



Banking & Finance Law Review

6th Annual FinTech Issue

Call For Papers

due May 1, 2024

◆ *Professionalism* ◆ *Expertise* ◆ *Insight* ◆

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Guest of Honour and Lead Article

The Annual FinTech Issue of the *Banking & Finance Law Review* (BFLR) traditionally features a leading article by a prominent scholar in the field, who is the Guest of Honour for the special issue. We are pleased to announce that this year's leading article will be co-authored by eminent **Professor Stéphane Rousseau**, *President, Observatory on Québec Securities Law, Université de Montréal Faculté de droit*) and **Professor Patrick Mignault**, *Université de Sherbrooke Faculté de droit*.

Special Issue

The BFLR is pleased to announce the Call For Papers for its 6th Annual Issue on FinTech. The special issue will focus on the growth of financial technology (FinTech), its regulation, and impact on the financial industry in Canada and internationally. FinTech is construed broadly to encompass any technology used in relation to banking and finance activities, including innovations such as cryptocurrencies, central bank digital currencies, digital tokens, blockchain, mobile and open banking, application programming interfaces, robo-advisors, machine learning and artificial intelligence. Papers focused on recent innovations as well as retrospective/historical approaches are welcomed.

For its 6th Annual FinTech Issue, the BFLR invites articles, recent development articles, case notes and comments, and book reviews centered around the regulation and impact of FinTech on the financial industry. We welcome academic and practitioner engagement across all areas of banking and finance law, including (but not limited to) commercial and investment banking, payments, central banking, structured finance, clearing and settlement, bankruptcy, insolvency and restructuring, secured transactions, securities regulation, and investment law. We invite papers on issues relating to FinTech, its regulation and impact on the financial industry, including the intersection of FinTech with various areas of financial regulation, such as:

- **Banking Law, Digital Currency, Central Banking** (*i.e.* implications of FinTech for traditional commercial and central banking, regulatory issues concerning digital currencies, cryptocurrencies and crypto-assets, central bank digital currencies (CBDCs), tokenized deposits and stablecoins)
- **Payments** (*i.e.* payments infrastructure innovation, cryptocurrencies as payment mechanisms for commercial transactions, international remittance and cross-border trade)

- **AI and Data Analytics** (*i.e.* financial institutions' uses of AI solutions, RegTech, SupTech, robo-advisors, and wealth management, Use of AI in Big Techs, algorithm governance)
- **Blockchain, Distributed Ledger Technology (DLT) and Smart Contract** (*i.e.* use in crypto-assets, enterprise solutions, payments, securities, derivatives trading, clearing and settlement, Web3, metaverse, decentralized autonomous organizations (DAO), cross-chains and bridges, and applicability in other areas of finance)
- **Law Reforms** (*i.e.* treatment of cryptocurrencies in secured transactions, trusts, commercial transactions, bankruptcy, insolvencies, and restructurings, the application of competition law in FinTech, consumer protection)
- **Regulatory Reforms** (*i.e.* securities tokenization, peer-to-peer lending, decentralized finance (DeFi) exchanges, lending and borrowing protocols, derivatives, and synthetic assets, crypto-staking, crypto-asset trading platforms, crypto-asset custody and intermediation, FinTech in wealth management, crypto-asset exchange traded products, DeFi index products and synthetic assets)
- **Financial Inclusion** (free/low-cost access to financial services, barriers to access, social justice in finance, democratized finance)
- **Open Finance** (*i.e.* open data access and portability in banking and financial services, application programming interface (APIs), consumer data rights)
- **Digital Identity** (*i.e.* trusted identity framework, self-sovereign solutions, Fast Identity Online (FIDO))
- **Systemic and Stability Risk** (*i.e.* big tech in financial services, social media and alt-data in finance, fintech and consumer lending discrimination, model risk and correlated exposures, financial product instability, financial operating systems, platform finance, crypto-asset systemic risk)
- **Anonymity, Privacy, and Secrecy** (*i.e.* ramifications of opacity, AI, machine learning and automation from a regulatory perspective, consumer data sovereignty and portability in banking and finance, self-hosted digital wallets, privacy coins, and mixers)
- **Anti-Money Laundering and Counter-Terrorist financing** (*i.e.* addressing money laundering, and terrorist finance concerns, use of RegTech and SupTech)
- **Taxation** (*i.e.* taxation of income, capital, sales tax, and transactions made in cryptocurrencies)

Submissions

Manuscripts will be reviewed on a rolling basis with final submissions due by May 1, 2024. Submissions received after the deadline may be considered for publication in regular issues of the BFLR. Manuscripts should be submitted for the BFLR's exclusive consideration and will be subject to editorial and peer review. Manuscripts and queries may be emailed to submissions@bflr.ca The length of submissions (inclusive of footnotes) are as follows:

- **Articles:** 10,000 to 12,000 words
- **Recent Development Articles:** 8,000 to 9,000 words
- **Case Notes and Comments:** 2,000 to 3,000 words
- **Book Reviews:** 1,500 to 3,000 words

Submissions must conform to the BFLR's Style Guidelines and be submitted in Word or Word-compatible formats. Submissions should include a brief 250- to 300-word abstract, 4-6 keywords and the author's affiliation.

The Journal

For over 35 years the *Banking & Finance Law Review* has provided a Canadian-based forum for expert legal analysis of issues facing the financial industry, in Canada and around the globe. The BFLR is published by Thomson Reuters and carried on Westlaw Next, ProQuest and other digital services. A publication in the BFLR is a contribution to discussion among leading specialists in financial law.