

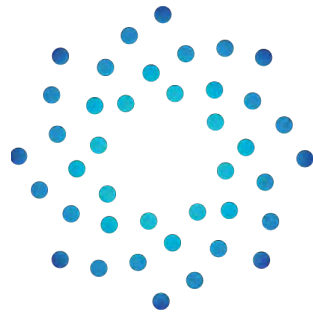


2025

Building Ecosystems of Change

Progress Report

Alliance for Innovative Regulation (AIR)



Message from Our CEO

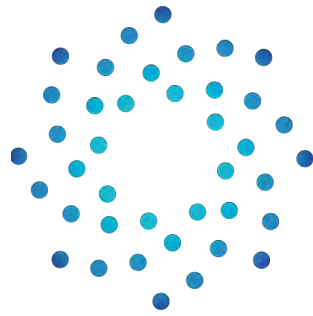
2025 brought urgency and momentum.

As innovation outpaces legacy systems, AIR showed what's possible when silos are broken and communities of change are built.

We're helping to modernize financial supervision across the globe — with speed, clarity, and collaboration.

Jo Ann Barefoot, CEO & Co-founder





2025 By The Numbers

23+ regulators & central banks engaged

36+ events & speeches

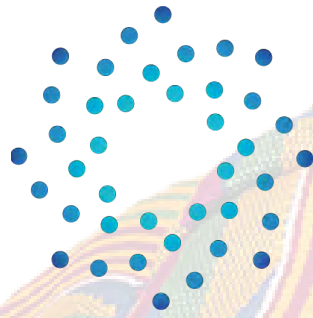
170+ countries reached

750+ event attendees from 110 orgs

7,400+ novel publication downloads

10,000+ original podcast downloads

271,000+ organic media impressions



Why Our Work Matters

Financial Crime



If financial crime was a country, it would be in the G7.¹

Financial Health



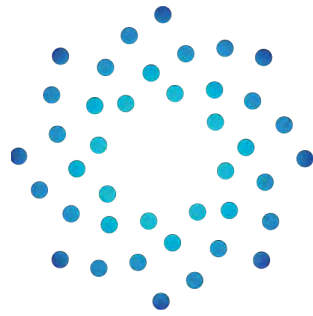
~1.3 billion adults globally remain unbanked.²

Regulatory Modernization



70% of the data collected by supervisors is historical rather than real-time.³

1. Barefoot, Jo Ann, Carole House, Ari Redbord, and Matthew Van Buskirk. "We Can Beat Financial Crime Pt.1: Carole House, Ari Redbord, and Matt Van Buskirk." Barefoot Innovation Podcast, January 9, 2026.
2. World Bank, The Global Findex Database 2025: Financial Inclusion, Digital Payments, and Resilience after the Pandemic (Washington, DC: World Bank, 2025), 13.
3. Bank for International Settlements, The Use of Supervisory Technology (SupTech) by Authorities: Characteristics and Lessons, FSI Insights on Financial Sector Policy No. 31 (Basel: Bank for International Settlements, 2021), 12–15.



What Our Work Enables

From Ideas to Action

We convene ecosystems that co-design and test real-world solutions — moving beyond white papers to practice.

Smarter Governments

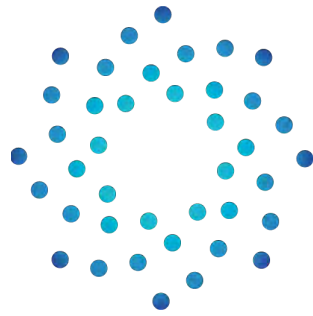
Our tools and frameworks help public institutions respond faster and act more effectively under pressure.

Market Innovation

We reduce friction for responsible business models that promote competition and expand consumer choice.

Inclusive Financial Systems

We help build the infrastructure for financial systems that protect and include the most vulnerable.



A Super Connector

We convene the right people on wicked problems



**Bank + Fintech
Arrangements**
TechSprint

United States



**Battlefront: Fraud
in the Age of AI**
Event

United States



**Innovation
Elements**
Cohort Workshop

United Kingdom



**West Africa
Payments & Fraud**
Policy Sprint

Nigeria



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The background image shows a top-down view of a collaborative workspace. Several hands are visible, interacting with various items on a wooden table. There are numerous sticky notes in different colors (yellow, green, blue) with handwritten text such as 'Augmented Reality', 'Think', 'Feedback', and 'Home'. A central graphic features a circular diagram with a multi-colored center and radiating dots. To the right, a flowchart with hexagonal nodes labeled 'DEFINE' and 'EMPATHIZE' is visible. The overall scene suggests a creative and collaborative environment.

