

**NYDIA REMOLINA**

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Nydia Remolina is an Assistant Professor of Law at the Singapore Management University (SMU) Yong Pung How School of Law. She also serves as the Head of Industry Relations and Fintech Track Lead at SMU's Centre for AI and Data Governance, and is a member of the Swiss Fintech Innovation Lab at the University of Zurich. Her areas of research include financial regulation, capital markets, banking law, fintech, and AI governance. She has also taught at institutions across the United States, Asia, Europe, and Latin America. Nydia has been an instructor for the Global Certificate Program jointly organized by Harvard Law School and the International Organization of Securities Commissions (IOSCO), and currently, she is an instructor for the Cambridge Open Banking & Finance for Regulators course offered by the Cambridge Centre for Alternative Finance at the University of Cambridge. Prior to her role at SMU, she practiced law at Sullivan & Cromwell LLP in New York and served as Manager of Regulation and Policy Affairs at a major financial conglomerate in Latin America for more than ten years. Her expertise was further shaped by her role as a Senior Advisor to the Organization for Economic Cooperation and Development (OECD), where she engaged with policy issues related to financial regulation.

Her research has been cited in internationally recognised outlets such as *Forbes* and *The New York Times*, and featured on platforms including the *Harvard Law School Forum on Corporate Governance*, *Columbia Law School Blue Sky Blog*, *Oxford Business Law Blog*, *University of Pennsylvania's Regulatory Review*, and the *Machine Lawyering Blog* of the Chinese University of Hong Kong. Nydia has been invited to speak at international forums organised by institutions such as the International Monetary Fund (IMF), the United States Securities and Exchange Commission (SEC), the Monetary Authority of Singapore (MAS), the Federation of Latin American Banks (Felaban), the Institute of International Finance (IIF), and the Asian Development Bank, among others. Nydia holds a Master of the Science of Law from Stanford University and is completing her PhD at the University of Zurich.

**EDUCATION**

- PhD in Law (Candidate), University of Zurich
  - Thesis: Redefining Systemic Risk in the FinTech Era. The thesis comprises three papers:
    - 'Redefining Systemic Risk in the Era of Cloud Computing'
    - 'The Role of Financial Regulation in Decentralized Finance Runs'
    - 'Artificial Intelligence and Financial Systemic Risk'
  - Advisors: Professor Stefan Zeisberger (Associate Professor of Fintech and Experimental Finance, Department of Banking and Finance) and Professor Marco Dell'Erba (Professor of Corporate and Financial Law)
- Master of the Science of Law, Stanford University (2016)
  - Thesis: Empirical evidence of the impact of Basel III capital requirements in Colombian banking system. Do capital requirements make loans more expensive?

- Advisor: Professor Joseph Grundfest (William A. Franke Professor of Law and Business at Stanford Law School; Senior Faculty, Arthur and Toni Rembe Rock Center for Corporate Governance; former U.S. Securities and Exchange Commissioner)
- Diploma in Finance and Securities Markets, College of Higher Studies in Management (2012)
- Specialist (Post-Graduate Degree) in Capital Markets, Pontificia Universidad Javeriana (2011)
- Bachelor of Laws, Pontificia Universidad Javeriana (2010)

## **CURRENT APPOINTMENTS**

### Singapore Management University

- Assistant Professor of Law, Singapore Management University, 2022 – present
- Deputy Director, SMU Centre for Commercial Law in Asia, July 2025 – present
- Faculty Advisor, SMU International Relations Club, 2022 – present

### External

- Research collaborator, Center for Innovative Enterprise Law (CIEL), National Taiwan University. 2025 – present
- Module and Lead Instructor of the Course on Open Finance for Financial Regulators, Cambridge Centre for Alternative Finance, University of Cambridge, 2023 – present
- Affiliate Member, Swiss Fintech Innovation Lab, University of Zurich, 2022 – present
- Instructor of the Data and Digital Economy Law Course, Singapore Academy of Law, 2023 – present
- Member of the Advisory Board, Centre for Artificial Intelligence, Law & Society, GLA University, 2021 – present
- Member of the Group of Experts on Capital Markets and Financial Regulation, Ibero-American Institute for Law and Finance, 2016 – present
- Member of the International Advisory Board, Foundation for the Financial Innovation and the Digital Economy, 2016 – present

## **PREVIOUS APPOINTMENTS**

- Visiting Scholar, Becker Friedman Institute for Economics, The University of Chicago. 2025
- Academic Visitor, University of Cambridge, Centre for Corporate and Commercial Law, June 2023 – July 2023

- Fintech Track Lead and Head of Industry Relations, SMU Centre for AI and Data Governance, 2022 – present
- Research Associate, SMU Centre for AI and Data Governance, 2019 – 2021
- Legal Advisor for digital transformation, innovation and policy affairs, Grupo Bancolombia, 2017 – 2021
- Lecturer in Financial Regulation, University of Los Andes, 2017 – 2021
- Lecturer in Banking Law and International Financial Regulation, Pontificia Universidad Javeriana, 2012 – 2021
- Senior Advisor, Organization for Economic Co-operation and Development (OCDE), 2017
- Foreign Associate, Sullivan & Cromwell LLP, New York Office, 2016 – 2017
- Lecturer in fintech, regtech and legaltech, Centro de Estudios Garrigues, 2016 – 2018
- Manager, Regulation and Policy Affairs, Grupo Bancolombia, 2011 – 2015
- Senior Lawyer. Treasury, Trading and Derivatives, Grupo Bancolombia, 2010 – 2011
- Associate, DLA Piper, 2010 – 2010
- Professional of Legal and Enforcement Affairs, Self-Regulatory Organization of the Securities Market, 2008 – 2009

## **EDITORIAL POSITIONS**

- DC Fintech Week 2025, member of the academic committee, 2025.
- Data and Policy Journal (Cambridge University Press), Member of the Editorial Board, Area 4 (Focus on Ethics, Equity and Trust in Policy Data Interactions), 2022 – present.
- Banking & Finance Law Review (Thomson Reuters), Guest Editor of the Seventh Special Issue on Fintech, Banking & Finance Law Review 42.1, 2025.
- Journal of Artificial Intelligence, Risk, Law and Policy (Brill | Nijhoff), Member of the Editorial Board, 2024 – present

## **MEMBERSHIPS**

- Member, Swiss Institute of International Studies, 2024 – present
- Member of the Young Scholars Chapter, Asian Law Schools Association, 2023 – present.
- Member of the Law and Technology Chapter, Asian Law Schools Association, 2023 – present.

- Academic Member, European Corporate Governance Institute, 2021 – present.
- Member, American Law and Economics Association, 2015 – present.

