



Fintech Americas  
Miami 2025!  
The Code



CONFERENCE REPORT

# Fintech Americas Miami 2025!

Infinite Adaptation: The Code

March 18 - 20

Fontainebleau Hotel, Miami Beach

# \_<:Cracking the Code: A Deep Dive into Tomorrow's Finance > //

**Fintech Americas Miami 2025!** once again proved to be the must-attend event for Latin America's financial ecosystem.

From March 18-20, the **legendary Fontainebleau Miami Beach Hotel** became the epicenter of innovation, bringing together visionary leaders in banking, fintech, big tech, and financial services to step into the next frontier of Infinite Adaptation.

Under the theme **"Infinite Adaptation: The Code," 1,400+ attendees immersed themselves in a festival of ideas, connections, and breakthrough insights.** Across 18 dynamic content journeys, industry pioneers explored the cutting edge of Gen-AI, Composable Banking, API-fication, Robotics, Asset Tokenization, Lendtech, Predictive Banking, and many more of the hottest topics of the year.

Honoring both tradition and reinvention, the event hosted the **10th Financial Innovators Awards Ceremony**, alongside bold new initiatives like **FemTech Americas**, **Insure Americas**, and **MatchUp Americas**—Latin America's biggest networking event.

More than a conference, **Fintech Americas Miami 2025! was a festival.** A movement. A celebration of agility, efficiency, and inclusion in Latin American financial services.

**Dive into the full report to  
relive the most exciting moments  
and discover what's next for 2026!**

**>>**



>> Top Speakers



<< Awards



Fem Power



# 2025 at a Glance

**+1,400**  
REGISTRANTS

**26.74%**  
Banks & FIs

**3.51%**  
Credit Union

**2.44%**  
Insurance

**14.34%**  
Fintech

**38.14%**  
Technology Companies

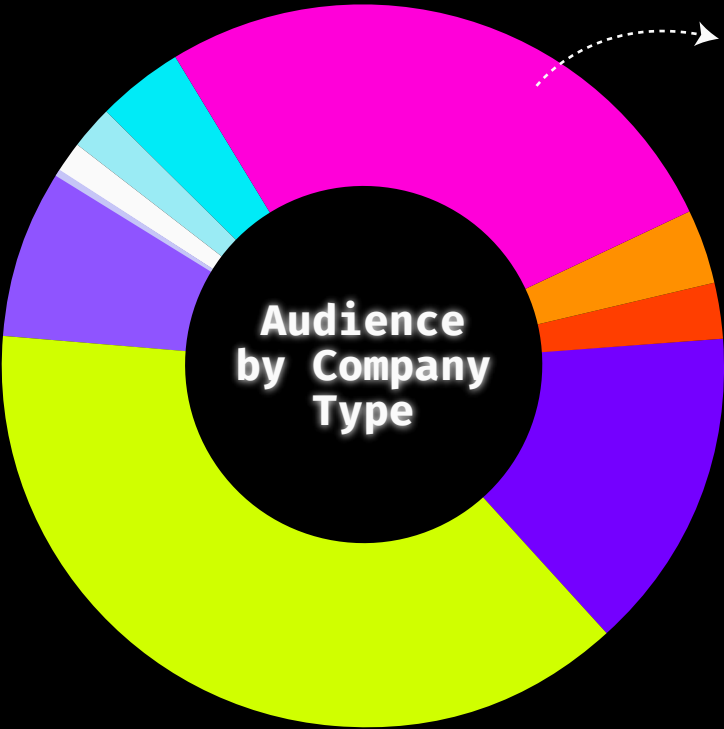
**7.81%**  
Consulting & Legal

**0.14%**  
Retail & E-Commerce

**1.15%**  
Regulators, Government

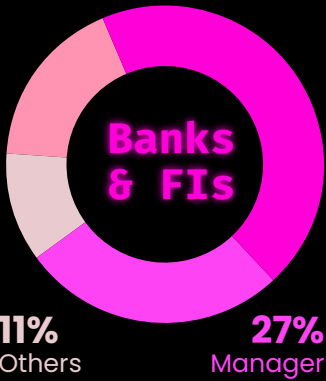
**2.01%**  
Media

**3.72%**  
Other (independent, education)



**17.5%**  
CEOs

**44.5%**  
C-Level



**Audience  
by Sector**

**456**

Banks, FIs, Credit Union,  
Insurance Executives

**228**

Unique Banks, FIs, Credit  
Unions, Insurance Cos.

