CCC and FDC3 3.0

Rob Moffat, Chief Architect, FINOS



FINOS Fintech Open Source Foundation

THE LINUX FOUNDATION

CCC: THE FASTEST YEAR OF GROWTH

FINOS COMMON CLOUD CONTROLS

164
controls

175
threats

12
catalogs in v2026.11 — Core + 11 services, mapped to AWS, Azure and GCP

7
firms on the new Steering Committee

CATALOG COVERAGE · v2026.11

Core
Shared controls across all three cloud providers

Object Storage
S3 · Blob Storage · Cloud Storage

Virtual Private Cloud
VPC · Virtual Network · VPC

Load Balancing
ELB · App Gateway / LB · Cloud Load Balancing

Monitoring
CloudWatch · Azure Monitor · Cloud Monitoring

Logging
CloudWatch Logs · Log Analytics · Cloud Logging

Identity & Access Mgmt
IAM · Entra ID / RBAC · Cloud IAM

Managed Vector Store
OpenSearch · AI Search · Vertex AI Search

Relational Database
RDS · Azure SQL · Cloud SQL

Secret Management
Secrets Manager · Key Vault · Secret Manager

Key Management
KMS · Key Vault · Cloud KMS

Managed Kubernetes
EKS · AKS · GKE — behavioural tests on all three

Each service catalog maps the AWS · Azure · GCP service. Source: CCC release v2026.11. Controls and threats counts per the CCC maintainers.

CCC: 2026 AREAS OF FOCUS

FINOS COMMON CLOUD CONTROLS

Managed Kubernetes catalog

Published, with behavioural tests across the main cloud providers and CRI mappings.

Pre-conference workshop: attendees built and tested TraderX on CCC-compliant managed K8s. Run by Yash Gandhi (Morgan Stanley), Maxime Coquerel (RBC), Jack Tracey (Microsoft) and Stevie Shiells (Scott Logic)

Live on the Azure Terraform Registry

The Azure Verified Module AKS "finos-ccc" example: Common Cloud Controls as code, shipped by a hyperscaler

OpenSSF Gemara

Standard schemas for governance-as-code artefacts: threats, controls, capabilities and assessment requirements. The Gemara CCC core catalog is already used by CNCF projects such as CloudNativePG to accelerate threat assessment

NEW STEERING COMMITTEE

Morgan Stanley · RBC · LSEG · BlackRock · Scott Logic · citi · Red Hat

> *"Where it really starts to matter is complicated services like Kubernetes... when you sit down in front of a regulator digging into the controls, it's a very layered thing."*

Dave Reeve
Executive Director, Public Cloud Transformation, Morgan Stanley

CCC: NEW CASE STUDY — AND TWO TALKS TODAY

FINOS COMMON CLOUD CONTROLS

NEW TODAY

Case study: Common Cloud Controls at RBC and Morgan Stanley

RBC

Morgan Stanley

"Sometimes we focus more on policy creation than on the control... you need a framework on top to be sure all the gaps are covered. CCC gives us a high-level, agnostic control catalogue."
Maxime Coquerel, Principal Cloud Security Architect, RBC

"If Morgan Stanley has this problem, I guarantee every other financial services organization is going to have exactly the same problem."
Dave Reeve, Executive Director, Public Cloud Transformation, Morgan Stanley

READ THE CASE STUDY

TODAY IN HALL 1

An Open Source Blueprint for Financial-Grade Kubernetes

Yash Gandhi, Morgan Stanley · Jack Tracey, Microsoft

Hall 1 · 2:00 PM

The Last Mile of Cloud Controls: Using AI to Operationalize FINOS CCC

Maxime Coquerel, RBC

Hall 1 · 2:45 PM

ccc.finos.org · github.com/finos/common-cloud-controls · case study: finos.org/multi-cloud-compliance-tax-ccc-rbc-morgan-stanley

FDC3 3.0: SECURE, AI-READY, EASIER TO BUILD ON

FDC3

FINOS graduated

1 Observable and auditable workflows

Standardized metadata carrying provenance, timestamps and trace identifiers across application interactions

2 Security & identity

Experimental support for trusted, verifiable communication between applications and firms, cross-workflow user identity and signing of messages

3 Beyond the web

Java, Go and C# bindings connect a wider range of financial applications through one common protocol

4 FDC3 3.0 released

Clearing of context, more predictable intent resolution, closing applications, event listeners, and new standard contexts and intents

Java | Go | C# | Web

And now... conformance.

FDC3 3.0 CONFORMANCE · 1 OF 3

FDC3 Conformance

The first three platforms conformant with FDC3 3.0

interop.io



Julianna Mealin

Senior Software Engineer, interop.io

WHAT IS CERTIFIED

interop.io/products/io-connect

- Commercial interoperability platform used across sell-side and buy-side desktops
- Conformant on FDC3 2.0 in June 2023; first to certify against 3.0 in 2026.

