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FIND – Swiss Financial Innovation Desk

Positioning . in a volatile world

June 2025



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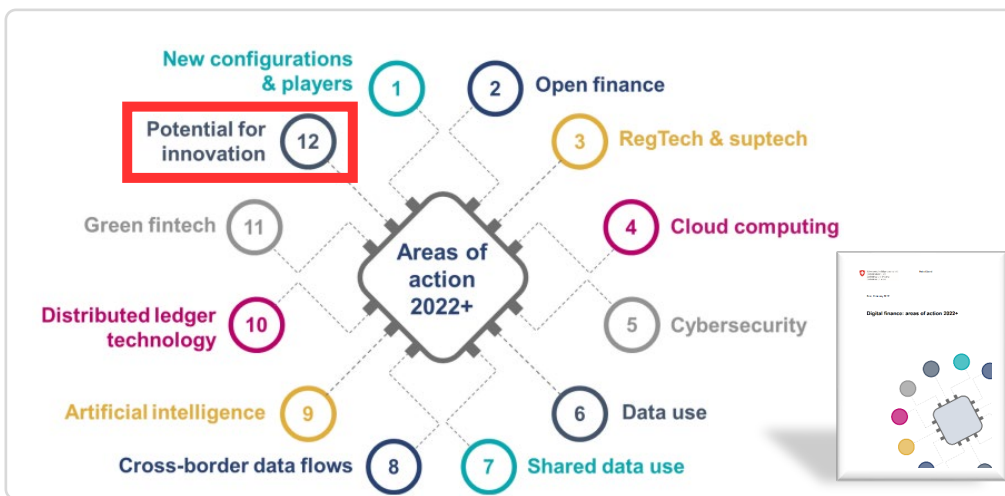


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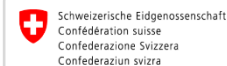


FIND Mandate and Status Quo

The **Swiss Financial Innovation Desk (FIND)** stems from the Federal Council's Report "Digital Finance: Areas of Actions 2022+" to make better use of Switzerland's innovation potential.



Mandate: FIND is a 3-year pilot and operates as a central public hub for financial innovation in Switzerland to strengthen the Swiss financial sector.



SME Portal
for small and medium-sized enterprises

Fintech: the slowdown continues in 2024



(02.04.2025) Switzerland's financial technology sector remained flat at the end of 2024, with exactly the same number of fintech companies as the previous year (483). Meanwhile, funding also slowed, according to the IFZ FinTech Study 2025 by the Lucerne University of Applied Sciences and Arts.

Centre	Rank	Change in Rank
New York	1	0
London	2	0
Hong Kong	3	0
Singapore	4	0
San Francisco	5	0
Chicago	6	0
Los Angeles	7	0
Shanghai	8	0
Shenzhen	9	0
Seoul	10	▲1
Frankfurt	11	▼1
Dubai	12	▲4
Washington DC	13	▼1
Dublin	14	0
Geneva	15	▼2
Luxembourg	16	▲3
Paris	17	▼2
Amsterdam	18	▲9
Boston	19	▲3
Beijing	20	▼2
Zurich	21	▼4

Global Financial Centres Index 37
Source: Z/Yen Group Limited (March 2025)



Thursday, 6 March 2025 06:02

Digital Offerings: Swiss Banks Continue to Fall Behind

Swiss retail banks have continued to lose ground in the global digital ranking. According to the «**Digital Banking Maturity**» study published by Deloitte on Thursday, they have fallen from 18th place in 2020 and 21st place two years ago to 27th place.



NZZ

Regulierungswut und Zaudern: Die Schweiz hat ihre führende Rolle bei der Digitalisierung des Bankwesens verspielt

Die vom Bund gesponserte Fintech-Konferenz Point Zero Forum in Zürich sollte ein Schaufenster für Schweizer Innovation sein. Doch nun muss die Branche einräumen, dass sie den Anschluss zu verlieren droht.

