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## **Boston Finance Accord for AI Governance 24/7**

**Adopted: April 22, 2025**

**Venue: Harvard University Loeb House, Cambridge, MA**

**Boston Global Forum (BGF)**

### **I. Preamble**

We, the signatories of the Boston Finance Accord for AI Governance 24/7, gathered on April 22, 2025, at Harvard University's Loeb House, to affirm our commitment to a world where artificial intelligence (AI) enables governments and financial systems to serve citizens continuously, 24 hours a day, 7 days a week.

This Accord, launched under the Boston Global Forum (BGF)—founded in 2012 by Michael Dukakis, Nguyen Anh Tuan, Thomas Patterson, and John Quelch, with the guidance of its distinguished Board of Directors, including Governor Michael Dukakis (Chairman), Nguyen Anh Tuan (Co-Chair and CEO), Professor Thomas Patterson, Professor John Quelch, Professor Nazli Choucri, Professor Alex Pentland, and Professor David Silbersweig—builds on a legacy of ethical AI governance through the following initiatives: the AI World Society (AIWS) Initiative (2017), the Social Contract for the AI Age (2020), the Shinzo Abe Initiative (2022), and the Tokyo Accord for Government 24/7: AI and Finance Platforms (March 28, 2025).

The Boston Finance Accord leverages Boston's financial and academic ecosystem to create a finance-centric framework for AIWS Government 24/7. It respects and extends the AIWS standards of ethical AI development, the Social Contract's principles of mutual responsibility, and AIWS Government 24/7's vision of continuous, citizen-centric service, enriched by the interdisciplinary expertise of the BGF Board. This Accord honors Shinzo Abe's legacy of technology for peace and prosperity and celebrates Audrey Tang, recipient of the 2025 World Leader in AIWS Award, for her transparent governance innovations, as well as Élisabeth Moreno's vision of finance as a "force for good" in her speech, *Powering Progress 24/7*.

Cybersecurity is a global challenge in today's digital society and a common responsibility that all nations, organizations, and citizens must collaboratively address. Guided by ethical principles and the spirit of true Bushidō—the traditional code of the samurai, emphasizing integrity, moral responsibility, and the duty to protect others—this Accord promotes a cybersecurity framework encompassing all domains, from the private sector to the military, ensuring that continuous governance leveraging AI contributes to world peace.

Recognizing finance as the backbone of continuous governance, we integrate innovative financial systems with AI, guided by a new AIWS Knowledge System to ensure fairness,



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kindness, and inclusivity, as depicted in AIWS Film Park's stories (*The Lantern's Promise*, *The Bridge of Songs*, *The Starlit Pact*, *The Laughing Knight*).

Adopted amidst global dialogues—such as the AI Action Summit in Paris (February 10-11, 2025)—this Accord advances the Age of Global Enlightenment, uniting finance, AI, and humanity for a peaceful, equitable future.

## II. Principles

The Boston Finance Accord is anchored in core principles, fully aligned with AIWS, the Social Contract for the AI Age, and AIWS Government 24/7:

1. **Transparency:** Open financial systems foster trust, reflecting AIWS's ethical AI standards and Tang's transparent platforms.
2. **Equity:** Inclusive access to services ensures equality of opportunity, per the Social Contract's commitment to fairness.
3. **Scalability:** Financial platforms adapt globally, embodying AIWS Government 24/7's continuous service vision.
4. **Citizen Empowerment:** Tools enable active participation, honoring the Social Contract's mutual responsibility ethos.
5. **Financial Innovation:** Secure, cutting-edge solutions (e.g., blockchain) sustain 24/7 operations.
6. **Kindness and Respect:** Governance promotes love, tolerance, and peace, per the AIWS Knowledge System, as in *The Laughing Knight*'s kindness-driven triumph.
7. **Inclusivity:** Systems uplift all people to work at their highest abilities, ensuring a true and fair history, as Moreno's Awa story exemplifies.

## III. Standards for Boston Finance Accord for AI Governance 24/7

### A. Financial Infrastructure

Aligned with AIWS Government 24/7's continuous service mandate:

1. **Blockchain Integration:** Use decentralized ledgers for secure, transparent funding, adhering to AIWS's ethical standards.
  - *Capabilities:* Blockchain ensures tamper-proof transaction records and real-time auditing, enabling rapid decision-making for budget adjustments.
  - *Standard:* Achieve 100% blockchain-audited transactions for public funds by 2027, per the Tokyo Accord.