**141**

Unique Fintechs

**Countries  
by Distribution**

**36 COUNTRIES**

**South America**

Argentina, Brazil, Chile, Uruguay, Paraguay



**EEUU**

**22.91%**

**Andean region**

Colombia, Ecuador, Peru, Bolivia, Venezuela



**20.37%**

**Central America**

El Salvador, Costa Rica, Guatemala, Honduras, Nicaragua, Panama



**15.21%**

**Mexico**

**11.53%**

**Others**

Andorra, Canada, Estonia, France, Italy, Malaysia, Portugal, Spain, Switzerland, United Kingdom



**3.89%**

**Caribbean**

Dominican Republic, Puerto Rico, Jamaica, Antigua and Barbuda



**2.19%**

**200**

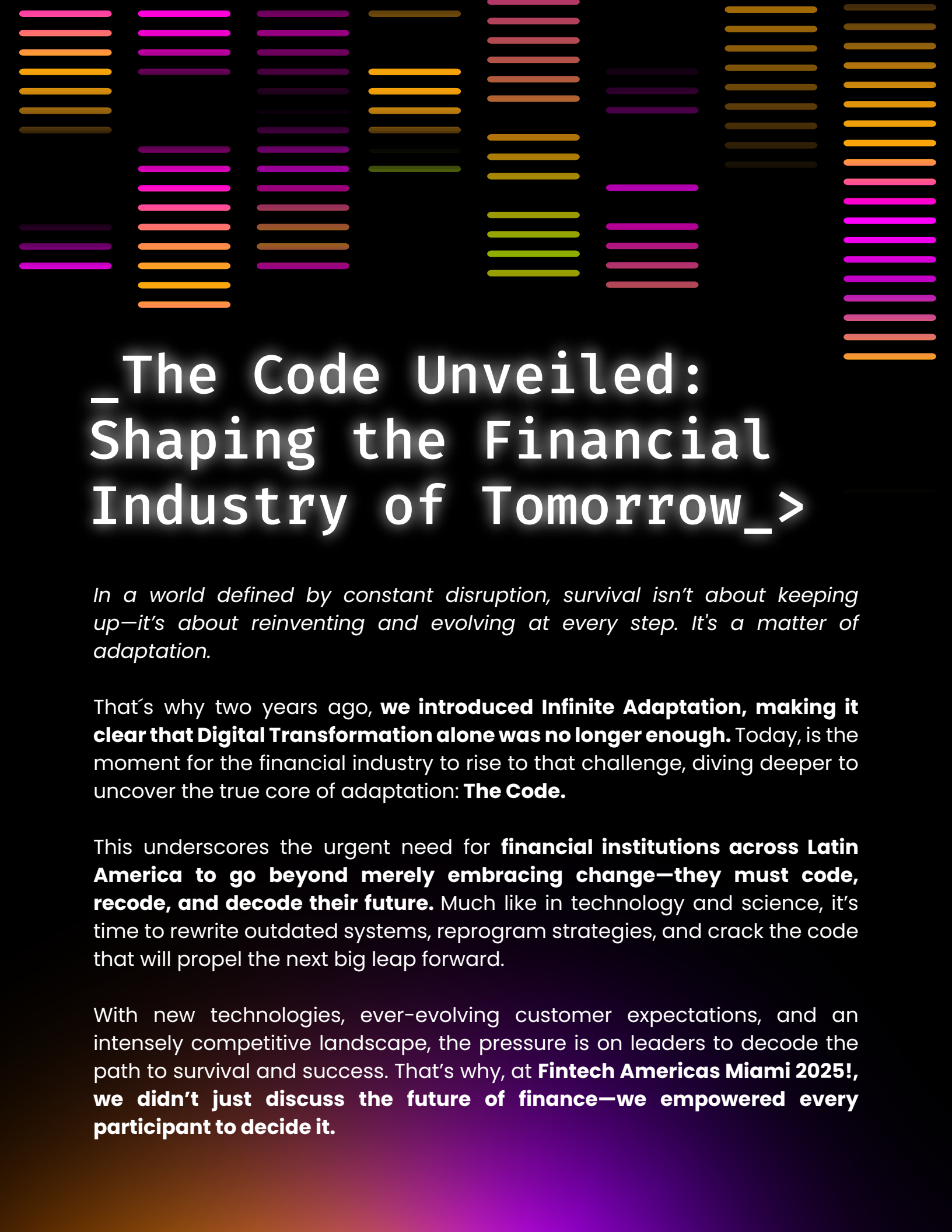
**SPEAKERS**

**100**

**SESSIONS**

**71**

**PARTNERS**



# \_The Code Unveiled: Shaping the Financial Industry of Tomorrow\_>

*In a world defined by constant disruption, survival isn't about keeping up—it's about reinventing and evolving at every step. It's a matter of adaptation.*