Markus Städeli
12.05.2025, 05:30 Uhr · 5 min

Hören Merken Drucken Teilen

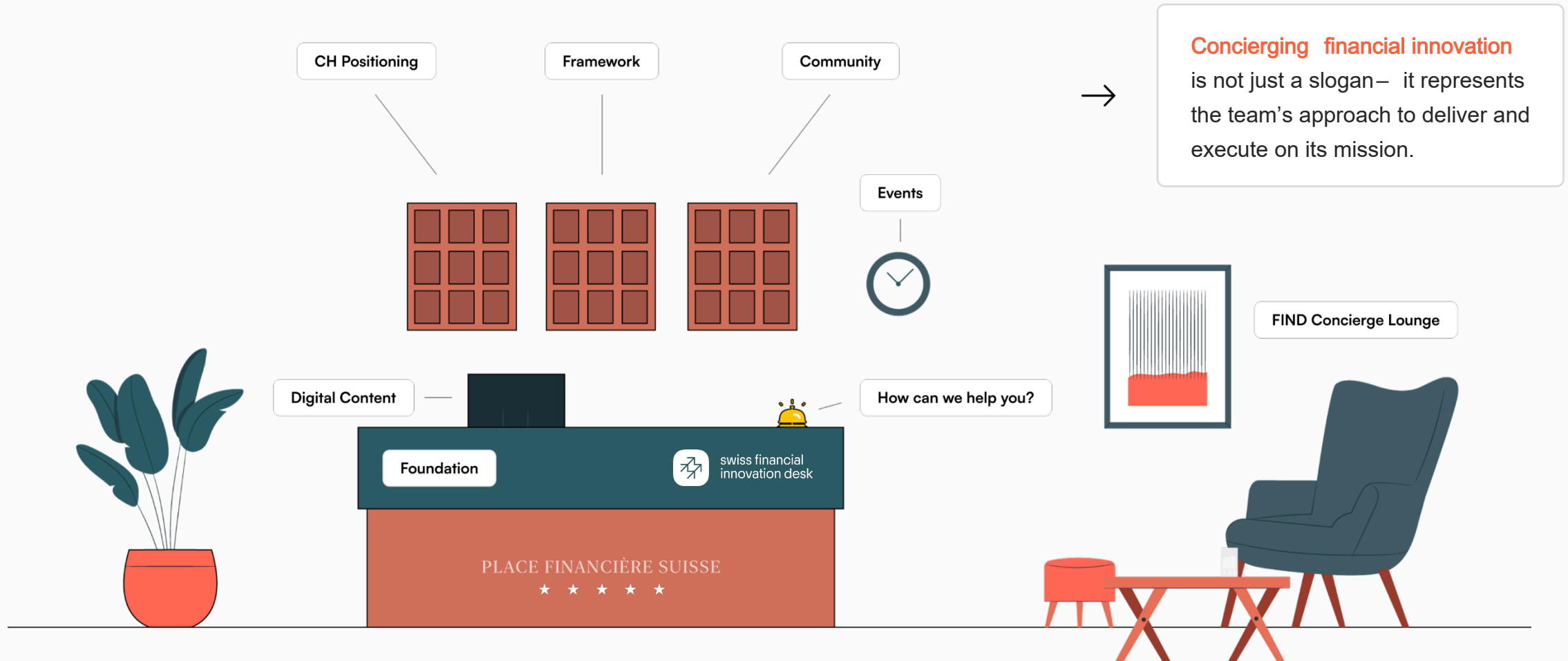


Status quo: Switzerland is losing its lead in financial innovation and FinTech. Area of action no. 12 remains highly relevant. FIND pilot results will serve to decide on long-term tactics.





