfaces (APIs), data virtualisation and multi-party computation standardise access across institutions, enabling cross-institutional risk scoring and secure data sharing.

The G20 2025 TechSprint solutions aim to improve financial inclusion and access to credit for underserved individuals, SMEs and smallholder farmers through secure, consent-based digital profiles. They support cross-border data portability and interoperability for timely credit assessment, enhance fraud prevention and risk monitoring, and ensure regulatory compliance. By providing standardised, actionable financial insights, these solutions enable more informed decision-making and consistent operations, helping financial institutions navigate fragmented data ecosystems while maintaining privacy, security and transparency.

G20 TechSprint 2025: Innovative approaches from shortlisted finalists

Akiba Digital

AkibaOne provides a modular, API-first infrastructure to enhance trust, data portability, and security across fragmented financial ecosystems. APIs and W3C verifiable credentials standardise digital identity exchange across banks and markets, while AI/ machine learning (ML) models

analyse fragmented data sets to score SMEs in real time. Privacy-preserving ML allows these models to process sensitive data without exposing personal or financial information. Real-time fraud monitoring with distributed ledger technology ensures transaction integrity, regulatory compliance and cross-border interoperability.

eSusFarm Africa

eSusFarm Africa is an AI-driven agri-fintech platform that builds consent-based digital credit profiles for smallholder farmers, tackling thin credit files and climate risk barriers. IoT sensors and satellite imagery track soil, crop and weather conditions in real time, while AI models translate this data into Farmer Proficiency Scores. Blockchain smart contracts store profiles securely and immutably, ensuring trust. Federated learning enhances credit scoring without exposing raw farmer data and simple USSD/WhatsApp onboarding makes the system accessible.

Smile Technology

Smile API leverages secure APIs to connect employment platforms, HR systems, and payroll providers, enabling consumer-authorised sharing of verified employment and income data. The platform uses tokenised access and standardised data models to ensure privacy and security while delivering actionable financial insights. This approach addresses gaps in data portability and allows financial institutions to provide accurate, privacy-preserving financial services in real time.

Silence Laboratories

Silence Laboratories provides a privacy-preserving SME credit rating engine that enables global financial institutions to evaluate SMEs without moving or exposing raw data. Using multi-party computation (MPC), banks jointly compute risk scores while data remain encrypted and localised. A cryptographic computing virtual machine (CCVM) translates credit models into secure computation tasks executed across institutions. Cryptographic enforcement ensures only risk inferences are shared, enabling compliant, auditable and standardised cross-border SME credit assessments.

A team of eight individuals led by Amit Bapat

OpenCredX is a platform which streamlines cross-border data sharing for frictionless access to loans. The platform deploys consent-driven digital wallets, allowing SMEs and individuals to share verified data seamlessly across jurisdictions. APIs and orchestration services manage validation, consent, and governance, while tokenised credentials are anchored on permissioned DLT registries to enable secure, immutable, and privacy-preserving verification. Advanced encryption and obfuscation protect sensitive information, and real-time interoperability minimises paperwork, cost and delays – building trust and efficiency in international credit markets.



Enhancing trust and security in fast payment systems

The rapid adoption of fast payment systems has transformed financial services by enabling immediate, efficient and accessible transactions, particularly in emerging market economies. While these systems support financial inclusion and economic growth, they also introduce vulnerabilities such as fraud, identity theft, phishing, social engineering and ransomware. Maintaining trust and integrity is essential for widespread adoption, requiring solutions that protect users, ensure operational efficiency and reduce friction in payment processes while fostering confidence in the security and resilience of the system.

Enhancing fraud and cyber risk management with innovative solutions

Fast payment systems face persistent challenges in mitigating fraud and cyber risks, especially where digital literacy is limited and regulatory frameworks are still evolving. Innovative solutions address these barriers by enabling real-time detection and prevention of fraudulent activity with high accuracy and low latency. Explainable AI (XAI), graph network analysis, and other AI/ML techniques support predictive analytics, anomaly detection, and adaptive defence mechanisms, ensuring secure, cost-effective and resilient fast payment ecosystems across both domestic and cross-border environments.

Advanced technologies further strengthen fast payment and card systems. AI and machine learning enable real-time risk detection and adaptive fraud scoring by analysing transaction patterns, while behavioral analytics, device fingerprinting and graph neural networks uncover hidden fraud. Federated learning and privacy-preserving computation allow collaborative model training and analytics without exposing sensitive data. Blockchain and smart contracts provide secure, auditable sharing of fraud signals. APIs, cloud-based services, natural language processing and real-time transaction ingestion support accurate payee verification, multilingual reporting and rapid transaction monitoring.

The G20 2025 TechSprint solutions aim to enhance the security and reliability of fast payment and card systems while reducing fraud. They provide real-time risk detection and prevention through AI, behavioral analytics, graph neural networks and anomaly detection. Privacy-preserving technologies, federated learning and blockchain ensure secure data sharing and collaboration. Multilingual reporting and real-time transaction tracing support rapid response. Together, these solutions enable effective payee verification, fraud signal aggregation and continuous monitoring, promoting safer, more efficient and resilient payment operations.

