



WORLD SUMMIT ON
THE INFORMATION SOCIETY

WSIS+20 FORUM


HIGH-LEVEL EVENT 2024

27-31 May 2024
Geneva, Switzerland

www.wsis.org/forum
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 Schweizerische Eidgenossenschaft
Confédération suisse
Confederazione Svizzera
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Swiss Confederation

Co-organizers




unesco
United Nations
Educational, Scientific
and Cultural Organization





United Nations Joint Staff Pension Fund

Innovate Discuss Share

Blockchain and Biometric-based Digital Identity Solution

29 May 2024
at 10:00 AM



Dino Dell'Accio
UNJSPF



Msgr. Lucio Adrian Ruiz
Holy See



Sandra Ro
GBBC



Scott Stornetta
Yugen Partners



Dimitra Ralli
UNICC

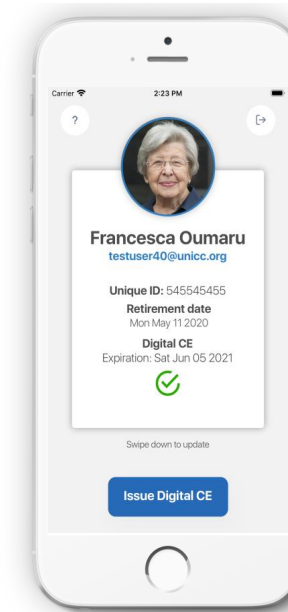




Blockchain and Biometric-based Digital Identity Solution

United Nations Joint Staff Pension Fund

The screenshot shows the UNJSPF website interface. At the top, there is a navigation bar with a search bar and a language selector set to 'Français'. Below this is the UNJSPF logo and a 'BANDWIDTH' toggle. A main navigation menu includes links for HOME, ABOUT THE FUND, INVESTMENTS, INFORMATION, REFERENCE MATERIAL, FORMS, PUBLICATIONS, CONTACT US, URGENT ASSISTANCE, and LOGIN. The main content area features a large blue banner with the UNJSPF logo and the text 'Retirees and beneficiaries: the new Digital Certificate of Entitlement App is now live'. To the right, a user profile for 'Martina Oumaru' is displayed, showing her name, email (testuser46@example.org), Unique ID (093456789), and Date of Birth (1960-12-21). Below the profile, there is a 'Swipe down to update' prompt and a note: 'The Digital CE can be issued in 2021 from 27 January 2021 until 31 December 2021'. A 'MORE' button is located at the bottom right of the profile section. On the right side of the page, there is a 'LOGIN' and 'SETTINGS' section with a 'Select a Portal' dropdown. Below this, a 'MOST REQUESTED' section lists: RUNNING AN ESTIMATE, HOW CAN WE HELP YOU?, ANNUAL PENSION STATEMENT, FAFICS, and EMERGENCY FUND. A 'QUICK LINKS BY USER TYPE' section includes 'CERTIFICATE OF ENTITLEMENT'. At the bottom, an 'URGENT ASSISTANCE' section lists: 紧急协助须知, Urgent Assistance, Assistance immédiate, СРОЧНАЯ ОБРАБОТКА ЗАПРОСОВ, and Asistencia Urgente.



WSIS+20 FORUM 27-31 May 2024
HIGH-LEVEL EVENT 2024 Geneva, Switzerland

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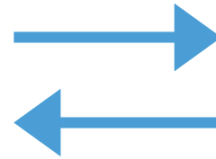


Innovate Discuss Share



24

MEMBER ORGANIZATIONS



24

TRANSFER AGREEMENTS

Efficient pension delivery

93.3%*
of benchmark benefits processed within 15 business days



100%*
of periodic benefit payments issued on time

*In 2022.

A strongly funded Fund

MARKET VALUE OF ASSETS

\$90 billion

**



As of May, 2023

FUNDED RATIO

117%***

The funded ratio is obtained by dividing the actuarial value of assets by the actuarial value of the accrued benefits. A ratio exceeding 100% means that the Fund is in a strongly funded position.

***As at 31 December 2021.

A growing Fund

>86,000

PERIODIC BENEFITS

+2% from 2021

with an annual value of **US\$3.13 billion**



>149,000

PARTICIPANTS

+4.6% from 2021

Total annual contributions from employees and employers: **US\$3.12 billion**



In 190 Countries
In 18 Currencies



UNJSPF Digital CE The Problem

- Transform a **70-Year-Old Manual Process**
- Involving **>84 Thousand UN Retirees & Beneficiaries**
- Residing in **>>190 Countries**
- Using **Paper-Based Forms**
- Transmitted through **>190 Postal Services**
- Prone to **Delays + Errors + Questioning (Negative Proof)**
- Causing – in same cases – **Suspension of Payments**





