

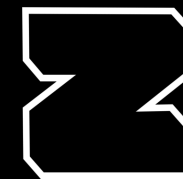


FINOS

Fintech
Open Source
Foundation



Antitrust Policy



All project meetings are subject to the [Linux Foundation Antitrust Policy](#).

The following topics must not be discussed:

- Price-sensitive information
- Actual or projected changes in production, output, capacity or inventories
- Matters relating to bids, prospective bids, or bid policies
- Matters relating to actual or potential individual suppliers that might influence the business conduct of firms toward such suppliers
- Matters relating to actual or potential customers that might have the effect of influencing the business conduct of firms toward such customers
- Current or projected costs of procurement, development or manufacture of any product
- Market shares for any product or for all products
- Confidential or otherwise sensitive business plans or strategy

If you have questions, please contact legal@finos.org

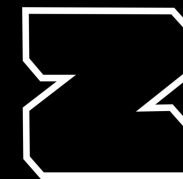


FINOS

Fintech
Open Source
Foundation



Meeting Notice



- FINOS Project leads are responsible for observing the FINOS guidelines for running project meetings. Project maintainers can find additional resources in the [FINOS Maintainers Cheatsheet](#).
- All participants in FINOS project meetings are subject to the [LF Antitrust Policy](#), the [FINOS Community Code of Conduct](#) and all other [FINOS policies](#).
- FINOS meetings involve participation by industry competitors, and it is the intention of FINOS and the Linux Foundation to conduct all of its activities in accordance with applicable antitrust and competition laws. It is therefore extremely important that attendees adhere to meeting agendas, and be aware of, and not participate in, any activities that are prohibited under applicable US state, federal or foreign antitrust and competition laws. Please contact legal@finos.org with any questions.
- FINOS project meetings may be recorded for use solely by the FINOS team for administration purposes. In very limited instances, and with explicit approval, recordings may be made more widely available.



Zenith

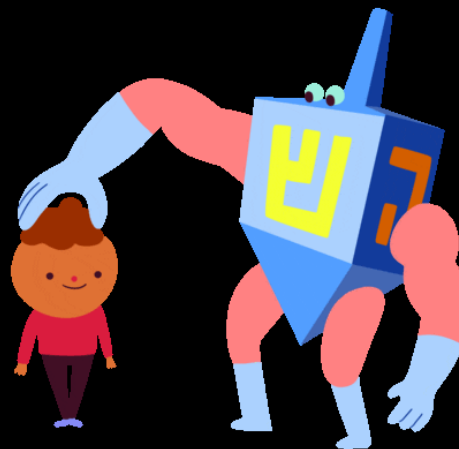
HAPPY
HOLIDAYS



Emerging Technology Special Interest Group

Dec 14th, 2023

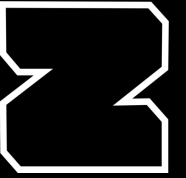
We use a lot of QR Codes
Get your phone ready!



Please add your attendance to:
<https://github.com/finos/zenith/issues/116>



Agenda



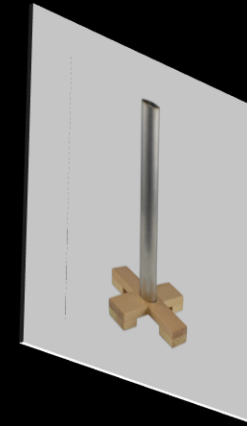
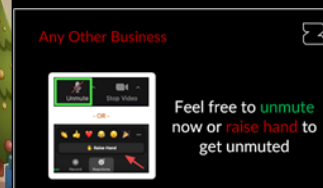
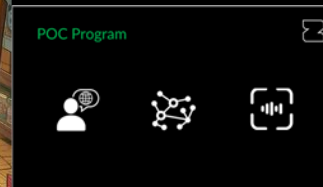
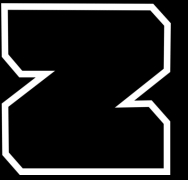
- Announcements
- POC Program
- Any Other Admin
- Call to Action
- Any Other Business
- Thanks & Close-Out



Zenith SIG Advent Calendar



Zenith SIG Advent Calendar





Announcements



Upcoming Events



Blogs



New Primers



2023 Achievements



🎅 Upcoming Events 🧦



Why: Meet other companies taking part in the Open Source community & discuss your own journey with like-minded people.