## HONORS AND AWARDS

- 2025 Yong Pung How Fellowship.
- Paper “Artificial Intelligence at the Bench: Legal and Ethical Challenges of Informing—or Misinforming—Judicial Decision-Making Through Generative AI” included in the collection of Most Read Papers of Data & Policy, <https://www.cambridge.org/core/journals/data-and-policy/most-read>
- Paper “The Dark Side of Implementing Basel Capital Requirements: Theory, Evidence, and Policy” included in the collection of Highly Cited Articles from the Journal of International Economic Law (Oxford University Press), [https://academic.oup.com/jiel/pages/highly\\_cited\\_articles](https://academic.oup.com/jiel/pages/highly_cited_articles)
- Best Class Paper “Bitcoin. Regulatory flaws. An analysis based on Mt. Gox case”. Presented in the Stanford Policy and Economics class “The Future of Law and Finance”. Professor: Tanya Beder, Stanford University (2016)
- Stanford Program in International Legal Studies (SPILS) Fellow, Scholarship Awardee (2015)
- Foundation for the Future of Colombia – Colfuturo, Scholarship Awardee (2015)
- First Place in the postgraduate category of the Architects of the Colombian Securities Market National Contest organized by the Colombian Stock Exchange. Paper: Alternative Investment Market: assessment and proposals for its deepening from the perspective of small and medium enterprises (2011).
- Best GPA of the Post-Graduate Degree in Capital Markets, Pontificia Universidad Javeriana (2011)
- Member of the honour roll of best GPA, School of Law Pontificia Universidad Javeriana (2004-2009)

## PUBLICATIONS

- H-Index (Google Scholar): 11
- i10 Index (Google Scholar): 13
- H-Index (Scopus): 4
- Downloads (SSRN): 24,604

### Journal Publications

1. Nydia Remolina, ‘From Open Banking to Banking-as-a-Service: Regulatory Challenges in the Evolution of Financial Intermediation’, *Law, Innovation and Technology*, Vol 18.2 (Forthcoming 2026. Accepted for publication on Nov 2025).

2. Nydia Remolina, Alessio Azzutti, Virginia Torrie, Francisco José Ciacetta, ‘Welcome to the BFLR's 7 Annual Fintech Issue!’ (2025), *Banking & Finance Law Review*, Issue 42.1., 7<sup>th</sup> Annual Fintech Issue, pp. ix.
3. Nydia Remolina, ‘Mapping GenAI Regulation in Finance and Bridging the Gaps’ (2025), *Journal of Financial Transformation*, Issue 60, pp. 104-111.
4. Nydia Remolina, ‘AI Governance and Algorithmic Auditing in Financial Institutions: Lessons from Singapore’ (2025), *Journal of Risk Management in Financial Institutions*, Vol. 18, Issue 3, pp. 261-275.
5. Nydia Remolina (with David Socol de la Osa), ‘Artificial Intelligence at the Bench: Legal and Ethical Challenges of Informing—or Misinforming—Judicial Decision-Making Through Generative AI’ (2024), *Data and Policy*, Vol 6, e59, pp. 1-30.
6. Nydia Remolina, ‘Generative AI in Finance: Risks and Potential Solutions’ (2024), *Law Ethics and Technology Journal*, Vol. 1, Issue 1. Special Issue: The Law and Ethics of Generative AI, pp. 1-18.
7. Nydia Remolina (with David Hardoon and Yvonne Locke), ‘Regulatory Approaches to Consumer Protection in the Financial Sector and Beyond: Toward a Smart Disclosure Regime?’ (2024), *International Journal of Consumer Law and Practice*, Vol. 12, Article 2, pp. 1-29.
8. Nydia Remolina, ‘Open Finance: Regulatory Challenges of the Evolution of Data Sharing Arrangements in the Financial Sector’ (2023), *Banking & Finance Law Review*, Vol 40, Issue 1, Special Issue on Fintech, pp. 35-66.
9. Nydia Remolina, ‘Fintech: Finance, Technology and Regulation’ (2023) *Law and Financial Markets Review*, Vol. 17, Issue 3, pp. 248-250.
10. Nydia Remolina (with Aurelio Gurrea-Martinez), ‘Global Challenges and Regulatory Strategies to Fintech’ (2020), *Banking & Finance Law Review*, Vol 36, Issue 1, pp. 39- 74.
11. Nydia Remolina (with Aurelio Gurrea-Martínez), ‘The Dark Side of the Implementation of Basel Capital Requirements: Theory, Evidence and Policy’ (2019) *Journal of International Economic Law*, Oxford University Press, Vol 22, Issue, 1, pp. 125-152.
12. Nydia Remolina, ‘Alternative Investment Market: assessment and proposals for its deepening from the perspective of small and medium enterprises’ (2011), *Analysis – Journal of the Securities Market. Colombian Stock Exchange*, Vol 1, pp. 321-355.
13. Nydia Remolina, ‘Impact of close-out netting provisions of OTC Derivatives in Bankruptcy and Insolvency Cases: Economic and Legal Analysis of Article 74 of Act 1328 of 2009’ (2010). *Masters in Economic Law Review*, Vol 5, pp. 365-396.
14. Nydia Remolina, ‘Law and Economics of Manslaughter: Not Guilty Verdicts When the Accident Occurred Because of the Victim’s Negligence’ (2007), *CEDE – Law and Economics Research Center Review*, Vol 2, pp. 192-156.

#### Book Chapters

15. Nydia Remolina (with Andrew Godwin and Philipp Maume), *Digital Assets in Financial Regulation*, in Peter Hunn, Jason Grant-Allen and Simon Gleeson (eds), THE OXFORD HANDBOOK OF DIGITAL ASSETS AND THE LAW (Oxford University Press, forthcoming)
16. Nydia Remolina (with Aurelio Gurrea-Martinez and Daniel Liu), *The Treatment of Digital Assets in Insolvency*, in Peter Hunn, Jason Grant-Allen and Simon Gleeson (eds), THE OXFORD HANDBOOK OF DIGITAL ASSETS AND THE LAW (Oxford University Press, forthcoming)
17. Nydia Remolina, *AI in the Judiciary: The Singapore Case*, in Stefan Samse and Archana Atmakuri (eds), WILL AI PASS THE BAR? MAPPING THE USE OF ARTIFICIAL INTELLIGENCE IN THE JUDICIARY: INSIGHTS FROM SINGAPORE, INDIA, AND TAIWAN (Konrad Adenauer Stiftung, 2025).
18. Nydia Remolina (with Aurelio Gurrea-Martínez), *Financial Regulation*, in Andrew Phang, Goh Yihan, and Simon Chesterman (eds), LAW AND TECHNOLOGY IN SINGAPORE (Academy Publishing, 2025)
19. Nydia Remolina (with Evan C. Gibson and Aurelio Gurrea-Martinez), *FinTech Regulation in Hong Kong and Singapore*, in George Walker (ed), FINANCIAL TECHNOLOGY AND DIGITAL COMMERCIAL LAW (Oxford University Press, 2025)
20. Nydia Remolina, *DeFi and the Metaverse: Legal and Regulatory Challenges of Decentralisation of Financial Services*, in Hung-Yi Chen, Pawee Jenweeranon and Nafis Alam (eds), GLOBAL PERSPECTIVES IN THE METAVERSE (Palgrave Macmillan, 2024) pp. 223-251.
21. Nydia Remolina, *Interconnectedness and Financial Stability in the Era of Artificial Intelligence*, in Nydia Remolina and Aurelio Gurrea-Martinez (eds), THE USE OF ARTIFICIAL INTELLIGENCE IN THE FINANCIAL SECTOR: OPPORTUNITIES AND REGULATORY CHALLENGES (Edward Elgar, 2023) pp. 350-368.
22. Nydia Remolina, *Towards a Data-Driven Financial System: The Impact of COVID-19*, in ASIAN DEVELOPMENT BANK INSTITUTE (ED), FINTECH AND COVID-19 (ADB, 2022) pp. 202 – 221.
23. Nydia Remolina (with Mark Findlay), *Regulating Personal Data Usage in COVID-19 Control Conditions*, in Mark Findlay, Jolyon Ford, Josephine Seah, Thamapillai (eds). REGULATORY INSIGHTS ON ARTIFICIAL INTELLIGENCE: RESEARCH FOR POLICY (Edward Elgar Publishing, 2022) pp. 102 – 128.
24. Nydia Remolina, *Decentralized Finance: Implications of the So-Called Disintermediation of Financial Services*, in Mauricio Valenzuela (ed), REINVENTING FINANCE IN THE DIGITAL AGE (Colombian Banking Association, 2022).
25. Nydia Remolina (with Aurelio Gurrea-Martinez), *Corporate Governance Challenges in Initial Coin Offerings*, in Andrew Godwin, Rosemary Langford, Pey Woan Lee (eds). TECHNOLOGY AND CORPORATE LAW: HOW INNOVATION SHAPES CORPORATE ACTIVITY (Edward Elgar Publishing, 2021) pp 205 – 226
26. Nydia Remolina, *Towards a Data-Driven Financial System: The Impact of COVID-19*, in Aurelio Gurrea-Martínez, Mark Findlay and Yihan Goh (eds), LAW AND COVID-19 (SMU, 2021), pp 105 – 122.

