



OPEN SOURCE
— IN —
FINANCE FORUM



OPEN SOURCE — IN — FINANCE FORUM

Welcome to the OSFF London '25!

A new era for open source in financial
services: **from Readiness to ROI**

OPEN SOURCE
IN
FINANCE FORUM

PRESENTED BY



Thank you.



800+

Registrants

(We're catching up to NYC)



#OSFF2025

#OSInFinance

#opensource

X @finosfoundation
in @finosfoundation

Thank you to our Sponsors!

Leader



Contributor



Community



Visit the Solutions Showcase!

Pickwick | Floor 1

Be sure to stop by
to learn more about
our [sponsors](#) and
connect directly
with [company
representatives](#).



Get Connected!

SSID: OSFFLondon

PW: OSFF2025London!



Be kind. Be respectful.
Please review + abide by our
Code of Conduct.



Fintech
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Foundation



FINOS' growth: the foundation for a new horizon of ROI

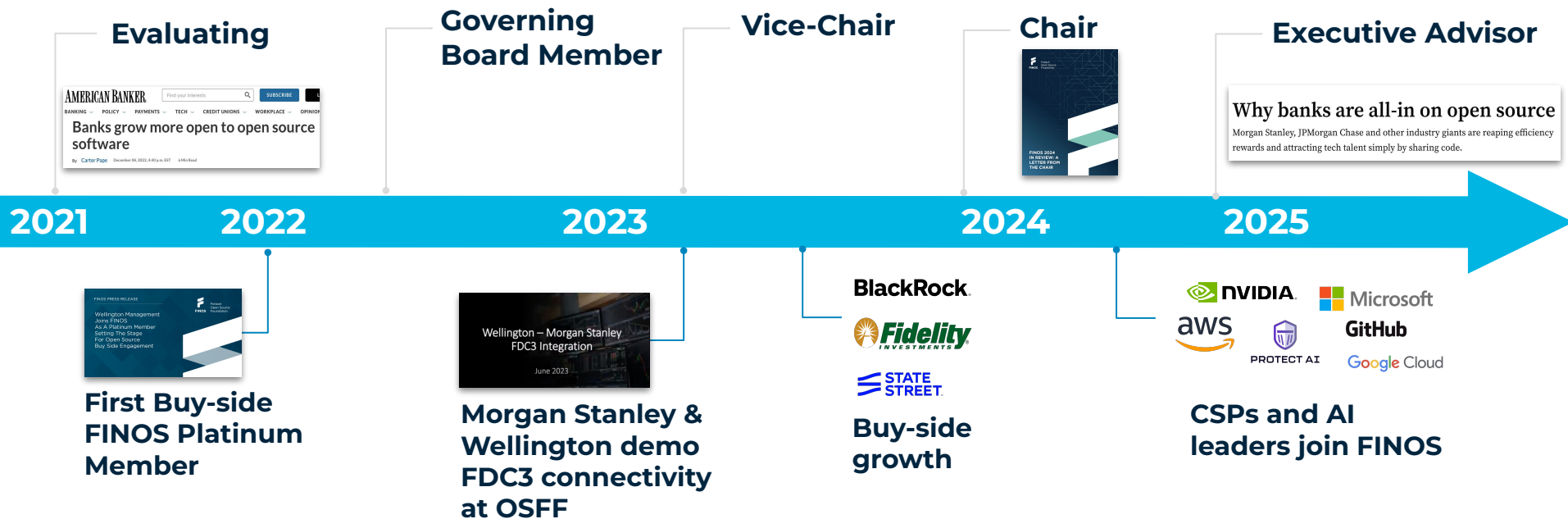
Madeleine Dassule

Retired Partner, Wellington Management
FINOS, Governing Board Chair



Fintech
Open Source
Foundation

Looking back at my FINOS journey



MICROSOFT JOINS OUR GOVERNING BOARD



FINOS



**READ THE
ANNOUNCEMENT**

Welcome to our new global members!

12
NEW
MEMBERS



HITACHI



Platinum



J.P.Morgan



Morgan Stanley



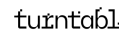
MAJOR 2025
MILESTONE

100+
MEMBERS

Gold



Silver



Associate



Our project landscape & community keeps growing

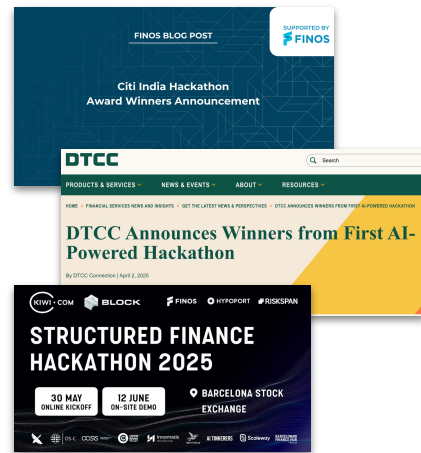
OPEN SOURCE PROJECTS



OPEN STANDARDS & SIGs



GLOBAL HACKATHONS



1650+

Hackathon Participants
(in 8 months since OSFF NYC)

While mature projects are adopted and deliver ROI!



Aladdin
by BlackRock

Morgan Stanley

FACTSET



LSEG

S&P Global
Market Intelligence



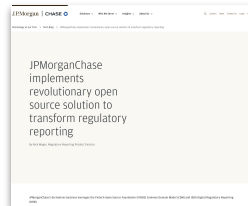
STATE STREET



COMMON DOMAIN MODEL



J.P.Morgan



GITPROXY



citi

RESEARCH



NatWest



CASE STUDY

GitProxy: A study of successful collaboration developing a new, open, standard for open source contribution in financial services.

FINOS
Fintech
Open Source
Foundation

10+

Conformance / Public adoption statements
(in 8 months since OSFF NYC)

CHARTING A NEW MISSION: FROM READINESS TO COMMERCIAL ROI

*FINOS unites the financial services industry to collaboratively
build open technologies and standards that
enhance profitability,
improve resilience,
and **accelerate innovation.***

AND A BOLD VISION WE CAN ALL RALLY BEHIND

By 2030, FINOS technologies and standards will be embedded in the core workflows, platforms, and policies of the global financial system - becoming an essential part of how the industry builds, operates, and evolves.



**LEARN MORE ABOUT
OUR NEW VISION**

finos.org

- 1 Learn more
- 2 Try & Adopt & Advocate
- 3 Contribute & Participate
- 4 Fund

**How
can you
help us get
there?**

The 2025 State of Open Source in Financial Services Survey



Research



Fintech
Open Source
Foundation



Scott Logic

GitHub



FIX TRADING
COMMUNITY™
INDUSTRY-DRIVEN • INDEPENDENT • NEUTRAL

TAKE THE SURVEY

It's a new era for our Community

Gabriele Columbro

Executive Director, FINOS
General Manager, Linux Foundation Europe



Fintech
Open Source
Foundation

The FSI “commons” grows wide and deep

OPEN SOURCE PROJECTS



OPEN STANDARDS & SIGs



And more on the way at <https://github.com/finos/community>



The regulated era of open source

The open source era of regulatory compliance

Open Standards, the enabler for a more efficient industry

An open source AI powered industry

**From
Readiness to
ROI**



**The
regulated
era of open
source**



**Improve
Resilience**

We made OSS a reality in a regulated industry

OSS ROI increases
with OSS maturity

LEAD

CONTRIBUTE

PARTICIPATE

CONSUME

EVALUATE

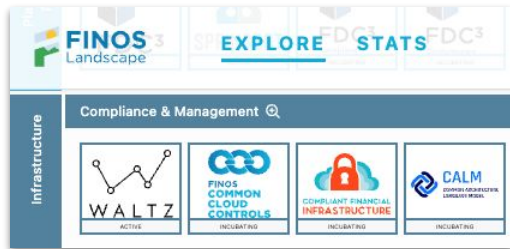
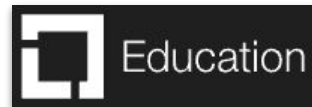


Open Source
IN FINANCIAL SERVICES

Best Practices
Readiness
Maturity
Excellence



Open Source
READINESS



The 2024 State
of Open Source in
Financial Services

READ THE REPORT



GitProxy, a true industry effort, to reduce FSIs time-to-contribution

GitProxy provides developers with secure, compliant, and efficient write access to Git repositories. This scalable solution is actively used by financial organizations including Citi, NatWest, RBC, and G-Research.

