



2021 VIRTUAL BERMUDA

TECH SUMMIT

OCTOBER 13 – 15, 2021

Transforming the
DIGITAL LANDSCAPE



HOSTED BY:

BUSINESS DEVELOPMENT
AGENCY **BERMUDA**



TECH CENTRAL

Bermuda's robust and transparent regulatory regime makes it the choice for many of the world's most important tech companies and for challengers using AI and blockchain to innovate in fintech and insurance. Just ninety minutes from New York and with direct flights to London, the island's connectivity and depth of talent across finance, technology and the law help create a rich eco-system for entrepreneurs and a high-quality jurisdiction in which to do business.

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Welcome to the 2021 VIRTUAL BERMUDA TECH SUMMIT



From Stephen Weinstein

Chair, Bermuda Business Development Agency

Dear delegate,

On behalf of the Bermuda Business Development Agency (BDA), it is my pleasure to welcome you to our third annual Bermuda Tech Summit.

We are delighted that you have joined us virtually for this year's event. The 2021 Summit features an impressive, exciting line-up of tech thought leaders, government officials and business executives who have volunteered their time and expertise to engage with us.

These experts are addressing some of the world's most complex challenges with cutting-edge innovation. With content and conversation ranging from wholly new verticals like Non-Fungible Tokens and Digital Identity, to the expansion of digitalisation, decentralisation and AI in established sectors, the Summit's ambitious, diverse agenda has something for everyone.

Bermuda has played a disproportionate role on the world stage for decades, particularly in the area of climate risk finance. This is also true with respect to technological innovation, with Bermuda companies and residents having created solutions benefiting consumers and communities worldwide. The 2021 Tech Summit showcases how these trends will continue.

We hope that at the end of these three days, you will share my conviction that Bermuda is the best place in the world to bring innovation to life, and to market. Wherever your firm or idea may be along the business life cycle, the BDA is ready to help accelerate your success.

On behalf of the BDA's board, I wish to thank all of the Summit's participants, as well as the dedicated professionals at the BDA who organised this year's event amidst the global challenges arising from COVID-19. And we look forward to welcoming you in person in Bermuda for next year's Tech Week from October 17-21, 2022.

Please enjoy the Summit, share your feedback with us, and mark your calendars now to join us in person for our Bermuda Tech Summit in October 2022.

Stephen Weinstein

Chair, Bermuda Business Development Agency





TRANSPARENCY CENTRAL

Bermuda is on the EU's white list of fully cooperative tax jurisdictions and is recognised as a leader in the fight against financial crime by the Caribbean Financial Action Task Force. Add in an internationally respected regulator, English common law and a judicial system dating back to 1616 and you have one of the most transparent and compliance-driven jurisdictions on earth. No wonder global business, professionals and private clients choose to make the island their home.

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BUSINESS
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DAY 1

WEDNESDAY, OCTOBER 13

From Tall Ships to Digital Assets: Bermuda's Journey
to Becoming a Blockchain Nation