IO.CONNECT BROWSER 5.0

FDC3 3.0 CONFORMANCE · 2 OF 3

FDC3 Conformance

The first three platforms conformant with FDC3 3.0

Morgan Stanley



Paul Goldsmith

Executive Director, Morgan Stanley

WHAT IS CERTIFIED

gitub.com/morganstanley/fdc3-web

- Morgan Stanley are one of three FS firms to pass FDC3 2.0 conformance along with BlackRock and BMO.
- Now conformant with 3.0: a bank providing an in-house implementation of the standard on its own estate.
- Morgan Stanley has two active FDC3 maintainers working on the project alongside Paul.

FDC3-WEB 3.0

FDC3 3.0 CONFORMANCE · 3 OF 3

FDC3 Conformance

The first three platforms conformant with FDC3 3.0

FDC3 SAIL



Chris Watson

Head of Interoperability, Alpha FMC · Sail lead maintainer

WHAT IS CERTIFIED

github.com/finos/FDC3-Sail

- FINOS' own open source reference implementation of an FDC3 desktop agent — free to run, read and fork
- Chris speaks today at 4:35 PM, Hub 4: "When AI Builds the Screen: MCP Apps, A2UI or FDC3? Why Not All Three"

FDC3 SAIL 3.0.0-ALPHA.1

FDC3 3.0: GET CONFORMANT, GET INVOLVED

FDC3 Conformance

Three conformant platforms today. Yours next?

Read the announcement

FDC3 3.0 — three conforming desktop agents and a new chapter for interoperability · finos.org/blog (publishes Nov 5)

Get conformant

Run the Desktop Agent conformance tests, then apply to FINOS for certification · fdc3.finos.org/docs/fdc3-compliance

Today 4:35 PM · Hub 4

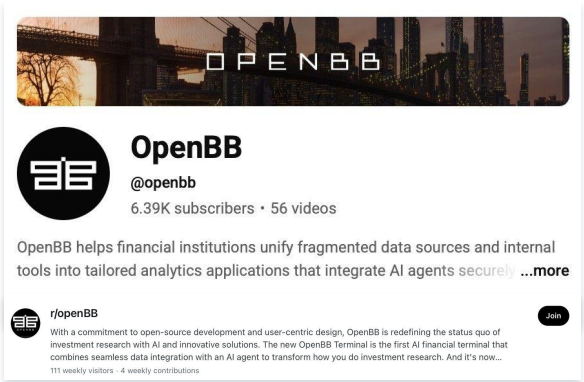
When AI Builds the Screen: MCP Apps, A2UI or FDC3? Why Not All Three — Chris Watson, Alpha FMC

Join the community

Standards working group, monthly meetings, the FDC3 Slack · fdc3.finos.org/get-involved

A COMMUNITY OF MILLIONS NEEDED A PERMANENT HOME

SIX YEARS OF OPENBB — THE MOST-STARRED OPEN SOURCE PROJECT BUILT FOR FINANCE





> *"What this team created deserves to continue existing. It should become available to everyone."*
> Didier Lopes, founder of OpenBB — August 2026

74.9k

GitHub stars — more than any other open source project built for finance

21k

followers on X · 6.4k on YouTube · an active r/openBB

Apache 2.0

the whole product suite open-sourced in August 2026

Sources: github.com/openbq-org/OpenBB (Nov 1, 2026); openbb.co; X and YouTube profiles.

ANNOUNCING NEW LAB PROJECT: FINOS WORKSPACE

FINOS Workspace

FINOS labs

The challenge

Apps, data and tools work in isolation. AI connects them — but firms need control over how applications, agents and data interact.

The contribution

A self-hosted, Apache 2.0 workspace: analytical apps, widgets, your own data and AI agents together — inside your environment. Engineering led by BrightQuery.

Why it matters

A mature workspace that brings FDC3 to life: context sharing, agentic workflows and app orchestration on one open surface.