27. Nydia Remolina, *Big Data: Concept and Foundations*, in Aurelio Gurrea-Martinez and Nydia Remolina (eds), FINTECH, REGTECH AND LEGALTECH: FOUNDATIONS AND REGULATORY CHALLENGES (Tirant Lo Blanch, 2020) pp 77 – 93.
28. Nydia Remolina, *Cryptocurrencies*, in Aurelio Gurrea-Martinez and Nydia Remolina (eds), FINTECH, REGTECH AND LEGALTECH: FOUNDATIONS AND REGULATORY CHALLENGES (Tirant Lo Blanch, 2020) pp 237 – 251.
29. Nydia Remolina, *A regulatory and conceptual approach to financial innovation and the fintech industry*, in Aurelio Gurrea-Martínez and Nydia Remolina (eds.), FINTECH, REGTECH AND LEGALTECH: FOUNDATIONS AND REGULATORY CHALLENGES (Tirant Lo Blanch, 2020) (with Aurelio Gurrea-Martinez).
30. Nydia Remolina (with Aurelio Gurrea-Martínez), *Legal, accounting and financial issues in Initial Coin Offerings*, in Aurelio Gurrea-Martínez and Nydia Remolina (eds.), FINTECH, REGTECH AND LEGALTECH: FOUNDATIONS AND REGULATORY CHALLENGES (Tirant Lo Blanch, 2020).
31. Aurelio Gurrea-Martínez (with Nydia Remolina), *The Law and Finance of Initial Coin Offerings*, in Chris Brummer (ed.), CRYPTOASSETS: LEGAL, REGULATORY AND MONETARY PERSPECTIVES (Oxford University Press, 2019), pp. 117-156.
32. Nydia Remolina, *The Costs of financial regulation in Colombia*, in National Association of Financial Institutions, THE COST OF FINANCIAL REGULATION (2014), pp. 6-21.

#### Edited books

33. Nydia Remolina (with Jason Grant-Allen) (eds.), HANDBOOK ON THE LAW OF DECENTRALIZED FINANCE (Edward Elgar Publishing, forthcoming 2026)
34. Nydia Remolina (with Jane Loo, Sharanya Shanmugan) (eds.), AI GOVERNANCE: CHALLENGES AND OPPORTUNITIES - PERSPECTIVES FROM SINGAPORE, INDIA AND CHINA (Routledge, forthcoming 2026)
35. Nydia Remolina (with Aurelio Gurrea-Martinez) (eds.), ARTIFICIAL INTELLIGENCE IN FINANCE: CHALLENGES, OPPORTUNITIES, AND REGULATORY DEVELOPMENTS (Edward Elgar Publishing, 2023)
36. Nydia Remolina (with Aurelio-Gurrea-Martinez) (eds.), FINTECH, REGTECH AND LEGALTECH: FOUNDATIONS AND REGULATORY CHALLENGES (Tirant lo Blanch, 2019).

#### Practitioner and Industry Articles

37. Nydia Remolina, ‘The Impact of Generative AI in the Financial Sector’, Asobanca Law Journal (2023), Vol 2023, Issue 5, pp. 4-10.
38. Nydia Remolina (with Yihan Goh), ‘The Innovation of Singapore's AI Ethics Model Framework’, in Shanghai Institute for Science of Science, AI Governance in 2019: A Year in Review Observation of 50 global experts (2020). Available at: <https://www.aigovernancereview.com/>

#### Books Translated to Spanish

39. Awrey, Paul Davies, Luca Enriques, Jeffrey Gordon, Colin Mayer, Jennifer Payne, PRINCIPLES OF FINANCIAL REGULATION, SPANISH EDITION (Oxford University Press, 2016). Translation: Awrey, Paul Davies, Luca Enriques, Jeffrey Gordon, Colin Mayer, Jennifer Payne, PRINCIPIOS DE REGULACIÓN FINANCIERA (Heliasta, 2023)
40. Reinier Kraakman, John Armour, Paul Davies, Luca Enriques, Henry Hansmann, Gerard Hertig, Klaus Hopt, Hideki Kanda, Mariana Pargendler, Wolf-Georg Ringe, THE ANATOMY OF CORPORATE LAW: A COMPARATIVE AND FUNCTIONAL APPROACH, SPANISH EDITION (Oxford University Press, 2004). Translation: Reinier Kraakman, John Armour, Paul Davies, Luca Enriques, Henry Hansmann, Gerard Hertig, Klaus Hopt, Hideki Kanda, Mariana Pargendler, Wolf-Georg Ringe, ANATOMÍA DEL DERECHO DE SOCIEDADES: UN ENFOQUE COMPARADO Y FUNCIONAL (Heliasta, 2023)

### Blog Posts

41. Nydia Remolina, 'The Regulatory Challenges Raised by the Evolution from Open Banking to Banking-as-a-Service' (2025), Columbia Law School's Blog on Corporations and the Capital Markets, available at: <https://clsbluesky.law.columbia.edu/2025/09/16/the-regulatory-challenges-raised-by-the-evolution-from-open-banking-to-banking-as-a-service/>
42. Nydia Remolina, 'The Regulatory Challenges Raised by the Evolution from Open Banking to Banking-as-a-Service' (2025), The Oxford Business Law Blog, available at: <https://blogs.law.ox.ac.uk/oblb/blog-post/2025/09/regulatory-challenges-raised-evolution-open-banking-banking-service>
43. Nydia Remolina, Aurelio Gurrea-Martinez, Daniel Liu, 'The Treatment of Digital Assets in Insolvency Proceedings' (2025), The Oxford Business Law Blog, available at: <https://blogs.law.ox.ac.uk/oblb/blog-post/2025/10/treatment-digital-assets-insolvency-proceedings>
44. Nydia Remolina, Aurelio Gurrea-Martinez, Daniel Liu, 'The Treatment of Digital Assets in Insolvency' (2025), Harvard Law School Bankruptcy Roundtable, available at: <https://bankruptcyroundtable.law.harvard.edu/2025/10/14/the-treatment-of-digital-assets-in-insolvency/>
45. Nydia Remolina, 'Governance with and of AI: The Role of Ethics, Equity, and Trustworthiness' (2023), Data & Policy Blog, Blog for Data & Policy, a journal at CUP, available at: <https://medium.com/data-policy/governance-with-and-of-ai-the-role-of-ethics-equity-and-trustworthiness-875c07fbd203>
46. Nydia Remolina, 'Regulating auditing algorithms: An Asian solution?' (2022). European Corporate Governance Institute Blog (Technology and Governance), available at: <https://ecgi.global/blog/regulating-auditing-algorithms-asian-solution>
47. Nydia Remolina (with Mark Findlay, Jia Yuan Loke, Benjamin Tham), 'Ethics, AI, Mass Data and Pandemic Challenges: Responsible Data Use and Infrastructure Application for Surveillance and Pre-emptive Tracing Post-crisis' (2020), in SMU CAIDG Blog, Available at: [https://caidg.smu.edu.sg/news/2020/may/12/CAIDGBlog\\_EthicsDataUseCovid](https://caidg.smu.edu.sg/news/2020/may/12/CAIDGBlog_EthicsDataUseCovid)