G20 TechSprint 2025: Innovative approaches from shortlisted finalists

Banfico

Banfico's fraud prevention platform secures instant payments through four components: payee verification to validate recipient details, a bank directory with alias resolution for accurate routing, an API gateway for cross-border interoperability and a fraud and risk engine for anomaly detection. Using cloud-native microservices and open standards, the solution ensures compliance, reduces operational risk and prevents misdirected payments. By combining automated checks with real-time monitoring, Banfico enhances security, combats fraud and improves the speed and reliability of global account-to-account transfers.

ContexQ

ContexQ SecurePay enhances fraud prevention in fast payment systems through explainable AI, graph neural networks and behavioral analytics. Its multi-layered framework delivers real-time adaptive risk scoring, enabling instant detection of anomalies across payment networks. By integrating behavioral biometrics, device fingerprinting and contextual analytics, the platform minimises false positives while maintaining low friction for users. Federated learning ensures privacy-preserving model improvements, allowing financial institutions and regulators to respond proactively to emerging threats while supporting seamless payment experiences.

Financial Network Analytics (FNA) & Proto

The FNA + Proto platform enables national-scale fraud response by combining multilingual AI, natural language processing, and advanced graph analytics. Proto supports scam reporting in underserved languages through chat, SMS, and voice, with AI/ Natural Language Processing (NLP) models classifying and escalating urgent cases. FNA's Money Trails platform uses graph neural networks to uncover hidden fraud patterns across accounts and real-time transaction ingestion to trace fund flows instantly across banks and payment rails, enabling rapid freezing and recovery.

Kasikorn Bank

Kasikorn Bank's FIRES transforms fraud prevention into a collaborative, incentive-driven system for banks. Anchored on a regulator-approved blockchain and settled in fiat-backed digital currency, it rewards financial institutions for sharing validated fraud signals. The platform aggregates real-time intelligence from multiple banks, creating a transparent "fraud wall" that mitigates losses collectively. By combining blockchain transparency with economic incentives, FIRES strengthens collective defence, enabling real-time fraud detection and fostering trust across the financial ecosystem.

Mastercard

Mastercard's SENTRI+ secures instant payment and card ecosystems through a modular AI platform combining edge and cloud intelligence. Natural language processing detects manipulation in messages and calls, while graph neural networks and anomaly detection models identify suspicious transaction patterns across networks. A credential risk module monitors dark web data to flag compromised accounts, and digital skimming detection protects merchants from code-based attacks. Federated learning preserves data privacy, explainable AI ensures regulatory trust and modular deployment supports seamless integration with payment systems.



3

G20 TechSprint 2025
participation

Global participation in the G20 TechSprint 2025



The G20 TechSprint 2025 received exceptional global participation, with over 165 teams from more than 30 countries and jurisdictions across five continents taking part in advancing innovation in the financial sector. The initiative brought together a diverse mix of fintech startups, established financial institutions and technology providers, bringing diverse perspectives.

Participants developed a wide range of innovative technological solutions addressing key priorities for the financial system, from strengthening trust and security to improving data portability, and financial inclusion. The diversity of ideas and approaches underscored the growing importance of cross-border collaboration and collective innovation in tackling complex challenges and supporting the digital evolution of finance.

The dynamic and international participation demonstrates the TechSprint's role as a catalyst for collaboration, knowledge exchange and technological advancement in shaping a more resilient, transparent and inclusive global financial ecosystem.

G20 TechSprint 2025 judges: Problem statement 1



Ms Gail Hodges

Executive Director,
OpenID Foundation



Dr Joseph Atick

Executive Chairman,
ID4Africa



Mr P. Vasudevan

Executive Director,
(Fintech and Corporate
Strategy),
Reserve Bank India

G20 TechSprint 2025 judges: Problem statement 2



**Mr Guilherme Themes
Miguel Jose**

Head of Division,
Financial System Regulation
Department,
Banco Central do Brasil



Mr Jeremy Gray

Technical Director,
Cenfri



Mr Kwame Oppong

Former Director,
FinTech and Innovation
Office,
Bank of Ghana



Ms MB Christie

Non-Executive Director,
Open Banking Limited

G20 TechSprint 2025 judges: Problem statement 3



Mr Mark Munne

Head of Technology,
Nexus Global Payments



Mr Raymond Chan

Executive Director,
(Enforcement and AML),
Hong Kong Monetary
Authority



Mr Stephen Linnell

Chief Executive Officer,
Pay Inc.



Ms Violaine Clerc

Executive Secretary,
Financial Action Task
Force



G20 TechSprint 2025 finalists



Currency Network

Problem Statement 1



"We are building the backbone of quantum-safe digital trust—where privacy, security, and interoperability converge to empower the next generation of global finance, bridging the Global South and North."

Company Description

Currency Network Ltd (CNL) is a London-based fintech pioneering quantum-safe financial market infrastructure (PQ FMI). Founded by a team of cryptographers, payment experts, and technologists, CNL works with central banks, financial institutions, and regulators to deliver secure, interoperable, and future-proof payment systems.

Solution Description

Our solution, qGuard, is a verifiable and privacy-preserving quantum-safe digital identity platform. It empowers individuals with a self-sovereign identity wallet that issues, manages, and presents Decentralised Identifiers (DIDs) and Verifiable Credentials (VCs). qGuard ensures cash-like privacy with regulatory trust, enabling users to share only the minimum required information while financial institutions maintain compliance with KYC/AML rules.