FIND Value Proposition Concierge Desk





FIND at Work

FIND website: www.find.swiss



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Announcements

FIND Library

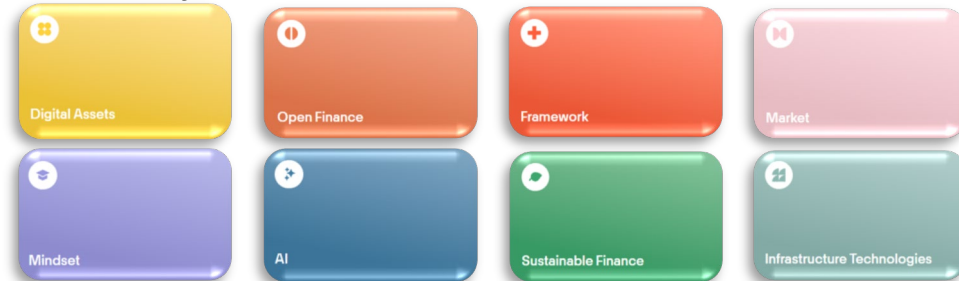
FIND Map

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Imprint

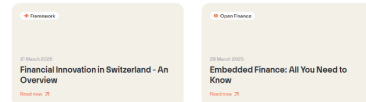
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Newest Articles



Newest Publications

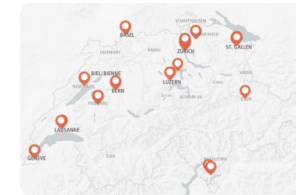


FIND Announcements



27.05.2025

Crossborder Financial Services – Is this the End?



17.04.2025

Introducing the FIND Map: Your Gateway to Switzerland's Financial Innovation ecosystem

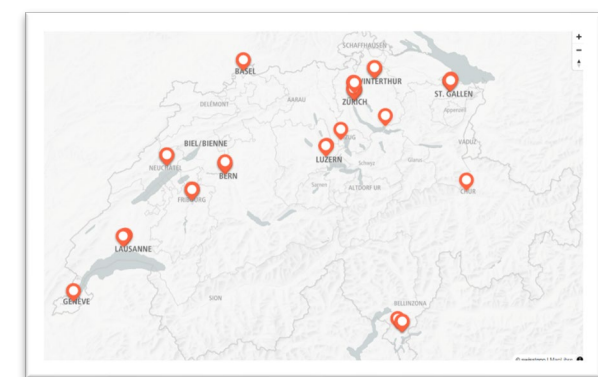
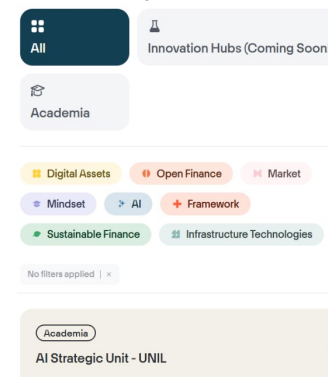


17.04.2025

Building Blocks For Smart Finance In Switzerland



FIND Map





Banking in Switzerland

Past. Present. Future.





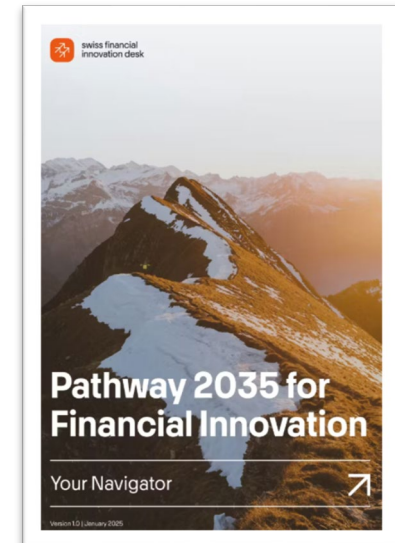
Banking in Switzerland Future.

Pathway 2035 for Financial Innovation

Your Navigator

Pathway 2035

A visionary guide with a roadmap for the future of financial innovation, collaboratively written between FIND, industry and academic experts.