“GitProxy has greatly reduced the time it takes for our developers to work on open source projects and do so in a safe, easy-to-use, and compliant manner.”

Thomas Cooper, Director, RBC



FINOS Fintech Open Source Foundation

CASE STUDY

GitProxy: A study of successful collaboration developing a new, open, standard for open source contribution in financial services.



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Open Source
Foundation

READ THE CASE STUDY



ATTEND THE SESSION

Today at 1:50PM
Albert Room



A decade of software regulations



“ We’re entering a regulated era of open source

- Jim Zemlin, ED,
The Linux Foundation

LF Member Summit,
Napa, November 2024





The CRA readiness (or lack thereof)

<http://www.linuxfoundation.org/research/cra-readiness>

CRA READINESS & AWARENESS

Overall awareness of the CRA is low, with 62% being “not familiar at all” or only “slightly familiar” with the CRA.



CRA READINESS & AWARENESS

51% are uncertain about CRA deadlines; only 28% correctly identified 2027 as the target year for full compliance.



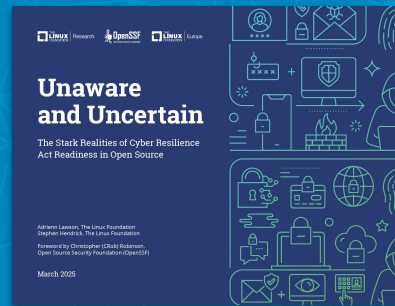
CRA READINESS & AWARENESS

Financial support (50%), **legal guidance** (47%), and **technical resources** (44%) are most needed to meet CRA requirements for stewards.



CRA READINESS & AWARENESS

CRA is expected to drive a **6% average price increase**, though 53% of manufacturers are still assessing pricing impacts.



**READ THE LF
CRA READINESS
REPORT**



The CRA and Linux: What it Means for Us

Greg Kroah-Hartman



Fellow, The Linux Foundation



Fintech
Open Source
Foundation

EU CRA FREE TRAINING

~2000 enrollees in the first week
from launch! (2200% above average)





Understanding the EU Cyber Resilience Act (CRA)

(LFEL1001)

Express Learning: 90 Minutes or Less

ENROLL TODAY



The (CRA) is a major EU law that affects how software—closed source and open source—is built, secured, and sold. It applies even to organizations outside the EU, and penalties for non-compliance are steep.



**ENROLL FOR THE
FREE TRAINING**





**The open
source era of
regulatory
compliance**



**Improve
resilience**

REG IS RIPE FOR OPEN INNOVATION

OPEN REG TECH

Business Risk (Regulation of Business)

CSRD, MiFIR, EMIR,
Basel, Dodd Frank...

**Physical &
Climate risks**

Exposure risks

**Counterparty
risk**

Tech Risk (Regulation of Tech)

CRA, DORA, GDPR,
CCPA, OFAC, EU AI Act...

**OSS supply
chain risk**

Cloud risk

AI risk

Open Standards & Solutions For Business Risk



Open Standards & Solutions For Tech Risk



An open letter to third-party suppliers

By Patrick Opet, Chief Information Security Officer

The modern 'software as a service' (SaaS) delivery model is quietly enabling cyber attackers and - as its adoption grows - is creating a substantial vulnerability that is weakening the global economic system.

- Software providers must prioritize security over rushing features. Comprehensive security should be built in or enabled by default.
- We must modernize security architecture to optimize SaaS integration and minimize risk.
- Security practitioners must work collaboratively to prevent the abuse of interconnected systems.

*The challenge
of balancing
innovation
and tech risk
is REAL*

We can “shift left” cross-industry collaboration

BUY SIDE

WELLINGTON
MANAGEMENT®



BlackRock



MARKET DATA PROVIDERS, EXCHANGES, CLEARING HOUSES



BIG TECH, CSPs

Google Cloud



CONSULTING FIRMS



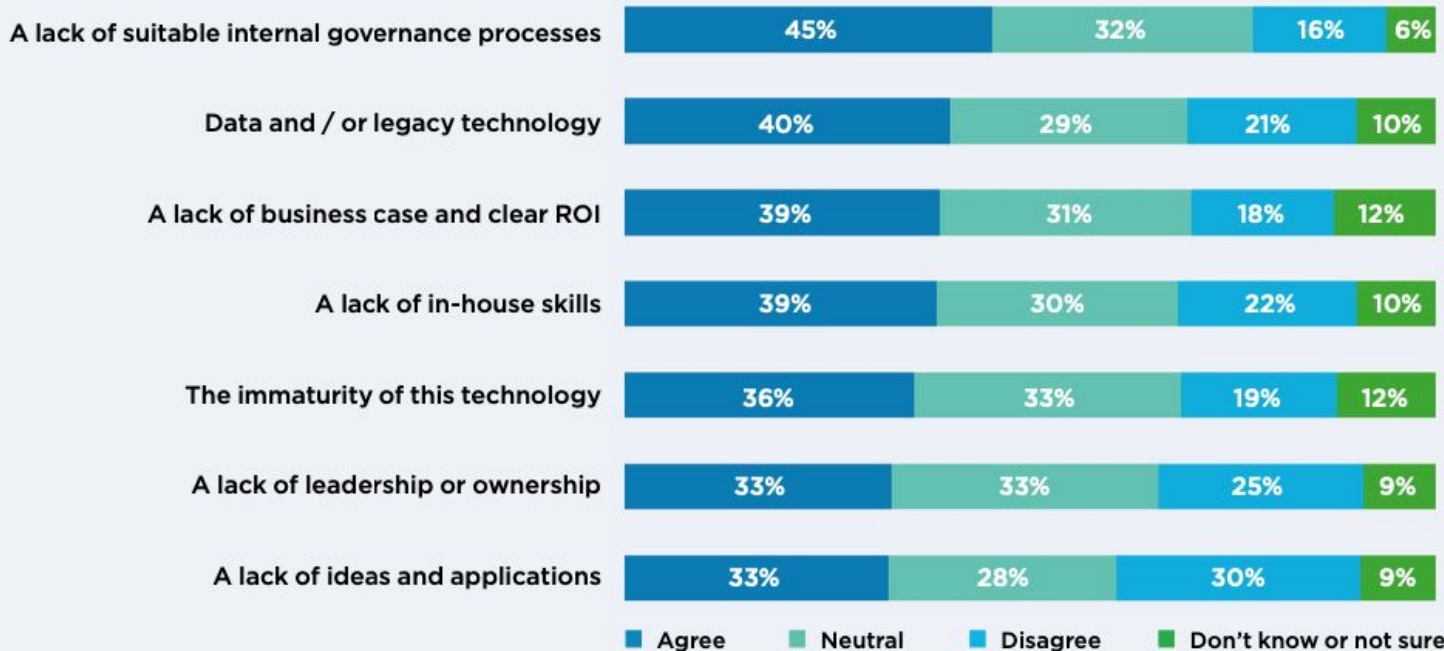
INDUSTRY ASSOCIATIONS



finos.org

One word: AI Compliance

My organization's use of GenAI is limited by, or we do not use GenAI due to: (select one response per row)



Source: 2024 State of Open Source in Financial Services

AI Governance Framework Announcements & Call to Action

Colin Eberhardt

CTO, Scott Logic
Maintainer, AI Governance Framework
Governing Board Silver Representative, FINOS



Fintech
Open Source
Foundation



AI GOVERNANCE
FRAMEWORK

**An industry wide, broad consensus,
truly open framework to govern AI**

Why it matters for the industry?