Key Talk: AI Software Development Lifecycle on Kubernetes by Andrew Martin of ControlPlane

Where: London, LSEG, 10 Paternoster Square

When: Jan 25th, 2024



🎅 Upcoming Events 🧦



Why: It's the UK's open technology conference

Key Point: FINOS have a booth there!

Where: The Brewery, London

When: Feb 6th, 2024



🎅 Upcoming Events 🧦



Why: 2 day hybrid hackathon to transform autism treatment

Key Point: Meet other FSI Developers and do some good by tackling real-world use cases provided by families to create some long lasting good for the community

Where: 1 Manhattan West, NYC & Virtual

When: Apr 3rd to 4th, 2024





Amazon introduces new Quantum Chip

Quantum Technology

TCL announces RayNeo Air 2
Spatial Computing

Azure Quantum Elements
Quantum Technology

If you want to blog, email us at zenith-leadership@lists.finos.org

New Primers



Decentralised Ledger Technology (DLT)

Introduction to DLT

Distributed Ledger Technology (DLT) represents a groundbreaking approach to record-keeping and transaction management. Unlike traditional centralized systems, DLT operates on a decentralized network of computers, enabling secure, transparent, and tamper-resistant data storage. With its foundations in decentralization, security, and immutability, DLT offers a powerful tool for enhancing transparency and trust in a wide range of applications, including financial services. This primer will explore the fundamentals, history, and tools of DLT, empowering executives in the financial sector to harness its potential for innovation and operational efficiency.



Spatial Computing

Introduction to Spatial Computing

Definition & Overview

Spatial Computing and Mixed Reality (MR) Technology are at the forefront of merging the digital and physical worlds to create immersive and interactive experiences. These technologies are transforming the way we perceive and interact with the environment, offering exciting possibilities for various industries, including financial services.



Introduction to Spatial Computing

A brief history of Spatial Computing

Types of Reality & their Use Cases

Applicability in Financial Services

Tools & Development Platforms

Challenges & Considerations

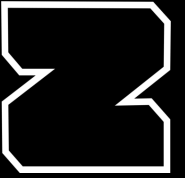
DLT: Glossary



A

- **Airdrop** (noun, verb): a marketing technique in which crypto projects send their native tokens directly to the wallets of their users in an effort to increase awareness and adoption.
- **Alpha** (noun): valuable or insider information, usually regarding the value of digital assets like cryptocurrencies and NFTs; a measure of the return on an investment over and above the return offered by the market or other benchmark.
- **Altcoin** (noun): initially used to refer to any cryptocurrency that wasn't Bitcoin, altcoin may now refer to any new cryptocurrency with a relatively small market cap.
- **Alts** (noun): short for altcoins.
- **Ape** (noun, verb): someone who invests heavily into a cryptocurrency or stock, or the act of doing so. This is sometimes a reaction to hype and FOMO, or done without much knowledge of the asset. It should be noted, though, that this is generally a self-assigned term and does not carry a negative connotation.
- **ATH -** All Time High**** (noun): the highest price an asset has ever had.
- **ATL - All Time Low** (noun): the lowest price an asset has ever had.
- **AR - Augmented Reality** (noun): a form of spatial computing that combines elements of virtual reality with physical reality. Currently, this is done through either wearable technology that overlays an interface onto a real-world image capture similar to a car heads up display or using glasses. Alternatively, this can also be achieved through a smartphone or computer screen (e.g., the AR features of Pokémon GO!).
- **Avatar** (noun): A digital representation of a human being or other entity in a virtual environment