Transforming the Regulatory Landscape

Why Institutions Need to Get Serious About Cryptocurrencies

The Future of Data: The Modern Data Estate

Bermuda's Future Digital Infrastructure

In Conversation with Zia Chishti

Bermuda: Silicon Valley of the Atlantic



BERMUDA TECH SUMMIT AGENDA

DAY 1: WEDNESDAY, OCTOBER 13

*All times noted in ADT

10:00am – 4:00pm	VIRTUAL HELP DESK, EXHIBIT BOOTHS & MEETING ROOMS	
10:00 – 11:00am	CONNECT & NETWORK Network with delegates and visit sponsor exhibit booths	
11:00 – 11:05am	BDA CEO WELCOME David Hart , Chief Executive Officer, Bermuda Business Development Agency (BDA)	
11:05 – 11:45am	FROM TALL SHIPS TO DIGITAL ASSETS: BERMUDA'S JOURNEY TO BECOMING A BLOCKCHAIN NATION Bermuda's investment in innovation has served as a model for how countries can reimagine technology's role in transforming business. Such commitment has produced a unique regulatory environment that has allowed the country to embrace tech advancement and explore opportunities in blockchain, fintech, and more. Join the Hon. E David Burt, JP, MP, Premier of Bermuda and Forbes Associate Editor of Crypto & Blockchain, Michael del Castillo, as they discuss how Bermuda's historical commitment to innovation has positioned the country as a leader in technology, transforming its digital landscape - and how other nations can apply what they've learned so far going forward. MODERATOR: Michael del Castillo , Associate Editor, Crypto & Blockchain, Forbes PANELIST: The Hon. E David Burt, JP, MP , Premier of Bermuda	
11:45am – 12:30pm	TRANSFORMING THE REGULATORY LANDSCAPE New technology will only reach its full potential, and flourish, if sophisticated legislative structures and regulatory frameworks are put in place to support their development. This session will provide insights into how Bermuda is striking the right balance between innovation and customer protection as a premier financial services jurisdiction. MODERATOR: Michelle Chivunga , Founder/CEO/Investor, Global Policy House PANEL: Jeff Baron , Chief Compliance Officer, Bittrex Global Dmitri Galinov , CEO, 24 Exchange Jerome Wilson , Partner, Appleby Aqsa Zubair , Assistant Director, FinTech, Bermuda Monetary Authority (BMA)	
12:30 – 12:45pm	'CONTINUE THE CONVERSATION Q&A' – Transforming the Regulatory Landscape Join on-camera discussions with speakers & delegates.	
12:30 – 1:00pm	BREAKOUT SESSION 1 WHY INSTITUTIONS NEED TO GET SERIOUS ABOUT CRYPTOCURRENCIES In this keynote, the CEO of Bittrex Global, Stephen Stonberg, discusses why financial institutions need to take a serious look at getting involved with cryptocurrencies and digital assets. He covers why everyone from private banks to hedge funds are already making moves into the space, and why those that won't, risk being left behind. PANELIST: Stephen Stonberg , CEO, Bittrex Global	BREAKOUT SESSION 2 THE FUTURE OF DATA: THE MODERN DATA ESTATE Making impactful business decisions in the new digital landscape requires leveraging data. Join this panel and learn how to realise insights faster with far less resources and costs while delivering a rich and robust end user experience. The key is in the preparation which allows data-driven decisions based off a fully modern, scalable, and secure Data Estate. MODERATOR: Kevin DeSilva , Client Relationship Manager, Bespoke Analytics PANEL: Paul McLeod , President and Senior Data Architect, Bespoke Analytics Stephen D Pearce , Vice President, Finance Systems and Analytics, The Bank of N.T. Butterfield & Son Ltd. Joseph Treadwell , Solutions Specialist Director, TimXtender

BERMUDA TECH SUMMIT AGENDA

DAY 1: WEDNESDAY, OCTOBER 13

1:00 – 1:30pm	CONNECT & NETWORK BREAK
1:30 – 2:00pm	<p>BERMUDA'S FUTURE DIGITAL INFRASTRUCTURE</p> <p>Bermuda has demonstrated its world-leading ability in the fields of insurance and financial services. It's now looking to do the same in telecommunications and technology. Hear how Bermuda continues to drive plans to develop a subsea telecommunications corridor and grow its space and satellite ecosystem to support industry best practices and advance its own infrastructure.</p> <p>MODERATOR: Fiona Beck, Board Member, Bermuda Business Development Agency (BDA)</p> <p>PANEL: Jeane Nikolai, Director of Energy, Government of Bermuda Joel Ogren, CEO, ACA International Steven Rees Davies, Partner, Carey Olsen</p>
2:00 – 2:15pm	<p>'CONTINUE THE CONVERSATION Q&A' – Bermuda's Future Digital Infrastructure</p> <p>Join on-camera discussions with speakers & delegates.</p>
2:00 – 2:15pm	<p>IN CONVERSATION WITH ZIA CHISHTI</p> <p>Join Afiniti's Chairman & Chief Executive Officer, Zia Chishti as he discusses his organisation's award-winning tech, and how Bermuda has assisted with Afiniti's continued development of transformative artificial intelligence and machine learning.</p> <p>MODERATOR: Marcus Wade, Premier's Office of Fintech, Government of Bermuda</p> <p>PANEL: Zia Chishti, Chairman and Chief Executive Officer, Afiniti</p>
2:15 – 3:00pm	<p>BERMUDA: SILICON VALLEY OF THE ATLANTIC</p> <p>Innovation has always been in Bermuda's DNA but ever since COVID-19, the adoption rate of innovative technology has grown exponentially. Bermuda is at the forefront of transforming the financial services landscape with innovative tech – especially InsurTech – our expert panelists will discuss their experiences, current challenges and opportunities.</p> <p>MODERATOR: Gayle Gorman, Co-Founder and Executive Director, InnoFund Innovation Incubator</p> <p>PANEL: George Alayon, Assistant Director, Supervision (Insurance), Bermuda Monetary Authority (BMA) Ari Chatterjee, Chief Underwriting Officer, Envelop Risk Andrew Engler, Chief Executive Officer, Kettle Ltd. Matthew Jones, Managing Director, Anthemis</p>
3:00 – 3:15pm	<p>'CONTINUE THE CONVERSATION Q&A' – Bermuda: Silicon Valley of the Atlantic</p> <p>Join on-camera discussions with speakers & delegates.</p>
3:00 – 3:30pm	<p>BERMUDA ENTERTAINMENT</p> <p>Join Gosling's Brand Director, Andrew Holmes for a special Happy (Half) Hour with island music. Don't miss this exciting opportunity to see how to make and enjoy Bermuda's famous Gosling's Dark n' Stormy rum cocktail and other exciting specialties.</p>
3:30 – 4:00pm	CONNECT & NETWORK
4:00pm	VIRTUAL HELP DESK CLOSE