UNJSPF Digital CE

The Challenge(s) Addressing & Providing 4 Proofs

1. Proof of Identity/Authentication

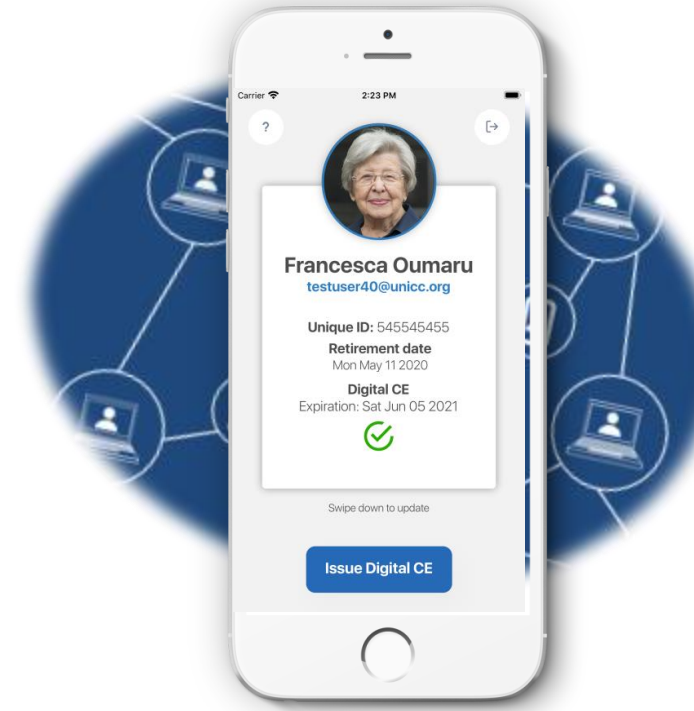
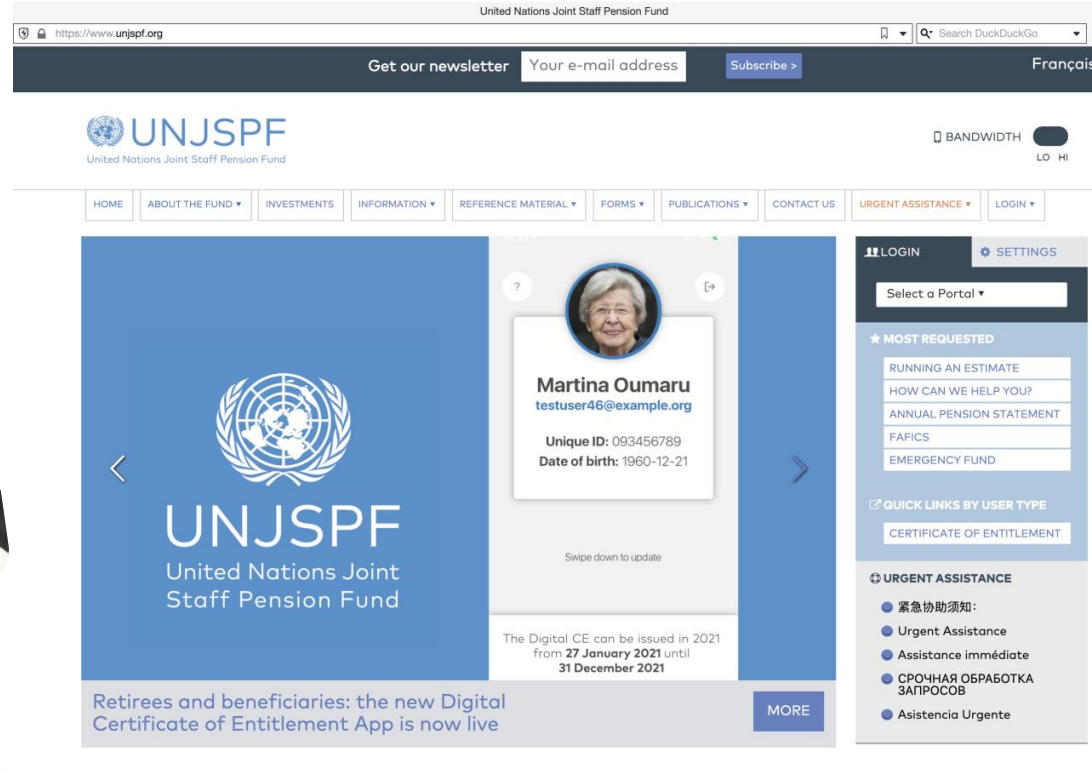
2. Proof of Existence

3. Proof of Transaction

4. Proof of Location



UNJSPF Digital CE The Solution



Transformed

From: A manual 'paper & mail' Certificate of Entitlement Process
To: A Blockchain and Biometric-based solution using Mobile App



UNJSPF Digital CE How?

Blockchain



Biometrics



Geo-Location



Blockchain: Used to Provide Proof of Identity & Transaction



(Immutable)

Independently Auditable

Traceable

Triple-Entry
Distributed Ledger



WHY BLOCKCHAIN?

Because Governing Bodies & Stakeholders Demand Accountability





WHY BLOCKCHAIN?

Because Governing Bodies & Stakeholders Demand Accountability

1. Prevent/Detect Collusion: NO CENTRAL CONTROL (i.e., DB Admin.)

2. Control over WHO CAN PARTICIPATE but OPEN TO EVERYBODY TO READ

3. Support PRIVACY with Zero-Knowledge Proof & Tamper Proof Ledger

4. Create/Maintain/Audit an (IMMUTABLE) Ledger



Biometrics: Used to Provide Proof of Authentication



Facial Recognition

Stored only on the User's Device

To Authenticate Users

With Events Recorded
on the
Blockchain



GPS: Used to Provide Proof of Location

Global Positioning System

Of the User's Device

Use to Determine & Record Location

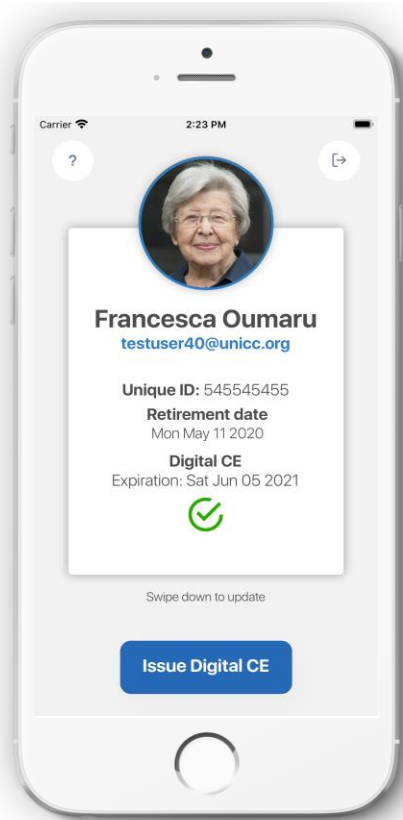
Required only for specific cases
(two-track system)