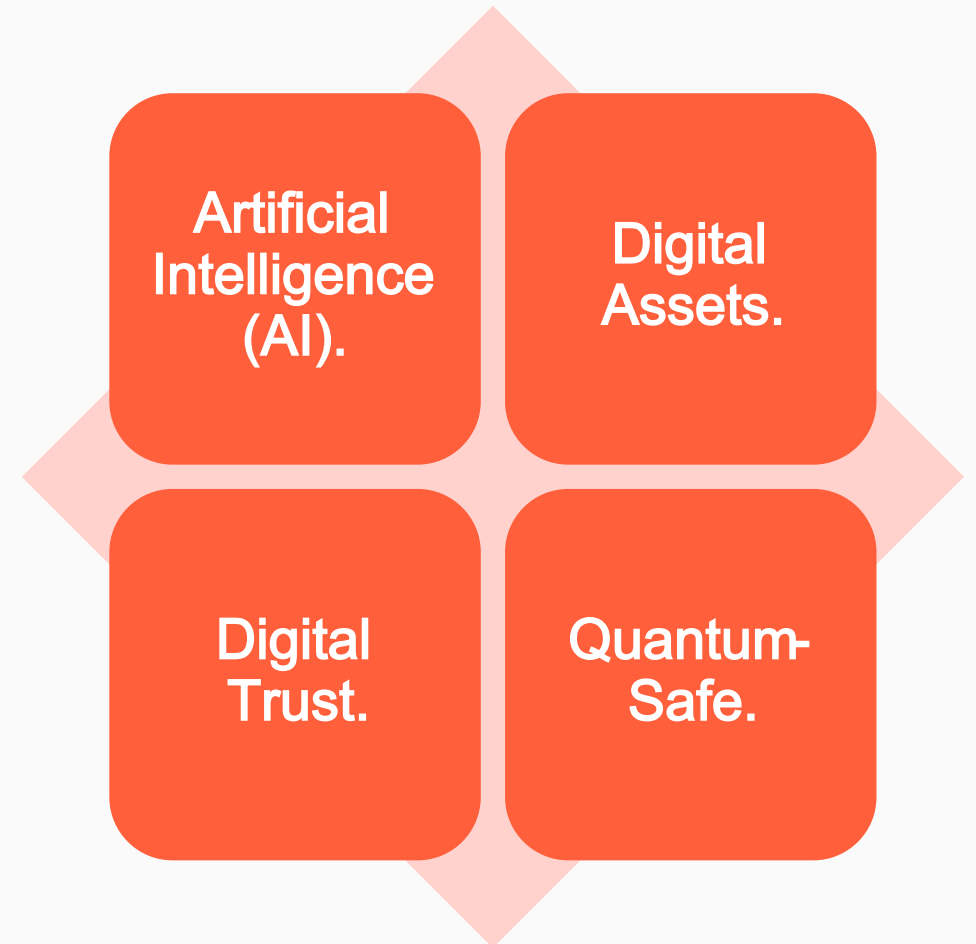


Pathway 2035

4 Key Trends

We identified 4 transformative trends shaping the future of finance:

- **Artificial Intelligence**—Enhancing efficiency, personalization and resilience.
- **Digital Assets**—Creating a borderless financial ecosystem.
- **Digital Trust**—Strengthening security in financial interactions.
- **Quantum-Safe**—Preparing for the quantum safe era.





Pathway 2035

Artificial Intelligence

The Brain of Tomorrow's Financial System

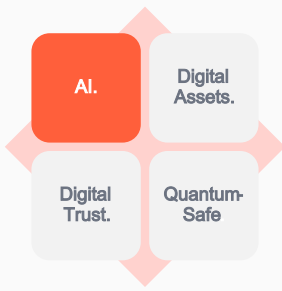
- The biggest technological shift for the coming decade, transforming financial services through increased efficiency, security and personalization.