AI is a transformational technology, but the path to adoption is bumpy

Why set up the AI Readiness SIG?

We found many members struggling with the same issues, quite simply getting access to this technology. Many were creating similar solutions to the problem, but efforts were fragmented.

Why open source?

Beyond the 'standard' benefits of open source (pooled resources, rapid development, ...), this is an opportunity to bring FSIs, regulators, technology platform providers into a single place

**“A GenAI
Governance
Framework
for FSIs by
FSIs”**

*- Johnna Powell, Managing
Director, and Head of
Technology, Research and
Innovation at DTCC*

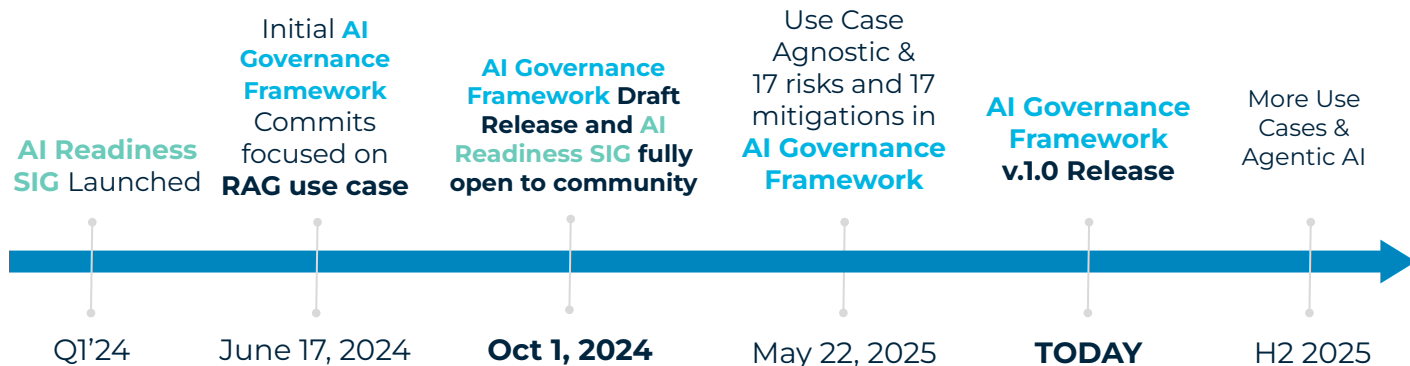
SEC AI Roundtable, 27-03-2025



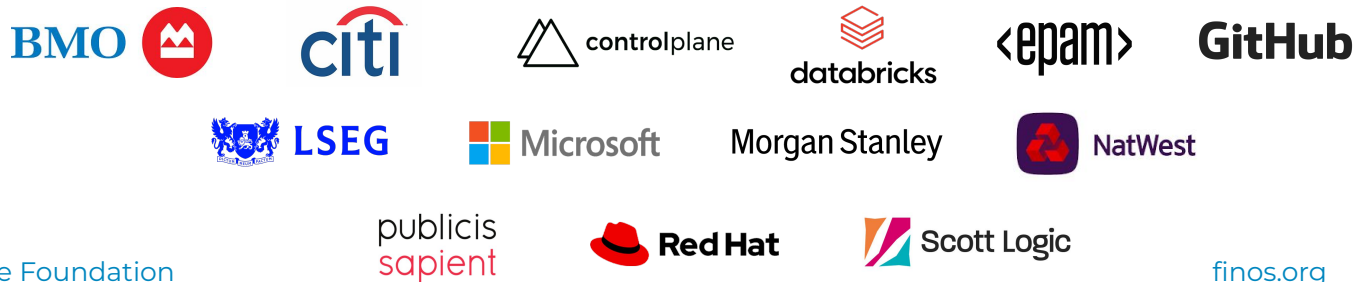


Announcing the AI Governance Framework v.1.0

<https://air-governance-framework.finos.org/>



READ THE
ANNOUNCEMENT



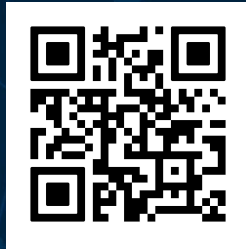
Calls to action

LEARN MORE



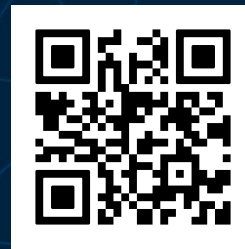
**BREAKOUT AT 12:20
IN ROOM CHURCHILL**

CONTRIBUTE



**JOIN AIGF
PROJECT MEETINGS**

ADOPT



**DON'T REINVENT
THE WHEEL!**

BRINGING OUR TECH RISK EFFORTS TOGETHER



**AI GOVERNANCE
FRAMEWORK**



**FINOS
COMMON
CLOUD
CONTROLS**

Common Controls for AI Announcements and Call to Action

Kim Prado

CIO, US Capital Markets, & Office of the COO, BMO
Governing Board Member, FINOS
Chair Emerita, FINOS



Fintech
Open Source
Foundation

BMO





AI GOVERNANCE
FRAMEWORK



FINOS
COMMON
CLOUD
CONTROLS



CC4AI

What problem are we trying to solve?

Fragmented, proprietary controls are not enough for regulated markets.

Why it matters for you?

Without shared standards, financial institutions face heightened regulatory, security, and concentration risks. Vendors have to comply with a fragmented, highly opinionated variety of per-customer controls.

Why open source?

The FINOS AI Governance Framework demands a lot from cyber-security professionals. Open Source, machine readable, certifiable controls What if open source could reduce the pain?

“Having played a key role in establishing the AI Readiness programme, we are extremely proud to see FINOS take this major step forward towards establishing a shared approach to AI governance. By collaborating across our industry on a common controls framework we make everyone stronger”

- Ian Micallef, MD,
Developer Enablement, Citi



CC4AI



AI GOVERNANCE
FRAMEWORK

FINOS incubating



FINOS
COMMON
CLOUD
CONTROLS

FINOS incubating



READ THE
ANNOUNCEMENT

Announcing Common Controls for AI Services

<https://www.finos.org/common-cloud-controls-project>

What is it?

An open, collaborative project to create technology-neutral baseline standards for AI usage across cloud and hybrid environments, peer-reviewed governance frameworks and real-time validation mechanisms ("Regulation-as-Code")

What's the vision?

By focusing on collaboration across institutions, cloud platforms, and AI vendors, the initiative aims to deliver practical, scalable controls that can be broadly adopted across the financial services ecosystem and a neutral certification / conformance program.

Who's behind it?



Morgan Stanley



Microsoft

Google Cloud



Red Hat



sonatype



Scott Logic



controlplane



tetrate

Common Cloud Controls For AI Services @ OSFF!



12:35 Taming Multi-Cloud Security:

Progress on Common Cloud Controls

Sonali Mendis, Scott Logic & Michael Lysaght, Citi



11:40 K8s vs. Agent Smith:

Exploding GPUs and the AI Readiness Governance Framework

Andrew Martin, ControlPlane

Demo!

Visit the CCC/AI Readiness/CALM Project Booth Today

Learn More



ccc.finos.org



Join the CCC Call for Updates

OSS powers Digital Regulatory Reporting TODAY!