48. Nydia Remolina, 'Open Banking: Regulatory Challenges for a New Form of Financial Intermediation in a Data-Driven World' (2019). Centre for Financial Regulation and Economic Development of the Chinese University of Hong Kong, Machine Lawyering Blog. Available at: <https://www.legalanalytics.law.cuhk.edu.hk/post/2019/11/18/open-banking-regulatory-challenges-for-a-new-form-of-financial-intermediation-in-a-data-d>
49. Nydia Remolina, 'Contextualizing Regulatory Sandboxes in Latin America' (2019). Fintech Policy Blog. Available at: <https://fintechpolicy.org/2019/01/20/contextualizing-regulatory-sandboxes-in-latin-america/>
50. Nydia Remolina (with A. Gurrea-Martínez), 'The Law and Finance of Initial Coin Offerings' (2018) in Harvard Law School Forum on Corporate Governance and Financial Regulation. Available at: <https://corpgov.law.harvard.edu/2018/06/16/the-law-and-finance-of-initial-coin-offerings/>
51. Nydia Remolina (with Aurelio Gurrea-Martínez), 'The Dark Side of the Implementation of Basel Capital Requirements: Theory, Evidence and Policy' (2017), in Oxford Business Law Blog (<https://www.law.ox.ac.uk/business-law-blog/blog/2017/09/dark-side-implementation-basel-capital-requirements>)
52. Nydia Remolina (with Aurelio Gurrea-Martínez), 'The Dark Side of the Implementation of Basel Capital Requirements: Theory, Evidence and Policy' (2017), in Columbia Law School's Blog on Corporations and the Capital Markets. (<http://clsbluesky.law.columbia.edu/2017/08/09/the-dark-side-of-implementing-basel-capital-requirements/>)
53. Nydia Remolina, 'Blockchain implementation in Delaware corporate law: the Delaware Blockchain Initiative' (2017). Available at: <http://derechoyfinanzas.org/blog/la-incorporacion-del-blockchain-en-el-derecho-de-sociedades-de-delaware/>

#### Working Papers

- Nydia Remolina, 'Addressing Financial Stability in the Era of Cloud Computing' (2025) (submitted for publication)
- Nydia Remolina, 'Too Big, Too Swiss? An Analysis of Switzerland's Capital Reform' (2025) (submitted for publication)
- Nydia Remolina, 'A Comparative and Economic Analysis of the Regulatory Models to Compensate Financial Consumers in Authorized Push Payment Fraud' (2025)
- Nydia Remolina, 'The Role of Financial Regulators in algorithmic credit scoring' SMU Centre for AI & Data Governance Research Paper (2022) (submitted for publication)
- Nydia Remolina, 'The Perils of Using Capital Requirements in the Transition to a Greener Economy' (2024)
- Nydia Remolina (with Mark Findlay), 'The Paths to Digital Self-Determination – A foundational Theoretical Framework', SMU Centre for AI & Data Governance Research Paper (2021). Available at: [https://papers.ssrn.com/sol3/papers.cfm?abstract\\_id=3831726](https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3831726)

- Nydia Remolina (with Mark Findlay), 'Regulating Personal Data Usage in COVID-19 Control Conditions' (2020). SMU Centre for AI & Data Governance Research Paper No. 2020/04. Available at: [https://papers.ssrn.com/sol3/papers.cfm?abstract\\_id=3607706](https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3607706)
- Nydia Remolina (with Mark Findlay, Jia Yuan Locke, Benjamin Tham), 'Ethics, AI, Mass Data and Pandemic Challenges: Responsible Data Use and Infrastructure Application for Surveillance and Pre-emptive Tracing Post-crisis' (2020). SMU Centre for AI & Data Governance Research Paper No. 2020/02. Available at: [https://papers.ssrn.com/sol3/papers.cfm?abstract\\_id=3592283](https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3592283)
- Nydia Remolina, 'Open Banking: Regulatory Challenges for a New Form of Financial Intermediation in a Data-Driven World' (2019). SMU Centre for AI & Data Governance Research Paper No. 2019/05. Available at: [https://papers.ssrn.com/sol3/papers.cfm?abstract\\_id=3475019](https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3475019)
- Nydia Remolina (with Josephine Seah), 'How to Address the AI Governance Discussion? What Can We Learn from Singapore's AI Strategy?' (2019) SMU Centre for AI & Data Governance Research Paper No. 2019/03. Available at: [https://papers.ssrn.com/sol3/papers.cfm?abstract\\_id=3444024](https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3444024)
- Nydia Remolina, 'Do New Capital Requirements Make Loans More Expensive? An Empirical Study for the Colombian Banking System', in Stanford Program in International Legal Studies (SPILS) JSM Thesis (2016), Available at: <https://ssrn.com/abstract=2861607>

## RESEARCH GRANTS

1. Project: EU-ASEAN Law and Relations  
Funding Agency: Jean Monnet Actions in the field of Higher Education: Chairs. ERASMUS Lump Sum Grants  
Period of Project: 2022-12/2024  
PI: Pasha L. Hsieh, Professor of Law, SMU.  
Co-PI: Clara Portela, Nydia Remolina  
Amount: SGD\$47,000

## OTHER FUNDRAISING ACTIVITIES

1. 2025 Yong Pung How Fellowship. Centre for Digital Law  
Project: Embedded Finance and the Rise of Super Apps in Asia: Legal Challenges and Regulatory Gaps  
Period of Project: 09/2025-08/2026  
PI: Nydia Remolina  
Amount: SGD\$30,000
2. Project: Digital Self-Determination. A theoretical framework.  
Funding Agency: Swiss Federal Department of Foreign Affairs  
Period of Project: 01/01/2021-30/06/2021  
PIs: Nydia Remolina, Mark Findlay  
Amount: SGD\$42,661
3. Project: Open Finance and Digital Self-Determination Studio.  
Funding Agency: Swiss Federal Department of Foreign Affairs  
Period of Project: 25/10/2021-25/05/2022

PIs: Nydia Remolina, Mark Findlay  
Collaborator: Wenxi Zhang  
Amount: SGD\$40,774

4. Project: The Sustainable Finance Regulation: Achieving Greater Regulatory Alignment in Asia and Globally  
Funding Agency: SMU Centre for Commercial Law in Asia and Baker & McKenzie  
Period of Project: 01/11/2022-31/12/2023  
PI: Stefanie Schacherer, Assistant Professor of Law, SMU  
Co-PI: Nydia Remolina  
Amount: SGD\$12,370
5. Project: DeFi - Legal and Regulatory Perspectives  
Period of Project: 18/08/2022-present  
PI: Nydia Remolina  
Amount: SGD\$40,000