Technology

qGuard employs a robust technology stack that ensures security, scalability, and privacy. It integrates NIST-approved quantum-safe cryptography (Kyber, Dilithium) with W3C Decentralised Identity standards for trusted verification. Blockchain via Hedera Hashgraph anchors DID documents and revocation registries, while IPFS supports decentralised storage. Advanced privacy techniques like zero-knowledge proofs enhance confidentiality, and a microservices architecture with Kafka, Cassandra, Redis, and Kubernetes drives scalability.

Location

United Kingdom

Year of Incorporation

2023

Website

www.currencynet.io

Number of Staff

12

% of Gender Diversity in Workforce

33% female, 67% male

Funding Received

No

Ownership

Private

Notable Investors

NA

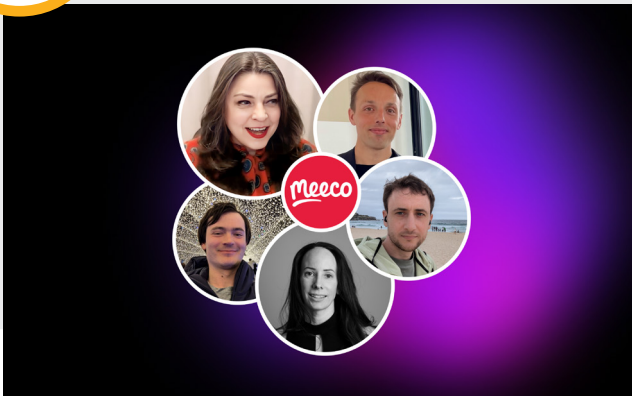
Key People

- Mr Animesh Ghosh , Founder CEO
- Samantak Panda, CPSO
- Sibabrata Banerjee, CTO
- Surgey Iglov, CISO
- Bansree Ghosh, Head of Engineering
- Andrea Falcon, Strategic Partnerships
- Rajib Ghosh, CRO
- David Chaum, Advisor



Meeco

Problem Statement 1



"Meeco provides the enterprise infrastructure to build verified trust into every digital journey. Whether it is the access, protection or exchange of personal data and identity, we have a single API -but endless possibilities for trust-based use cases."

Company Description

Meeco is a pioneer in digital identity and data ecosystems, founded in 2012 to empower people and organisations to exchange data securely and ethically. Its Secure Value Exchange (SVX) platform provides enterprises with API-driven tools for credential management, secure digital wallets, and trusted data services. By partnering with global enterprises, Meeco accelerates the deployment of trusted digital identity solutions, to enable enterprises to be a trusted custodian and enabler of secure, user-centric data sharing.

Solution Description

The solution enables trusted digital identity issuance and verification across ecosystems and borders. Built on Verifiable Credentials, it provides a standards-based framework where credentials can be issued by trusted parties, controlled by users, and securely verified (both online and offline). By separating the roles of issuer, holder, and verifier, the solution ensures interoperability between otherwise fragmented systems, reducing cost and complexity while preserving privacy and avoiding centralisation. Credentials open the door to many use cases by making identity portable, verifiable and privacy-preserving for both individuals and businesses.

Technology

Our solution is built on international standards for secure, interoperable digital identity, structured across rails, credentials, and trust. We use OpenID4VCI, OpenID4VP, and the W3C Digital Credential API for data exchange, with credentials based on IETF's SD-JWT VC and ISO/IEC Mobile Documents to ensure integrity, compatibility, and selective disclosure. Trust is anchored by X.509 certificates. Delivered through Meeco's Secure Value Exchange (SVX) platform, it offers modular services for scheme operators, issuers, verifiers, and holders, a Credential Bridge for legacy interoperability, and cloud wallets, ensuring interoperability by default and avoiding vendor lock-in.

Location

Australia

Year of Incorporation

2012

Website

www.meeco.me

Number of Staff

15

% of Gender Diversity in Workforce

40% female, 60% male

Funding Received

Yes

Ownership

Private

Notable Investors

NA

Key People

- Katryna Dow, CEO & Founder
- Jan Vereecken, Chief Product Officer
- Yolanda López, Product Manager & Design Lead
- Linas Išganaitis, Senior Full Stack Engineer
- Matthew Chaplin, Full Stack Engineer



Ownapay SA

Problem Statement 1



"Privacy and compliance aren't opposing forces—they're complementary features of well-designed identity infrastructure. By proving what's necessary without revealing what's sensitive, we're not just solving technical challenges; we're fundamentally reimagining how trust operates in African payment ecosystems."

Company Description

Ownapay is a merchant services fintech, utilising Wizzit Technology' financial technology solutions, targeting gig economy merchants, SMMEs and digital collections use cases.

Solution Description

Our Flow platform provides a privacy-preserving digital identity system using W3C Decentralised Identifiers (DIDs) and Verifiable Credentials with selective disclosure. Its dual-mode architecture delivers sub-100ms verification via high-performance caching, while blockchain-anchored audit trails ensure cryptographic integrity. Financial institutions can verify attributes like age, income, or business duration without accessing personal data, leveraging zero-knowledge proofs in trusted execution environments. This approach resolves the privacy-compliance paradox, enabling full regulatory oversight while protecting user data sovereignty, essential for secure cross-border payments in the SADC region.