J.P.Morgan | CHASE

Solutions ▾ Who We Serve ▾ Insights ▾ About Us ▾

Technology at our firm ▾ Tech Blog ▾ JPMorganChase implements revolutionary open source solution to transform regulatory reporting

JPMorganChase implements revolutionary open source solution to transform regulatory reporting

By Nick Mager, Regulatory Reporting Product Director

JPMorganChase's derivatives business leverages the Fintech Open Source Foundation (FINOS) Common Domain Model (CDM) and ISDA Digital Regulatory Reporting (DRR).



JPX

JAPAN EXCHANGE GROUP
Corporate Site

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News

News Release

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News Release

Jan. 15, 2025 JPX JSCC

Global Standardization of Regulatory Reporting Leveraging DRR & CDM

Share Post

Leveraging the new standardized framework for regulatory reporting (DRR)* solution and the FINOS begin production-parallel operations of its regulatory reporting authority) and the CFTC (U.S. financial

ISDA to extend DRR to cover MiFID and MiFIR

07 May 2025 Europe
Reporter: Carmella Haswell



DTCC

PRODUCTS & SERVICES ▾ NEWS & EVENTS ▾ ABOUT ▾ RESOURCES ▾

HOME ▸ PRESS RELEASE ▸ DTCC COLLABORATES WITH REGnosys TO SUPPORT ISDA DIGITAL REGULATORY REPORTING

Press Releases

Apr 10, 2024 • Press Releases

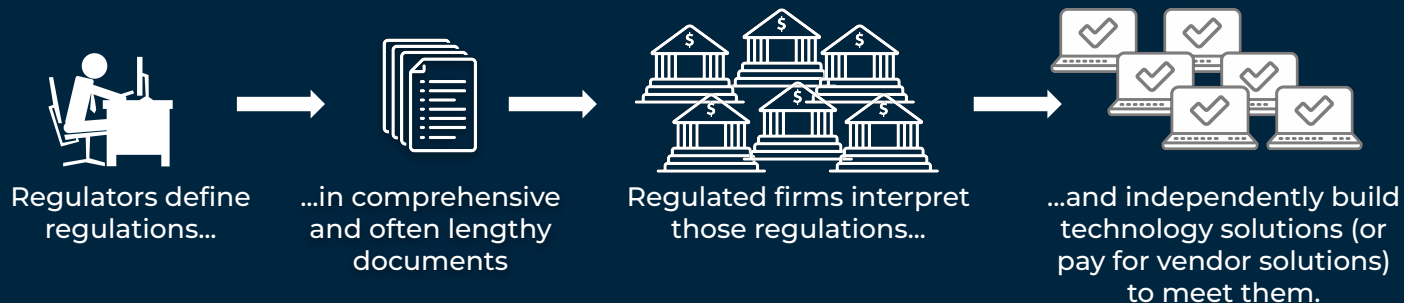
DTCC Collaborates with REGnosys to Support ISDA Digital Regulatory Reporting

New York/London/Hong Kong/Singapore/Sydney, April 10, 2024 – DTCC, the premier post-trade market infrastructure for the global financial services industry, today announced that it is working with REGnosys to support industry adoption of the ISDA Digital Regulatory Reporting (DRR) solution and aid compliance with forthcoming global derivatives trade reporting rewrites. The ISDA DRR establishes a golden-source interpretation of market practices and trade reporting logic, developed through industry consensus.

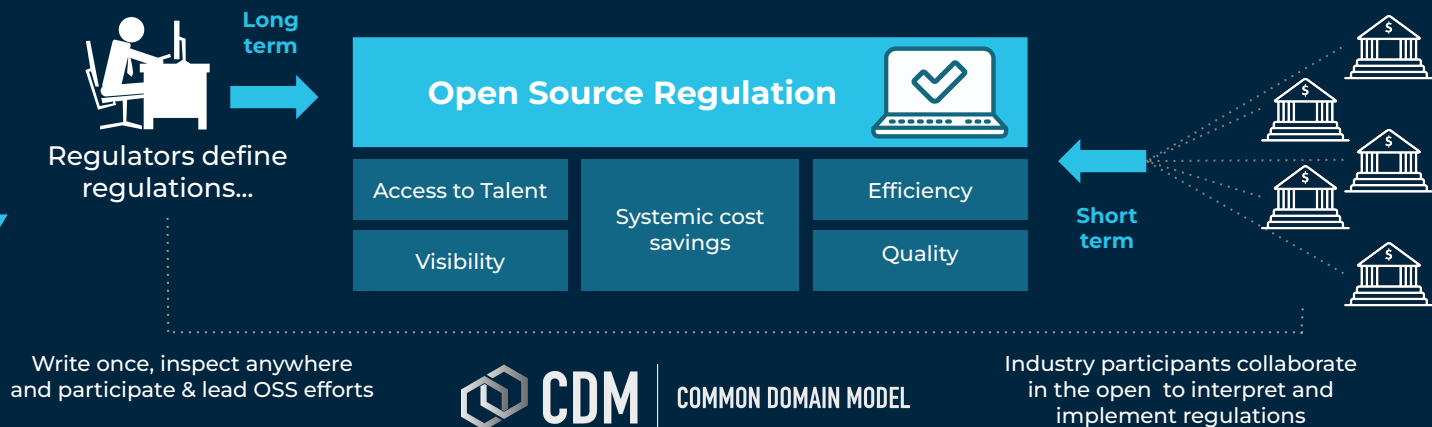


A new era in regulatory compliance

TRADITIONAL MODEL



THE OPEN REGTECH OPPORTUNITY



Making sense of climate finance and
physical risk with OS-Climate.

os-climate.org



OS-C





OS-C

Public Digital Infrastructure for sustainability aligned investing

Why it matters for the industry?

The climate challenge for FSI is fundamentally a Tech Challenge. The complexity of climate risk is no longer a policy problem alone—it's a data and infrastructure challenge.

What is OS-Climate?

We are building the plumbing—data pipelines, open models, regulatory-grade tooling—that everyone can plug into. It's pre-competitive, collaborative, and radically transparent. While regulators provide the direction, we translate the ambition into working code, not just standards.

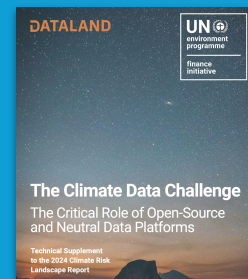
What's the opportunity ahead?

We've seen enough prototypes. What's needed now is system-wide adoption—where open tools like our **Data Commons** and **Physical Risk & Resilience** platform become the default across financial markets.

“As we move forward, the need exists for concerted, cross-sectoral efforts to realise the vision of a climate data infrastructure that is **comprehensive, accessible, and reliable**”

- *The Climate Data Challenge, The Critical Role of Open-Source and Neutral Data Platforms*

UNEPI, Finance Initiative, 2024



Sustainability Reporting Challenges and Opportunities: An EU Policy Perspective

Patrick de Cambourg

Chair, EFRAG Sustainability Reporting Board



Fintech
Open Source
Foundation

OS-Climate Call to action

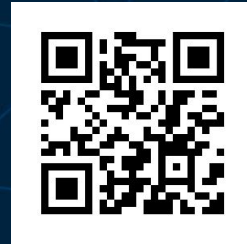
ADOPT




PARTICIPATE



FUND





**Open
Standards, the
enabler for
a more
efficient
industry**



**Enhance
profitability**

AN INDUSTRY RIPE FOR OPEN INNOVATION

THE 2024 STATE OF OPEN SOURCE IN FINANCIAL SERVICES



Cross-industry collaboration, industry standards, and open data are the *top areas* of financial services that can benefit from open source.

SUCCESS

CDM adopted by FINOS members & other firms via ISDA's DRR.

FACT

CDM simplifies regulatory compliance & enables OSS RegTech.

INTEREST

Intro to CDM (LFEL1016) has 400 registrants this year...Join them!

BUT REMEMBER...

CDM VISION

The **CDM is a model for financial products, trades in those products, and the lifecycle events of those trades**. It is an open source standard that **aligns data, systems, and processes** and is available as code in multiple languages for easy implementation across technologies.