## **PEER REVIEW ACTIVITIES**

- The Cambridge Forum on AI: Law and Governance, Referee
- Journal of Financial Regulation, Referee
- Asian Journal of Comparative Law, Referee
- Journal of Risk Management in Financial Institutions: FinTech Risks and Rewards Special Issue, Referee
- Data & Policy Journal, Referee and Associate Editor
- Banking & Finance Law Review, Referee and Fintech Special Issue Co-Editor
- Journal of Corporate Law Studies, Referee
- Financial Innovation, Referee
- International Journal of Law and Information Technology, Referee
- Singapore Academy of Law Journal, Referee
- Regulation & Governance Journal, Referee
- Routledge, Referee
- Asian Journal of International Law, Referee
- University of New South Wales Law Journal, Referee
- Fintech Policy, Associate Editor (2019-2021)

## **CONFERENCES AND PRESENTATIONS**

1. Speaker at the 2025 Annual Conference of the Iberoamerican Institute for Law and Finance. Presentation: 'Open Finance and Banking-as-a-Service' (11-12 December 2025, Madrid)
2. Speaker at the American Society of Comparative 2025 Annual Meeting hosted by McGill University. Presentation: 'Fintech Innovations in the Global South' (16-18 October 2025, Montreal)
3. Speaker at the Second Annual Financial Research Forum (FRF) Conference organised by Seoul National University. Presentation: 'Embedded Finance and the Rise of Supper Apps in Asia' (30 September 2025, Seoul)
4. Panellist at the TechLaw.Fest 2025. Book Launch: 'Will AI Pass the Bar? Mapping the Use of AI in the Judiciary. Insights from Singapore, India and Taiwan' (10-11 September 2025, Singapore)

5. Speaker at the CENS Workshop on International Threats organised by RSIS - S. Rajaratnam School of International Studies. Presentation: 'Digital Credit and Algorithmic Literacy' (27-28 August 2025, Singapore)
6. Speaker at the 9<sup>th</sup> Biennial Conference of the Society of International Economic Law organised by the SIEL and the National Taiwan University. Presentation: 'The Treatment of Digital Assets in Insolvency' (9-11 July 2025, Taipei)
7. Speaker and Chair at the Conference 'Cryptoassets in Law and Finance' organised by the SMU Centre for Commercial Law in Asia. Presentation: 'DeFi Runs' (30 May 2025, Singapore)
8. Speaker at the ERA Academy of European Law Conference on 'The Use of AI in the Financial Sector'. Presentation: Financial Stability and the Use of AI in the Financial Sector (21-23 May 2025, Online)
9. Speaker at the 'Digital and Sustainable Futures: What Role for Digital Assets and Private Law' Conference organised by the University of Manchester. Panel: 'Sustainable Finance and Other Emerging Areas' (19-20 May 2025, Manchester)
10. Speaker at 'Future Fintech' organised by the Interdisciplinary Centre for Security, Reliability and Trust (SnT) and the Faculty of Law, Economics and Finance (FDEF) at the University of Luxembourg. Presentation: 'AI Governance and Risk Management: The Singapore Model' (13-14 May 2025, Luxembourg)
11. Speaker at the 2025 American Bar Association Asia-Pacific Conference. Presentation: 'Ethics and Challenges in AI-Related Emerging Technologies in Asia' (26-28 February 2025, Singapore)
12. Speaker at the Reg@Tech Digital Asset Roundtable organised by the Wharton School, University of Pennsylvania (24 February 2025, Singapore)
13. Speaker at the Conference 'Frontier Technologies – Governance Frontiers' organised by the Konrad-Adenauer-Stiftung and the Technical University of Munich (20 February 2025, Singapore)
14. Speaker at the Suptech Week 2024, organised by the Cambridge Centre for Alternative Finance. Panel: 'Suptech: Transforming Insurance Supervision' (12 December 2024, New York)
15. Speaker at the ANU-SMU 'Global Digital Economy Forum 2024'. Presentation: 'The Role of Financial Regulators in Embedded Finance – Lessons from Asia' (26-27 November 2024, Singapore)
16. Speaker at the SMU-Leiden Workshop 'Green Regionalism' organised by Leiden University and SMU. Presentation: 'The perils of using capital requirements in the transition to a greener economy' (21-22 November, Singapore)
17. Speaker at the Conference 'Trends and Challenges in Insolvency Law: Global and Asian Perspectives' organised by the SMU Overseas Centre Bangkok. Presentation: 'The Collapse of Cryptocurrency exchanges and the Treatment of Digital Assets in Insolvency Law' (12 November 2024, Bangkok)

18. Speaker at the 10<sup>th</sup> Fintech Conference, University of Luxembourg (3 September 2024, Luxembourg)
19. Speaker at the 7<sup>th</sup> Annual Conference on Law and Finance, Iberoamerican Institute for Law and Finance (2 – 3 September, Santo Domingo)
20. Instructor at the Webinar ‘Artificial Intelligence and Data Analytics in Finance: Regulatory Approaches in Singapore and Beyond’ organised by the SMU Law Academy (2 August 2024, Singapore)
21. Speaker at the Singapore Global Restructuring Initiative Annual Conference. Presentation: ‘The Treatment of Digital Assets in Insolvency’ (30 and 31 July 2024)
22. Chair of the ALSA Young Scholars Chapter Inaugural Conference co-organised by Singapore Management University, the Australian National University and Thammasat University (29 and 30 July, Singapore)
23. Speaker at the Data for Policy 2024 Conference ‘Decoding the Future: Trustworthy Governance with AI?’ organised by Cambridge University Press and Imperial College London. Paper Presented: ‘AI at the Bench: Legal and Ethical Challenges of Informing – or Misinforming – Judicial Decision-Making Through Generative AI’, (9 – 11 June 2024, London)
6. Speaker at the Seminar ‘The Role of Financial Regulators in the Governance of Algorithmic Credit Scoring’ organised by the Monash Business School at Monash University (17 June 2024, Melbourne)
7. Speaker at the Seminar ‘The Perils of Using Capital Requirements for the Transition to a Greener Economy’ organised by the Melbourne Centre for Commercial Law at the University of Melbourne (14 June 2024, Melbourne)
8. World Cities Summit 2024. Research on AI in Finance and Open Finance Featured in the SMU booth (3 and 4 June 2024, Singapore)
9. Speaker at the Fourth Machine Lawyering Conference organised by the Centre for Legal Innovation & Digital Society (CLINDS) at the Chinese University of Hong Kong. Paper Presented: ‘Cloud-Based Financial Systems: Risks and Regulatory Strategies for Financial Stability’ (23-25 May 2024, Hong Kong)
10. Speaker at the Panel ‘Corporate Governance and Capital Markets Development’ at the Conference ‘Trades and Challenges of Corporate Governance in Latin America. The Anatomy of Corporate Law (Spanish version) Book Launch’ organised by the Javeriana University, the Cali Chamber of Commerce, and the Iberoamerican Institute for Law and Finance (15 March 2024, Cali)
11. Speaker at the SMU Open House Sample Seminar ‘Navigating the Legal Maze of Algorithmic Credit Scoring’ (24 February 2024, Singapore)
12. Instructor of the Course ‘Data and Digital Economy Law: Digital Asset Management and Protection, Fintech and Regtech Regulation’ organised by the Singapore Academy of Law (16 February 2024, Singapore)

