

Supercharged Sandbox

An invitation to innovate with AI in Financial Services



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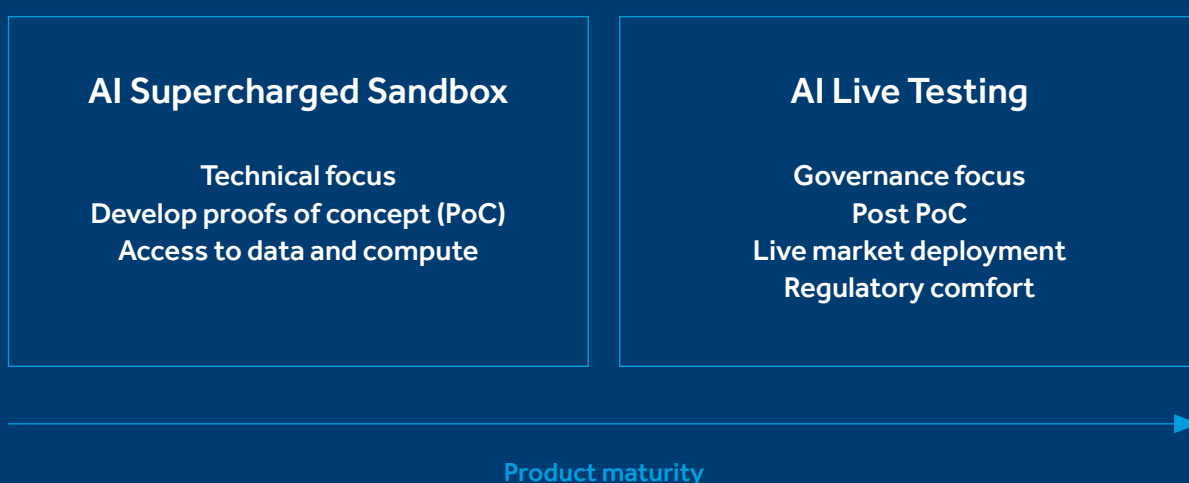
Overview

The Supercharged Sandbox is the FCA AI Lab's next-generation experimentation platform, purpose-built to support the safe, responsible, and accelerated development of AI solutions in UK financial services. It enables innovative firms to rapidly test, validate, and refine their AI models with access to advanced technical resources and regulatory expertise.

Building upon the foundations of our successful Digital Sandbox programme - and informed by insights from our AI Spotlight, AI Sprint, and broader AI Lab initiatives - the Supercharged Sandbox provides participants with high-performance infrastructure, enterprise-grade tooling, and access to comprehensive synthetic datasets. This robust environment allows firms to numerically test their AI models rigorously and safely before progressing further.

Complementing this, our upcoming **AI Live Testing** service will support firms as they move from sandbox experimentation to live deployment. It will assist firms in testing the wider processes encompassing their AI systems, providing tailored assistance to firms integrating validated AI proofs of concept (PoC) into their operational environments. This will ensure that innovative technologies transition smoothly and safely into UK financial markets. Together, the Supercharged Sandbox and AI Live Testing create a comprehensive pathway for AI innovation in the UK financial sector, extending the AI Lab to cover the entire development lifecycle from discovery to deployment.

Supporting the AI production lifecycle from discovery to deployment



What makes this Sandbox 'supercharged'?

The Supercharged Sandbox significantly upgrades our existing Sandbox programme, offering advanced computational resources specifically designed to empower ambitious AI innovators. Recognising the rapid advancements in artificial intelligence, we're expanding our platform to include dedicated Graphics Processing Unit (GPU) compute resources, enabling users to efficiently train, refine, and experiment with cutting-edge AI models.

Participants will gain access to NVIDIA's Accelerated Computing and AI Platform, including the comprehensive NVIDIA AI Enterprise Software Suite. This suite provides a complete, integrated solution with specialised Software Development Kits (SDKs), microservices, and development blueprints, accelerating workflows across data preparation, AI and machine learning model building, fine-tuning, Retrieval-Augmented Generation (RAG) pipelines, and agentic AI applications.

By harnessing these powerful tools, firms participating in the Supercharged Sandbox will be uniquely positioned to rapidly develop proofs of concept (PoC), validate early-stage ideas, and iteratively refine their AI solutions.