ENHANCEMENTS

AI for Security & Kiosk Mode to Reduce Digital Divide





ASSURANCE

International Telecommunication Union

ITU-T Technical Specification

TELECOMMUNICATION
STANDARDIZATION SECTOR
OF ITU (1 AUG 2019)

ITU-T Focus Group on Application of
Distributed Ledger Technology
(FG DLT)

Technical Specification FG DLT D3.3
**Assessment criteria for distributed ledger
technology platforms**

INTERNATIONAL STANDARD **ISO/IEC 27001**

Second edition
2013-10-01

Information technology — Security techniques — Information security management systems — Requirements

Technologies de l'information — Techniques de sécurité — Systèmes de management de la sécurité de l'information — Exigences

Reference number
ISO/IEC 27001:2013(E)

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ASSURANCE



United Nations Joint Staff Pension Fund (UNJSPF)

1 Dag Hammarskjöld, Plaza (DHP)), Corner of 48th Street and 2nd Avenue New York, NY 10017 USA

This is a multi-site certificate, additional site(s) are listed on the next page(s)

Bureau Veritas Certification Holding SAS – UK Branch certifies that the Management System of the above organisation has been audited and found to be in accordance with the requirements of the management system standards detailed below

ISO/IEC 27001:2013

Scope of certification

The management of an Information Security System for Securing the UNJSPF's Integrated Pension Administration System (IPAS) and Digital Certificate of Entitlement (DCE) that encompasses the United Nations Joint Staff Pension Fund's offices in New York, Geneva, and the UNICC Data Centers in Geneva, Switzerland and Piscataway, NJ, covering the operation, maintenance and management of IPAS as well as the **Digital Certificate of Entitlement (DCE) Application** managed by the UNJSPF NY Office and UNICC Geneva Office. The user support for beneficiaries is provided by UNJSPF / UNICC helpdesk.

Statement of Applicability Version number and release date : v3.0/ 03.11.2021

Original cycle start date:	09-March-2022
Expiry date of previous cycle:	NA
Certification / Recertification Audit date:	25-December-2021
Certification/Recertification Cycle Start Date:	09-March-2022
Subject to the continued satisfactory operation of the organization's Management System, this certificate expires on:	08-March-2025

The Digital Certificate of Entitlement Algorithmic Assessment

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ACKNOWLEDGMENTS



01/29/2021

Gartner.

Case Study: Digital Transformation of a Legacy Paper-Based Process (U.N. Joint Staff Pension Fund)

Published 28 January 2021 - ID G00739406 - 9 min read

Dean Lacheca

Initiatives: [Government Digital Transformation and Innovation](#); [Government Technology Optimization and Modernization](#)

Governments worldwide are turning to emerging technologies to help modernize traditional processes. Government CIOs can gain insight from how the United Nations Joint Staff Pension Fund has utilized blockchain, biometrics and geolocation to reinvent a legacy process with a global audience.



Organization Name: United Nations Joint Staff Pension Fund (UNJSPF)

Industry: Pension Fund Management, Government

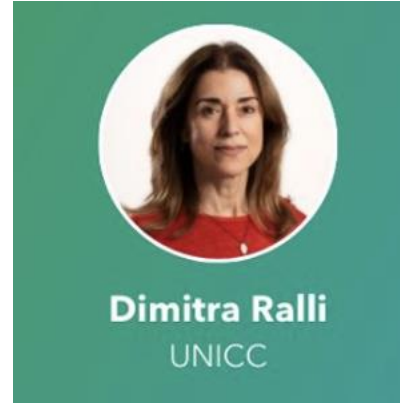
Main Location: New York, U.S.

Revenue: Not Applicable

Employees: ~200 (2020)

Overview

The Digital Certificate of Entitlement (Digital CE) project at United Nations Joint Staff Pension Fund (UNJSPF) was selected as a finalist in Gartner's Eye on Innovation Awards for Government 2020. It was selected as it demonstrated how emerging technology can be combined to allow the service to be delivered in a completely different way, improving integrity and efficiency (see Table 1).