Technology

Our platform integrates a robust technology stack to deliver secure, privacy-preserving digital identity. The blockchain layer uses Hyperledger Fabric 2.5 with Raft consensus for permissioned credential anchoring. Zero-knowledge proofs are generated in AWS Nitro Enclaves using Circom/SnarkJS circuits. Performance is optimised with PostgreSQL 15 (row-level encryption) and Redis 7 caching. Identity standards include W3C DID v1.0 and Verifiable Credentials with Merkle tree selective disclosure. Integration leverages ISO 20022, OAuth 2.0/OIDC. Key management uses BIP-32 wallets with Shamir Secret Sharing, while development employs TypeScript/NestJS, Go chaincode, and a Next.js compliance dashboard.

Location

South Africa

Year of Incorporation

2021

Website

ownpay.com

Number of Staff

21

% of Gender Diversity in Workforce

33% female, 67% male

Funding Received

Seed loan from parent company

Ownership

Private

Notable Investors

Indirect, NEXT176 (Old Mutual)

Key People

- Papi Chabalala
- Kenneth Maake
- Patricia Mulaudzi
- Nomzamo Myeni
- Nkateko Rikhotso
- Portia Mphothwana



Settlefirst Assetsworks

Problem Statement 1



"On a mission to build trust in the decentralised world, bridge the digital divide for the 3.4 bn non-mobile users to drive financial and healthcare inclusion at the last mile."

Company Description

NUVOWallet is a technology first company building the next generation Data Ownership and Privacy Solution powered by Cloud, AI-ML, Gen AI and Blockchain. The company provides domain specific solutions for Financial Services, Healthcare and Social Impact, with additional applications in Enterprise Work Environment, Academics, Hospitality, Rewards Management etc.

Solution Description

NUVOWallet is like Mastercard or Visa for Data Transfers. NUVOWallet provides individuals and business users with a unique 16-Digit Universal ID with verifiable credentials on blockchain to manage identity, financial, health and business data. AI-ML solutions provide additional capabilities for solutions such as financial and medical data analysis, alternative credit scoring and on-demand computation. In addition to digital form factors such as QR SmartCodes and Links, NUVO SmartCards provides the first of its kind physical form factor for data mobility and exchange, while SmartRings enable remote healthcare and digital enablement for the last mile.

Technology

NUVOWallet implements a micro-services technology architecture powered by NodeJS Javascript stack, with MongoDB and Python for AI-ML. This enables high performance and hyper scalability with the ability to customise the solution for different regional requirements. NUVOWallet provides Data Integrity and Immutability via Blockchain Tokenisation and Intelligence via AI-ML and GenAI technologies. NUVOWallet extends the digital to the physical with SmartCards and SmartRings which utilise NFC, Bluetooth and other sensors for offline data collection and transfer.

Location

India

Year of Incorporation

2023

Website

www.nuovowallet.io

Number of Staff

11

% of Gender Diversity in Workforce

30% female, 70% male

Funding Received

Yes

Ownership

Private

Notable Investors

IIMA Ventures, XVC Tech

Key People

- Smriti Chaudhry, Founder & CEO
- Saurav Raaj, Co-founder
- Satya Prakash Verma, Tech Lead
- Chandan Kumar, Blockchain Dev
- Amit Kumar Patel, Backend Systems
- Arsalan Danish, Web Solutions
- Satyam Kumar, Mobile Solutions
- Abhishek Kumar, AI-ML, DevOps
- Anusha Sridhar, UI/UX
- Aaliyah Batool, Blockchain Dev



walt.id

Problem Statement 1



"We enable developers and businesses to build identity and trust into the web."

Company Description

walt.id offers open source digital identity and identity wallet infrastructure for developers, businesses and governments. The company is remote-first with employees spread across the globe and its registered office in Vienna, Austria.

Solution Description

Walt.id provides open-source digital identity and wallet infrastructure, supporting over 25,000 developers and organisations worldwide. In this project, we use three core solutions: The Issuer creates, issues, and manages digital credentials, reducing costs, preventing fraud, and ensuring compliance. The Verifier securely and privately validates credentials, streamlining processes like onboarding and identity checks. The Wallet enables individuals and organisations to request, store, manage, and present credentials, offering a seamless, standard-compliant experience for digital identity management across B2C and B2B contexts.

Technology

Our products are designed around global standards and emerging regulations, including eIDAS2 and ARF, ensuring broad compliance and interoperability. They leverage advanced digital credentials such as W3C Verifiable Credentials, IETF SD-JWT VCs, and ISO 18013-5 mobile driver's licenses. Protocol support includes OID4VCI, OID4VP, SIOP, and HAIP, while trust registries integrate traditional PKI, DNS, and blockchain frameworks. Credential revocation is managed via BitstringStatusList, TokenStatusList, and CRLs. Decentralised Identifiers such as did:jwk, did:web, and did:key enable secure, privacy-preserving identity verification across diverse systems and networks.

Location

Austria

Year of Incorporation

2020

Website

ww.walt.id

Number of Staff

12

% of Gender Diversity in Workforce

30% female, 70% male

Funding Received

Yes

Ownership

Private

Notable Investors

Speedinvest

Key People

- Dominik Beron, Founder & CEO
- Phil Potisk, Founder & CTO
- Jake Fernandes COO



Akiba Digital

Problem Statement 2



"We believe the future of finance in Africa lies in fast, fair, and intelligent decisioning — empowering institutions to grow while protecting consumers."