That's why two years ago, **we introduced Infinite Adaptation, making it clear that Digital Transformation alone was no longer enough.** Today, is the moment for the financial industry to rise to that challenge, diving deeper to uncover the true core of adaptation: **The Code.**

This underscores the urgent need for **financial institutions across Latin America to go beyond merely embracing change—they must code, recode, and decode their future.** Much like in technology and science, it's time to rewrite outdated systems, reprogram strategies, and crack the code that will propel the next big leap forward.

With new technologies, ever-evolving customer expectations, and an intensely competitive landscape, the pressure is on leaders to decode the path to survival and success. That's why, at **Fintech Americas Miami 2025!**, **we didn't just discuss the future of finance—we empowered every participant to decide it.**

# \_<;The Code Unfolds: VIP Cocktail Kickoff :\_

The journey to unlocking the future of finance began in style on **March 17th** with our exclusive **VIP Cocktail**.

This unforgettable evening brought together **CEOs from across the region, Financial Innovator Awards winners, industry leaders, and visionary thinkers** for a night of networking, inspiring conversations, and invaluable connections.

Every handshake and shared story set the stage for the next three days of collaboration, innovation, and groundbreaking ideas. It was a night that truly marked the start of an extraordinary experience, all in true Fintech Americas style!



# The World-Class Speakers behind The Code \_<

This year's sessions offered a dynamic blend of **knowledge, inspiration**, and undeniable proof that Infinite Adaptation is the essential skill of our time.

With a record of over **200 thought leaders and experts** working to crack the code and dive into its core, we explored the heart of innovation and the hottest topics shaping the industry, while uncovering ways to harness these insights to make the industry more agile, efficient, and inclusive.

A heartfelt thanks to all of our incredible speakers who made this journey possible. Here are just a few of the trailblazers who shared their insights:



**JIM MAROUS**

Owner & CEO **Digital Banking Report** & Co-Publisher  
**The Financial Brand**



**ASH ALHASHIM**

GTM Lead - Financial Data Services  
**Anthropic**



**ALEJANDRO VALENZUELA**

Chairman  
**Banco Azteca y Azteca Servicios Financieros**



**AIMEÉ SENTMAT DE GRIMALDO**

Chief Executive Officer  
**Banistmo**



**ALEJANDRO FERNANDEZ W.**

Superintendente  
**Superintendencia de Bancos de la República Dominicana**  
& Presidente **CCSBSO**



**CHRIS COLBERT**

Former Managing Director  
**Harvard Innovation Labs** & Chairman  
**Fintech Americas**