UN Digital ID Programme

Dimitra RALLI

OIC Programme Director UN System Digital ID Programme

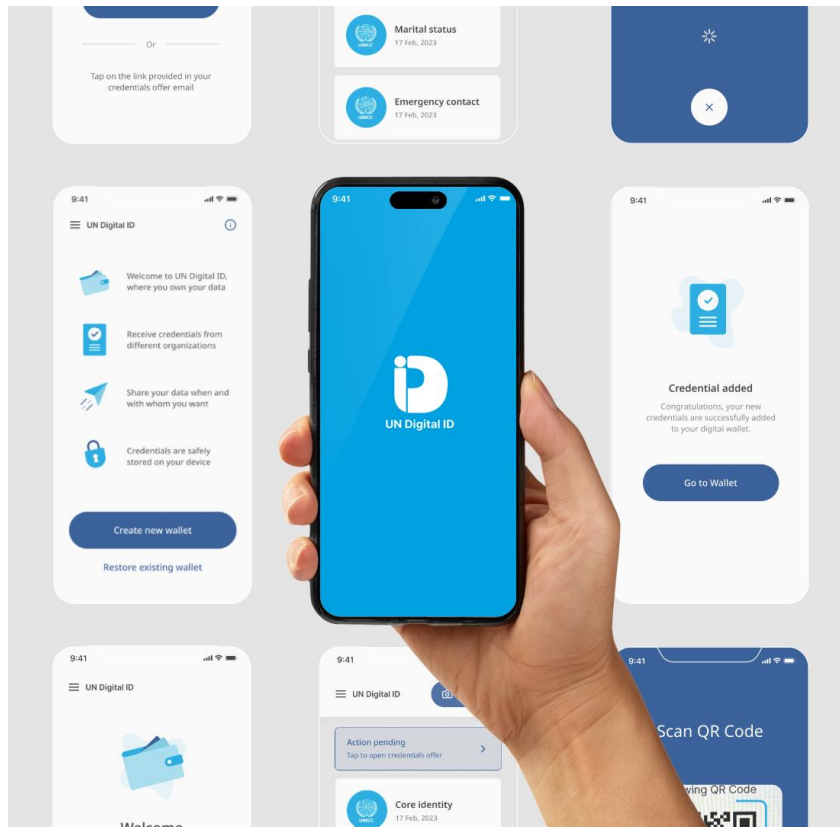


UN Digital ID

– A digital identity for UN personnel



UN Digital ID



Goal

To provide the UN workforce with a **universal** and **easy-to-use** system wide identity

To enable interoperability between organizations without being invasive on ecosystems

What it is ...

A **digital wallet** that will store

UN staff member's digital ID and verifiable credentials and

will be used to share data between UN organizations and systems

What it is NOT ...

a database

a replacement for ERP or any other legacy systems

designed to harmonize existing administrative processes

Key Considerations

- Align with the SG's UN 2.0 Quintet of Change, focusing on innovation and data [SG Report 2021-09].
- Promote a 'common UN identity,' based on shared values of solidarity and commitment to the UN's mandate.
- Leverage current systems and initiatives, including mutual recognition.
- Ensure least disruption to the existing systems and business processes.
- Deliver impact with successful outcomes, and soon.



UN Digital ID



Benefits



UN Digital ID

What's in for the UN personnel

- Ownership and control of the data
- Transparency on the records
- Effortless and secure record sharing

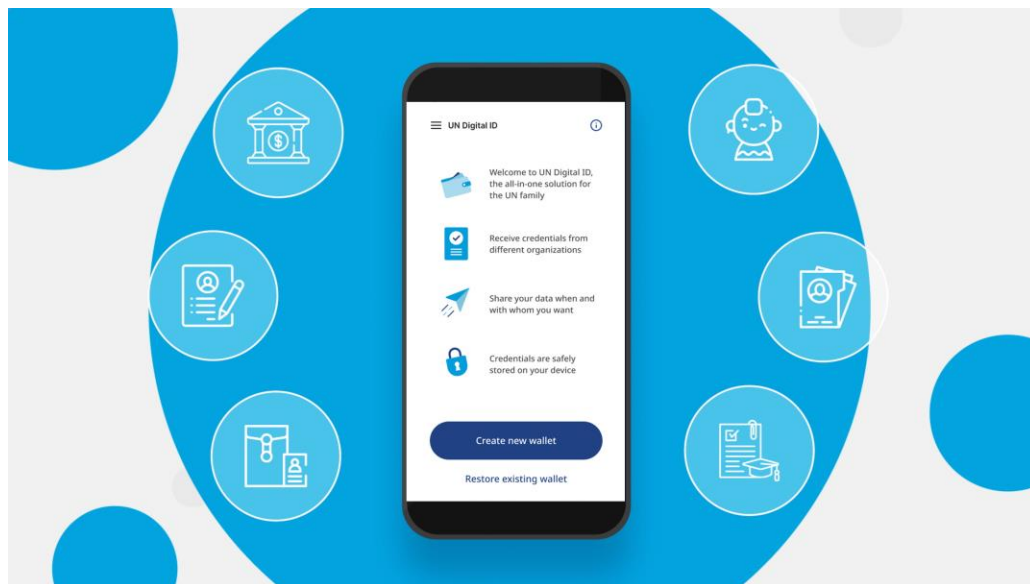
What's in for the Organizations

- Transparency on the management and quality of data
- Seamless information exchange
- Increased efficiencies in the long term



A universal data exchange platform

Innovate Discuss Share



- Built on open source technology
- Allows expansion to unlimited use cases – onboarding, separation, medical, security, mandatory trainings, etc.
- MVP for separation: The “Pension” use case

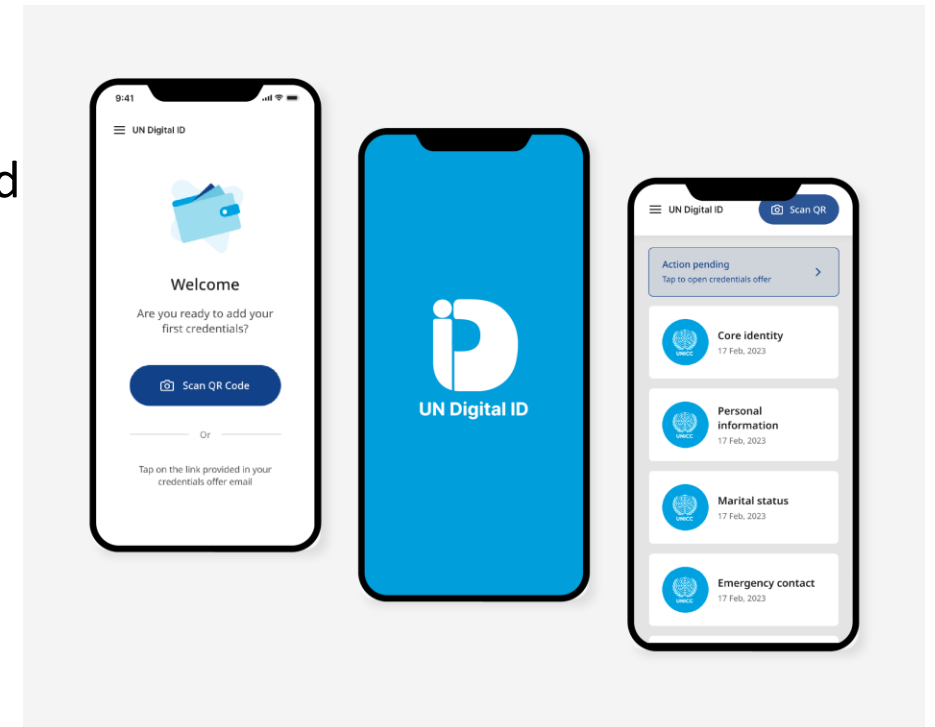
The solution technology



UN Digital ID

Blockchain

- Technology to create and manage immutable, traceable, and independently auditable records
- Permissioned
- Stores only credential definitions, schemas and verification data
- No user data stored in the blockchain