DAY 2

THURSDAY, OCTOBER 14

In Conversation with Sandra Ro

Cutting Edge Innovation in Bermuda

The Underwriter of the Future

Bermuda's Digital Asset Business Act

Living, Employed and Deployed in Tech Central

ESG & Tech - The Evolution of Sustainable Development

Tech Investment Trends and the Private Wealth Sector

Digital Identity - Fundamental to the Transformation
of Financial Services



BERMUDA TECH SUMMIT AGENDA

DAY 2: THURSDAY, OCTOBER 14

*All times noted in ADT

10:00am – 4:00pm	VIRTUAL HELP DESK, EXHIBIT BOOTHS & MEETING ROOMS
10:00 – 11:00am	CONNECT & NETWORK
11:00 – 11:15am	<p>IN CONVERSATION WITH SANDRA RO Hear Sandra Ro, CEO, of the Global Blockchain Business Council (GBBC) describe upcoming projects for the leading global industry association for the blockchain technology ecosystem.</p> <p>Sandra Ro, CEO, Global Blockchain Business Council (GBBC) Marcus Wade, Premier's Office of Fintech, Government of Bermuda</p>
11:15am – 12:00pm	<p>CUTTING EDGE INNOVATION IN BERMUDA Industry leaders give their insight into the latest trends in Insurtech and Fintech.</p> <p>MODERATOR: Vanessa Williams, Chief Compliance Officer, CrossTower</p> <p>PANEL: Sandra DeSilva, CEO & Chief Architect, Nova Nina Kilbride, Founder, Mothership Simone Smith Bean, Member, BDA Fintech Legal & Regulatory Committee; Managing Director, Smith Bean & Co</p>
12:00 – 12:15pm	<p>'CONTINUE THE CONVERSATION Q&A' – Cutting Edge Innovation in Bermuda Join on-camera discussions with speakers & delegates.</p>
12:00 – 12:30pm	<p>THE UNDERWRITER OF THE FUTURE Both 'traditional' insurers and new start-ups are starting to look and feel like modern tech companies - hiring more analysts than ever before, consuming increasing amounts of data, all while using artificial intelligence and machine learning to compete and support new underwriting/operational platforms. Successfully making this transition will require the industry to make radical shifts in culture, improvements in productivity across all areas of the value chain and highlight the importance of collaboration.</p> <p>MODERATOR: Susan Pateras, Deputy Chair, Bermuda Business Development Agency (BDA)</p> <p>PANEL: James Birch, Development Director, Ki Insurance Adrian Jones, Managing Director, HSCM Capital Management Ltd. Fred Kipperman, Managing Director, Archipelago Abhijeet Kuray, Chief Technology Officer, Mosaic</p>
12:30 – 12:45pm	<p>'CONTINUE THE CONVERSATION Q&A' – The Underwriter of the Future Join on-camera discussions with speakers & delegates.</p>

