

## FinHub



Welcome to the SEC’s Strategic Hub for Innovation and Financial Technology (FinHub). As financial technologies, methods of capital formation, market structures, and investor interfaces continue to evolve, FinHub will play an important role in facilitating the SEC’s active engagement with innovators, developers, and entrepreneurs. In addition to being a resource for information about the SEC’s views and actions in the FinTech space, FinHub is also a forum for engaging with SEC staff by clicking the “ENGAGE WITH FINHUB” button below.

As part of a continuing effort to assist those seeking to comply with the U.S. federal securities laws, FinHub published a [framework](#) for analyzing whether a digital asset is a security. The framework is not intended to be an exhaustive overview of the law; rather, it is a tool to help market participants assess whether the federal securities laws apply to the offer, sale, or resale of a particular digital asset. Additionally, the Division of Corporation Finance issued [no-action](#) response to a market participant in connection with the proposed offer and sale of a digital asset.

SEC FinHub staff will host a public forum focusing on distributed ledger technology (DLT) and digital assets on May 31, 2019. The forum will be open to the public and [webcast live via the SEC’s website](#). Here is the following agenda and participants listed below.

### SEC FINTECH FORUM 2019

HOSTED BY FINHUB

Agenda and Panelists (All times Eastern, Panelists listed are scheduled to appear)

8:00 a.m. | Doors Open

**[+]** Morning Session

**[+]** 10:10 – 11:10 a.m. | Panel 1: Capital Formation Considerations

11:10 – 11:25 a.m. | Networking Break

11:25 – 11:35 a.m. | Remarks by Brett Redfearn, Director, Division of Trading and Markets

**[+]** 11:35 a.m. – 12:35 p.m. | Panel 2: Trading and Markets Considerations

12:35 – 1:45 p.m. | Lunch Break

**[+]** Afternoon Session

**[+]** 1:55 – 2:55 p.m. | Panel 3: Investment Management Considerations

2:55 – 3:10 p.m. | Networking Break

3:10 – 3:20 p.m. | Remarks by Peter Driscoll, Director, Office of Compliance Inspections and Examinati

**[+]** 3:20 – 4:20 p.m. | Panel 4: Distributed Ledger Technology Innovations: Industry Trends and Spec Use Cases for Financial Markets

4:20 – 4:25 p.m. | Closing Remarks by Valerie Szczepanik, Head, FinHub

4:30 p.m. | Forum concludes

### Local P2Ps with SEC FinHub

The SEC's Strategic Hub for Innovation and Financial Technology (FinHub) seeks to engage with FinTech communiti across the country and has begun hosting local peer-to-peer meetings. These P2Ps offer members of FinTech communities the opportunity to speak in person with FinHub staff at a location nearby to discuss a general issue, spe question, or give a presentation about their work.

FinHub is designed to make the SEC's FinTech work more accessible to innovators, entrepreneurs, and their adviser and serves as a platform to inform the SEC's understanding of new financial technologies. FinHub is continuously interested in engagement. FinTech community members who wish to request engagement with the staff are encoura to submit a request through the FinHub portal (link below). Please indicate whether you'd like to schedule a P2P at t location and dates below.

**Where:**  **When:**

**Where:** **When:**

U.S. Securities and Exchange Commission  
 Philadelphia Regional Office  
 1617 JFK Boulevard, Suite 520  
 Philadelphia, PA 19103

June 3 between 2-5pm

U.S. Securities and Exchange Commission  
 Chicago Regional Office  
 175 W. Jackson Blvd., Suite 1450  
 Chicago, IL 60604

June 28 between 10am-4pm

**How to Book:**

Select the button below to “Engage with FinHub.” On the webform, indicate your interest in a P2P and a member of FinHub will be in touch!

## ENGAGE WITH FINHUB

### Blockchain/Distributed Ledger



In recent years, the SEC has encountered a number of issues relating to the blockchain and distributed ledger technology. These terms generally refer to databases that maintain information across a network of computers in a decentralized or distributed manner. These networks commonly use cryptographic protocols to ensure data integrity. Blockchains are often used to issue and transfer ownership of digital assets that may be securities, depending on the facts and circumstances. To learn more about the SEC’s activities in this evolving space, click below.

**[+]** Regulation, Registration and Related Matters

**[+]** Initial Coin Offerings

## [+] Opportunities for Public Input

### Digital Marketplace Financing



Digital marketplace financing generally refers to financing methods that do not use traditional financial institutions as intermediaries. The financing can be in the form of loans, often called online marketplace lending, or equity or equity-like securities, often called crowdfunding. The SEC has been addressing digital marketplace financing activities related to funding portals, platforms, and investments for some time. To learn more about the SEC's activities in this space, click below.

[+] Regulation

[+] Investor Focus

[+] Empirical information

### Automated Investment Advice



Automated investment advisers/Robo-advisers are investment advisers that typically provide asset management services through online algorithmic-based programs. Since their introduction, the SEC has been involved with regulating these market participants. To learn more about the SEC's activities in this space, click below.

[+] Investor Information

## [+] Regulation and Related Matters

### Artificial Intelligence/Machine Learning



Machine learning and artificial intelligence refers to methods of using computers to mine and analyze large data sets. This area of technological innovation is moving rapidly and the extent of related SEC activity is expanding. To learn more about the SEC's activities in this space, click below.

## [+] Speeches and Presentations

*Modified: May 31, 2019*