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2. **Real-Time Financial Systems:** Facilitate instantaneous budget adjustments, supporting AIWS Government 24/7's responsiveness.
  - *Decision-Making:* AI algorithms prioritize funding based on real-time data (e.g., population needs, economic indicators), ensuring efficient resource deployment.
  - *Standard:* Deploy real-time systems in 50% of G7/G20 financial hubs by 2026.
3. **Public-Private Partnerships:** Combine government and private resources per the Social Contract's framework.
  - *Standard:* Establish 100 joint frameworks with AIWS-aligned metrics by 2027, funding \$500M in inclusive projects (e.g., microfinance in Ha Long Bay).

## **B. Citizen Participation**

Reflecting the Social Contract's empowerment ethos, enhanced by Comment 2:

1. **Digital Wallets:** Offer AI-managed wallets for direct contributions, inspired by Tang and AIWS inclusivity.
  - *Services:* Enable citizens to fund specific services (e.g., emergency healthcare, education grants) 24/7 via mobile apps.
  - *Standard:* Deploy by 2027, ensuring equitable access for 80% of underserved populations.
2. **Crowdfunding Platforms:** Enable public funding of projects, fostering love and respect (AIWS Knowledge System).
  - *Example:* Tuan's Ishikawa model (March 26, 2025), as in *The Laughing Knight's* solar school.
  - *Standard:* Support 1,000 crowdfunded projects globally by 2028, with 50% in underserved regions.
3. **Transparent Budgeting Tools:** Provide AI-driven dashboards for visibility, per AIWS transparency standards.
  - *Capabilities:* Dashboards display real-time spending and allow citizen input on allocation priorities, as in *The Bridge of Songs'* public unity.
  - *Standard:* Meet Open Budget Index by 2026, with 90% citizen satisfaction.
4. **AI-Assisted Deliberation Framework:**
  - *Citizen Juries:* Convene diverse panels (100 citizens per pilot, e.g., Boston, Nairobi, Tokyo) to review AI tools (e.g., digital wallets, budgeting algorithms). Use AI moderation (e.g., Polis platform) to aggregate input, ensuring 95% bias-free facilitation by 2026.
  - *Participatory Budgeting:* Allocate 10% of AIWS pilot budgets (\$1M in 2026) via citizen votes, visualized on dashboards, fostering inclusivity.



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- *AIWS Citizen Forum*: Launch Q3 2025 by Enlightenment in Action Alliance (EAA) members, empowering 1,000 participants globally to co-design digital wallet features (e.g., microloan access) and budgeting dashboards (e.g., green bond impacts). Features:
  - Multilingual AI moderation for accessibility.
  - Blockchain-verified votes, per Tokyo Accord.
  - Offline kiosks to bridge digital divides (e.g., rural Senegal).
- *Standard*: Scale to 50,000 users by 2027, with pilots in AIWS Cities (e.g., virtual Boston) by 2026, reporting at 2027 BGF Conference.
- *Rationale*: Enhances inclusivity and transparency, empowering citizens like *The Starlit Pact*'s youth, aligning with Moreno's "democratization."

### C. Ethical Oversight

Rooted in AIWS's ethical AI principles, enhanced by Comment 3:

1. **AI Accountability Mechanisms**: Use auditing algorithms for fairness and truth (AIWS Knowledge System).
  - *Decision-Making*: Algorithms flag unethical decisions (e.g., bias in funding) for human review, ensuring accountability.
  - *Standard*: Achieve 90% bias-free AI decisions by 2027, per AIWS fairness layer.
2. **Equity in Resource Allocation**: Prioritize underserved communities (Ivashina's insights).
  - *Resource Allocation*: AI models analyze demographic and economic data to allocate resources equitably, targeting a 20% reduction in disparities by 2027.
  - *Standard*: Increase underserved access by 20% by 2027, as in Awa's solar project.
3. **Safeguards Against Misuse**: Prevent AI manipulation, per AIWS standards, with audits starting 2026.
  - *Standard*: Conduct biannual audits for systems handling >\$1B, with 100% compliance by 2028.
4. **Boston Ethics Finance Protocol (BEFP)**:
  - *Objective*: Align AI auditing practices across G7/G20 to prevent ethical arbitrage, fostering global trust.
  - *Standards*:
    - Bias: 90% bias-free decisions (e.g., loan approvals).
    - Transparency: 100% traceable transactions via blockchain.
    - Inclusivity: 20% increase in underserved access by 2028.
  - *Implementation*:



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- Summit: Q4 2025, with G7/G20 regulators, tech firms (e.g., Ring Capital), and NGOs (e.g., AIWS).
- Draft: By mid-2026, defining audit criteria and “BEFP Compliant” certification.
- Pilots: 2027, in G7 markets (e.g., Japan’s digital yen, France’s green bonds), targeting 50% G20 adoption by 2028.
- *Coordination*: BGF’s Global Alliance for Digital Governance aligns with EU AI Act, OECD AI Principles, ensuring local flexibility (e.g., India’s UPI).
- *Incentives*: Tax breaks (5% in G7 nations) for certified firms.
- *Rationale*: Prevents exploitation, ensuring trust, as in *The Lantern’s Promise’s* sabotage recovery, aligning with Moreno’s “unity.”

### D. Cybersecurity Collaboration

In Japan, the fully domestic cybersecurity firm FFRI has become a bridge between advanced private-sector expertise and national security efforts, setting a precedent for ethical, homegrown innovation in cyber defense. This model can inspire global cooperation across governments, industries, and citizens.

- *Standard*: Establish 50 FFRI-inspired cybersecurity hubs globally by 2027, integrating AI-driven threat detection, per AIWS security layer.
- *Capabilities*: AI systems monitor 24/7, achieving 99.9% threat detection accuracy by 2028.

### E. Dispute Resolution

To ensure trust and fairness in continuous governance, AI-mediated dispute resolution mechanisms will address conflicts in decision-making and resource allocation.

- *Capabilities*: AI systems analyze disputes (e.g., funding disagreements) using historical data and citizen feedback, proposing resolutions within 24 hours.
- *Services*: Citizens and officials access a 24/7 online arbitration platform, inspired by Audrey Tang’s participatory governance tools, to resolve disputes transparently.
- *Standard*: Pilot AI arbitration in Boston and Japan by 2026, achieving 90% resolution satisfaction rate by 2027.

## IV. AIWS Contributions to Rebuilding Trust in Finance Groups

In the Age of AI, financial institutions face growing public scrutiny and trust deficits rooted in concerns over transparency, fairness, ethical behavior, and human dignity. To address these challenges and shape a trustworthy and inclusive financial system, the AI World Society (AIWS)



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proposes the following contributions as part of the Boston Finance Accord for AI Governance 24/7:

- 1. Promote Transparent and Ethical AI Governance:**
  - AIWS will develop and encourage adoption of AIWS Ethical Standards for Financial AI Systems to ensure fairness, explainability, and transparency in AI-driven financial decision-making. Through partnerships with regulatory agencies and financial leaders, AIWS will support the implementation of AI auditing mechanisms and explainable AI (XAI) frameworks that align with democratic values and human rights.
- 2. Develop Human-Centric Digital Finance Platforms:**
  - Inspired by the AIWS Government 24/7 model, AIWS advocates for financial platforms that prioritize citizen engagement, empathy, and accessibility. Broad listening methodologies—enabling inclusive, participatory dialogue—will be incorporated into the design and delivery of financial services to rebuild public confidence and responsiveness.
- 3. Build Trust Frameworks and AI Ethics Scorecards:**
  - AIWS will design and promote a Trustworthiness Scorecard for AI in Finance, enabling institutions to benchmark their performance in areas such as ethical integrity, transparency, data responsibility, and user-centered service. This initiative aims to reinforce institutional accountability while fostering trust among users and the wider public.
- 4. Facilitate Multi-Stakeholder Deliberation Forums:**
  - To democratize the shaping of AI in finance, AIWS will convene deliberative forums—both physical and virtual—bringing together citizens, technologists, policymakers, and industry leaders. These AI-assisted citizen assemblies will help co-create regulatory frameworks and platform governance practices grounded in public values.
- 5. Champion Democratic Finance in the AI Economy:**
  - AIWS will advocate for a new model of Democratic Finance, where financial institutions are guided by principles of inclusivity, social responsibility, and sustainability. A proposed AIWS Democratic Finance Charter will serve as a voluntary commitment for institutions that align financial growth with human-centered and equitable development.
- 6. Advance AI and Financial Literacy for All:**
  - Recognizing the need for greater public understanding of finance and AI, AIWS will partner with educational institutions and media to develop open-access resources that promote digital and financial literacy. These efforts will demystify AI, empower informed choices, and reduce inequality in access to financial tools and knowledge.