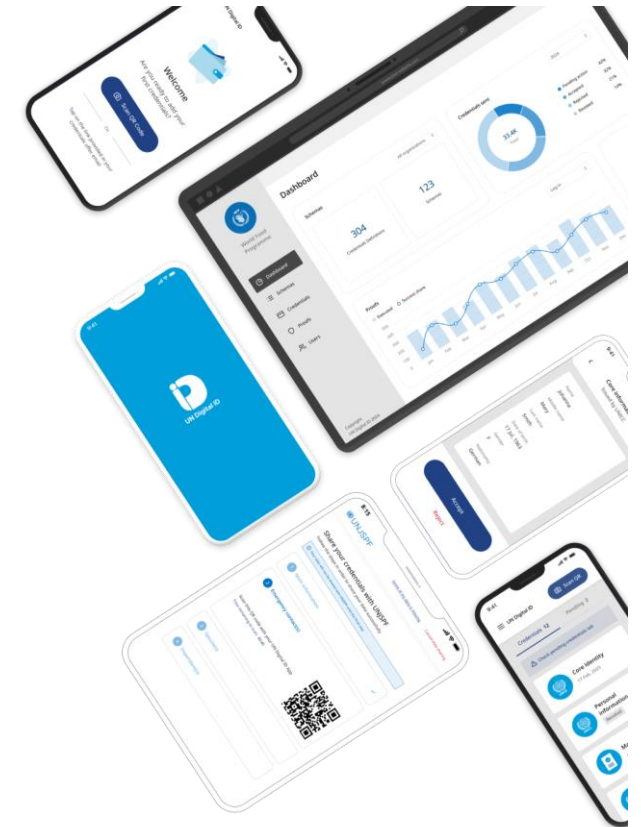
The solution components

User App

- A digital-wallet mobile app for users to validate and share their data
- Installed on the user's mobile device
- Data stored in the app

ID Manager

- Component to interact with each organization's ERP
- Each organisation has full control of what, when and to whom credentials are sent, revoked, or modified using their own systems
- Each ERP remains the “source of truth” of the credentials



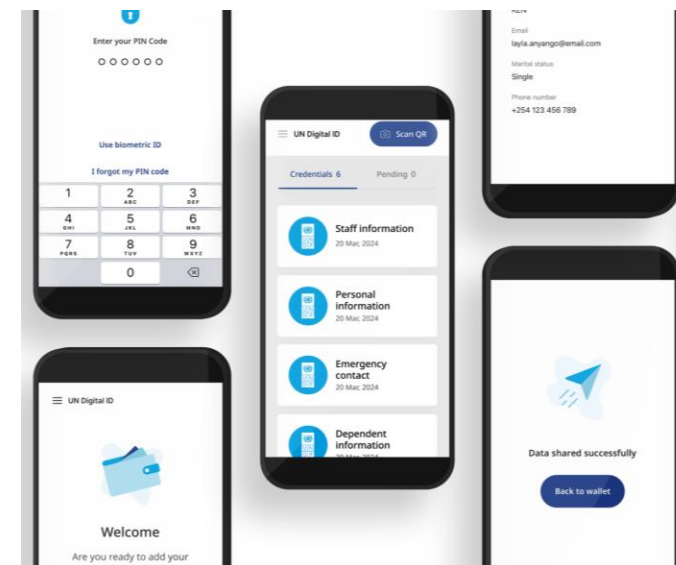


UN Digital ID

MVP – The Pension Use Case

First release: 3 June 2024

Enables the employer and the separating staff member to **share verified data** with UNJSPF via the staff's Digital ID wallet so their pension benefits can be processed with minimum delay.



Each organization can issue verifiable credentials and are stored in the UN digital wallet



UNJSPF can consume verifiable credentials from the UN digital wallet



Staff separating from the UN system have created their UN Digital ID

Participating organizations to date



UN Digital ID



UNICC is the technology solution and service provider



Msgr. Lucio Adrian Ruiz

Holy See

1- Science and technology are not morally neutral

2- Seeing and hearing

are essentially anthropological issues

3- Truth and objectivity

are not the prerogative of machines

4- Technological progress

does not necessarily result in progress for humanity

5- Conclusion



Sandra Ro

GBBC

World Summit on The Information Society
(WSIS)

29 May 2024

Sandra Ro

CEO, GBBC



GBBC
Global Blockchain
Business Council



GBBC
Giving



GBBC
InterWork
Alliance



GBBC
BITA Standards
Council



GBBC
U.S. Blockchain
Coalition



GBBC
Global Standards
Mapping Initiative

Global Blockchain Business Council (GBBC) is the largest leading industry association for the blockchain technology and digital assets community

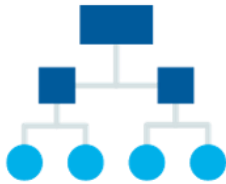
Learn more about GBBC and how to join:

gbbc.io

GLOBAL STANDARDS MAPPING INITIATIVE (GSMI)