Company Description

Akiba Digital is a South African-based fintech company that provides advanced risk decisioning and identity verification solutions for financial institutions and accountable entities. Our mission is to enable organisations to make fast, automated, and compliant decisions that reduce fraud, improve customer onboarding, and enhance financial inclusion. By aggregating and analysing diverse datasets, Akiba Digital delivers insights that empower institutions to operate with confidence in dynamic and high-risk environments.

Solution Description

AkibaOne is our flagship unified risk assessment and decisioning engine, built to support high-volume financial institutions with speed, precision, and adaptability. It enables clients to automate onboarding and compliance checks in under a minute, while continuously monitoring transactions and customer behaviors in real time. By leveraging alternative data sources, AkibaOne enhances inclusive and predictive credit and risk scoring, empowering institutions to expand access while mitigating risks. Its low-code environment allows users to easily configure decision workflows, ensuring rapid deployment and agile responses to evolving regulatory and market needs.

Technology

Akiba Digital's solutions are built on a robust technology stack designed for scalability, security, and adaptability. Powered by a cloud-native microservices architecture, they ensure reliability and seamless performance at scale. APIs and SDKs enable smooth integration with client systems and third-party data sources, while advanced machine learning models deliver predictive risk scoring and behavioral monitoring. Low-code workflow configuration tools support rapid deployment and customisation, and secure data orchestration—backed by encryption, role-based access control, and ISO/IEC 27001-aligned practices—ensures compliance and data protection.

Location

South Africa

Year of Incorporation

2017

Website

www.akibadigital.com

Number of Staff

17

% of Gender Diversity in Workforce

40% female, 60% male

Funding Received

Yes

Ownership

Private

Notable Investors

Google Ventures, Loft Inc Capital, Oui Capital, Alumni Ventures, Flori Ventures, Hustle Fund, others

Key People

- Tebogo Mokwena, CEO
- Christian Lilley, CTO
- Lwandile Mlambo, COO
- Samuel Tayengw, CCO



eSusFarm Africa

Problem Statement 2



"Financial inclusion for smallholder farmers is the key to global food security — eSusFarm is proving how AI and blockchain can unlock credit, insurance, and resilience for Africa's farmers."

Company Description

eSusFarm is an agri-fintech startup that empowers smallholder farmers across Africa with access to finance, insurance, and markets through AI- and blockchain-enabled tools. Our platform integrates soil data, weather analytics, and farmer proficiency scoring to deliver credit, insurance, and advisory services in real time. Founded by agritech and finance experts, we are building climate resilience and inclusive growth for underserved farming communities.

Solution Description

eSusFarm is an AI and blockchain-powered agri-fintech platform enabling smallholder farmers to access bundled services—weather index insurance, credit, inputs, advisory, and market linkages—through a single mobile-first solution. Using our Farmer StoreVault and Proficiency Score, we assess creditworthiness and provide a Pay-at-Harvest BNPL model aligned with farmers' seasonal cash flows without needing collateral. Our blockchain infrastructure ensures transparency in insurance and credit contracts, while AI-driven advisory improves yields, soil health, and climate resilience.

Technology

We leverage a cutting-edge technology stack to deliver scalable, transparent, and accessible solutions tailored for farmers, even in remote regions. Blockchain technologies such as Ethereum, Polygon, and XION Layer 1 enable secure, automated insurance payouts and credit tracking. AI, including reinforcement learning and Azure ML, powers farmer proficiency scoring, crop and credit risk assessments, and personalised advisory services. IoT sensors for soil and weather, integrated with Microsoft FarmBeats, support real-time farm monitoring, while mobile channels like USSD, WhatsApp, and SMS drive inclusive farmer engagement.

Location

South Africa

Year of Incorporation

2019

Website

www.esusfarm.com

Number of Staff

12

% of Gender Diversity in Workforce

20% female, 80% male

Funding Received

Yes

Ownership

Private

Notable Investors

UNICEF, Microsoft, AIC Insurance, EthicHub, Santam, FSD Africa, EthicHub, World Bank and MTN Fintech

Key People

- Dr. Thula Sizwe Dlamini, Co-founder, Chairman
- Watson Matsa, Co-founder, CEO
- Jabulani Nyoni, CFO
- Sdumisile Mdambo, CTO
- Lucky Mazibuko, CAIO



OpenCredX

Problem Statement 2



(A team of eight individuals led by Amit Bapat)



*"OpenCredX – Borderless Credit
Seamless digital lending, built on trust,
secured by design, and globally accessible"*

Company Description

OpenCredX is a platform that simplifies cross-border data sharing to enable faster, cheaper, and more reliable access to loans. Today, borrowing across jurisdictions is slowed by paperwork, high costs, and risks tied to verification challenges—impacting areas like External Commercial Borrowings, Trade Finance, Supply Chain Financing, as well as education and healthcare loans. OpenCredX solves this by allowing businesses and individuals to share verified data in real time, securely and cost-effectively. Built on a consent-driven framework with advanced encryption, it ensures safety, privacy, and trust.