**A FULL CDM
TRACK TODAY**



**GET YOUR
CDM BADGE**



LEARN MORE

CDM NEW HORIZONS (BEYOND REPORTING) IN 2025 / 2026

CDM Collateral Mgmt Working Group

Develop and implement collateral management automated workflows and data standards that will reduce operational, liquidity and counterparty risks.

JOIN
THE
WG



Tokenized assets Working Group **(New)**

To extend the model so that it can capture the full lifecycle of tokenised assets, without disrupting the integrity of its existing framework

JOIN
THE
WG



CDM for Physical risk Working Group **(New)**

To rapidly integrate an open source framework to accelerate, at scale and at lower cost, physical risk into the global banking system and solve the risk of managing exposures to any major hazard

JOIN
THE
WG



AI Applications for the CDM with Applied GenAI **(New)**

The goal is to foster the development of cross-industry collaborative code initiatives focused on pre-competitive AI/LLM use cases, which can be contributed as full FINOS Projects

JOIN
THE
WG



FDC3 Announcements and Call to Action

Rob Moffat

Sr. Technical Architect, FINOS



Fintech
Open Source
Foundation



**Trader
Desktop**

**Single
Firm**



**Multi-
Device**

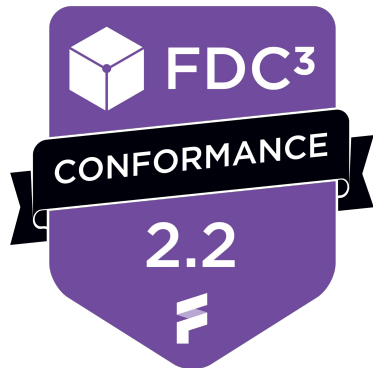


**Cross-
Industry**

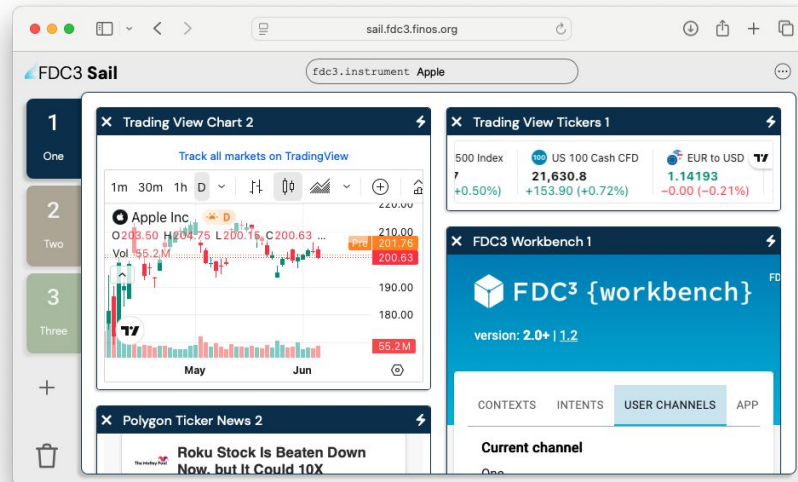




2025 So Far...



“FDC3 On The Web”



sail.fdc3.finos.org



2023

**"Symphony User Identity
Demo"
@ BMO Hackathon**



**Yannick
Malins**
Senior
Engineering
Director
Symphony

Identity & Security

2024

**"Secure Inter-App
Communication
with FDC3"**



Usha P. Chintalapati
Managing Director
**Wellington
Management**



Kiran Shahane
Vice President
Morgan Stanley

"Morgan Stanley is deepening its commitment to FDC3 by collaborating with peers at other financial institutions on the FDC3 Security and Identity strategic initiative at FINOS."

"This initiative builds on the foundational work we demonstrated at OSFF in October 2024 in our cross-firm FDC3 demonstration with Wellington Management. We're looking forward to seeing security and identity primitives added to the FDC3 standard to allow for deeper, more coordinated, cross-industry workflows of this type"



Paul Goldsmith

Executive Director

Morgan Stanley

"Trust and identity are critical elements for seamless inter application communications on the Desktop. We are excited to see how this enhancement to the FDC3 standards will further reduce barriers especially around communicating with third party applications."

Bhupesh Vora

Managing Director



Capital
Markets



*"Symphony has grown to become a communication backbone for the financial services industry by being above all **a network of certified identities. Whether those identities are users, teams, bots, apps - this is the layer of trust on which all our users' communication and collaboration workflows are built.** So obviously we were vocal proponents of introducing the concepts of Security and Identity to FDC3.*

Our Senior Engineering Director, Yannick Malins, leads the FDC3 Security and Identity workstream, and we're excited to see firms across the financial services sector benefit from the secure workflows and more tightly integrated application suites this enhancement to the standard is set to deliver!"



Dietmar Fauser

CIO



"NatWest is a large organisation and therefore has a complex FDC3 estate: multiple desktop agent vendors and both internal- and external- facing deployments. This advance in the standard really speaks to our pain points.

*"By delivering standard FDC3 constructs for identity and security primitives, **it will remove one large hurdle faced by our app developers in getting their software into the hands of clients faster and more securely.**"*



Matthew Harvey

Head of Cross Product
Sales and Development



Talk at 11:40



Matthew Harvey
Head of Cross
Product Sales and
Development
NatWest



Yannick Malins
Senior
Engineering
Director
Symphony

Join The Working Group



Read The White Paper





OPEN SOURCE
— IN —
FINANCE FORUM



OPEN SOURCE — IN — FINANCE FORUM


FinOps Foundation and FOCUS™: Powering Business Value Through Open Standards

Natalie Daley

Director - Global Head of Cloud Economics &
FinOps, HSBC



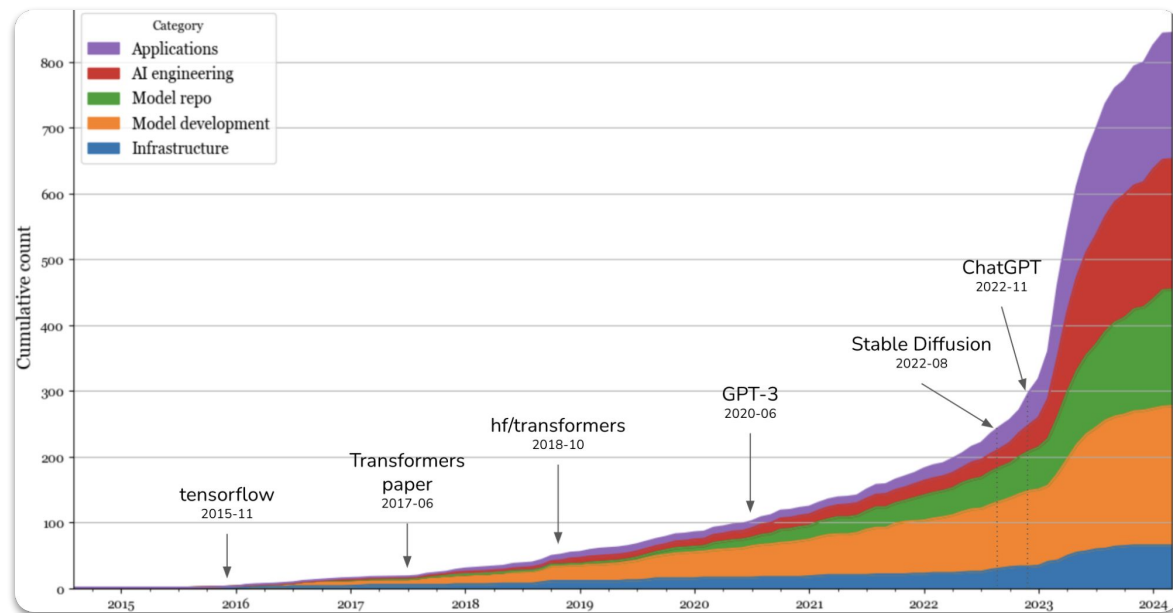
Fintech
Open Source
Foundation



**An open
source AI
powered
industry**





**Accelerate
innovation**



**Open Source
is eating
GenAI**

Open Source AI took the world by storm




Jo

EMERGING TECHNOLOGIES

What is open-source AI and how could DeepSeek change the industry?