**DANIEL VOGEL**

CEO & Co-Founder  
**Bitso**



**RODRIGO SILVA**

CEO  
**Coopeuch**



**MARLENE  
GARAYZAR GÓMEZ**

Co-Founder & Chief  
Growth Officer  
**Stori**



**ÁLVARO ERNESTO  
CARMONA RUIZ**

Chief Technology  
Officer  
**Bancolombia**



**JAVID  
FRANCO**

Sector Lead - Financial  
Services & Fintechs  
**Google**



**CARLOS  
BRANDT**

Senior Advisor - Pix  
**Banco Central  
do Brasil**



**ANA CRISTINA  
GADALA-MARIA**

Principal  
**QED Investors**



**LEONARDO  
DI NUCCI**

Regional CIO & COO  
**Banco Falabella**



**DANIEL MANGABEIRA**

VP Policy & Regulatory  
Strategy - Brazil & LATAM  
**Circle**



**CARLOS MARMOLEJO  
TRUJILLO**

CEO  
**FINSUS**



**JOHANN BALAGUER**

Global Chief  
Information Security  
Officer  
**Hard Rock**



**GREG  
SWIMER**

Chief Technology  
Officer  
**City Football Group**



**ERIC  
MEJIA**

CIO  
**Banco Sabadell**



**SOFIA  
GUIDOTTI**

Country Manager -  
Argentina, Uruguay &  
Paraguay **AWS**



**JAVIER HIDALGO**

VP Regional  
Tecnología  
**Grupo Promerica**



**MARIA DEL PILAR  
CORREA**

Chief Product &  
Business Officer  
**Nequi**



**RODRIGO  
VELASCO LOMELÍ**

Head BBVA Spark  
Mexico & Latam  
**BBVA Spark**



**MARIEL VASQUEZ**

Head of  
Innovation - WPB  
**HSBC**

# LEADER Track PROGRAM



## Decoding Leadership: Inside the Exclusive LeaderTrack Program

**Over 45 CEOs** and Presidents from Latin America's top financial institutions gathered for the second edition of **LeaderTrack**, an exclusive program led by **McKinsey & Company** as Knowledge Partner.

During two days, attendees gained cutting-edge insights on **maximizing growth, resilience, and innovation, transforming through Generative AI, and leading from within**, among other topics. These discussions unlocked the core of **The Code** for leaders navigating today's digital landscape.

LeaderTrack participants had the **unique opportunity to "toggle" between private sessions and main conference keynotes**, getting a comprehensive view of the challenges and opportunities they face, empowering them to crack the code and drive long term success in their institutions.



## Insurance's Game-Changing Role in the Future of Finances

**Fintech Americas Miami!** continues its dynamic evolution, and this year, we proudly introduced **Insure Americas** — a pioneering experience designed specifically for the **insurance ecosystem** and its profound impact on the **financial industry**.

This **immersive event** brought together **key players** from the insurance sector to explore how **cutting-edge technologies** and innovations are transforming the way the industry views insurance.

It provided an exclusive opportunity for participants to gain invaluable insights into the **tools** and **trends** that will shape the future of the **insurance landscape** in Latin America.



## Advancing Equity, Empowering Women in Fintech

This year, we took a bold step forward with **FemTech Americas**, a dedicated space for women in fintech to **lead, innovate, and connect**.

From Fintech Americas perspective, equity and inclusion are not just ideals—they are essential drivers of innovation and progress. Through **thought-provoking discussions, inspiring success stories, and high-impact networking**, this initiative empowered women to take charge of their careers and shape the future of finance and technology.

More than just an event, **FemTech Americas** is a movement—one that is actively **closing the gender gap, driving measurable business results**, and **creating lasting social impact** for thousands of women across Latin America.



# MATCH<sup>up</sup>

## AMERICAS

## Powering Adaptation Through Connection & Collaboration

**Match Up Americas**, the biggest networking event in Latin America, took center stage at Fintech Americas Miami 2025!

**In partnership with Braindate and powered by Meta**, this high-impact experience provided a curated platform for attendees to exchange ideas, share expertise, and forge powerful professional relationships—whether for strategic partnerships, industry insights, or career growth.

From seasoned banking executives to fintech founders and cutting-edge technology providers, this unforgettable gathering transformed the conference into a thriving community celebration—leaving attendees inspired, energized, and one step closer to deciphering The Code.



# FIN Talks

## AMERICAS

## The voices of innovation resonate across Latin America!

At **Fintech Americas Miami 2025!**, media wasn't just a side feature—it was the pulse of the event, capturing every electrifying moment and bringing The Code to life. A vibrant, dedicated media hub was set up as the heart of the action, hosting exclusive **FATV Interviews** with trailblazing industry leaders, influencers, and disruptors who shared their game-changing perspectives on the future of finance.

Meanwhile, the **podcast booth** became a dynamic space for thought-provoking conversations, where attendees and experts delved deep into the latest trends and breakthroughs shaping the financial world.

And the coverage didn't stop there—**numerous top-tier media outlets provided extensive coverage**, with some even broadcasting live, making sure the buzz from the conference reached a global audience far beyond the walls of the venue.

This seamless integration of media into the event amplified the energy, creating an unforgettable experience that resonated across Latin America.

# Discussion Labs: Fostering Thought, Fueling Transformation

At **Fintech Americas Miami 2025!**, innovation wasn't just discussed—it was built in real-time.

Our **Discussion Labs** became the epicenter of dynamic conversations, where financial leaders tackled the hottest topics, exchanged groundbreaking ideas, and shared best practices.