2023 Achievements



10
Community
Calls
(except this one!)

Average
Audience
26

- 7 Community SIG calls

Date	Participants
29-Jun	32
13-Jul	28
27-Jul	24
10-Aug	20
24-Aug	32
28-Sep	24
26-Oct	22

- 3 Brain Trusts
(FINOS Members Only)

Date	Participants
14-Sep	39
14-Oct	16
09-Nov	12



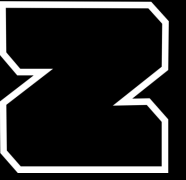
19
Blogs
Published



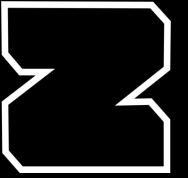
2
Podcasts
Produced



POC Program



POC Program



Finance LLM
Databricks



Finance LLM
Open Data Repository



Finance LLM
Regulatory Automation



Web3/DLT Sandbox
Hedera



Real-Time Voice Processing
for Automation
Zenith Community



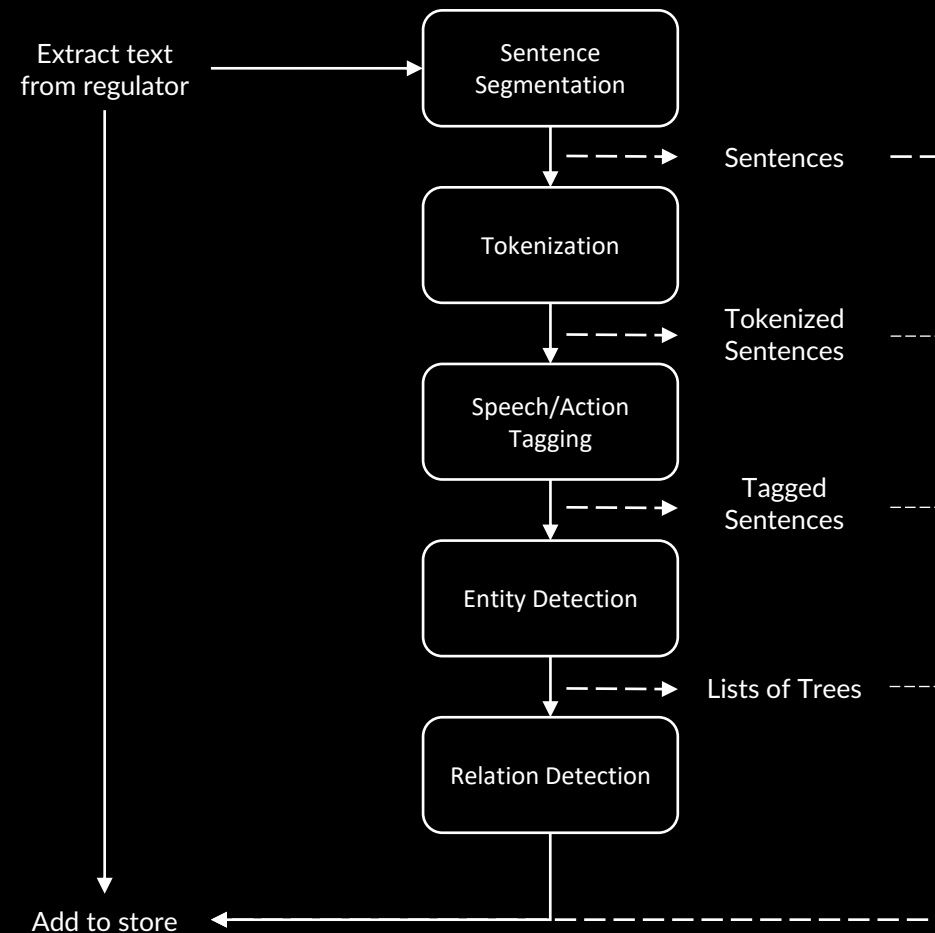
Goal:

To create an open-source repository of persisting data for machine learning training. This repository should be free from licensing concerns and maintain ethical standards.