Feb 5, 2025


InfoWorld

 Topics  Spotlight: Prioritizing your AI investments  Videos

EU supports AI challenge to Silicon Valley and China

News
Feb 03, 2025 • 5 mins

 Artificial Intelligence  Generative AI






German election War in Ukraine Munich Security Conference Newsletters Podcasts Poll of Polls Policy

NEWS > TECHNOLOGY

Europe's AI hopes rebound after DeepSeek success

New Chinese model suggests winning the AI race could be done on the cheap.

 SEARCH **FORTUNE**  


Home News Tech Finance Leadership Well Education Fortune 500


AI

TECH · A.I.

Sam Altman says OpenAI is 'on the wrong side of history' and needs a new open-source strategy after DeepSeek shock

BY AFP
February 1, 2025 at 3:51 PM GMT





OpenAI CEO Sam Altman during a White House news conference on Jan. 21.
ANDREW HARRIX—GETTY IMAGES

CLOUD

Google Cloud donates A2A to Linux Foundation

JUNE 23, 2025

[Rao Surapaneni](#)

VP and GM

Business Application Platform

[Todd Segal](#)

Principal Engineer

Business Application Platform

[Michael Vakoc](#)

Product Manager

Google Cloud

[Share](#)



A2A protocol



HOT OFF THE PRESS



Integration with / Acceleration of FINOS Projects

Standards & Assurance

Unlock adoption, streamline onboarding and reduce AI risk

Finance Apps & Use Cases

New precompetitive functionality made available using AI

Evals & Benchmarking

Adopt cross-industry best practises and toolkits

Finance AI Models

Domain specific precompetitive AI models

AI Models (Generic)

The AI capabilities, such as prediction, content generation, anomaly detection, etc.

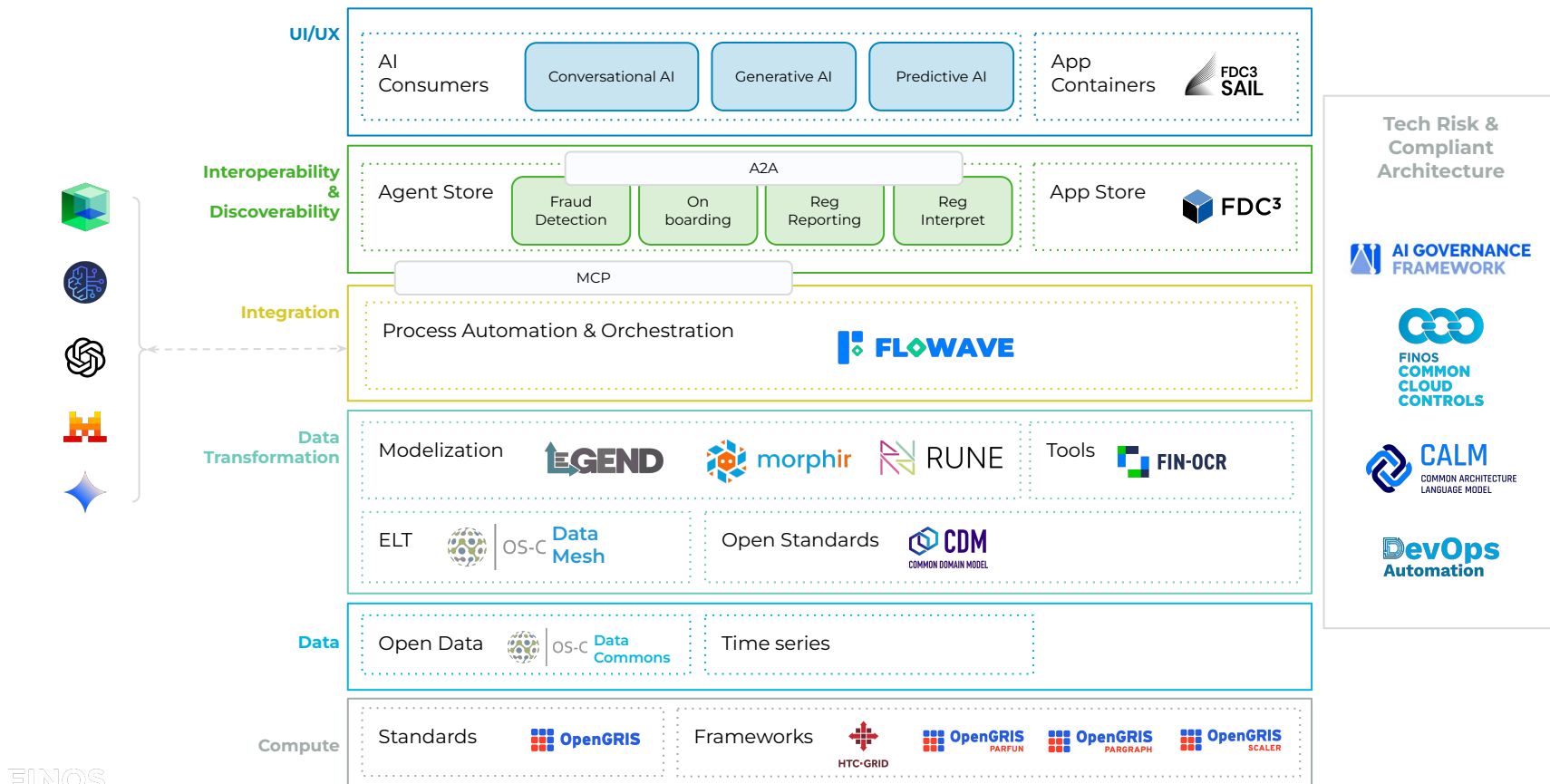
Data and AI infrastructure and Components (Sharing, Processing, Tools)

How data is collected & stored. Resources used for processing, running and training models

Domain Specific Data sets

Data it provides and acts on the learnings from the above layers

The FINOS Open Source AI Ecosystem Components



AI Readiness SIG

A space for financial institutions to address GenAI-related adoption challenges. AIGF was incubated here and Responsible AI WG is next.

Applied GenAI Group



Exploring the potential of GenAI in FSIs and foster the development of cross-industry experimentation focused on pre-competitive use cases

AI Fund Governing Board



AI decision makers body to validate industry needs and direct pooled funding towards Academia & SMEs to accelerate FINOS open source AI projects



GET IN TOUCH



PARTICIPATE TO
APPLIED GENAI



JOIN AI SDF BOARD



OPEN SOURCE
— IN —
FINANCE FORUM



OPEN SOURCE — IN — FINANCE FORUM

From Vibe to Production: Taming AI for Fearless Development

Dedy Kredo

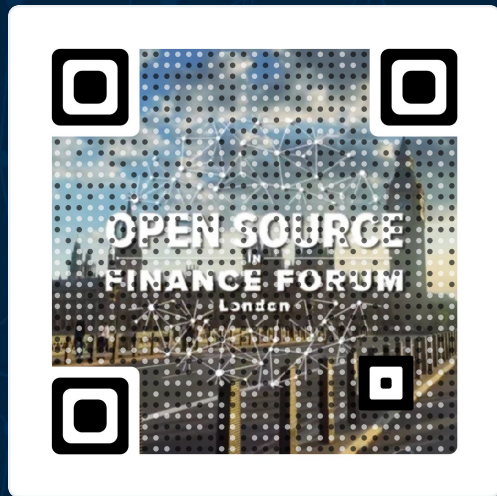
Co-founder and Chief Product Officer, Qodo