BERMUDA TECH SUMMIT AGENDA

DAY 2: THURSDAY, OCTOBER 14

12:30 – 1:00pm	BREAKOUT SESSION 1 BERMUDA'S DIGITAL ASSET BUSINESS ACT Appleby's Technology & Innovation team provides an overview of the legal framework and speaks to client Bittrex on their experience with Bermuda's digital asset licensing process and Penrose Partners, blockchain consultants, as to where they see future opportunities in this sector. PANEL: Jerome Wilson , Partner, Head of Technology & Innovation, Appleby Matthew Ebbs-Brewer , Partner, Appleby Kit Cunningham , Associate, Appleby Stephen Stonberg , Chief Executive Officer, Bittrex Sean Stapley , Partner, Penrose Partners	BREAKOUT SESSION 2 LIVING, EMPLOYED AND DEPLOYED IN TECH CENTRAL Discover the breadth of employment opportunities for both local and foreign nationals in Bermuda's growing fintech sector, from legal and compliance to coding and engineering. MODERATOR: Steven Rees Davies , Partner, Carey Olsen PANEL: Jeff Baron , Chief Compliance Officer, Bittrex Global Tasha Jones , Counterparty Manager, StableHouse Stephanie Shih , General Counsel, XBTO Offshore Group
1:00 – 1:30pm	CONNECT & NETWORK BREAK	
1:30 – 2:15pm	ESG & TECH - THE EVOLUTION OF SUSTAINABLE DEVELOPMENT Innovative technologies will help to create the financial services landscape of tomorrow. Find out how Bermuda is fast becoming the world's climate risk finance capital, building on its decades of natural catastrophe (re)insurance to better protect vulnerable communities from increased perils caused by climate change. Impact investing, carbon tax credits and an increased focus on ESG are all helping to create better managed companies moving forward. MODERATOR: Van Hesser , Chief Strategist, Kroll Bond Rating Agency (KBRA) PANEL: Gina Pereira , Philanthropic Fiduciary Director, Meritus Trust Charles Thresh , Managing Director, KPMG Steve Weinstein , Chair, Bermuda Business Development Agency (BDA) Darren Wolfberg , CEO, Blockchain Triangle	
2:15 – 2:30pm	'CONTINUE THE CONVERSATION Q&A' – ESG & Tech – The Evolution of Sustainable Development Join on-camera discussions with speakers & delegates.	
2:15 – 2:45pm	TECH INVESTMENT TRENDS AND THE PRIVATE WEALTH SECTOR Financial centres have realised that leveraging technology is critical in terms of improving client services in a changing world. This discussion focuses on Bermuda's role as a key platform offering innovative investment opportunities for the private wealth sector. Panelists will share their insight on the use of sophisticated investment strategies, structures and integrated technology solutions by both family offices and private equity firms to diversify their risk and to drive global investment in the tech sector. MODERATOR: Sheba Raza , Counsel, Carey Olsen PANEL: Elizabeth Denman , Director, Conyers Bruce Jackson , Chief Wealth Management Officer, Clarien Bank Limited Chris Maiato , Principal, EY	
2:45 – 3:00pm	'CONTINUE THE CONVERSATION Q&A' – Tech Investment Trends and the Private Wealth Sector Join on-camera discussions with speakers & delegates.	