Solution Description

OpenCredX is a cross-border data sharing platform designed to simplify and accelerate access to loans by removing the inefficiencies of current processes. Today, borrowing across jurisdictions is slowed by paperwork, lengthy processing times, and high costs arising from authentication, verification, and risk management challenges. These issues affect areas such as External Commercial Borrowings (ECB), trade finance, supply chain financing, as well as education and healthcare loans. OpenCredX enables real-time, verifiable, and cost-effective sharing of business and personal borrower data, ensuring seamless access for credit decisioning. Built on a consent-driven framework and powered by advanced encryption and emerging technologies, it guarantees safety, privacy, security, and trust.

Technology

The OpenCredX platform is built on open-source technologies and frameworks to ensure flexibility, ease of use, and freedom from vendor lock-in. Customer- and lender-facing applications are developed by in-country TPAPs, while the API layer uses Java and Spring Boot, deployed as microservices in a cloud environment for scalability. Hyperledger Fabric underpins the distributed ledger, with privacy-enhancing tools such as zero-knowledge proofs, encryption, and obfuscation. Security measures include AES-256 for data at rest, RSA-2048 for data in transit, SHA-256 hashing, and ECDSA for digital signatures. Federated learning and privacy-preserving AI/ML, including homomorphic encryption, further enable secure innovation.

Location

India

Year of Incorporation

Concept

Website

www.opencredx.com

Number of Staff

8

% of Gender Diversity in Workforce

13% female, 87% male

Funding Received

No

Ownership

Private

Notable Investors

NA

Key People

- Rakesh Ranjan
- Brijesh Baisakhiyar
- Vinodh Rajkumar
- Hrishikesh Nashikkar
- Amit Bapat
- Ashoo Jain
- Utkarsh Jaiman
- Keerthika Dhadapani



SilenceLab

Problem Statement 2



SILENCE
LABORATORIES

"Imagine a world where compute on encrypted data happens through a Virtual Computer, without moving data from sources. Silence unlocks economic value of data, ethically."

Company Description

We are a privacy-preserving computing company founded and run by cryptographers and PhDs with previous affiliations at MIT, UIUC, SUTD, and NUS, alongside former leaders from VMware, Snap, A.T. Kearney, and Oracle. Through our cryptographic virtual machines (VMs) We enable fintech, banks and institutions, that lets organisations compute directly on encrypted data, unlocking data monetisation, enrichment and fraud detection insights without exposing raw information.

Solution Description

We enable inference on private financial data without exposing raw data which in this context is being used for cross border lending evaluation, and open finance based financial analysis. Our solution embeds privacy at every step of the SME rating process, enabling secure, cross-border collaboration between financial institutions without exposing or moving raw data. Using advanced Privacy Enhancing Technologies, specifically MPC-based Cryptographic Computing Virtual Machine, banks can compute on encrypted SME data while binding usage to explicit customer consent. This ensures only insights, not sensitive financial statements, are exchanged. By overcoming trust and regulatory barriers, the solution enables compliant, auditable, and privacy preserving underwriting, improving model accuracy and reducing financing gaps for SMEs.

Technology

Leveraging advanced Privacy Enhancing Technologies (PETs), specifically a Multi-Party Computation (MPC)-based Cryptographic Computing Virtual Machine (CCVM), this solution enables institutions to perform secure computations on encrypted SME data without exposing private inputs. The CCVM comprises three core components: an expressive compiler that translates general Python programs into protocol-friendly logic for encrypted computation; a distributed computing engine powered by MPC that facilitates collaboration across datasets while preserving confidentiality; and a user-friendly GUI that allows partners to connect data lakes or pipelines and design logic for secure, privacy-preserving collaboration.

Location

Singapore

Year of Incorporation

2019

Website

www.silencelaboratories.com

Number of Staff

25

% of Gender Diversity in Workforce

10% female, 90% male

Funding Received

Yes

Ownership

Private

Notable Investors

Pi Ventures, Kira Studio

Key People

- Dr. Jay Prakash: CEO & Co-Founder
- Dr. Andrei Bytes: CTO & Co-Founder
- Dr. Tony Quek: Chief Scientific Officer
- Dr. Yashvanth Kondi: VP of Cryptography
- Dr. Daniel Noble: Lead Cryptographer
- Dr. Iraklis Leontiadis: Head Security Architect
- Anubhav Nayyar: Head of Business
- Vic Kaul: Head of Partnerships
- Kush Kanwar: Lead of Partnerships
- Gautam: Head of Growth



Smile

Problem Statement 2



Smile

"Empowering confident decisions through real-time, verified data: Smile API transforms risk, streamlines operations, and builds trust in the digital economy."

Company Description

Smile API is a technology company dedicated to providing real-time verification of an individual's identity, employment, and income data across various industries. Our solutions are designed to empower financial services, financial technology companies, human resources departments, property management firms, and other organisations to make informed, data-driven decisions, leading to increased adoption and conversion, reduced operational costs, and lower risks. We aim to streamline operations, enhance security, mitigate fraud risks, and improve the overall customer experience by connecting to a wide range of authoritative data sources.

Solution Description

Our core solution, Smile API, provides instant access to verified user identity, employment, and income data through an integrated suite of products. Smile Wink delivers detailed employment and income insights from government, payroll, and gig platforms, with consent captured via SDK. Smile Snap applies AI-powered Intelligent Document Processing to extract and validate data from documents like payslips. Smile Signals offers an API-only solution for fast verification, fraud detection, and risk management, including identity checks, record lookups, and multiple application warnings for lenders.