Interactive Map of Regulatory Developments from 232 Jurisdictions & 6 International Bodies



Taxonomy & Definitions for 220+ Key Terms



60 Technical Standards Bodies Advancing Blockchain Developments



Blockchain and Digital Assets Landscape with 2,000+ Stakeholders



Accredited Universities offering 1,500+ Courses & Professional Certifications



Country Spotlight on Brazil

WITH IN-DEPTH REPORTS ON:

Supply Chain



Sustainability



AI Convergence



Digital Identity



GSMI 5.0 (2024)

INTERACTIVE REGULATORY MAP

LANDSCAPE OF STAKEHOLDERS

COURSE MAP

WORKING GROUPS ON:

- TAXONOMY
- TECHNICAL STANDARDS
- SUPPLY CHAIN
- SUSTAINABILITY
- AI CONVERGENCE
- DIGITAL IDENTITY
- DECENTRALIZED FINANCE

COUNTRY SPOTLIGHT ON INDIA



ACCESS GSMI: [HTTPS://WWW.GBBCOUNCIL.ORG/GSMI](https://www.gbbcouncil.org/gsmi)

WORLD SUMMIT ON THE INFORMATION SOCIETY

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GBBC 2022 CENTRAL BANK DIGITAL CURRENCIES (CBDCs)

Digital form of central bank money

THE MONEY FLOWER

Attributes of CBDCs

- Complement current forms of money and methods for providing financial services.
- Enable greater efficiency of fund flows at lower cost.
- Protect consumer privacy with the right public policy and design choices.
- May increase security and reduce fraud or other illicit activities through greater transparency (e.g., ensuring funds reach the right recipients, are used for the designated purposes, and that stolen funds can be canceled).

Types of CBDCs

Retail: Issued by a central bank to individual users, enabling fund transfers directly into their digital wallets.

Wholesale: Only available to financial institutions for interbank transfers & wholesale transactions.

Global Status of CBDCs

105 countries exploring use cases of CBDCs

50 countries are in an advanced phase of digital currency exploration

81 countries representing 90% of global GDP are exploring CBDCs

60% of central banks are conducting experiments on CBDCs

14% are moving forward with development and pilot arrangement

The share of central banks actively engaging in CBDC work grew to 66% in the last 4 years

1 <https://www.bis.org/cbdc/public174.pdf>

2 Central Bank Digital Currency Tracker - Atlantic Council

GBBC THE GREEN ECONOMY

Read GBBC's Global Standards Mapping Initiative 2.0 for Additional Information about The Green Economy

Problem

The world generates roughly 51 billion tons of greenhouse gas (GHG) emissions per year

Solution

Urgent Climate Action: Reduce emissions & offset carbon

Climate Action Must Be: Scalable, Predictable, Equitable, Consistent, Nature-positive, Comprehensive, Contributing to financing of targets.

Key Players

- Retailers
- Registries
- Producers
- Supranational organizations
- Governments
- Consumers
- Standards organizations

Types of Carbon Markets

Voluntary: Need global standards for marketplaces of measurable & verifiable carbon reductions.

Regulated: Governmental agency (national or treaty) enforces mandate to offset emissions.

A Green Economy is a Global Effort

Decarbonization costs are rising

Emission reductions are hard

Demand is outpacing supply for verified offsets

No alternative technologies

Partnerships

Goals

- Address climate change and its negative impacts
- Aim to reduce global greenhouse gas emissions to less than 2°C above preindustrial levels
- Limit global temperature increase to 1.5°C

The Role of Blockchain

Decarbonizing the global economy by developing...

- Global interoperable marketplaces for carbon offsets
- Price discovery for offset quality based on additionality, permanence, efficiency, and verifiability
- Emissions tracking across supply chains

CRYPTOCURRENCIES: enable participation in ecosystem management

PROOF-OF-STAKE (POS) CONSENSUS is fast & energy efficient

DECENTRALIZED AUTONOMOUS ORGANIZATIONS (DAOs) enable community ownership & governance while bringing together supply & demand

NON-FUNGIBLE TOKENS (NFTs) allow traceability of emissions, address quality variance, and provide programmatic facility management

1 <https://www.gbbc.org/standards/mapping-initiative-2.0>

2 <https://www.gbbc.org/standards/mapping-initiative-2.0>

3 <https://www.gbbc.org/standards/mapping-initiative-2.0>

GBBC BLOCKCHAIN FOR TAXATION #1

Blockchain technology enables transparency and trust between governments and citizens, including truthful reporting of tax data

PROBLEM

With limited visibility on tax payments, countries fail to collect revenue owed to them and lose over \$427B in taxes per year

Higher income countries lose more money, but lower income countries suffer disproportionate financial effects*

Effects on public services can be significant

	Total revenue loss per year	Average tax revenue loss as % of total tax revenue	Average tax revenue loss as % of health expenditure
Lower income countries	\$45B	5.8%	52.4%
Higher income countries	\$382B	2.5%	6.4%

*Aligned with January 2021 World Bank income classifications

SOLUTION

Traceable revenue improves accountability, bringing a holistic view of taxpayer obligations and corresponding payments

- Certainty** for taxpayer and administrator that taxable event occurred, authentication of actors and data to assess tax implications
- Data immutability and transparency** to empower the tax function and support better policy design
- Clear and simple processes** to monitor and administer compliance with tax obligations
- Reduced data silos** to align tax requirements with other government services (e.g., trade, social services, justice, welfare distribution)

Tax Authorities Can...