BERMUDA TECH SUMMIT AGENDA

DAY 2: THURSDAY, OCTOBER 14

2:45 – 3:30pm	<p>DIGITAL IDENTITY - FUNDAMENTAL TO THE TRANSFORMATION OF FINANCIAL SERVICES</p> <p>Governments around the world have already begun transferring the information that makes up their citizen's official identities from paper-based, to e-ID systems. COVID-19 sped up the process - with a need for virtual vaccination passports now on the table, will every aspect of our identities one day be built out of code and uploaded to the cloud?</p> <p>MODERATOR: Stan Stalnaker, Chair, Bermuda Global Fintech Advisory Board; Founding Director and Chief Strategy Officer for Hub Culture/Ven/Ultra/AQUA Travel</p> <p>PANEL: Alex McD White, Privacy Commissioner, Office of the Privacy Commissioner for Bermuda Justin Newton, CEO, Netki, Inc. Bruce Silcoff, CEO & Co-Founder, Shyft Lucy Yang, Community Director, Covid Credentials Initiative</p>
3:30 – 3:45pm	<p>'CONTINUE THE CONVERSATION Q&A' – Digital Identity – Fundamental to the Transformation of Financial Services</p> <p>Join on-camera discussions with speakers & delegates.</p>
3:30 - 3:45pm	<p>BERMUDA ENTERTAINMENT</p> <p>Join local artists Mia and James from 'Mohawk Radio' as they perform an uplifting and unplugged acoustic collection of both original and cover songs from the beautiful Seabreeze Lounge at Elbow Beach Hotel in Bermuda.</p>
3:30 – 4:00pm	CONNECT & NETWORK
4:00pm	VIRTUAL HELP DESK CLOSE

DAY 3

FRIDAY, OCTOBER 15

In Conversation with Stephen Stonberg

Risk vs. Reward – The Potential Transformative Power
of Decentralised Finance (DeFi)

Non-Fungible Tokens (NFT) - Hyped up fad or revolutionary shift?

Transformation of the traditional business model –
a Bermuda perspective

Don't DABble

The Prism of Views

In Conversation with Jeremy Allaire

The Transformation of Value Exchange



BERMUDA TECH SUMMIT AGENDA

DAY 3: FRIDAY, OCTOBER 15

*All times noted in ADT

10:00am – 4:00pm	VIRTUAL HELP DESK, EXHIBIT BOOTHS & MEETING ROOMS
10:00 – 11:00am	CONNECT & NETWORK
11:00 – 11:15am	<p>IN CONVERSATION WITH STEPHEN STONBERG</p> <p>The CEO of Bittrex Global, one of the world's largest blockchain digital asset trading platforms, talks about why it chose to expand its Bermuda platform via its latest DABA licence.</p> <p>Stephen Stonberg, CEO, Bittrex Global Marcus Wade, Premier's Office of Fintech, Government of Bermuda</p>
11:15am – 12:00pm	<p>RISK VS. REWARD – THE POTENTIAL TRANSFORMATIVE POWER OF DECENTRALISED FINANCE (DEFI)</p> <p>This panel will explore the risks and rewards posed by these innovative forms of governance as well as the implications around the potential regulation of DeFi.</p> <p>MODERATOR: Natalie Neto, Partner, Walkers Bermuda</p> <p>PANEL: Philippe Bekhazi, Founder and CEO, XBTO Group and StableHouse Jordan Momtazi, Core Contributor (ex-COO), Synthetix Denis Pitcher, CEO/Chief Architect, resPartner Ltd.; Independent Non-Executive Director, Bittrex Global; Fintech Strategic Advisor to the Premier & Office of Fintech, Government of Bermuda Ajit Tripathi, Head of Institutional Business, Aave</p>
12:00 – 12:15pm	<p>'CONTINUE THE CONVERSATION Q&A' – Risk vs. Reward – The Potential Transformative Power of Decentralised Finance (DeFi)</p> <p>Join on-camera discussions with speakers & delegates.</p>
12:00 – 12:30pm	<p>NON-FUNGIBLE TOKENS (NFT) - HYPED UP FAD OR REVOLUTIONARY SHIFT?</p> <p>This year, NFT's captured the public imagination with news that a piece of digital-only art was sold at auction for almost \$70 million. Do NFT's really have the power to transform the art world and upend its longstanding hierarchies? Can they be connected to the economy of things in the physical world? And what do they tell us about digital life in the coming "metaverse"?</p> <p>MODERATOR: Michael Casey, Chief Content Officer, CoinDesk</p> <p>PANEL: Kevin Abosch, NFT & Crypto Artist Lucia Gallardo, Founder & CEO, Emerge Vinay Gupta, Founder & CEO, Mattereum; Author, The Future of Stuff</p>
12:30 – 12:45pm	<p>'CONTINUE THE CONVERSATION Q&A' – Non-Fungible Tokens (NFT) - Hyped up fad or revolutionary shift?</p> <p>Join on-camera discussions with speakers & delegates.</p>
12:30 – 1:00pm	<p>TRANSFORMATION OF THE TRADITIONAL BUSINESS MODEL – A BERMUDA PERSPECTIVE</p> <p>The digital economy has proven instrumental in the battle against COVID 19. Indeed, the ability to leverage digital tools has become a must-have for businesses to survive the ongoing crisis. Hear how Bermuda is embracing and investing in emerging technologies to improve the customer experience and local processes. Local entrepreneurs discuss how the pandemic has transformed their business and how this has been a winning season for the tech entrepreneur.</p> <p>MODERATOR: Qian Dickinson, Partner, BERMEMES</p> <p>PANEL: Sean Reel, Executive Director, Ignite Bermuda Colin Rego, Chief Executive Officer, Sargasso Sea App Coral Wells, CEO/Founder, Connectech</p>

