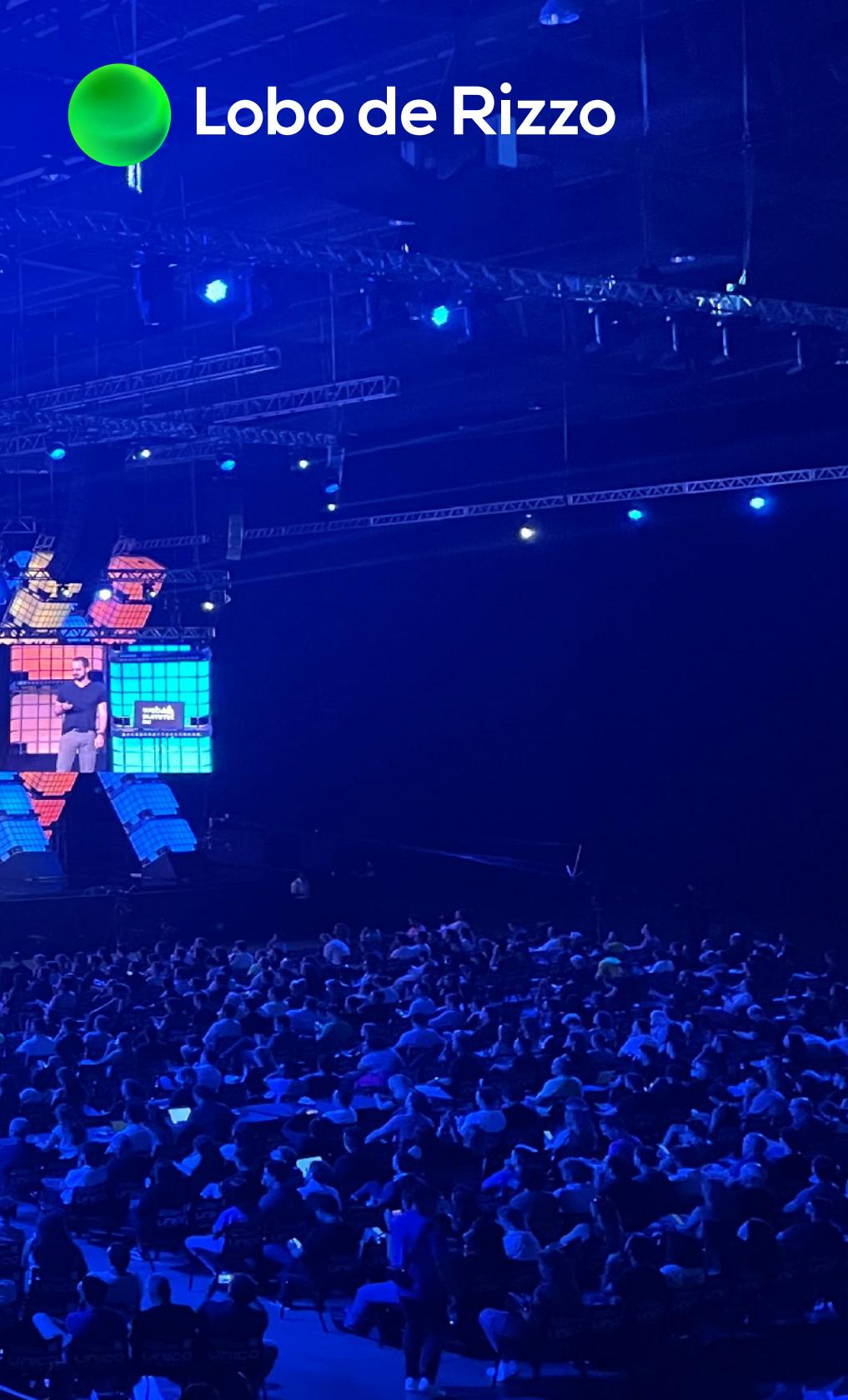




Lobo de Rizzo

Highlights Web Summit Rio 2024





Lobo de Rizzo at Web Summit Rio

Lobo de Rizzo Advogados was present at **Web Summit Rio** with partners and associates. The objective was to stay updated on the latest market trends, crucial for business and societal development, as well as to seize the opportunity to strengthen our connection with our clients.

Given the vast amount of information, we have summarized here some key points for consideration. This is just a brief overview to spark discussion and incorporate these topics into our conversations and business strategies.

We are always open to exploring each of these topics in greater depth according to individual needs and perspectives.



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The largest technology
event in the world

+30k

visitors

+700

investors

+1k

startups



Technology and AI applied to business

- We must use technology to our advantage and not be used by it.
- **Big data in the agribusiness sector** may be the least organized, structured, and stored to develop a secure database to maximize machine learning and artificial intelligence tools.
- For AI to be efficient and truly transformative, the strategy must consider the **real needs** of the business and the customer.
- The biggest challenge of **AI regulation** is to preserve fundamental rights, ethics, and privacy on one hand, and not hinder its evolution and benefits to the economy and society as a whole on the other. Regulation and AI must be fair, transparent, and reliable.
- In countries like Brazil, a **challenge for technological expansion** is access to quality internet and communication networks for the entire territory and population.

Fintechs, Payments, and Crypto



- The use of AI should bring a better **user experience** without necessarily perceiving AI interference.
- In Brazil, especially with the evolution of **open finance** and **DREX**, more and more products and services tailored to users should be offered.
- It is still a challenge to develop secure **payment infrastructures** that preserve privacy and bring interoperability, especially regarding CBDCs and cross-border transactions.
- **User behaviour** should be the guiding principle for building better products and payment methods. The main guidelines are fast, cheap, and secure tools.
- As always, with technological evolution, especially blockchain and DREX, there is still an expectation of reducing intermediaries in the **payment ecosystem**.
- The implementation of DREX still depends on more refined **data privacy** preservation tools.



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