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Finantsinspektsioon is holding the [Estonian FinTech Forum 2023 conference](#) on 8 November in the Independence Hall of Eesti Pank, at which experts in the field will examine the FinTech ecosystem.

The forum will hear presentations from experts in their fields and from businesses, who will dissect the reasons why FinTech has emerged on a global scale. Experts will discuss how FinTech services differ from traditional financial services and consider how the Estonian FinTech sector has developed in recent years.

There will be several panel discussions at the forum to debate what FinTech companies and regulators should look like and cooperation with supervisory authorities. They will also discuss how to prepare to replace conventional companies with decentralised autonomous organisations whose activities are run by a piece of programming code rather than a person. The forum will address the question of whether financial innovation is making life easier or harder for cyber criminals and how the digital euro will affect all of our lives. The last panel of the day will be for representatives of Estonian unicorns to share their experience of the Estonian start-up ecosystem and discuss how to develop the sector even faster.

The event will be held in English and some 100 guests from the public sector, academia, traditional financial intermediaries and FinTech companies are expected to attend the conference. The programme and the list of speakers can be found [here](#). There will be a public online broadcast of the forum so that people who are interested can also attend remotely. The online broadcast can be followed on the Finantsinspektsioon YouTube channel or the website of the event.