BERMUDA TECH SUMMIT AGENDA

DAY 3: FRIDAY, OCTOBER 15

1:00 – 1:15pm	‘CONTINUE THE CONVERSATION Q&A’ – Transformation of the Traditional Business Model – a Bermuda Perspective Join on-camera discussions with speakers & delegates.	
1:00 – 1:30pm	BREAKOUT SESSION 1 DON'T DABBLE Everything you need to know about establishing your digital assets business in Bermuda. MODERATOR: Natalie Neto , Partner, Walkers PANEL: Melanie Fullerton , Senior Associate, Walkers Brett Henshilwood , Partner, Deloitte Stafford Lowe , Chief Operating Partner – Bermuda, Y Partners Kevin Richards , Managing Director, BAM Tech Advisors	BREAKOUT SESSION 2 THE PRISM OF VIEWS Join HSBC on talks on digitalisation, blockchain and other innovative technology of the future. MODERATOR: Renee Lewis , Country Head of Global Trade & Receivables Finance Bermuda, HSBC PANEL: Venkatraman Panchapakesan , Global Lead for Documentary Trade and Innovation, HSBC Global Trade and Receivable Finance, HSBC Hong Kong Priyamvada Singh , Regional Head of Product & Propositions, North America, Global Trade and Receivables Finance, HSBC Bank USA
1:30 – 2:00pm	CONNECT & NETWORK BREAK	
2:00 – 2:15pm	IN CONVERSATION WITH JEREMY ALLAIRE Hear insights from the CEO of CIRCLE about why this global FinTech firm chose to expand its Bermuda platform, including increasing on-Island headcount and office premises. Jeremy Allaire , Co-founder and CEO, CIRCLE Marcus Wade , Premier's Office of Fintech, Government of Bermuda	
2:15 – 3:15pm	THE TRANSFORMATION OF VALUE EXCHANGE This panel will discuss how important it is to separate the often-dramatic rise and falls of cryptocurrencies as commodities, and the underlying blockchain technology which has the potential to transform the future of money. Bermuda is at the forefront of this digital transformation. Hear expert panelists examine Bermuda's definition of a 'digital asset' and postulate upon the chances that the next generation of investors may never even touch a physical dollar bill! MODERATOR: Sheila Warren , Deputy Head, Centre for the Fourth Industrial Revolution Network; Executive Committee, World Economic Forum PANEL: Dante Disparte , Chief Strategy Officer and Head of Global Policy, Circle Moad Fahmi , Senior Advisor, FinTech, Bermuda Monetary Authority (BMA) Eric Kryski , Co-Founder, Bidali Joseph Seibert , Group Managing Director/Senior VP, Digital Asset Banking, Signature Bank	
3:15 – 3:30pm	BERMUDA ENTERTAINMENT Help us bring our third annual virtual Tech Summit to a fitting close with stunning ocean views from the Seabreeze Lounge at Elbow Beach Hotel. Wind-down, relax and enjoy the talents of Felix Tod, Jesse Seymour and Ben Payne of Bermuda's very own Silver City Band!	
3:30 – 4:00pm	CONNECT & NETWORK	
4:00pm	BERMUDA TECH SUMMIT CLOSE	

CONTINUITY CENTRAL



Bermuda is open for business, as we have been throughout the pandemic. Government, regulators and professional bodies are working hard to ensure business continuity for clients and markets worldwide. As one of the world's most important insurance hubs we have deep experience of dealing with crises; with the infrastructure and the talent pool to ensure operational resilience. Wherever you are working from, Bermuda is ready for the new normal.

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