13. Chair and Moderator of the Seminar 'Fair lending: addressing discrimination within algorithmic credit scoring in Australia' by Claudia Rodenbach (Visiting Research from Monash University) organised by the SMU Centre for AI and Data Governance (14 February 2024, Singapore)
14. Chair and Moderator of the Seminar 'Artificial Intelligence: the UNCITRAL and European perspectives' by Professor Giusella Finocchiaro organised by the SMU Centre for AI and Data Governance (8 February 2024, Singapore)
15. Speaker at the Tutorial for Regulators on Governance and Supervision of Open Finance organised by the Cambridge Centre for Alternative Finance (18 January 2024, online)
16. Speaker at the AI Governance and Financial Regulation Workshop organised by the Wharton School of the University of Pennsylvania (18 and 19 January 2024, Philadelphia)
17. FinnTalks – Open Finance, Costs and Business Models, organised by Asobancaria. Keynote speaker 'Open Finance: Regulatory Challenges of the Evolution of Data Sharing Arrangements in the Financial Sector' (7 December 2023, online)
18. 2023 Asian Law Schools Association (ALSA) Conference, hosted by the National Yang Ming Chiao Tung University School of Law. Papers presented: 'The Perils of Using Capital Requirements in the Transition to a Greener Economy'; and 'A New Approach to Financial Stability in the Cloud Computing Age' (3 December 2023, Taiwan-hybrid event)
19. Speaker at the 'OECD Latin America Roundtable on Corporate Governance', Panel 'Capital Market Development and Corporate Governance' (27 and 28 November 2023, Sao Paulo)
20. Speaker at the conference 'Present and Future of Financial Regulation' organised by Javeriana University and the Ibero-American Institute for Law and Finance (20 November 2023, Bogota)
21. Open Finance: Regulatory Challenges of the Evolution of Data Sharing Arrangements in the Financial Sector (24 October 2023, Hawaii)
22. 'Open Finance: Regulatory Challenges of the Evolution of Data Sharing Arrangements in the Financial Sector', speaker at the Ibero-American Institute for Law and Finance Annual Conference 2023 (1 and 2 June 2023, Mexico City)
23. 'Strategies for Fintech – Cryptoassets and Digital Payments', speaker at the 'Business Law Week' (22 and 23 May 2023, Santo Domingo)
24. Conference 'Conference: Financial Regulation in the Digital Era', speaker at the panel 'AI in Finance' (15 May 2023, Haifa)
25. 'Open Finance: Regulatory Challenges of the Evolution of Data Sharing Arrangements in the Financial Sector', speaker at the Conference 'Leeds financial and fintech law conference 2023. Transforming FinTech in Leeds: Lessons from the U.S. and Singaporean Models' (11 May 2023, Leeds)
26. 'AI in Finance: Opportunities, Challenges and Regulatory Developments', book launch organised by the Centre for AI and Data Governance. Speaker and Organiser (8 and 9 May 2023, Singapore)

27. 'From Open Finance to Open Data', speaker at the Workshop: Open Data / European Finance Data Space / DLT and financial infrastructure (25 April 2023, Washington D.C)
28. Speaker and Organiser at the Sustainable Finance Workshop. Paper presented: The Perils of Using Capital Requirements in the Transition to a Greener Economy (27 February 2023, Singapore)
29. Speaker at the 'Data Talks Series: Alternate Credit Scores' organised by the Institute of International Finance (21 November 2022, online)
24. 'DeFi, Smart Contracts, and Decentralised Autonomous Organizations', speaker at the INSOLTech Roundtable (16 November 2022, Singapore)
30. Speaker at the 'Data Talks Series: APEC Cross Border Privacy Rules Forum' organised by the Institute of International Finance (22 September 2022, online)
31. 'Towards a Data-Driven Financial System: The Impact of COVID-19', speaker at the ADBI Book Launch "Fintech and COVID-19: Impacts, Challenges and Priorities for Asia" (3 August 2022, Singapore)
32. 'Artificial Intelligence in Finance: Legal and Regulatory Challenges', speaker at the webinar organised by Felaban – Latin-American Federation of Banks (26 July 2022, online)
33. 'Open Finance: Perils and regulatory models', speaker at the Ecuador Fintech Week (23 July 2022, Ecuador)
34. 'When Banks and Technology Companies Collide: The Consequences of Decentralised Finance on Financial Services Laws and Regulations', speaker at the TechLawFest 2022 (27 July 2022, Singapore)
35. 'Fintech Regulatory Strategies', expert testimony at the Debate on the Fintech Bill organised by the National Assembly of Ecuador (Ecuador Congress) (1 July 2022, Ecuador)
36. 'The Role of Financial Regulators in Algorithmic Credit Scoring', speaker at the UCL Conference on Financial Law and Regulation (30 June 2022, London)
37. 'Open Finance Studio', speaker at the conference Empowering People in their Digital Lives: A Conference on Digital Self-Determination (28 June 2022, Switzerland)
38. 'The Role of Financial Regulators in Algorithmic Credit Scoring', speaker at the Seminar Talk – Swiss Fintech Innovation Lag at the University of Zurich (24 June 2022, Switzerland)
39. 'Artificial Intelligence and DeFi: regulatory developments', speaker at the Economic Law Week organised by Javeriana University (25 April 2022, Colombia)
40. 'Digital self-determination - an alternative approach to data governance issues', speaker at the eCommerce Week 2022 organised by the United Nations Conference on Trade and Development (25 April 2022)
41. 'Workshop on Open Finance', participant and chair at the Open Finance and Digital Self Determination Studio organised by the SMU Centre for AI and Data Governance (1 April 2022, Singapore)

42. 'Fair Lending and the Role of Financial Regulators in Algorithmic Credit Scoring', presenter at the SMU Faculty Research Workshop (23 March 2022, Singapore)
43. 'Fintech and Blockchain: Legal Issues and Developments', instructor at the Supreme Court Registry Seminar (22 January 2022, Singapore)
44. 'The Conundrum of the regulatory sandbox promoting innovation: a critical approach to responsible AI', speaker at the conference Money, Power and AI: From Automated Banks to Automated States organised by the Centre for Law, Markets and Regulation at the University of New South Wales (10 December 2021, Australia)
45. 'Swiss Open Forum on Digital Self-Determination', panellist at the Internet Governance Forum 2021 organised by United Nations (7 December 2021, Switzerland)
46. 'Fair Lending and the Role of Financial Regulators', speaker at the 'The Responsible AI Forum - TRAI - 2021' organised by The Institute for Ethics in Artificial Intelligence at the Technology University of Munich (7 December 2021, Germany)
47. 'Challenges and Regulatory Developments in DEFI and other forms of blockchain-based finance', speaker at the Fourth Industrial Revolution Webinar Series 3 about Decentralised Finance and Insolvency organised by INSOL International (23 November 2021, Australia)
48. 'Workshop on Digital Economy', organised by the Singapore Cooperation Programme Singapore – United States Third Country Training Programme 2021, Singapore Infocomm Media Development Authority, and IPSOS (17 November 2021, Singapore)
49. 'Cryptocurrencies, stablecoins and Central Bank Digital Currencies: challenges of fostering innovation in Singapore and Beyond', speaker at the workshop on Asian Legal Studies organised by the National Chengchi University School of Law (16 November 2021, Taiwan)
50. 'Live Session: Regulatory Adaptation: Considering the Changing Role of Financial Regulators and Responses to Innovation', panellist at the Financial Inclusion Week 2021 organised by the Center for Financial Inclusion (2 November 2021, Washington D.C.)
51. 'Adoption of Cryptocurrencies as Legal Tender and the Future of Money', panellist and convenor at webinar organised by the SMU Centre for AI and Data Governance (14 September 2021, Singapore)
52. 'AI Governance and Open Finance Initiatives', lecture organised by the Asian Institute of International Financial Law at the University of Hong Kong (13 September 2021, Hong Kong)
53. 'How to regulate Cryptoassets', speaker and moderator at the 19<sup>th</sup> Financial Law Conference organised by Asobancaria (27 August 2021, Colombia)
54. 'The Future of AI Regulation – an Asian Perspective', convenor at the webinar of the SMU-Microsoft Asian Dialogues on AI Governance series organised by the SMU Centre for AI and Data Governance (26 August 2021, Singapore)
55. 'Open Finance in Singapore and its impact on the Asian market', keynote speaker at International Webinar on Open Finance organised by Instituto Propague (19 August 2021, Brazil)