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#### 7. **Recognize Ethical Leadership and Best Practices:**

- Founded by **Governor Michael Dukakis, the BGF Board Members, and Ministers Élisabeth Moreno, Jeff Saviano and Yasuhide Nakayama**, starting 2025, the **AIWS Ethical Finance Leadership Award** honors financial leaders and organizations that demonstrate outstanding commitment to transparency, fairness, and public service in the deployment of AI technologies. Recognizing role models like Moreno's Ring Capital, it fosters ethical excellence, inspiring action as in *The Laughing Knight's* triumph.

## V. AIWS Knowledge System

A framework promoting fairness, conciseness, kindness, truthful history, respect, love, peace, tolerance, inclusivity, and equality, enhanced by Comment 1:

1. **Purpose:** Curate knowledge reflecting humanity's highest values, empowering people to excel, as in *The Starlit Pact's* environmental pact.
2. **Components:**
  - *Fair History Database:* AI-curated, truthful records of governance and finance, ensuring accountability, per the AIWS truth layer.
  - *Concise Learning Modules:* Lessons on AIWS principles, promoting kindness and tolerance, accessible in 20 languages by 2026.
  - *Inclusive Platforms:* Multilingual tools for all, fostering opportunity, as in Moreno's Awa story.
3. **Metrics Framework:**
  - *Trust Score:* Quantitative index (0-100) combining:
    - Transparency (30%, e.g., % of blockchain-audited records).
    - User Trust (30%, e.g., citizen satisfaction via AIWS surveys).
    - Ethical Compliance (20%, e.g., AIWS fairness adherence).
    - System Reliability (20%, e.g., 99.9% uptime).
    - *Target:* 80+ for certified platforms by 2027, piloted in AIWS Cities (e.g., Boston, Tokyo).
  - *Peace Finance Index:* Measures social and economic impact:
    - Financial Inclusion (40%, e.g., % of 1.2 billion unbanked served, per World Bank).
    - Gender Equity (30%, e.g., 20% increase in women's loan access by 2028).
    - Economic Stability (30%, e.g., 5% Gini coefficient reduction).





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- *Target:* 10% improvement in pilot regions (e.g., Kibera, Ha Long Bay) by 2028.

**4. BGF Task Force for Financial Metrics:**

- *Launch:* May 2025, with regulators (e.g., SEC, Japan's FSA), tech firms (e.g., Google), NGOs (e.g., Global Enlightenment Community), and academics (e.g., Harvard).
  - *Deliver KPIs by November 2025*, using AI analytics to adapt metrics locally (e.g., microfinance in Nha Trang vs. trading in Paris).
  - *Pilot in AIWS Cities* (e.g., Ukraine rebuild) by 2026, reporting at 2027 BGF Conference.
5. **Standards:** Reflect AIWS's ethical AI and Social Contract's respect; pilot by December 2025, full integration by 2027.
6. **Capabilities:** Train citizens and officials in AI governance tools, enhancing decision-making capacity, reaching 1M users by 2027.
7. **Impact:** Equip citizens for AIWS Government 24/7, ensuring governance embodies peace and equity, as in *The Bridge of Songs'* unity.

## VI. Implementation Framework

### Roles and Responsibilities

1. **Governments:** Adopt standards and deploy the Knowledge System, per AIWS Government 24/7, with \$100M in grants for compliance by 2027.
2. **Financial Institutions:** Innovate platforms (e.g., digital wallets), per Social Contract collaboration, targeting 80% adoption by 2028.
3. **Tech Firms:** Build AI tools (e.g., Rescale's platforms), adhering to AIWS ethics, with 90% compliance by 2027.
4. **Academic Institutions:** Refine standards, supporting inclusivity, via partnerships with Harvard, MIT, and Tokyo University.
5. **Citizens:** Engage via AIWS Citizen Forum, shaping finance, as in *The Starlit Pact's* youth activism.

