

Sample ID: synthetic_scholar_0006

Hi Zoe,

This is Chloe. We've just received an unexpected and urgent request from the Journal of Financial Innovation regarding our 'Regulatory Frameworks for FinTech: A Novel Approach' paper. Apparently, there was a very last-minute internal review, and they've requested some critical clarifications and minor revisions that need to be addressed *immediately* for them to proceed with the final indexing and online release without delay.

I've gone through and incorporated what I could, but there are a few points, particularly around the broader implications for decentralized finance (defi) – given your recent EU Horizon grant focus – where I really need your input and final approval. I've highlighted these areas in the attached document, "manuscript_updates.docx".

Could you please review it as soon as humanly possible? They need our response back by end of day today, or early tomorrow morning at the absolute latest, to avoid a significant holdup. I know you're busy with the Cultural Anthropology Festival prep, but this truly came out of nowhere.

Let me know once you've had a look.

Best,

Chloe