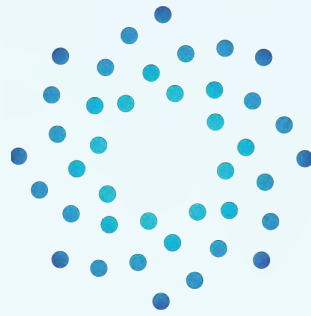
Making Innovation Practical

Our Innovation Elements Framework

Giving financial supervisors a shared language to assess where they are, co-design support, and measure progress over time.

It is grounded in lived experience and informed by evidence and stories from regulators working within real institutional constraints.

This isn't theory. It's a tool for action.



Our Thought Leadership

AIR helps make sense of what's next.

Publications

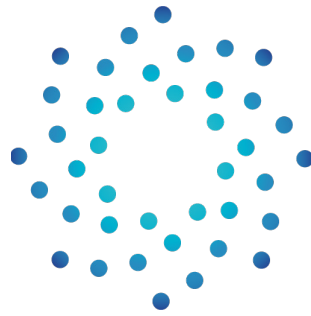


Blogs & Podcast

- Regulation 2.0: The Dawn of Tech-Driven Financial Regulation
- Empowering the Next Generation of Women Leaders in Tech Regulation: Lessons from the TechEquity Program
- A Systemic Approach to Regulatory Innovation
- Advancing Stablecoin Readiness Across Africa



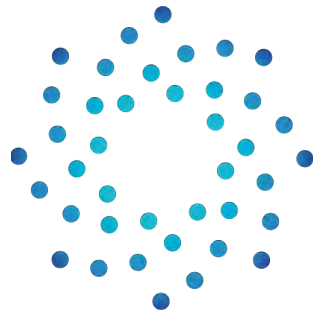
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A Year of Collaborations



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Voices From the Ecosystem



The workshop provided practical skills and tools that are already influencing how we shape our digitization strategy.

Sharon Lithur, Bank of Ghana

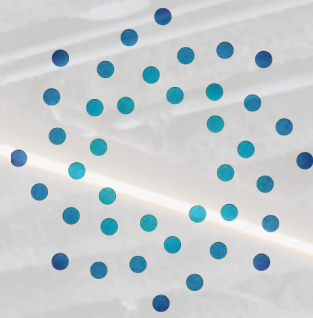
AIR's Battlefront provided a unique hands-on experience that deepened my understanding of AI fraud threats.

Financial Institution Participant



It's rare to have a forum where regulators can openly share challenges and learn from each other.

Policy Sprint Participant



What's Next in 2026

AI for Supervision

Building AI-native tools for real-time oversight.

→ Fund the next prototype or pilot.

Break the Silos in Financial Crime

Connecting regulators to outpace fraud.

→ Support our next Battlefront event.

Embed Innovation Cultures

Unlocking capacity from the inside out.

→ Back our Innovation Elements programs.

Shape the Future of Digital Currency

Guiding policy on stablecoins that reflects local realities.

→ Join our regulatory readiness programs.



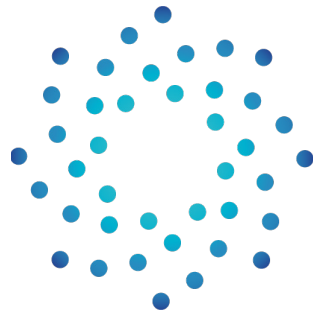
Looking Ahead

The opportunity is historic.

In 2026, AIR will expand its work designing tools, convening leaders, and building the infrastructure for real-time, data-driven, and adaptable oversight in financial regulation.

This is the moment to modernize supervision — not incrementally, but systemically.

Stay tuned for what's next.



Join the Movement

→ Partner with us

→ Donate to help catalyze change

→ Visit regulationinnovation.org

→ Follow us on LinkedIn, X, YouTube



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