

## Circle & HEC Paris Partner to Lead Monetary and Financial Technology Focused Research Center

*The 'HEC Paris Center on the Future of Money and Digital Assets' will drive impactful research and galvanize collaboration between academia, industry, and government stakeholders*

**PARIS, France, April 8, 2024** – [Circle](#), a global digital financial technology firm and the issuer of [USDC](#) and [EURC](#), and [HEC Paris](#), one of the world's leading business schools, announce the launch of 'HEC Paris Center on the Future of Money and Digital Assets,' to catalyze collaboration and spearhead research into fintech innovations.

Under the leadership of David Restrepo Amariles, Associate Professor at HEC Paris, this new body will galvanize industry, academic, student, and government collaboration to explore new systems for financial and economic activity, as well as the potential for novel technologies to enable businesses, humanitarian organizations, and citizens to transmit value more efficiently around the world. One early research initiative under this partnership is focused on the psychological and behavioral dimensions of saving and financial planning. By exploring the intricate dynamics of saving across diverse groups and investigating how FinTech can support positive behaviors, this research aims to uncover insights for crafting effective interventions that enhance financial well-being.

This partnership was announced during Circle's second [Unlocking Impact pitch competition](#), held ahead of Circle Forum Paris at the Pavillon Vendôme. Building on the momentum of Circle's inaugural Pitch competition held in NYC during the United Nations General Assembly in 2023, the Paris edition of 'Unlocking Impact' seeks to surface viable scalable solutions for rapid humanitarian response and fostering global trust - and is closely aligned with the Center's mission to deliver real world impact for some of society's most pressing issues.

*"By joining forces with HEC Paris, we reaffirm our dedication to harnessing France's rich reservoir of technical and engineering expertise to lead blockchain innovation not just in Europe, but globally,"* said Dante Disparte, Chief Strategy Officer & Head of Global Policy at Circle. *"France's pivotal role in anchoring Europe's innovation economy is undeniable, and we are excited to establish our regulatory operations for the European market within this vibrant ecosystem."*

*"This new Center aims to bridge the gap between academia, business, and policy by aligning premier research efforts with the practical needs and interests of businesses and policymakers. Our alliance with Circle aims to set a new standard for collaboration that uplifts industry standards, addresses social imperatives like financial inclusion, and fortifies the integrity of payment systems,"* said Professor David Restrepo Amariles, Academic Director of the HEC Paris Center on the Future of Money and Digital Assets.

Circle is focused on expanding the use of regulated digital currencies for faster, safer and lower cost remittances and cross-border payments. In addition, through [Circle Impact](#), the company has comprehensive initiatives in the areas of Financial Inclusion, Digital and Financial Literacy, and Humanitarian Aid and Disaster Relief.

*"Against the backdrop of increasingly intractable economic and humanitarian challenges, trust-building and transparency-enabling technologies have become indispensable tools,"* said Mercina Tillemann-Perez, Vice President Circle Impact. *"Our collaboration with HEC Paris underscores a*

*collective commitment to drive positive change and empower communities worldwide through inclusive internet-scale financial solutions."*

#### **About Circle**

Circle is a global financial technology firm that enables businesses of all sizes to harness the power of digital currencies and public blockchains for payments, commerce and financial applications worldwide. Circle is the issuer of USDC and EURC - highly liquid, interoperable, and trusted money protocols on the internet. Circle's open and programmable platform and APIs make it easy for organizations to run their internet-scale business, whether it is making international payments, building globally-accessible Web3 apps or managing their internal treasury. Learn more at <https://circle.com>.

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#### **About HEC Paris**

Founded in 1881, HEC Paris is one of Europe's leading business schools. HEC's goal is to make a positive impact on business and society via its Think, Teach, Act tripartite approach, making a contribution to a more inclusive, sustainable and prosperous world. With 167 research professors from across the world generating and imparting unique knowledge to over 4,500 students from 135 countries, the HEC Paris campus is a fully-fledged laboratory devoted to innovation and exchange that is open to the diversity of the world and the challenges it faces. Inspired by its five founding values – Excellence, Curiosity, Entrepreneurial Spirit, Diversity and Responsibility – HEC Paris offers a comprehensive range of courses for the decision-makers of the future: a Grande Ecole program, specialized master's degrees, MSc, a summer school, MBAs, an executive MBA, the TRIUM Global Executive MBA, doctorates and a wide range of programs for executives and managers.

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