56. 'AI Governance as Responsible and Sustainable Innovation for and by Gen Z-ers', Master Class for the U&AI AI for SDGs Youth Bootcamp organised by the United Nations Development Programme and the Institute for AI International Governance (I-AIIG) at Tsinghua University (27 July 2021, China)
57. 'Fintech and AI Governance', lecture as part of the Seoul National University Summer Program (21 and 23 July 2021, South Korea)
58. 'The Role of Financial Regulators in AI-based credit scoring', speaker and convenor at the webinar 'Fair lending and Algorithmic Credit Scoring' organised by the SMU Centre for AI and Data Governance (24 June 2021, Singapore)
59. 'Fintech, Cryptocurrencies and Anti-Money Laundering', instructor at the 'Primer Series: Leading Issues in Law & Technology' organised by SMU Law Academy (11 June 2021, Singapore)
60. 'Challenges for CBDCs, Stablecoins and Digital Payments: Singapore and Beyond', speaker at the webinar 'Digital Bank and Digital Currencies: A New World of Banking and Money?' organised by the SMU Centre for Commercial Law in Asia (CCLA) and the UNSW Law & Justice's Herbert Smith Freehills China International Business and Economic Law Centre (CIBEL) (21 May 2021, Australia, Singapore)
61. 'The Promises and Perils of Open Banking: Challenges and Regulatory Approaches', speaker at the Seminar Talk organised by the Swiss Fintech Innovation Lab at the University of Zurich (28 April 2021, Switzerland)
62. 'A New Regulatory Reality for Finance?', keynote speaker at Interlaw 2021 Virtual Americas Regional Meeting (20 April 2021, United States)
63. 'Bigtech in Finance', keynote speaker at the Annual conference on Antitrust and Competition Law in Financial Services 2021 organised by the Colombian Banking Association and Javeriana University (7 April 2021, Colombia)
64. 'Towards a Data-Driven Financial System: The Impact of COVID-19', paper accepted for presentation (blind review process) at the Fintech and COVID-19 conference organised by the Asian Development Bank, The Asian Development Bank Institute and the Cambridge Centre for Alternative Finance at the University of Cambridge Judge Business School (30 March 2021, Japan)
65. 'Desentralised Corporate Finance: An Economic and Legal Perspective', commentator at the Centre for Banking and Finance Law working paper presentation organised by the National University of Singapore (30 March 2021, Singapore)
66. 'The Role of Financial Regulators in AI-based credit scoring', paper accepted for presentation at the Machine Lawyering Annual Conference: Human Sovereignty and Machine Efficiency in the Law organized by the Chinese University of Hong Kong (15 January 2021, Hong Kong)
67. 'Instructor of the AI Ethics: Global Perspectives course, organised by The Governance Lab at New York University's Tandon School of Engineering (January 2021, United States).
68. 'AI Governance in Finance - the evolution of the ethical principles approach to AI, and challenges ahead for the financial services industry and regulator'. Keynote speaker in the Financial Security

and Innovation Conference 2020, organized by the Florida International Bankers Association and the Latin American Banking Federation (24 November 2020, United States)

69. 'Interoperability and Open Banking: challenges and opportunities' in Argentina Annual Fintech Forum (2 December 2020, Argentina)
70. 'Open banking and data ownership' in Colombia 4.0 organised by the Ministry of Telecommunications and Technology (1 December 2020, Colombia)
71. 'Reaction to the paper 'Pandemic Paradox and Polanyi: Financial markets rise, economies crash, and regulators toss a coin' in the conference Disrupting Data Injustices organised by the Data Justice Research Network of the University of New South Wales Allens Law & Technology Hub and the Centre for AI and Data Governance at Singapore Management University (10 November 2020, Singapore-Australia)
72. 'How to regulate Data Use in COVID-19 Control Situations' in SMU Conference on Global Public-Private Law Approaches to the Covid-19 Pandemic (10 September 2020, Singapore)
73. 'Re-thinking data ownership and database rights in a world of AI' in TechLawFest 2020 (29 September 2020, Singapore)
74. 'Financial Regulation in Times of COVID-19' in SMU Law Academy COVID-19 Seminar Series (23 June 2020, Singapore)
75. 'Fintech Regulatory Strategies: a comparative overview' (2020). Fintech, regtech and legaltech Congress organised by the Foundation for Law and Business Research - FIDE. <https://www.fidefundacion.es/fin-reg-legtech/>
76. 'Data Privacy and Data Protection in the era of AI: A Sectoral Dialogue (Financial Sector)' organised by SMU Centre for AI and Data Governance (21 February 2020, Singapore)
77. 'Harnessing AI for a Safer and Smarter Future' in Festival of Ideas, organised by Lee Kuan Yew School of Public Policy, National University of Singapore (20 November 2019, Singapore)
78. 'Regulating Open Banking for a data-driven finance world', Keynote Speaker in the International Congress for Legal Strategy organized by Institute OMG in Dominican Republic (31 July 2019, Dominican Republic)
79. 'Open Banking: Regulatory challenges for a new form of financial intermediation in a data-driven world' in SMU Seminar on AI and Data Governance in the financial sector (26 November 2019, Singapore)
80. 'Redefining systemic risk in the era of AI in the financial sector' in SMU Roundtable on AI in the financial sector (1 November 2019, Singapore)
81. 'Developments in Regtech and Supotech around the world. Who are the early adopters?' (2018), in Regtech in Latin America, organized by Legal Hackers and Microsoft (6 December 2018, Colombia)