These open forums weren't just about dialogue—they were about action, fueling new perspectives and strategies to help organizations decode challenges and recode their future.



A large audience is seated in a conference hall, facing a stage. Two large screens on the stage display world maps. The audience is diverse in age and appearance, and the room is well-lit with blue ambient lighting on the walls.

# Masterclasses: The Journey of Infinite Knowledge Continues

At **Fintech Americas Miami 2025!**, we powered up the third day with three **exclusive, certificate-bearing Masterclasses**, crafted to empower attendees with the **state-of-the-art knowledge** needed to **unlock the Code** and stay ahead in the rapidly evolving industry.

The sessions reflected the immense interest in **AI, Infrastructure and Cybersecurity**, showcasing the industry's commitment to **continuous learning** as the cornerstone of successful adaptation.

We are deeply grateful to our **MasterClass sponsors and presenters** from **GFT Technologies, Oracle and iuvity**, whose expertise made these sessions a game-changing experience.

This was the **perfect way to wrap up day three**, providing attendees not only with **certificates** but also with the tools and strategies **to adapt, innovate, and thrive** to boost their careers and the future of their institutions.

# Celebrating Innovation and Excellence

Celebrating and recognizing innovation is essential to driving progress, sparking future breakthroughs, and forging the connections that pave the way to a brighter future.

At **Fintech Americas Miami 2025!**, innovation was the heartbeat of the event, with key moments dedicated to honoring excellence across the sectors that play a pivotal role in **The Code**.



**Banks Awards**



From the **Bank Country Awards** to the **Fintech Awards** and the **Insure Americas Awards**, each ceremony spotlighted the individuals, teams, and institutions whose transformative work is setting new standards and driving meaningful change within the financial ecosystem.

As is tradition, one of the most **emotional and unforgettable moments** was the announcement of the **Disrupt Awards** winners. **Cheers to them!**

- **Platinum Award:** Equipo Remesas, Banco Pichincha (Ecuador)
- **Gold Award:** Carlos Eduardo Mojica Ribera, Banco Nacional de Bolivia (Bolivia)
- **Silver Award:** Margarita Henao Cabrera, Banco Davivienda (Colombia)



**Fintech Awards**



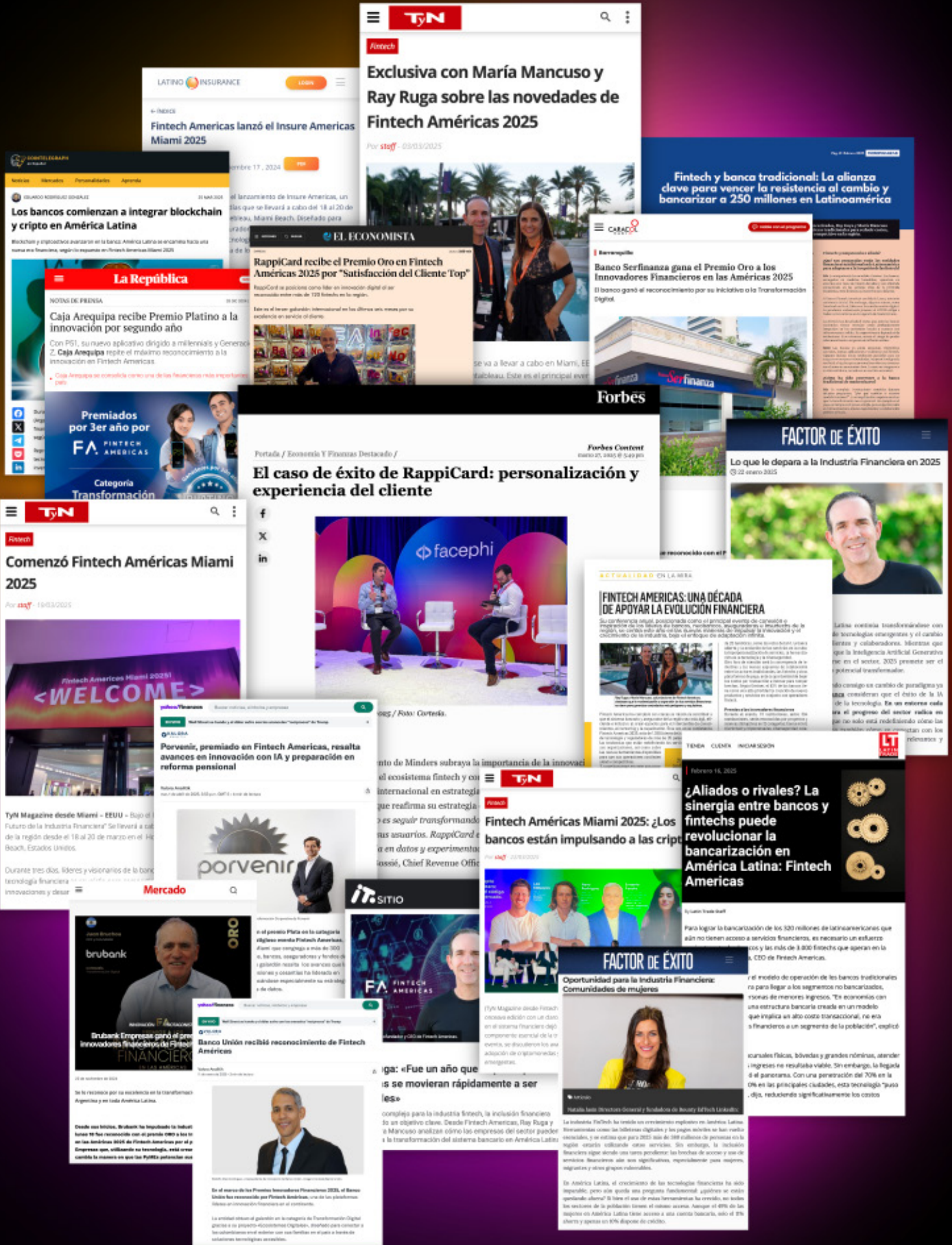
# Fintech Americas Miami! A Year-Long Spotlight Across Media