Challenges

- Data sharing & interoperability
- Balancing risks & innovation

The Swiss Pathway

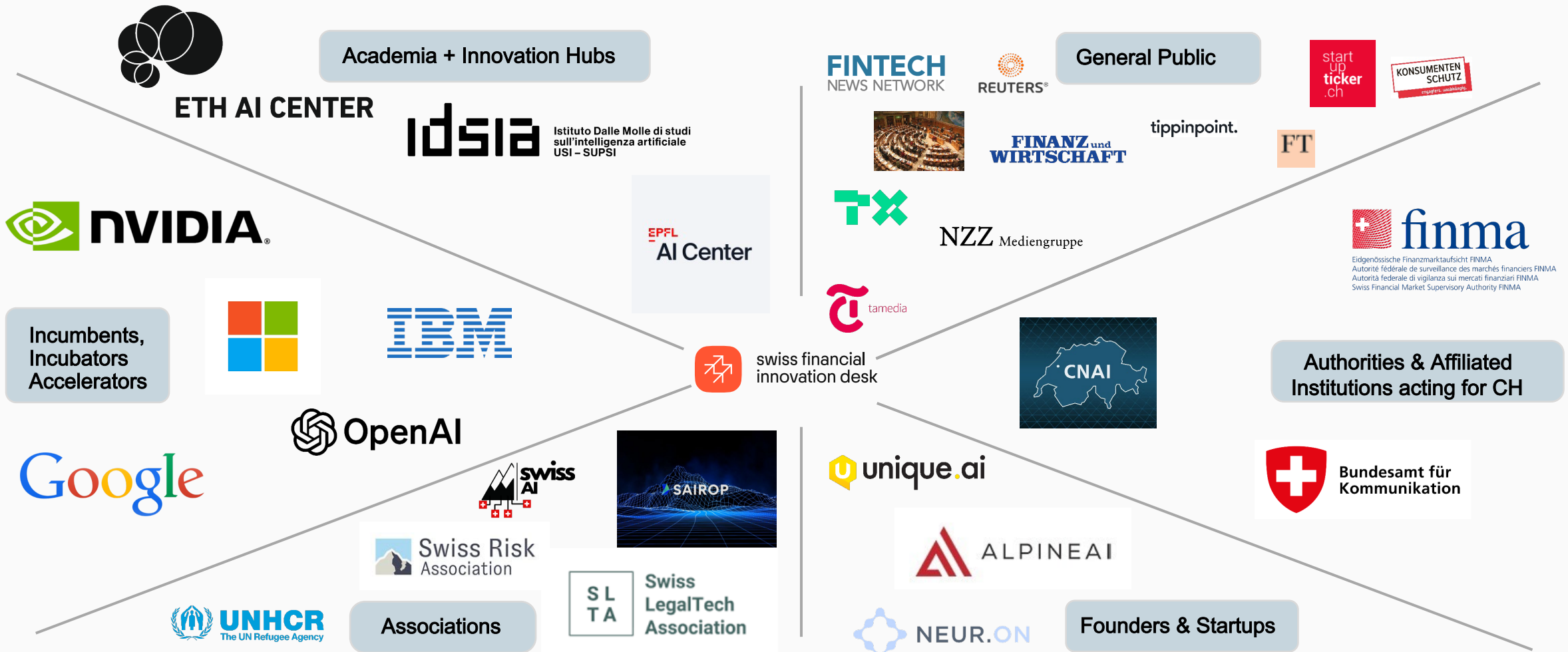
- Council of Europe's AI Convention
- Sector-specific legislative approach
- FINMA Guidance 08/24
- FINMA Survey on AI in FI (April 25)
- SFTI-OST White Paper on AI in Swiss Financial Institutions (Jan. 25)
- “There will not be any prohibitive regulation coming out of Switzerland in the area of AI in financial services” (D. Stoffel, May 2025 at Point Zero Forum)





AI Ecosystem

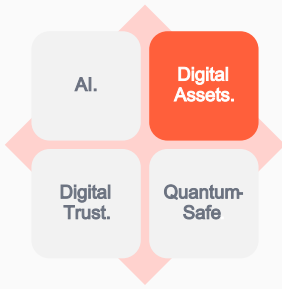
non-exhaustive





Pathway 2035

Digital Assets



Towards a Borderless Economy

- Digital assets are revolutionizing how value is stored and transferred (tokenized assets, stablecoins, CBDCs)
- Realworld use cases are vamping up