Technology

The Smile API is built on RESTful principles, using JSON for all request and response payloads, with communications secured via HTTPS. It leverages AI, Machine Learning, and NLP—especially within Smile Snap: IDP—for intelligent extraction, comprehension, and contextualisation of unstructured documents. Integration with authoritative third-party sources, including government services, HR/payroll systems, and gig platforms, enables real-time verification and validation. User data retrieval is facilitated through a Client SDK and the Wink Widget for consent and authentication, while OCR digitises and extracts key information from scanned or photographed documents.

Location

Singapore

Year of Incorporation

2021

Website

www.getsmileapi.com

Number of Staff

17

% of Gender Diversity in Workforce

41% female, 59% male

Funding Received

Yes

Ownership

Private

Notable Investors

Plug and Play Capital, Afore Capital, CreditEase

Key People

- Jerome Eger, CEO
- Jan Alvin Pavellon, COO
- Bond Chen, CTO



Banfico

Problem Statement 3



"Through our expertise and global reach, we develop and operate verification system that protects users and enhances confidence in cross-border transactions. This isn't just about reducing fraud - it's about securing the future of international payments."

Company Description

Banfico Europe GmbH is the newest chapter in Europe of Banfico's global presence, developing regulatory technology SaaS solutions across different jurisdictions to help stakeholders with regulatory compliance while supporting Central Banks and Regulators in enabling regulatory frameworks. Our comprehensive portfolio offers a scalable, interoperable and modular setup in a cloud-native architecture.

Solution Description

Banfico's Verification of Payee (VOP) solution directly addresses Authorised Push Payment (APP) fraud through a comprehensive four-component platform: VOP Compliance Platform, proprietary AI Name Matching Engine, Global Trust Framework with Directory Services, and Continuous Conformance Suite. The solution mitigates fraud risks by verifying payee identities before transaction completion, reducing fraud and misdirected payments. It maintains fast payment system efficiency while building essential trust through adaptive algorithms handling diverse demographic naming conventions. It offers a modular and adaptive implementation serving both developed and emerging markets with varying digital literacy levels.

Technology

Banfico's VOP solution offers single API gateway architecture connecting to global VOP schemes, flexible bank adapters supporting various core banking systems, and comprehensive directory services enabling trust framework establishment. Built on high-performance stack with a multi-layer and advanced security setup including Dynamic Client Registration (DCR), Financial-grade API (FAPI) standards, and eIDAS certificate management.

Location

Germany

Year of Incorporation

2024

Website

www.banfico.com

Number of Staff

>100

% of Gender Diversity in Workforce

25% female, 75% male

Funding Received

No

Ownership

Private

Notable Investors

NA

Key People

- Paulo Barbosa
- Pritish Joshi
- Elena Trpevska



ContexQ

Problem Statement 3



CONTEXQ
Context in every decision

"ContexQ transforms fragmented data into unified intelligence, empowering enterprises to make decisions with true situational context, clarity, and confidence."

Company Description

We believe risks and opportunities are hidden in complex connections. ContexQ empowers banks and enterprises to move beyond traditional analytics—using graph AI and multidimensional scorecards to deliver early warnings and actionable insights from billions of fragmented data points, enabling confident, context-rich decisions in Fraud, FinCrime and Intelligence.

Solution Description

ContexQ transforms fragmented internal and external data into auto-unified, actionable intelligence. Our platform leverages composite AI, advanced entity resolution, and graph analytics to connect billions of signals across corporate registries, ESG, financial crime, adverse media news and supply chain. The result: real-time decision intelligence with clear, early alerts on risks and opportunities—empowering enterprises to act faster and smarter.

Technology

ContexQ is a cloud-native, contextual decision intelligence platform architected for high-volume, real-time, multi-domain business decisioning. It fuses streaming and batch data processing, advanced graph analytics, entity resolution, and contextual AI to generate actionable insights at enterprise scale. Leveraging composite AI—spanning network analysis, graph machine learning, and next-generation foundation models—ContexQ contextualises diverse data sources into unified, dynamic knowledge networks.

Location

Singapore

Year of Incorporation

2024

Website

www.contexq.com

Number of Staff

13

% of Gender Diversity in Workforce25%

30% female, 70% male

Funding Received

Yes

Ownership

Private

Notable Investors

INSEAD Dean

Key People

- Ajay Kakarania, Founder, CEO
- Gilbert Kohnke, Co-founder, CRO
- Jean-Michel Coeur, Co-founder, CTO



FNA & Proto

Problem Statement 3



"We protect citizens and counter fraud through inclusive reporting and real-time fund tracing infrastructure."

Company Description

FNA and Proto are two mission-driven technology companies working at the intersection of financial infrastructure, fraud prevention, and citizen protection. FNA provides real-time fund tracing and intelligence sharing, while Proto enables inclusive scam reporting in 100+ languages across accessible channels.

Solution Description

FNA and Proto offer a national-scale solution to combat fraud in real time by combining fund tracing and recovery with inclusive, AI-powered scam reporting. The approach closes gaps in fast payment ecosystems through real-time analytics, coordinated multi-institution action, and accessible reporting channels.

Technology

The solution combines FNA's Money Trails for real-time fund tracing, freezing, and recovery across banks and payment networks with Proto's multilingual AI assistants for inclusive scam reporting. A shared case management system streamlines collaboration between institutions and law enforcement, enabling faster and more effective fraud disruption.