82. 'Making or Taking Innovation? Regulatory Competition and the Race of Fintech Dominance' in DC Fintech Week, organized by the International Monetary Fund and Georgetown University's Institute of International Economic Law (10 November 2018, United States)
83. 'Enhancing the Regulatory Framework of Initial Coin Offerings' (2018). Securities and Exchange Commission. Washington D.C., United States.
84. 'FinTech Developments, Cryptocurrencies, ICOs, and Related Regulatory Issues' (2018). IOSCO/PIFS-Harvard Law School Global Certificate Program for Regulators of Securities Markets. Madrid, Spain. [https://www.iosco.org/training/?subsection=global\\_certificate\\_program](https://www.iosco.org/training/?subsection=global_certificate_program)
85. 'Fintech regulatory initiatives and their impact on e-commerce' (2018). 13<sup>th</sup> International Regulation Workshop. Communications Regulatory Commission, Cartagena, Colombia. <https://www.crcm.gov.co/es/pagina/13-taller-regulacion>
86. 'Initial Coin Offerings: Regulatory Challenges and Risks' (2018). Research seminar program for the Cambridge Society for Law and Governance in the New Economy. Cambridge University. Cambridge, UK. <https://sms.cam.ac.uk/media/2748141>
87. 'Initial Coin Offerings. ICOs as a new way of raising capital. Legal and financial implications' (2018). Instituto Tecnológico Autónomo de México, México. <http://derecho.itam.mx/es/evento/panel-las-initial-coin-offerings-icos-como-mecanismo-de-financiacion-empresarial-problematika>
88. 'Initial Coin Offerings' (2018). Comisión de Valores Argentina. Buenos Aires, Argentina
89. 'How new financial technologies are reshaping financial services industry and consumers: challenges and policymakers/regulators responses (cryptocurrencies, new licenses, regulatory sandboxes, Regtech, Suptech)' (2018). International Organization of Securities Commissions Committee 8 (Retail Investors, investor education and financial literacy committee) meeting. Madrid, Spain.
90. 'Fintech regulatory initiatives' (2017). International Monetary Fund. Washington, DC. United States.
91. 'The impact of bank capital requirements on the cost of lending' (2017). Tsinghua University. Beijing, China. [https://www.tsinghua.edu.cn/publish/law/3566/2017/20171101161826011711053/20171101161826011711053\\_.html](https://www.tsinghua.edu.cn/publish/law/3566/2017/20171101161826011711053/20171101161826011711053_.html)

## INTERVIEWS AND CITED WORK

1. 'Singapore-Mexico Relations: President Tharman to make first state visit to Mexico' (29 November 2025), available at: [https://www.nama.com.sg/WMV/TVCLIP/TBSMU/20251129\\_T65\\_CNA-1000PM\\_5.MP4](https://www.nama.com.sg/WMV/TVCLIP/TBSMU/20251129_T65_CNA-1000PM_5.MP4)
2. INSOL International I-Read Newsletter Issue 19, Interview with Nydia Remolina (August 2025), available at: <https://email.insol.org/cr/AQj--A0Q4oZuGMff25oB94pVN-F7iqDvS1KDqbRbakjZ7tiSOEJ7rlkvm4SqhCU>

3. Contributor to 'The APAC State of Open Banking and Open Finance Report' (2025) published by the Cambridge Centre for Alternative Finance, Cambridge Judge Business School with the support of the Asian Development Bank (ADB) Institute and the UK Foreign, Commonwealth & Development Office. Available at: <https://www.jbs.cam.ac.uk/faculty-research/centres/alternative-finance/publications/the-apac-state-of-open-banking-and-open-finance/>
4. 'How Citigroup's Firing of Asia Equity Sales Traders Is Haunting the Bank Years Later' (4 December 2024), available at: <https://www.bloomberg.com/news/articles/2024-12-03/citigroup-haunted-for-years-after-firing-traders-in-hong-kong-singapore-tokyo>
5. 'AI and its impact and uses on cyberbullying and social scourges in Southeast Asia' (29 February 2024), available at: <https://www.channelnewsasia.com/asia/artificial-intelligence-southeast-asia-deepfakes-cyberbullying-scams-cybersecurity-threats-4159006>
6. 'Scam losses - Who should bear the responsibility?' Podcast Heart of the Matter by CNA (22 December 2023), available at: [https://www.channelnewsasia.com/listen/heart-matter/scams-banks-losses-responsibility-heart-matter-podcast-4005941?field\\_season\\_value=619681&page=1](https://www.channelnewsasia.com/listen/heart-matter/scams-banks-losses-responsibility-heart-matter-podcast-4005941?field_season_value=619681&page=1)
7. 'When money laundering leaves a stain on the economy', in The Business Times (6 October 2023), available at: <https://www.businesstimes.com.sg/art/1618688>
8. 'Morning Shot: What constitutes fair sharing of scam losses?' Interview by Money FM 89.3. (5 October 2023), available at: <https://www.moneyfm893.sg/guest/nydia-remolina-assistant-professor-of-law-head-singapore-management-university/>
9. 'MAS' investors from last year need to be wary of Alert List, digital currency transactions account for 25%', in Lianhe Zaobao (6 April 2021), available at: <https://www.zaobao.com.sg/zfinance/news/story20210406-1136925?t=1617676046>
10. 'Broke: Challenger bank. Woke: Challenger money', in Forbes (14 March 2021), available at: <https://www.forbes.com/sites/davidbirch/2021/03/14/broke-challenger-bank-woke-challenger-money/?sh=75026d026cfa>
11. 'CoAssets in the crosshairs of MAS, CAD on 'suspected misconduct'', in The Business Times (2 February 2021), available at: <https://www.businesstimes.com.sg/banking-finance/coassets-in-the-crosshairs-of-mas-cad-on-suspected-misconduct>
12. 'Open Banking and Data Portability – Consultation Paper', published by the Unit of Financial Regulation, Ministry of Finance of Colombia (December 2020), available at: <https://imgcdn.larepublica.co/cms/2020/12/17115612/Documento-de-la-URF-sobre-open-banking.pdf>
13. 'Open Banking: Financial information available to everyone', published by the Ministry of Information Technologies and Communications (2 December 2020), available at: <https://col40.co/750/w3-article-160592.html>
14. 'Interoperability and open banking were important topics on the first day of the Argentina Fintech Forum', in Europe and World News (2 December 2020), available at: <https://www.europeworldnews.com/interoperability-and-open-banking-were-important-topics-on-the-first-day-of-the-argentina-fintech-forum/>

15. 'Interoperability and Open Banking were highlighted in the first day of Argentina Fintech Forum', in Cointelegraph (2 December 2020), available at: <https://es.cointelegraph.com/news/interoperability-and-open-banking-were-highlighted-in-the-first-day-of-argentina-fintech-forum>
16. 'Open Banking in Argentina: what the experts say', in newsper.com (2 December 2020), available at: <https://newsper.com/2020/12/02/open-banking-in-argentina-what-the-experts-say-argentina-news/>
17. 'Regulatory complications posed by Libra, Facebook's recently announced cryptocurrency' (2019). Interviewed by Focus (焦点), a local programme that offers views on current affairs from Singapore's perspective. Available at: <https://video.toggle.sg/en/video/series/focus-fy1920/ep19/857113>
18. 'Enhancing consumer and investor protection in Initial Coin Offerings', in The Business Times, Singapore (20 November 2019), available at: <https://www.businesstimes.com.sg/hubprojects/tackling-societal-challenges/enhancing-consumer-and-investor-protection-in-initial-coin>

## **COURSES TAUGHT**

### Singapore Management University

- Financial and Securities Regulation
- Comparative Legal Systems (Core Course)
- Fintech Law and Policy
- Fintech Regulation (LLM Course)
- Financial Regulation in Singapore, Hong Kong and China (LLM Course)
- Green Finance (Seminar in the course 'Introduction to Sustainability Law')
- AI in Finance: Challenges and Regulatory Responses (Seminar in the SMU-XO course 'EU-ASEAN law and relations')
- Introduction to Financial Regulation (Seminar in the PhD course 'Law in a Commercial Context')
- Fintech Risks and Regulations (in the SMU Academy Executive Certificate in FinTech & Decentralized Finance)
- Digital Payments, Cryptocurrencies, Initial Coin Offering (ICO) and Anti-Money Laundering (in the SMU Academy Graduate Certificate in Legal Tech)

### Other Universities

- Governance and Supervision of Open Finance (Cambridge University, Judge Business School, Cambridge Centre for Alternative Finance)
- Banking Law; International Financial Regulation (Pontificia Universidad Javeriana)
- Financial Regulation (University of Los Andes)