Challenges

- Balancing innovation & stability
- Privacy concerns vs. regulatory compliance



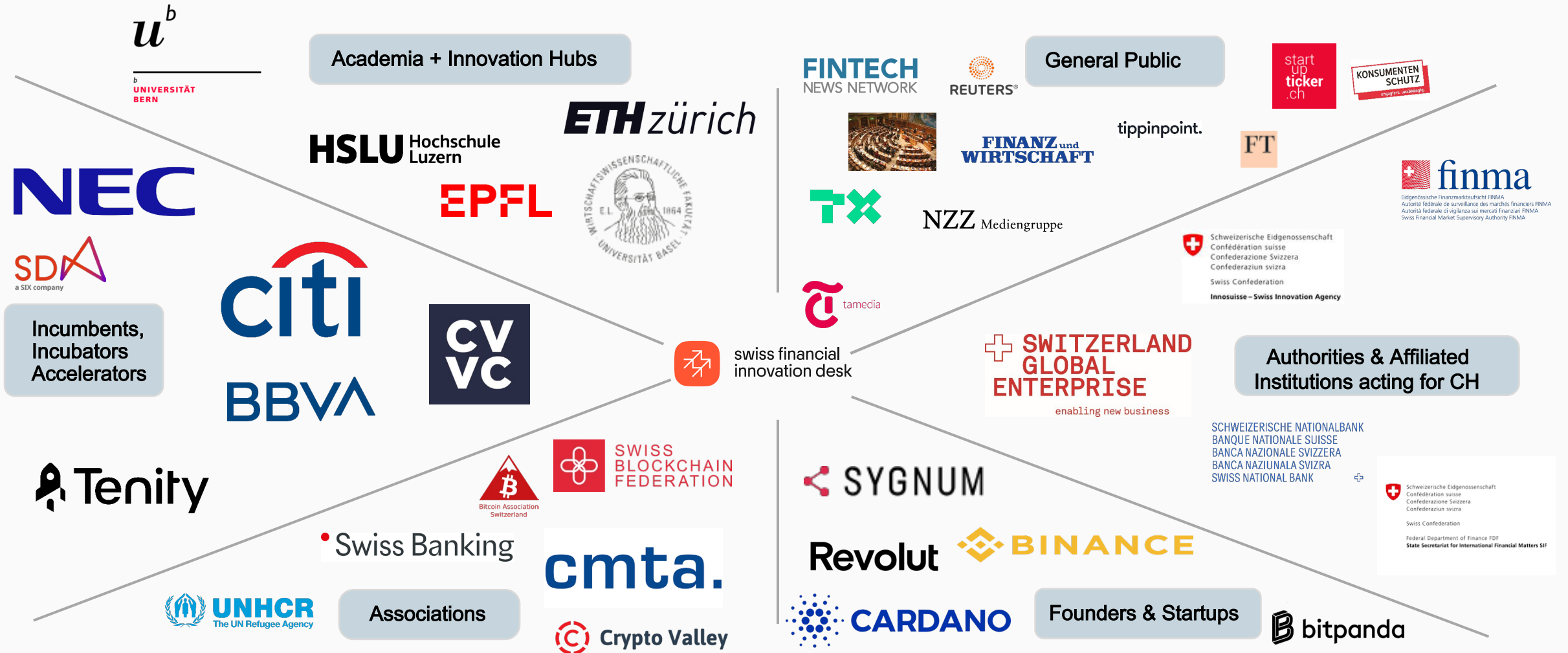
The Swiss Pathway

- FINMA ICO guidelines (2018)
- DLT Act (2021)
- BX Digital AG as first FINMA licensed trading facility (March 2025)
- Four licensed FinTech companies
- SIF project on innovative business models (consultation in H2 2025)
- 12point manifesto by leading digital asset associations to strengthen Switzerland as a financial hub (May 2025)
- Market survey by FIND (June 2025)