- Join decentralized trust networks
- Oversee real-time tax collections
- Make decisions on tax events as they occur
- Increase trust from citizens with accountability

TAX AUTHORITIES EXPLORING BLOCKCHAIN

Blockchain ensures data is not manipulated to benefit tax processes, law, and policy

Balancing privacy and transparency improves data sharing across jurisdictions and functions

1 <https://www.gbbc.org/standards/mapping-initiative-2.0>

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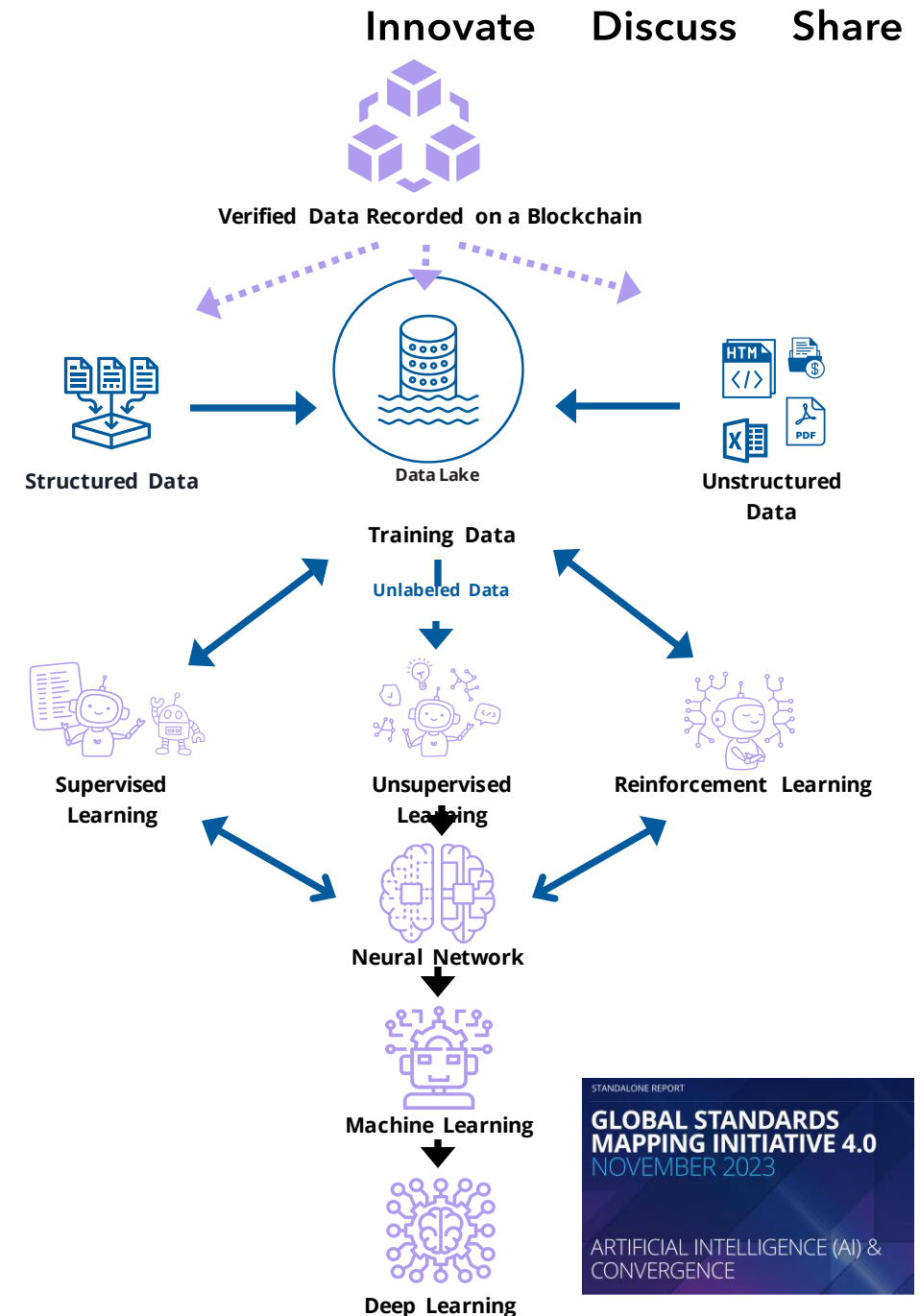
GSMI FACT CARDS

ACCESS FACT CARDS:
[HTTPS://WWW.GBBCOUNCIL.ORG/GSMI/#FACT](https://www.gbbscouncil.org/gsmi/#fact)

Blockchain Tech: Data Trust Anchor for GenAI

- **Visibility on Algorithms** - Blockchain adds a layer of transparency into AI developments
- **Transparency on Data Provenance** - Creates transparency into the source of data sets, helping identify risks of biased, or narrowly focused data sources
- **Transparency on AI Outcomes** - Provides transparency into the uses and outcomes of AI, such that accurate records can be preserved for monitoring and evaluation of results
- **Data Privacy and Security** - Improves privacy protection mechanisms, which can safeguard the privacy of individuals while ensuring security and dependability of data
- **Decentralization to Address Power Concentrations** - Can prevent concentration of power and single points of failure, adding resilience and trust
- **New Processes to Preserve Equality** - Reinvents processes, such that automation doesn't lead to job losses where the same functions are replaced by machines

Source: gbbcouncil.org/wp-content/uploads/2023/12/Standalone-AI-GBBC-GSMI-4.0-Update.pdf



INTERWORK ALLIANCE

GLOBAL TAXONOMY AND TOKEN STANDARDS

WHAT IS IT?