The impact of **Fintech Americas Miami 2025!** went far beyond the conference walls, igniting a wave of media coverage that stretched throughout the year and amplified **The Code**'s powerful message.

Leading media outlets such as **Forbes**, **El Economista**, **Cointelegraph**, **Yahoo Finance**, **Revista Summa**, **Factor de Éxito**, **LatinTrade**, **TyN Magazine**, **La República**, **Mercado, Banca y Negocios**, **ItSito**, **Comercio** and **MSN** were instrumental in building anticipation for the event, while spotlighting its most pivotal moments, discussions, and announcements.

This ongoing media buzz reflects the growing excitement and momentum around the future of finance in Latin America, cementing **Fintech Americas Miami!** as the must-attend gathering for executives driving innovation in the region.





# Sold Out Exhibition Floor: The Heartbeat of Innovation and Opportunity

The Exhibition Floor at **Fintech Americas Miami 2025!** was buzzing with energy, showcasing a dynamic range of cutting-edge solutions from the brightest innovators and industry-leading technology partners driving the digital transformation and adaptation of financial institutions.

From tools that optimize the customer experience to technologies that improve security and efficiency, participants explored the latest in innovation while forging high-impact strategic connections.

With a **sold-out floor**, it quickly became the ultimate hub for networking, uncovering breakthrough innovations, and forging strategic collaborations—fueling unparalleled excitement and momentum that made this year's conference truly unforgettable!



# \_<;Two nights, two unforgettable parties. Infinite memories> //

As the sun set, **The Code** ignited under the neon glow of Miami's nightlife, with two epic parties at **LIV Nightclub**. These electrifying nights brought **The Code** to life, blending innovation, celebration, and connection in the most vibrant way.

**Attendees enjoyed one of Miami's most iconic venues**, where the pulsating beats from top DJs set the stage for unforgettable moments. Beneath the dazzling neon lights, guests danced, sipped refreshing drinks, and savored delicious food while creating lasting connections that will continue long after the event.

As the music faded and the lights dimmed, the spirit of **The Code** lived on, creating memories that will last a lifetime.

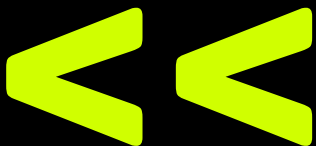




**Opening  
Night**



**Closing  
Night**



## What Participants Are Saying

The true value of **Fintech Americas Miami 2025!** lies in the voices of those who experienced it firsthand. Here are just a few glowing testimonials that capture the essence of this unparalleled experience:

"This event is great for staying up to date and networking. I am very grateful, deeply committed, and truly connected with Fintech Americas Miami! I've seen the evolution of the conference, and I congratulate you because it has improved significantly year after year."