Digital Assets Ecosystem

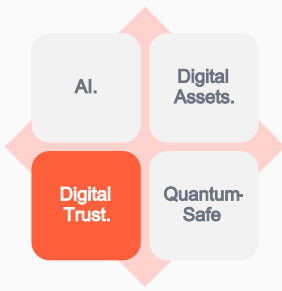
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Pathway 2035

Digital Trust



A Cornerstone for Financial Interactions

- Trust is the very foundation in digital ecosystemsto enablesecure, reliable interactions.

Challenges

- Damages & liability
- Sovereignty & control



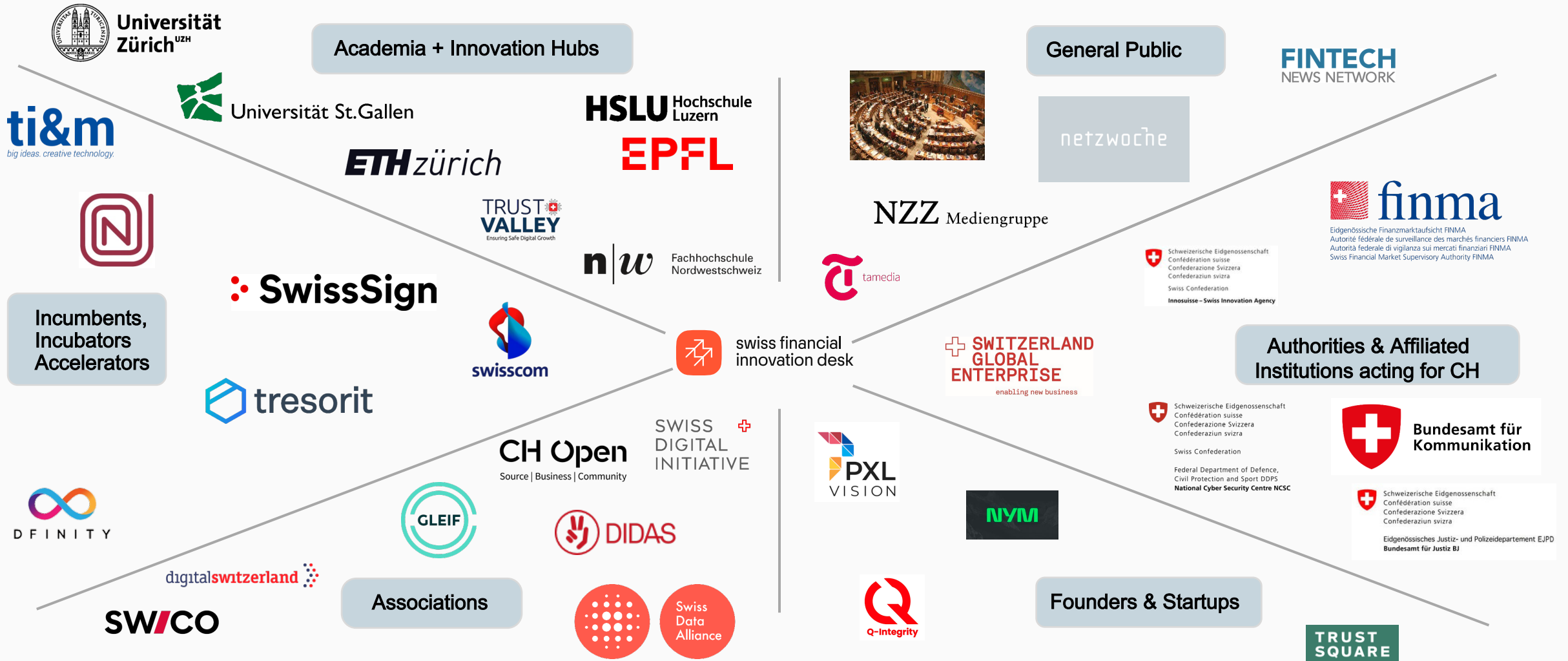
The Swiss Pathway

- Swiss Crypto AG scandal 2020
- 1st e-ID act rejected in referendum (2021)
- Public vote on 2nd eIDact (Sept. 2025)
- Digital Switzerland Strategy / Digital Public Services Switzerland Strategy for 2024-2027
- “Swiss Digital Stack” / Digital Sovereignty developments