Initially, this data pool will be seeded with regulatory data that is already in the public domain. Our aims are to demonstrate the value of consolidated, industrial data for mutual development benefit, free from license risks.

Ask:

1. Data collection of relevant regulatory data sources
2. Assistance on architecture, purification &c foundational training considerations
3. Investment with relation to storage & processing





Goal:

To leverage a Finance-trained LLM towards practical automation efforts. Our first project will be to produce outputs relevant to the upgrades required on messaging within the SWIFT system in line with ISO20022 standards.

Through this, we want to develop ways to handle future standards automation

Ask:

1. Connection with ISO20022 expertise within member organisations & relevant developers
2. Assistance on the development & training of rules, aggregation and associated models
3. Access to processors or processing time on Cloud infrastructure

	MT 103	pacs.008.001.02
Example 1: Identification of the debtor agent	:52A:EXABNL2U	<DbtrAgt> <FinInstnId> <BIC>EXABNL2U</BIC> </FinInstnId> </DbtrAgt>
Example 2: Account number of the debtor	:50K:/8754219990 ACME NV. AMSTEL344 AMSTERDAM, NETHERLANDS	<DbtrAcct> <Id> <Othr> <Id>8754219990</Id> </Othr> </Id> </DbtrAcct>
Example 3: Name and contact details of the debtor	50K:/8754219990 ACME NV. AMSTEL344 AMSTERDAM, NETHERLANDS	<Dbtr> <Nm>ACME NV.</Nm> <PstlAdr> <StrtNm>Amstel</StrtNm> <BldgNb>344</BldgNb> <TwnNm>Amsterdam</TwnNm> <Ctry>NL</Ctry> </PstlAdr> </Dbtr>



Goal:

To democratize access to a Web3/Decentralised Ledger sandbox via Hedera's platforms.

This should enable us to start deepening our primers with more “hands on” demonstrations, while enabling our community to explore ideas for future POCs.

We also wish to use this sandbox as a way to act as an intermediary for FINOS members to engage with regulators on the conversation around DLT-based regulation and best practices.

Ask:

1. Community “asks” of what a Sandbox design would need to entail
2. Initial groups willing to work with Zenith & Hedera as we flesh out this capability

```
1 // create constructor parameters from the signature of the constructor + parameter values
2 // .slice(2) to remove '0x' from the result
3 let constructParameters = web3.eth.abi.encodeParameters(['string'], [constructMessage]).slice(2);
4 // convert to a Uint8Array
5 const constructorParametersAsUint8Array = Buffer.from(constructParameters, 'hex');
6 // Create the contract
7 const contractTransactionResponse = await new ContractCreateTransaction()
8   // Set the parameters that should be passed to the contract constructor
9   // using the output from the web3.js library
10  .setConstructorParameters(constructorParametersAsUint8Array)
11  // Set gas to create the contract
12  .setGas(100_000)
13  // The contract bytecode must be set to the file ID containing the contract bytecode
14  .setBytecodeFileId(fileId)
15  .execute(client);
16
17 // Fetch the receipt for the transaction that created the contract
18 const contractReceipt = await contractTransactionResponse.getReceipt(client);
19
20 // The contract ID is located on the transaction receipt
21 const contractId = contractReceipt.contractId
```