**Herbert Hernández**, Director Titular, Bantrab (Guatemala)

"I've loved the experience; there's so much sharing, and you make connections with many people who have the same experiences and challenges as us."

**Milena Mora Delgadillo**, Sub Gerente de Negocios, BAC Credomatic (Costa Rica)

"Fintech Americas Miami! is an event that leverages our projects, bringing together the best players in the industry."

**Christian E.**, Director de Mantenimiento y Programación, Biess (Ecuador)

"We had an unforgettable experience at Fintech Americas Miami 2025! Being present at the event was a unique opportunity to connect with leaders from across the region who are reimagining banking. Inspiring talks, great networking, and a clear focus: AI is revolutionizing the financial ecosystem, and this is just the beginning."

**Mona Martínez**, Head of Marketing Innovation, Naranja X (Argentina)

"At Fintech Americas Miami 2025! we had a great time, learned a lot, connected with many bank providers, and made the most of the talks, which were of excellent quality, especially those on digital payments and open banking proposals."

**Patricia Sánchez**, Gerente de Producto Cooperativo, Banco República (Uruguay)

"I am deeply grateful for the warmth and welcome you extended to me during my time at the organization. Your hospitality and openness made me feel at home and allowed me to connect with each of you in a genuine way. But what fills me with the most gratitude is sharing with you the mission of improving people's lives through digital transformation. It is a noble and ambitious purpose, and I feel fortunate to have been able to contribute to it."

**Silvana Sacchi**, Gerente de Estrategia de Negocios Globales, Banco Columbia (Argentina)

"A week at full speed... I had the honor and satisfaction of participating in Fintech Americas Miami 2025!, one of the best events in the region that brings together the leading professionals from banking, insurance, fintech, and other key players in the sector."

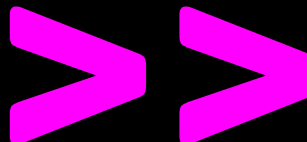
**Carlos Mojica Ribera**, Vicepresidente de Innovación y Transformación Digital, Banco Nacional de Bolivia (Bolivia)

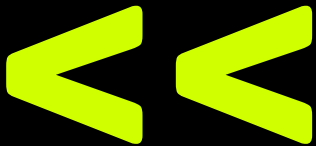
"Excellent event, Fintech Americas Miami 2025!"

**Aldo Ariel Rios**, Strategy and Transformation Director, Superintendencia de Bancos de Panamá (Panamá)

"I just had a transformative experience at Fintech Americas Miami 2025!, an event that not only exceeded my expectations but also immersed me in a universe of innovation and discovery. The day was intense and exciting, full of learnings and revelations that made me reflect on the future of the financial sector and its impact on society."

**Gladys Arroyo Arrieta**, Directora de Cobranza, Banco Serfinanza (Colombia)





"Fintech Americas Miami! is a unique event!"

**Ernesto Fasola**, *Banco de la Nación Argentina - SGP Negocios, Banco de la Nación Argentina (Argentina)*

"I love it! It's been an amazing experience—I highly recommend it. I love how the brands have shown up, allowing you to engage with their technology and truly understand what they're doing. The speakers have been great."

**Scarlett Sieber**, *Contributor, Forbes & Chief Strategy Officer, Money20/20 (USA)*

"Fintech Americas Miami! is a place where many players from the financial sector converge. I believe what it offers me the most is the ability to understand what's happening, listen a lot, comprehend the needs, and from there, gain the awareness to develop a commercial strategy much more aligned with market needs."

**Nataly Quintana**, *Gerente Comercial, iuvity (Colombia)*

"At Fintech Americas Miami 2025! we experienced incredibly interesting days, filled with key conversations with industry leaders and colleagues. A top-tier event, with brilliant speakers and content that truly inspires."

**Sebastian Böttcher**, *Chief Commercial Officer, Interbanking (Argentina)*

"The event is great. It has very interesting dynamics, like this area for networking and participating in talks on various topics of interest. The presentations in the main forum are excellent, and the ones in the secondary forums are great as well."

**Lautaro Mon**, *Insurance Modernization Managing Director, Charles Taylor InsureTech (USA)*

"Fintech Americas Miami 2025! is THE event that feels like our own for those of us in the Financial Services industry. Another year of insights, inspiring talks, (re)connections, experiences, networking... and very few hours of sleep! This edition shook us. It made us realize that we're not just going through transformations, but we are the protagonists of them."