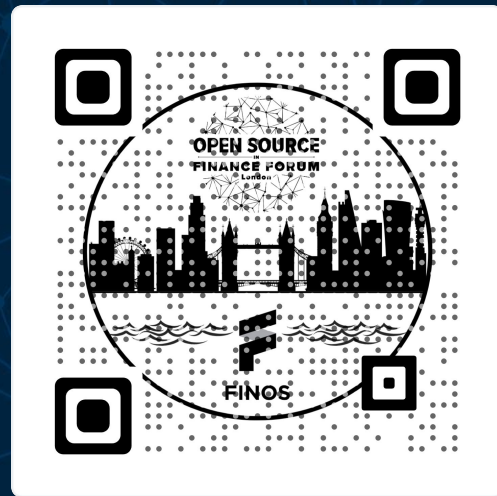
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Continue to watch the full video at:

FINOS YouTube



FINOS Website



From Vision to Reality: Unlocking Open Source Solutions to Finance's Biggest Challenges

Bhupesh Vora

Head of Capital Markets Quant and
Technology Europe, RBC Capital Markets



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Open Source
Foundation

Reflections London '25



**Now we are Ready -
delivering commercial ROI is
fundamental**

**The regulated era of open source is
here - the challenge of balancing
innovation and risk is REAL**

**Open Standards *are* the
enabler for a more efficient,
productive industry**

**An open source AI powered
industry is possible - but it must
innovate rapidly, be trusted and
compliant**

From Our New Mission

FINOS unites the financial services industry to collaboratively build open technologies and standards that **enhance profitability, improve resilience, and accelerate innovation.**



To Our 2030 Vision

FINOS technologies and standards will be embedded in the core workflows, platforms, and policies of the global financial system becoming an essential part of how the industry builds, operates, and evolves.

2030/35

2025

Horizon 2

Horizon 3

FINOS is indispensable to Financial Services globally

Increase Regulatory relevance

Roll out formal conformance programs for CCC/AI

FINOS is recognized as “tech regulation” leading organization

Industry wide regulations are mutualized through FINOS

Geographical and functional expansion

Exchanges and intermediaries fully engaged in FINOS

FINOS local presence in all major financial hubs

FINOS commercial value is recognized at CXO level across all industry constituents

Surface & Grow Commercial ROI

Commercial ROI modelled for FINOS core constituents

Value of OSS and FINOS recognized by analysts

State of OSS measures YoY commercial ROI growth

FINOS derived commercial ROI grows

Evolve value prop for new constituencies

Big Tech / CSP derive consistent value in AI, Cloud, FDC3 identity

Fintechs and retail banks are a critical constituency of FINOS

New “value add” business models based on FINOS projects/standards replace vendor lock-in in the financial workflow

FINOS operating model is scalable, sustainable and flexible to respond to market evolution

Evolve operating model

FINOS offers a turnkey model to build Open Core industry utilities

FINOS is a consistent option during major tech spend planning

FINOS funding is tied to commercial ecosystem growth

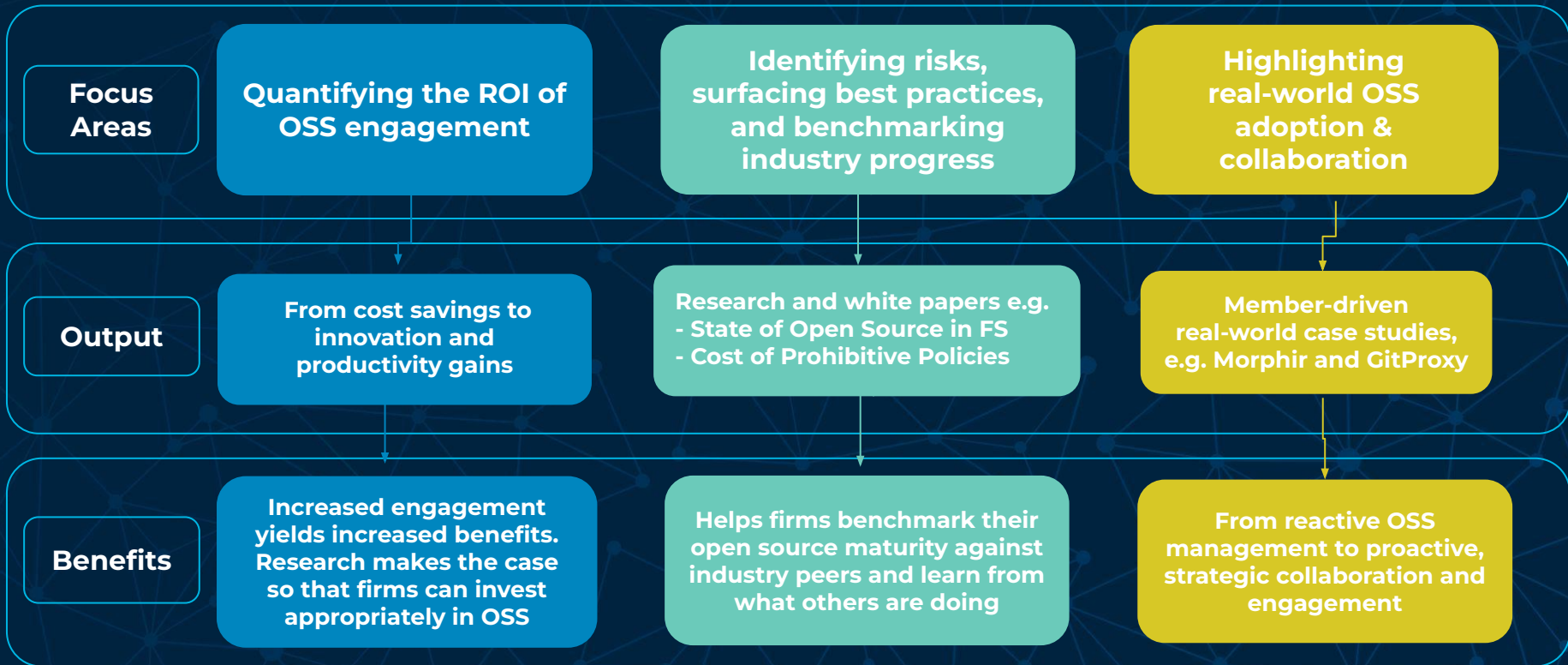
Accelerate Projects Time to value

FINOS enables cross industry app identity on FDC3

A lively startup ecosystem is based on FINOS projects

From Readiness to ROI - our 5 Year Research Focus

Quantifying the value of open source software & standards at every level of engagement.



Participate in our exploration

Share ROI or Cost-Benefit Analyses

Share models, metrics, or outcomes you've already used to quantify the impact of OSS in your organization.

Contribute Insights & Success Stories

What's worked, from successful OSS adoptions to cross-firm collaborations that delivered measurable value.

Provide Data on OSS Management & Security

We're looking for data on the volume of OSS used in financial services, including where OSS is internally forked and maintained.

Join the ROI Working Group

Reach out **Tosha Ellison** to learn more: tosha.ellison@finos.org



Why we believe FINOS can go after bigger challenges

Unlocking the value of OSS as a competitive advantage
on projects **targeted to, created by and optimised for** Financial Services...

The logo for CC4AI, featuring the text "CC4AI" in white on a green background.