Real-Time Voice Processing
for Automation
Zenith Community

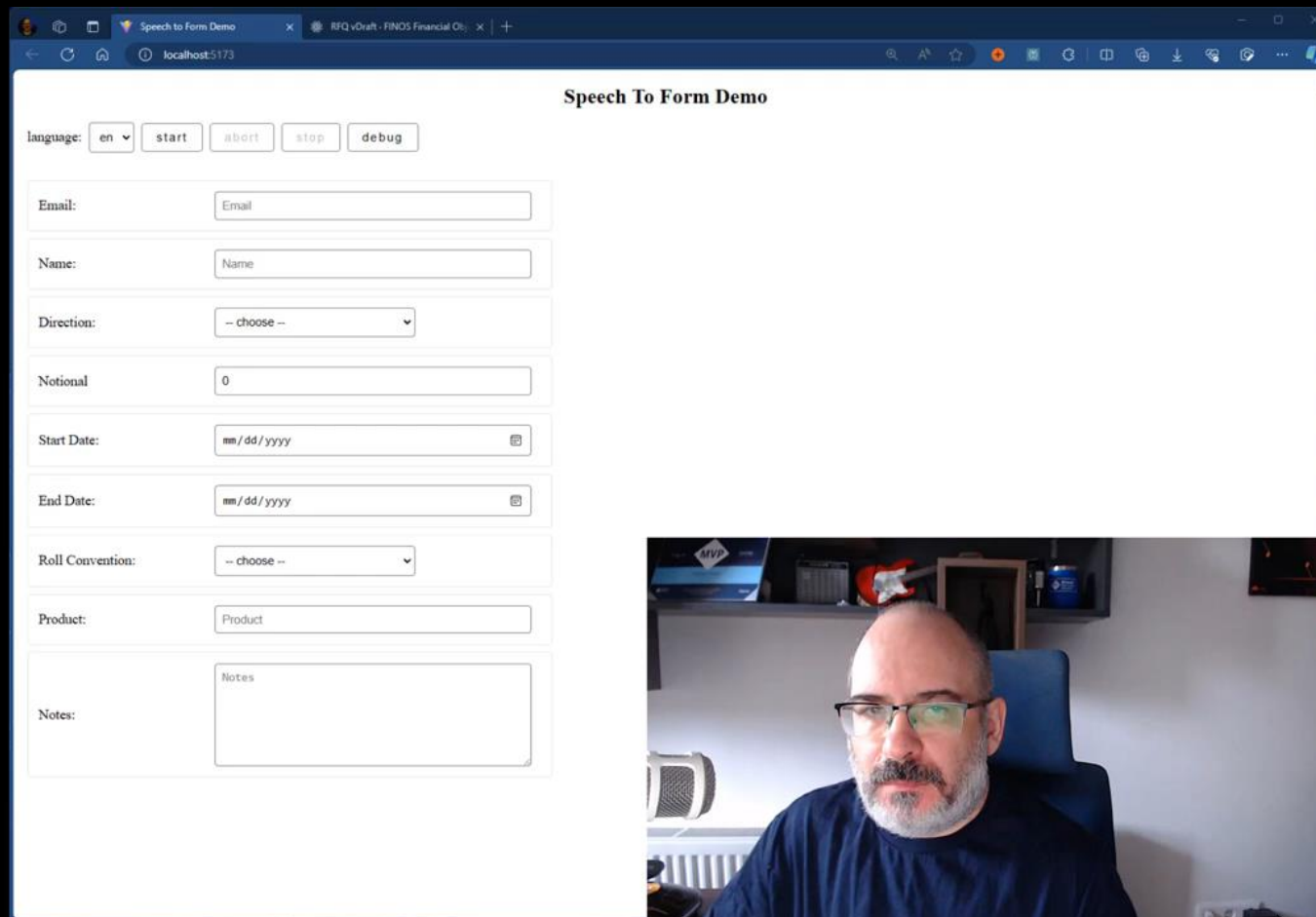


Goal:

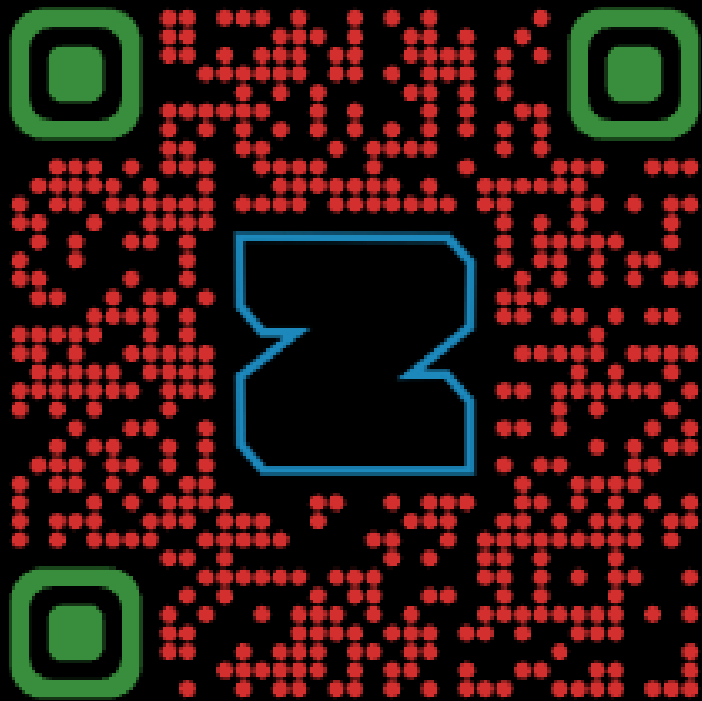
To create an open-source framework for real-time voice processing that can interface with FINOS' low code and interoperability solutions

Ask:

1. Additional support from the FINOS community to improve the research into financial sector-focused data
2. Assistance on implementation
3. Additional investment from FINOS & Community to scale the project



Any Other Admin



Register your attendance!



Any Other Admin

Did you know? FINOS offers Qualifications



BETA! FINOS Financial Services Certified Open Source Developer (FSOSD)

This exam certification is for developers contributing to open source projects while working in financial institutions internationally.



Includes

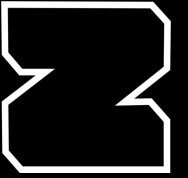
- Online
- Certification Valid for 3 Years
- Includes 12 Month Exam Eligibility
- One Retake
- Multiple Choice Exam
- Duration of Exam 90 minutes

Experience Level: Beginner

Domains & Competencies

- Ethics and Behavior 10%
- Open Source Licensing 18%
- Consuming Open Source 26%
- Contributing to Open Source 28%
- Regulatory Impact on Open Source 18%

Call to Action



- ❖ Contribute to our POC Program
- ❖ Write or add to a Primer
- ❖ Get your organisation involved with the Brain Trust

Call to Action

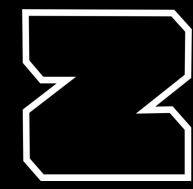


 Relax



Log off	Decorate a cookie	New Years Party!	Open Presents	See some snow
Go to the Xmas Party	Read a Book	Catch up on sleep	Last minute shopping!	Over eat
Mistletoe Smooches	Hear a Christmas Carol	FREE SPACE	Listen to Christmas Music	Awkward convos
Send out cards	Get Comfy	Get an ugly sweater	Watch a Christmas Movie	Wear a Santa Hat
Open an advent calendar	See Family	Bake!	Hear Auld Lang Syne	Decorate the House

Zenith SIG Advent Calendar



Announcements

- Upcoming Events
- Blogs
- New Primers
- 2023 Achievements

A small illustration of a gingerbread house with a star on top, surrounded by gingerbread cookies.

POC Program

Three icons: a person with a speech bubble, a network diagram, and a square with a plus sign.

Any Other Admin

A QR code with a Zenith logo in the center.

Register your attendance!

A small illustration of Santa Claus with the text "I Believe In You" below him.