ADVISORY COMMITTEE — BANKS AND FDC3 LEADERS

BofA SECURITIES · citi · FDC³ · FDC3 SAIL

INITIAL MAINTAINERS

BrightQuery® The Factual AI Company™ with four former OpenBB engineers

ANNOUNCEMENT

New Contribution: FINOS Workspace



Jose Plehn

Founder & CEO, BrightQuery

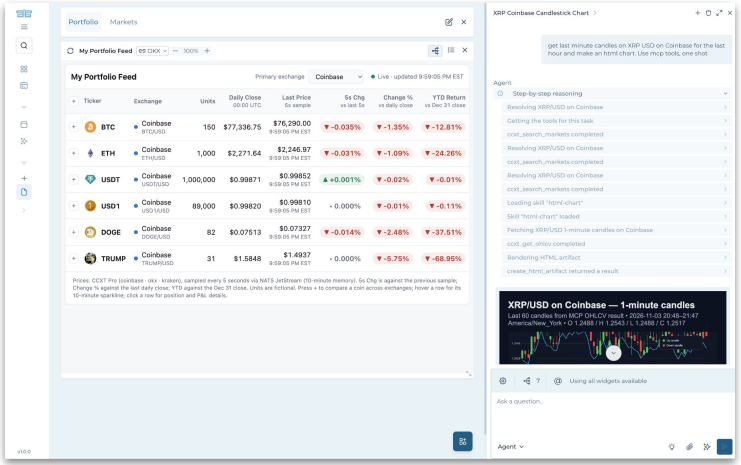
BrightQuery®
The Factual AI Company™

FINOS
Fintech
Open Source
Foundation

THE LINUX FOUNDATION

FINOS WORKSPACE: SEE IT, RUN IT, SHAPE IT

FINOS Workspace



Run it: the code is on GitHub

github.com/finos-labs/finos-workspace · Apache 2.0 · Docker images soon on hub.docker.com/u/finos

Clone it, deploy it, try it with your own data

Shape it: join the advisory committee

Email workspace-dev@lists.finos.org

Financial institutions and FDC3 contributors welcome

SEE IT LIVE

BrightQuery booth: Solutions Showcase, Hall 2

Live demos all day with Ihsan Saracgil and the BrightQuery team: widgets on your data, AI agents inside the workspace, and the Docker image you can pull today.

MARIADB'S INTENT TO CONTRIBUTE: KEVÄT

FINOS forming

An in-memory data store built for finance · contributed by MariaDB · Apache 2.0

What it is

Distributed, in-memory, ACID, horizontally scalable — for the systems where finance cannot wait: risk, trading, payments. Already in production at major banks.

Curated open source

A vendor committed to maintain it. Banks steering the roadmap. Neutral FINOS governance. OSERA-grade remediation — the model behind FDC3, CDM and Fluxnova.

Why now

AI agents will act on live financial data at machine speed — and regulators will ask who, or what, touched which data and why.

FOUNDING ADVISORY COMMITTEE (FORMING) · PROPOSED MEMBERS

RBC · citi · WELLS FARGO · UBS

CONTRIBUTED BY

mariaDB

CONTRIBUTION ISSUE #471

New Contribution: Kevat



Rohit de Souza

Chief Executive Officer, MariaDB

mariaDB

FINOS Fintech Open Source Foundation

THE LINUX FOUNDATION

CURATED OPEN SOURCE: WHY MARIADB CHOSE FINOS

Why we are contributing

- AI agents need data at machine speed — and every interaction must meet compliance
- Build in the open, with a steward the industry trusts, with no lock-in

What Kevat is

- Distributed in-memory data store: ultra-low latency, ACID, horizontal scale
- MariaDB provides the core and is initial maintainer; the advisory committee steers

History & What's next

- An evolution of GridGain CE
- Code through the FINOS contribution review — on FINOS GitHub early 2027
- Join the advisory committee: engineers, benchmarks, deployment patterns

TODAY FROM MARIADB

Open, But Not Unaccountable: Why Regulated Enterprises Need Curated Open Source

Max Mether, Co-Founder & VP Strategic Initiatives, MariaDB

Hub 2 · 11:55 AM

Look to AI for your Financial Reporting Needs in an AI World

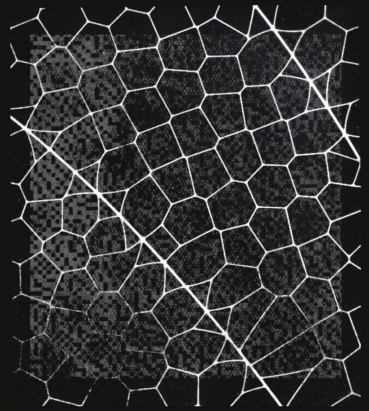
Kathy Gibbs, MariaDB

Hub 1 · 2:45 PM

Project Glasswing

Securing critical software for the AI era

Continue reading



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THE LINUX FOUNDATION Microsoft NVIDIA paloalto NETWORKS



EYE ON THE MARKET | JUL 22, 2026

Patchmageddon



Michael Cembalest
Chairman of Market and Investment Strategy for J.P. Morgan Asset & Wealth Management

Download the PDF

The race to patch software vulnerabilities before zero-day cyber-exploitations proliferate

Highly capable frontier AI models can now detect previously unknown vulnerabilities in software and operational hardware at massive scale. As a result, state-grade cyber capabilities will become increasingly accessible to actors with malicious intent such as ransomware operators motivated by profit, terrorists or hacktivists with no goal but destruction. Unfortunately, it's taking longer to patch vulnerabilities just as attacker time to exploit is falling; the average time between disclosure of a vulnerability and its first exploitation has now fallen to zero days. In May 2026, Anthropic reported that of

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