Location

United Kingdom

Year of Incorporation

2013

Website

www.fna.fi

Number of Staff

48

% of Gender Diversity in Workforce

25%
27% female, 73% male

Funding Received

Yes

Ownership

Private

Notable Investors

IQ Capital Partners, Getty, Giesecke+Devrient Ventures GmbH

Key People

- Dr. Kimmo Soramäki, CEO, Founder, FNA
- Curtis Matlock, CEO, Founder, Proto
- Dr. Amanaha Ramadiah, Head Analytics, FNA
- Noella Dushime, Managing Director, Proto
- Florian Loecker, Chief Product and Technology Officer, FNA
- Weiying Kok, CTO, Proto



Kasikorn Soft Company

Problem Statement 3



"Fraud persists because cooperation is irrational; FIRES makes contribution rational and rewardable, shifting the system's equilibrium from vulnerable isolation to collective resilience."

Company Description

We are the Blockchain Technology Solution Team at KASIKORN SOFT COMPANY LIMITED (KSoft), part of Kasikorn Business Technology Group (KBTG), a subsidiary of Kasikornbank PCL (KBank) in Thailand. We design, build, and operate financial-grade blockchain and applications that solve coordination problems across institutions—prioritising regulatory compliance, security, and production-scale reliability.

Solution Description

FIRES (Fraud Intelligence & Reward Exchange System) turns interbank fraud detection from a cost center into a collaborative, reward-driven network. Instead of asking banks to share data "for free," FIRES adds a blockchain incentive layer that (i) evaluates each participant's measurable contribution to fraud prevention, and (ii) distributes rewards automatically from a programmable pool, recorded on a regulator-compliant chain for full auditability. Technically, FIRES could integrate vertical federated learning (VFL) risk signals potentially with network-level analytics and then allocates rewards proportionally via smart contracts—making collaboration rational and sustainable.

Technology

The solution leverages advanced technologies to enable secure, transparent, and privacy-preserving financial collaboration. Vertical Federated Learning (VFL) provides endpoint risk scoring while protecting data privacy, potentially enhanced with network-level signals ("Hertha") for system-wide context. Contributions are evaluated off-chain for efficiency and settled on-chain for transparency. Quarix, a permissioned blockchain, combined with Q-money (THB-pegged programmable e-money), enables compliant, auditable micropayments. A programmable reward pool uses smart contracts to allocate payouts based on verified contributions, while an economic micro-levy funds rewards predictably, aligning incentives across the ecosystem and ensuring transparency, oversight, and auditability.

Location

Thailand

Year of Incorporation

2016

Website

www.kbtg.tech

Number of Staff

~ 1600

% of Gender Diversity in Workforce

60% female, 40% male

Funding Received

Yes

Ownership

Public Listed

Notable Investors

Kasikornbank PCL

Key People

- Kanet Maneerat
- Kriengsak Kongkapunya
- Dr.Trung-Dung Tran
- Sumonwan Sammakul
- Jarung Kiatsupaponga
- Phattrapha Hongkumdee
- Panot Pornpairach
- Sadudee Jiranuntarat
- Angkana Kunakornporamut



Mastercard

Problem Statement 3



"Restoring trust in fast payments—SENTRI+ is where speed meets security."

Company Description

Mastercard is a global technology company in the payments industry, headquartered in Purchase, New York, USA. Founded in 1966, Mastercard connects consumers, financial institutions, merchants, governments, and businesses worldwide, enabling them to use electronic forms of payment instead of cash and checks. The company's mission is to power economies and empower people by making transactions safe, simple, smart, and accessible. Mastercard is committed to innovation,

Solution Description

SENTRI+ is a modular, AI-powered platform designed to secure fast payment systems against fraud and cyber threats. It combines real-time behavioral analysis, transaction scoring, credential risk intelligence, and digital skimming detection to proactively identify and prevent threats like phishing, social engineering, and card compromise. The platform is optimised for low-latency environments and supports privacy-preserving architectures, making it ideal for emerging markets.

Technology

SENTRI+ uses a hybrid edge-cloud architecture to deliver scalable, secure, and intelligent behavioral analysis. The Edge Inference Layer employs TensorFlow Lite models for on-device processing, while the Cloud Intelligence Layer leverages graph neural networks and anomaly detection engines. Privacy-preserving federated learning enables collaborative model training without exposing sensitive data, complemented by Explainable AI (XAI) for transparent decision-making. Containerised deployment with Docker and Kubernetes ensures scalability, and a secure integration layer using RESTful APIs, TLS encryption, and token-based authentication provides safe, seamless connectivity across systems.

Location

United States

Year of Incorporation

1966

Website

www.mastercard.com

Number of Staff

>35,000

% of Gender Diversity in Workforce^{25%}

40% female, 60% male

Funding Received

No

Ownership

Public Listed

Notable Investors

Institutional investors including Vanguard Group, BlackRock, and State Street

Key People

- Ankur Saraswat, VP, Data Scientist
- Diksha Shrivastava, Manager, Data Scientist
- Bhargav Pandillapalli Manager, Data Scientist
- Rupesh Kumar Sankhala ,Senior Data Scientist
- Karthik Prasad, Senior Data Scientist

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