# FCA outlines AI priorities for UK finance in new post-Sprint report



The Financial Conduct Authority (FCA) has published a summary of insights from its AI Sprint, a two-day event held in January 2025 that brought together 115 participants from across finance, academia, technology and consumer sectors. The report outlines four key themes seen as critical to the future of artificial intelligence in financial services.

Top of the list is regulatory clarity. Attendees urged the FCA to clarify how existing rules apply to AI technologies, helping firms innovate without breaching compliance. A clearer framework is viewed as essential to fostering safe and responsible adoption.

Trust in AI systems was another focus. Participants agreed that both firms and consumers must be confident in how AI is used, particularly regarding data privacy and transparency. Without that trust, many of AI’s promised benefits may remain unrealised.

Collaboration emerged as a core principle. Regulators, financial institutions and technology providers were urged to work together to align innovation with ethical and regulatory standards. A unified approach is seen as the best path to developing robust, trustworthy AI solutions.

The report also highlights the value of safe testing environments. The FCA’s regulatory sandboxes were praised for offering controlled spaces to trial new ideas. Building on this, the FCA announced its Supercharged Sandbox, which will offer greater computing power, infrastructure and regulatory support to accelerate AI experimentation.

Attendees also discussed technical readiness, governance and the need for common standards. Integrating AI into existing systems was described as complex, requiring clear metrics for success and well-trained staff.

The FCA now plans to investigate whether regulatory uncertainty—especially around data protection—is hindering AI adoption. It has committed to working with international bodies to align UK regulation with global best practice.

The regulator also intends to expand engagement through its AI Lab, featuring the AI Spotlight and AI Input Zone, to share insights and encourage collaboration.

With AI poised to reshape financial services, the FCA’s summary signals a proactive approach to ensuring innovation is both responsible and effective.

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## Bibliography

1. <https://news.google.com/rss/articles/CBMiiwFBVV95cUxObUg3b2pwN2lubV92YjN5UXQ1eDIwaVVYTkVnVFZJRDlzODR3T1VJUm9PRmpWVEZ1VmRDd0RFcnBWUi00QXNPcnRabEpOTkt4Z3VxUzRDTGZaejBMalZWYUFnNWNxWXRjUE9MZGM3RmtOWldwOGl4cVZYOWsxSERmNnhCS05TVV9wenln?oc=5&hl=en-US&gl=US&ceid=US:en> - Please view link - unable to able to access data
2. <https://www.fca.org.uk/publications/corporate-documents/ai-sprint-summary> - In January 2025, the UK's Financial Conduct Authority (FCA) hosted a two-day AI Sprint, bringing together 115 participants from industry, academia, regulators, technology providers, and consumer representatives. The event focused on the opportunities and challenges of AI in financial services, exploring its potential development over the next five years and the FCA's role in enabling firms to embrace AI benefits while managing associated risks. The FCA has published a summary of the event, highlighting key insights and next steps for AI adoption in the sector.
3. <https://www.fca.org.uk/firms/innovation/ai-lab> - The FCA's AI Lab is an initiative designed to support the safe and responsible use of artificial intelligence in UK financial markets. It aims to drive growth, competitiveness, and innovation in the sector by providing a pathway for firms and stakeholders to engage in AI-related insights, discussions, and case studies. The AI Lab comprises several components, including the AI Spotlight, AI Sprint, AI Input Zone, and Supercharged Sandbox, each serving distinct purposes to foster AI innovation and adoption.
4. <https://www.fca.org.uk/news/speeches/ten-years-fca-innovation-impact-and-opportunity> - The FCA's commitment to innovation is exemplified by the launch of its AI Lab, a new initiative aimed at helping firms overcome challenges in building and implementing AI solutions. The AI Lab is part of the FCA's broader strategy to support the government's work on safe and responsible AI development. It includes components such as the AI Spotlight, AI Sprint, AI Input Zone, and Supercharged Sandbox, each designed to foster collaboration and innovation in the financial services sector.
5. <https://www.fca.org.uk/news/speeches/our-emerging-regulatory-approach-big-tech-and-artificial-intelligence> - The FCA's approach to AI involves training staff to maximise the benefits of AI, investing in tech horizon scanning and synthetic data capabilities, and establishing the Digital Sandbox to support FinTech and other innovations. The FCA is also collaborating with the Digital Regulation Cooperation Forum (DRCF) to enhance its AI initiatives, reflecting a commitment to innovation and safe AI development in the financial sector.
6. <https://www.reuters.com/business/finance/uk-financial-regulator-partners-with-nvidia-ai-sandbox-2025-06-09/> - The UK's Financial Conduct Authority (FCA) has partnered with U.S. chipmaker Nvidia to launch a 'Supercharged Sandbox' aimed at enabling financial services firms to test AI technologies in a controlled environment. Set to begin testing in October 2025, the initiative is part of a broader government strategy to foster innovation and boost economic growth. The sandbox provides participants with access to Nvidia's advanced computing platform and AI software, along with technical expertise, better datasets, and regulatory guidance.
7. <https://www.taylorwessing.com/en/insights-and-events/insights/2025/05/fsr-fintech-matters---may-2025> - The FCA's AI Sprint in January 2025 highlighted four common themes: regulatory clarity, trust and risk awareness, collaboration and coordination, and safe AI innovation through sandboxing. Participants emphasised the need for firms to understand how existing regulatory frameworks apply to AI, the importance of building trust in AI for its successful adoption, the necessity for collaboration among all stakeholders involved in AI, and the value of controlled environments like the FCA's sandboxes to test AI applications safely.