IWA is a tokenization hub for organizations **to collaborate on market-driven, open-source, standards and taxonomy**

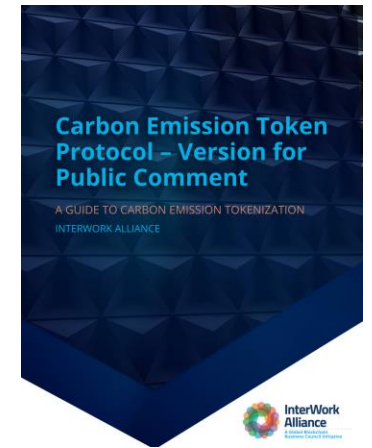
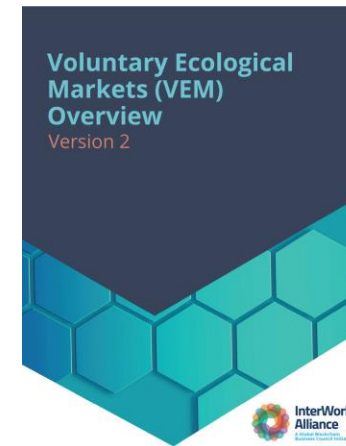
IWA's [Token Taxonomy Framework \(TTF\)](#) is an open-source resource library that simplifies a common language to describe tokenization attributes, behaviors, and data properties for organizations

LEARN MORE ABOUT IWA



[FAQ](#)

WHAT HAS IWA DELIVERED?



Made Uniquely Possible with Hedera Guardian

Compare Methodologies

Understand different methodologies and data requirements at scale across different registries and project developers.

Real-Time Updates

Automated project data updates can be directly tethered to different methodologies, allowing for live impact monitoring and ongoing reporting.

Granular Data tracking

Track and trace climate and sustainability data down to the individual unit of measurement, proving total transparency on the impact of complex projects.

Privacy and Transparency

Trace climate and emissions data to the source while protecting personal and proprietary information using cutting edge technology.

Collaborate with an aligned ecosystem

Benefit from the collective knowledge base of aligned stakeholders to drive methodological improvements.



Projects

Project validation

Monitoring reports

Report approval

VPs

Trustchain

Token & Issuer

VC File

Token	Receipt Name	Token amount	Mint date
0.0.6022419	Project Developer	65071	2023-11-30T01:27:11.367Z

This Carbon Offset Claim has met all the requirements as issued in the policy secured to this token.

Verified Signature:

eyJhbGciOiJIUzI1NiIsInR5cCI6IkpXVCJ9.eyJkbGciOiJIUzI1NiIsInR5cCI6IkpXVCJ9.eyJkbGciOiJIUzI1NiIsInR5cCI6IkpXVCJ9

Policy Overview

VC File

Policy Name	Description	Version	Issuer Name
CDM AMS-II.G Policy	Energy efficiency measures ...	13.0	UNFCCC

StandardRegistry

VC File

Account Creation

Parties: UNFCCC

Policy

VC File

Policy Created

Parties: UNFCCC

Project

Project Created

Parties: Project Devel

Previous



- CDM ACM0001
- CDM ACM0002
- CDM ACM0006
- CDM ACM0007
- CDM ACM0018
- CDM AMS-I.A
- CDM AMS-I.C
- CDM AMS-I.D
- CDM AMS-I.F
- CDM AMS-II.G
- CDM AMS-II.J
- CDM AMS-III.AR
- CDM AMS-III.AV
- CDM AMS-III.BB
- CDM AMS-III.D
- CDM AMS-III.F
- CDM AMS-III.H
- CDM AR-ACM0003
- Tools

WORLD SUMMIT ON THE INFORMATION SOCIETY

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The screenshot shows the Guardian StandardRegistry web application. The browser address bar indicates the URL is localhost:4200/schemas?type=policy. The navigation bar includes 'Guardian', 'User Profile', 'Policies', 'Tokens', and 'Administration'. A notification bell icon shows 14 alerts, and a '98,353 Followers' badge is visible next to the 'StandardRegistry' user profile.

Filters: Type: Policy Schemas, Policy: All

Buttons: + Create New, Import, Compare

Policy	Name	Topic	Version	Entity	Tags	Status	Operations
CDM AMS-III.AR Policy	(No specifications needed if emissions reductions are less than or equal to 60 t CO2 equivalent annually)	0.0.5818984	1.0.0	NONE	+ Create Tag	Draft	Publish
CDM AMS-III.AR Policy	Date Range	0.0.5818984	1.0.0	NONE	+ Create Tag	Draft	Publish
CDM AMS-III.AR Policy	Default Values	0.0.5818984	1.0.0	NONE	+ Create Tag	Draft	Publish
CDM AMS-III.AR Policy	Project Details	0.0.5818984	1.0.0	NONE	+ Create Tag	Draft	Publish
CDM AMS-III.AR Policy	Monitoring Report (Auto)	0.0.5818984	1.0.0	VC	+ Create Tag	Draft	Publish
CDM AMS-III.AR Policy	Monitoring Report (Form)	0.0.5818984	1.0.0	VC	+ Create Tag	Draft	Publish
CDM AMS-III.AR Policy	Project Description (Auto)	0.0.5818984	1.0.0	VC	+ Create Tag	Draft	Publish
CDM AMS-III.AR Policy	Project Description (Form)	0.0.5818984	1.0.0	VC	+ Create Tag	Draft	Publish
CDM AMS-III.AR Policy	VVB	0.0.5818984	1.0.0	VC	+ Create Tag	Draft	Publish

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Scott Stornetta

Yugen Partners

United Nations Joint Staff Pension Fund



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Blockchain and Biometric-based Digital Identity Solution

29 May 2024
at 10:00 AM

Dino Dell'Accio
UNJSPF

Msgr. Lucio Adrian Ruiz
Holy See

Scott Stornetta
Yugen Partners

Dimitra Ralli
UNICC

Sandra Ro
GBBC

 **WSIS+20 FORUM**
HIGH-LEVEL EVENT 2024 27-31 May 2024
Geneva, Switzerland

Thank You