*At RBC, we view OSS not just as a technology choice, but as a strategic enabler...
This accelerates our cloud transformation and reinforces our commitment to
collaboration, accountability, and innovation across the financial sector
Maxime Coquerel, Principal Cloud Security Architect at RBC*



*Trust and identity are critical elements for seamless inter application
communications on the Desktop. We are excited to see how this enhancement
to the FDC3 standards will further reduce barriers especially around
communicating with third party applications
Bhupesh Vora, Head of Capital Markets Quant & Technology Europe, RBC Capital Markets*



*GitProxy has greatly reduced the time it takes for our developers to work on open
source projects and do so in a safe, easy-to-use, and compliant manner while
ensuring the system was robust and reliable.
Thomas Cooper, Director, Open Source Software Development*

Executive call to action

**TAKE THE
SURVEY**



**STATE OF OPEN
SOURCE IN FS 2025**

**CONTRIBUTE
YOUR USE
CASES**



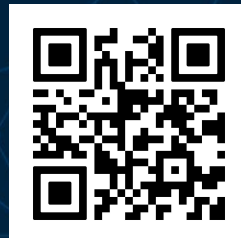
**FDC3 IDENTITY &
SECURITY
WHITEPAPER**

**STANDARDIZE
YOUR AI
CONTROLS**



**COMMON
CONTROLS FOR AI
ANNOUNCEMENT**

**ACCELERATE
OPEN SOURCE
AI IN FSI**



**JOIN THE AI SDF
BOARD**

Developer Call to Action

Kim Prado

CIO, US Capital Markets, & Office of the COO, BMO
Governing Board Member, FINOS
Chair Emerita, FINOS



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Open Source
Foundation

BMO





Devs are super heroes of our community!

Solve hard problems

Collaborate with developers across top banks, fintechs, and cloud providers.

Training & Certification

Earn industry-recognized certifications and training: FSOSD, FDC3, AI Governance, CDM.

Github is the new LinkedIn

Build a visible contribution portfolio, grow leadership skills. and a thought leadership profile

Industry Impact

Shape the future of finance through open source: and industry-wide standards, frameworks, and tools.

Advance your skills

Stay on the cutting edge of emerging trends like AI in finance, cloud interoperability, and open regtech.

Like minded Community

Join key events (OSFF), hackathons, tech sprints, and the FINOS Ambassador Program

Don't know where to start? Get learning today!



Open Source Contribution in Finance

(LFD137)

ENROLL TODAY



FREE

Introduction to FDC3

(LFEL1000)

Express Learning: 90 Minutes or Less

ENROLL TODAY



FREE

Introduction to the Common Domain Model (CDM)

(LFEL1016)

Express Learning: 90 Minutes or Less

ENROLL TODAY



NEW
FREE

FINOS Financial Services Open Source Developer



Developing Solutions with FDC3

(LFD237)

ENROLL TODAY



FINOS Certified FDC3 Practitioner (FCFP)



Congratulations to our new TOC members!



Ganesh Harke

Citi



Elsbeth Minty

Royal Bank of Canada



Maria McParland

JP Morgan Chase



Andrew Aitken

Independent



Flamur Gogolli

AWS



John Arroyo

Citi

Get in touch with the TOC!

toc@lists.finos.org

github.com/finos/technical-oversight-committee



Thank you to our Ambassadors



Olivier Poupene
Head Ambassador
Head of Developer Relations
Orkes



Luca Borella
Co-founder & CEO
Algoritmica.ai



Brett Haymaker
Senior UI/UX Engineer
Grandview Analytics



Brittany Erica Istenes
OSPO Strategist
Fannie Mae



Cody Zuschlag
Senior Developer Relations
Engineer
Nearform



Mike Minett
Growth Partner
turntabl.io



Sam Moorhouse
Founder & CEO
turntabl.io



Vinod Goje
VP Engineering Manager
Bank of America



Peter Smulovics
Executive Director
Morgan Stanley



Neil McGonigle *(New)*
Architecture & Engineering |
Chapter Leader
Fidelity



Tiejun Chen *(New)*
Seasoned Technical Leaders,
RISC-V International
Ambassador | Linux Foundation
APAC Evangelist



Lancine Kone *(New)*
CEO, Delivering Innovative
Solutions



Daniel Paes *(New)*
SBI Group
DataOps and CloudOps
Senior Director



Apply to
become an
ambassador!



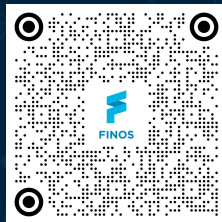
Call to action: remember, contribution is not just code!

**GET
LEARNING**



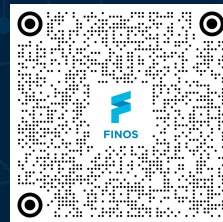
**TRAINING &
CERTIFICATION**

PARTICIPATE



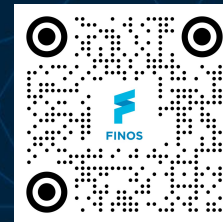
**JOIN A PROJECT
MEETING**

**GOOD FIRST
ISSUES**



**CONTRIBUTE &
INTERACT WITH
PEERS**

**MENTORING &
TALENT**



**OSS TALENT
ACCELERATION
& DE SIG**

FINOS 2025 Community Awards

Kim Prado

CIO, US Capital Markets, & Office of the COO,
BMO
Chair Emerita, FINOS



Gabriele Columbro

Executive Director, FINOS
General Manager, Linux Foundation Europe



Fintech
Open Source
Foundation

2025 FINOS EMEA/APAC Community Awards

- NEWCOMER AWARD
- BREAKING THE STATUS QUO
- FINOS CHAMPION AWARD
- COACHING AWARD
- ADOPTION ACHIEVER
- OUTSTANDING LEADERSHIP
- MOST ACTIVE INDIVIDUAL
- TRAILBLAZER



2025 FINOS Community Award

David Kelly

Newcomer Award

The FINOS Newcomer Award is awarded to new individuals in the FINOS Community who demonstrate a commitment to open source by actively contributing to project meetings, code commits, pull requests, & closing GitHub issues.



2025 FINOS Community Award

Sam Moorhouse

Breaking the Status Quo

The FINOS Breaking the Status Quo Award recognizes an individual who has challenged conventions and reimaged the possibilities of open source contribution through FINOS, making a significant impact by rewriting the rule book and forging new paths.

turntabl

2025 FINOS Community Award

Georgina Tarrés Madrid

FINOS Champion Award

The FINOS Champion Award is awarded to those who accelerate engineering in financial services by integrating FINOS projects and solutions into their digital transformation strategies and businesses initiatives.



2025 FINOS Community Award

Matthew Bain

Coaching Award

The FINOS Coaching Award is awarded to those who mentor, coach, train, or otherwise provide leadership on initiatives which facilitate more meaningful open source contributions from the FINOS community.

Morgan Stanley

2025 FINOS Community Award

Nicholas Moger

Adoption Achiever

The FINOS Adoption Achiever Award is presented to an individual in the FINOS Community who has actively championed and publicly surfaced adoption of FINOS projects.

J.P.Morgan

2025 FINOS Community Award

Colin Eberhardt

Outstanding Leadership

The FINOS Outstanding Leadership Award is awarded to those who push the boundaries of their open source leadership to increase the impact and value of their FINOS project.



Scott Logic

2025 FINOS Community Award

Kris West

Most Active Individual

The FINOS Most Active Individual Award is awarded to the person who has demonstrated a commitment to open source in FINOS through continuous contribution, project leadership and moving the open source needle.



NatWest

2025 FINOS Community Award

Madeleine Dassule

Trailblazer

The FINOS Trailblazer Award recognizes an individual who made a remarkable impact in the strategic impact of open source in new areas of the industry through years of continued contributions to our projects and the growth of our community.



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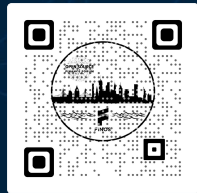
OPEN SOURCE IN FINANCE FORUM

Get ready for NYC!

Convene Brookfield Place, 225 Liberty
October 21-22, 2025



Register



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Speak

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