### Implementation Timeline

- **April 2025:** Adopt Accord at BGF Conference, alongside Moreno's speech and AIWS Film Park films.
- **May 2025:** Launch BGF Task Force for Financial Metrics.
- **Q3 2025:** Pilot AIWS Citizen Forum in Boston, Nairobi, Tokyo.
- **Q4 2025:** Convene BEFP Summit.





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- **2026:** Draft BEFP, pilot Metrics Framework, establish AIWS Finance Labs in Boston, Tokyo, and Nha Trang.
- **2027:** Pilot BEFP in G7 markets, scale Citizen Forum to 50,000 users, achieve Trust Score >80.
- **2028:** Achieve Peace Finance Index +10%, BEFP certification in 50% of G20 markets.

## **VII. Signatories and Endorsements**

**Adopted by:**

- **BGF Board of Directors:**
  - Governor Michael Dukakis, Chairman and Co-Founder
  - Nguyen Anh Tuan, Co-Chairman, CEO, and Co-Founder
  - Professor Thomas Patterson, Co-Founder
  - Professor John Quelch, Co-Founder
  - Professor Nazli Choucri
  - Professor Alex Pentland
  - Professor David Silbersweig

**BGF Executive Board:**

- Élisabeth Moreno, Former French Minister, Chairwoman of Ring Capital
  - Yasuhide Nakayama, Former Japanese State Minister, BGF Japan-Taiwan Representative
  - Jeffrey Saviano, Harvard University, Edmond & Lily Safra Center for Ethics
- **Key-Contributors:**
  - Minoru Kiuchi, Japanese Minister of State
  - Audrey Tang, 2025 World Leader in AIWS Award Recipient
  - Yutaka Matsuo, Member of the Board of Directors of SoftBank Group Corp
  - Soichiro Chiba, Thousandleaf
  - Joris Poort, Rescale
  - Akiko Yoshida, Ambassador Extraordinary and Plenipotentiary of Japan in the Republic of Slovenia
  - Cameron Sabet, EAA member, Venture Capitalist



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- Quynh Nham, BGF Coordinator

**Endorsed by:** BGF, conference participants, and aligned organizations.

## VIII. Annexes

1. AIWS Standards: 7-Layer Model (2018) and updates.
2. Social Contract for the AI Age: Full text (2020).
3. Tokyo Accord: Reference document.
4. Conference Speeches: Matsuo, Tang, Moreno.
5. AIWS Knowledge System Specs: Design and metrics, including Trust Score and Peace Finance Index.

## IX. Diagnostic Framework: Challenges Facing Finance Groups in the Age of AI

To support the effective implementation of the Boston Finance Accord and ensure alignment with AIWS Government 24/7, the following diagnostic framework identifies the major challenges faced by finance groups today. This analysis supports the AIWS mission to guide ethical, resilient, and inclusive financial systems in the AI era:

### 1. **Trust Deficit and Reputation Risk:**

- Persistent public skepticism due to historical misconduct and data breaches.
- Heightened scrutiny of AI use in financial decisions (e.g., credit scoring, investment management).
- *Solution:* Adopt Trustworthiness Scorecard and AIWS Ethical Standards, as in Section IV.

### 2. **Unregulated and Opaque AI Adoption:**

- Use of unexplainable AI (“black box” models) risks accountability and fairness.
- Lack of global AI governance standards creates legal and ethical grey zones.
- *Solution:* Implement BEFP and AI auditing, per Section III.C.

### 3. **Economic and Geopolitical Volatility:**

- Global financial institutions navigate inflation, regional instability, and deglobalization.
- *Solution:* Use real-time AI systems to adapt budgets, per Section III.A.

### 4. **Regulatory Fragmentation and Compliance Burden:**

- Diverse regulations (e.g., GDPR, Basel III, ESG mandates) create complexity.



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- *Solution:* Harmonize via BEFP, per Section III.C.

#### **5. Cybersecurity and Data Integrity Threats:**

- Financial institutions face increasingly sophisticated cyberattacks targeting AI systems, digital wallets, and core transaction infrastructure.
- Weaknesses in cross-border data transfers, AI model training sets, and cloud-hosted services create systemic risks to data integrity and service continuity.
- A lack of harmonized cybersecurity governance across jurisdictions impedes coordinated defense, increasing exposure to both state-sponsored and criminal threats.
- *Solution:* Establish 50 cybersecurity hubs modeled on Japan's FFRI by 2027, integrating homegrown AI-enabled threat detection and ethical protocols (per Section III.D).