Call to Action



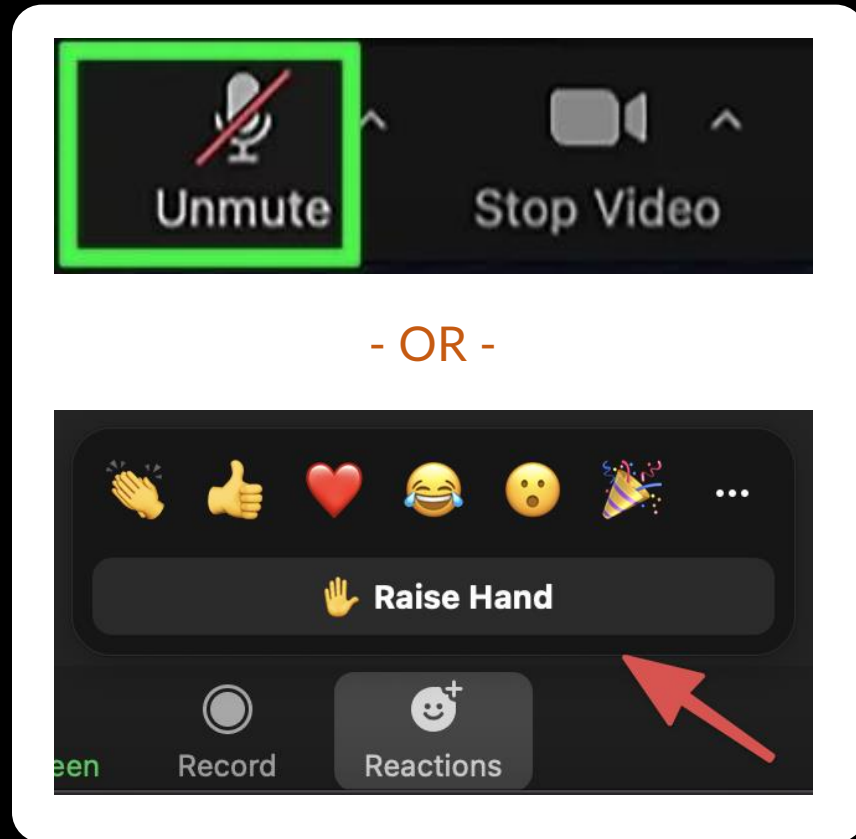
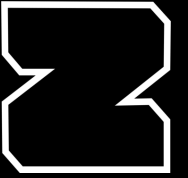
Any Other Business

A screenshot of a mobile app interface showing a "Call to Action" button and a "Raise Hand" button.

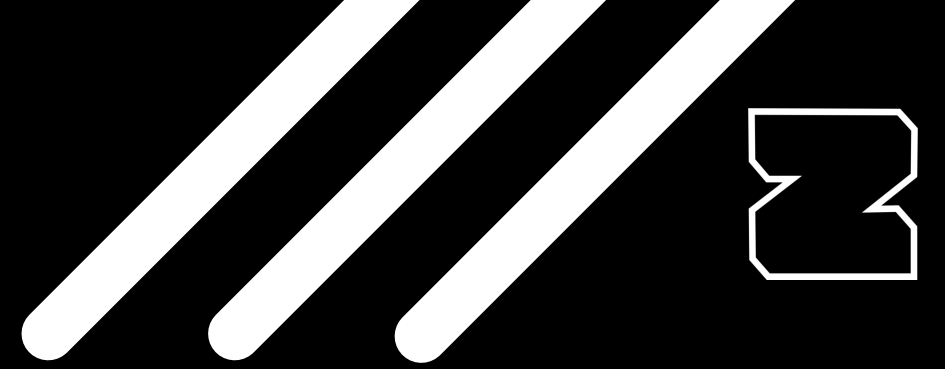
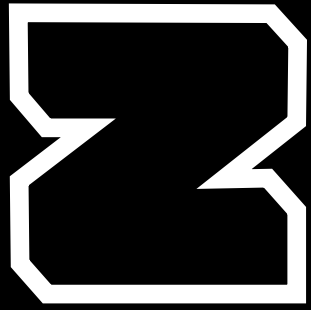
Feel free to **unmute** now or **raise hand** to get unmuted



Any Other Business



Feel free to **unmute**
now or **raise hand** to
get unmuted



Join the discussion at
zenith.finos.org



**HAPPY
HOLIDAYS**