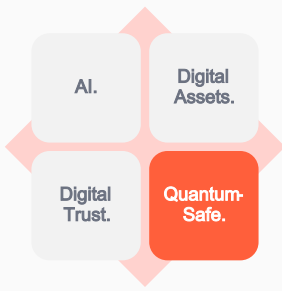
Digital Trust Ecosystem

non-exhaustive





Pathway 2035 Quantum-Safe



Transition to Post-Quantum Cryptography

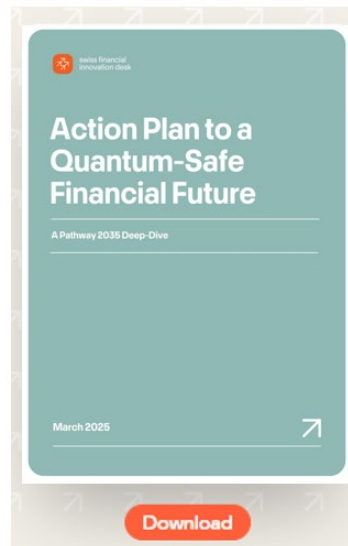
- Quantum computers are expected to threaten *asymmetric* encryption methods in less than 3 years, jeopardizing digital security and trust, the very essence in finance.

Challenges

- No dedicated legal obligations, FINMA expects that technological risks are managed
- Urgency is underestimated

The Swiss Pathway: “Action Plan”

- FIND developed a seven-step action plan outlining potential measures, e.g.
- Minimize new legacy systems through quantum-safe procurement
- Address immediate “Harvest Now, Decrypt Later” risks
- Implement a migration plan to quantum-safe cryptography
- Align with ecosystem, industry standards and available regulatory guidance
- Review & adapt quantum strategies





Call to Action & Solutions for internationally attractive proposition

Present and Future Challenges

High cost income ratio

IT legacy and dependancy

Cybersecurity

Digitalization

Non-bank competitors

Geopolitical instability

Regulatory complexity

Sustainability

- 1 Rethink the traditional financial system (FinTech)
- 2 Define a strategy regarding – converged – 4 tech trends
- 3 Foster literacy on – converged – 4 tech trends
- 4 Allocate resources, invest and implement
- 5 Foster collaborations (e.g. FinTech, Academia, Government)
- 6 Engage with ecosystem, FIND and members of parliament



Thank You. Let's stay in touch!



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Vénusia Bertin

Events and Community Lead

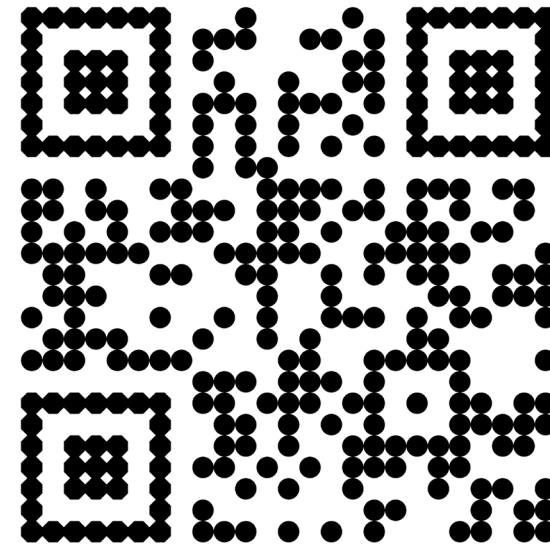
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