**Mariela Wiernik**, *Banking Industry Leader, Accenture (Argentina)*

"This is the fourth consecutive year we've participated, and each year it gets better, which motivates us to continue placing this event on our agenda as one of the most important in Latin America."

**Jorge Sanchez Barcelo**, *Chief Marketing Officer, Veritran (México)*

"I recommend Fintech Americas Miami! Knowledge and connections are the two words that define the event."

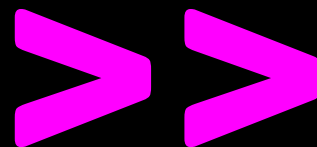
**Carlos Salamanca**, *Gerente de Transformación Digital, Banco Finandina (Colombia)*

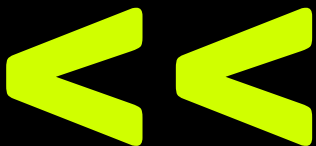
"The new layout of the spaces allowed for a much greater focus on the talks. The content was excellent, with AI leading as the topic of the moment, and the presentations on it were very interesting."

**Simon Waisrub**, *Presidente, Cámara de Comercio Uruguayo Israelí (Uruguay)*

"20-hour days at Fintech Americas Miami 2025! 3 days of non-stop event, learning, reunions, and most of all, lots of networking!"

**Daniel Jecic**, *CEO, Avenida+ (Argentina)*





"We came to see what's happening in the fintech world in Latin America primarily. It's a very interesting event for both banks and financial companies like us, as well as those who are not a bank."

**José Arias**, Gerente General, Pago Simple (Colombia)

"If I had to define Fintech Americas Miami! in one word, I would say: innovation. We love this event because the entire Latin American region takes advantage of it and attends. It's excellent to be able to meet and talk with the "who's who" of the region."

**Oscar Muñoz**, VP de Ventas - Las Américas, Euronet Worldwide (USA)

"The city became the epicenter of financial innovation with Fintech Americas Miami!, an event that brought together the leaders of digital transformation in banking."

**Francisco Núñez Morán**, Director de ventas y marketing, Fisa Group (Ecuador)

"The event strengthens the ecosystem and also provides new perspectives and knowledge about what is happening in other countries to bring it to our own."

**Alexis Canahui**, Founder, Win.GT (Guatemala)

"We believe it's a great networking space, where you meet familiar faces and, ultimately, make valuable connections. The talks have been very timely and add value to all event participants."

**Mauro Correa**, Pre-Sales Analyst, Infocorp (Uruguay)

"Third time at Fintech Americas and it's been incredible to witness its evolution and role Miami plays in the Latam ecosystem. Nearly 1,500 leaders and innovators gathered, and the energy was solid."

**Pedro F. Moura**, CEO & Cofounder, Flourish Fi (USA)

"Fintech Americas Miami! is a fantastic event, with excellent speakers, great conferences, and valuable connections. It's a great event for networking!"

**Alberto Guerra**, CEO, UniTeller (USA)

"After two years, I returned to Fintech Americas Miami! and my conclusion is that the most powerful thing wasn't just the technology, but seeing how the relationships I built two years ago at this very event are now yielding real results."

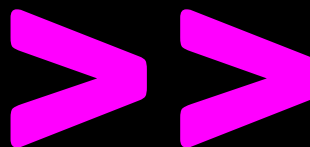
**Ricardo R.**, Founder & CEO, Zeyo (Chile)

"Fintech Americas Miami! is an event that brings together the entire Latin American community and the leading financial institutions of the region in one place. It provides an excellent opportunity to network, offer our services to all of them, and strengthen ties with different countries."

**Ronald Alvarenga**, CEO, Inswitch (USA)

"At Fintech Americas Miami!, it's revealing to see how innovation is accelerating day by day, and the topic of Artificial Intelligence is present everywhere. It's something that, as I explained, inspires and motivates you to accelerate as well."

**Jorge Lanza**, CEO, Experenta (Honduras)



## Some of the Institutions that Participated in the Conference

A diverse array of leading banks and financial institutions from across Latin America joined **Fintech Americas Miami 2025!**, embodying the principles and commitment of **Cracking The Code**—a dedication to adaptation, innovation, and excellence in the industry.



# A big thanks to all our sponsors

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