Strategic goals



Enable safe, responsible AI experimentation in UK financial services by creating an infrastructure for technical experimentation and collaboration.



Accelerate and scale innovation that benefits consumers, competition, and markets to support economic growth.



Generate technical know-how and regulatory learning to inform future AI policy considerations and innovation services design.

Key details

When

30 September 2025 until 9 January 2026

What

A 3-month cohort-based AI experimentation and testing programme designed to support innovators developing proofs of concept (PoC) using AI in financial services, with access to compute, datasets, tooling, mentorship, and a sandbox testing environment.

Where

A virtual kick-off and bootcamp will be held on 30 September 2025.

Testing will be hosted on the FCA's Supercharged Sandbox platform - a secure, cloud-based environment with enhanced developer tools, FCA-coordinated support, and rich collaboration features.

Demo Day will be held in person in January 2026.

How to apply

Applications open on 9 June 2025 and close on 11 August 2025.

Application results will be communicated by 16 September 2025.

Applications will be accepted via the **Digital Sandbox portal**.

What you'll get as a participant

Participants will join an intensive three-month [TechSprint](#)-style cohort, designed to rapidly accelerate your AI innovations with exclusive access to:



Customised technical environment

Cloud-based project spaces equipped with GPU-powered virtual machines, powerful compute resources, integrated Application Programming Interface (APIs), and privacy-enhancing tools to safely develop and test your AI models.



Extensive datasets

Secure, synthetic, and anonymised datasets across multiple high-impact use cases (e.g. fraud detection, ESG analytics, consumer behaviour modelling, and digital identity), enabling realistic and rigorous experimentation.



Expert mentorship and regulatory support

Ongoing support from a dedicated FCA coordinator and carefully selected industry mentors experienced in RegTech, data science, AI model risk management, the first order impacts of Large Language Model (LLM) such as impacts on safety, and wider financial services innovation.



Supercharged demo day

A unique opportunity to showcase your outcomes and innovations directly to regulators, industry sponsors, and ecosystem stakeholders.



Alumni network and continued engagement

Continued participation in our dynamic alumni community, including opportunities for mentoring future cohorts, sustained networking engagements, and potential spotlight features to showcase your ongoing work.

Who is the Supercharged Sandbox for?

The Supercharged Sandbox is designed specifically to support innovative, early-stage AI projects in financial services. We welcome applications from any organisation - whether you're a startup exploring novel concepts or an established firm testing new solutions.

Your application should demonstrate that your project:

- Is at an **early stage of development**, focused on proofs of concept (PoC), prototypes, or early validation.
- Is clearly **relevant to financial services**, including (but not limited to) consumer products, regulatory compliance solutions, operational enhancements, or risk management tools.
- Offers a genuinely **innovative approach**, proposing new methods, techniques, or applications of AI to address financial services challenges.

We encourage submissions from firms of all sizes and stages, recognising that innovation thrives across the full spectrum of the financial services ecosystem.

Your submissions will inform us about emerging trends, technical feasibility, and the areas where tailored support can generate the greatest impact in enabling firms to grapple with innovative uses of AI and build their own proofs of concept. This insight will help us shape the focus of our initial cohort, ensuring we deploy resources effectively to best support your innovative ambitions.



Your application - what we need from you

Your application is the foundation for assessing your project's fit for the Supercharged Sandbox. It allows us to understand your objectives, technical needs, and the potential impact of your work. Given that each project may differ significantly in complexity, compute demands, and innovation focus, we use your submission to ensure the right environment and support are in place from day one.

Your application should clearly outline:

- **Project scope** - What are you setting out to build or test? Is it a prototype, proof of concept, or experimental feature?
- **Problem statement** - What financial services challenge or opportunity does your project address? Why is it important now?
- **Technical requirements** - What kind of compute resources, tooling, or data do you anticipate needing?
- **Intended impact** - Who stands to benefit from this work? Consider the benefits of the work in terms of consumer outcomes and market outcomes. Will it drive operational improvements, market efficiencies or broader economic growth?
- **Degree of innovation** - What makes your approach novel or different? Is it a new methodology, application of AI, or a unique use of data?

The more clearly you define these elements, the better we can evaluate your application and tailor the Sandbox experience to meet your needs.



Assessment criteria

Applications will be carefully reviewed by a cross-functional FCA panel, using the following criteria:

- **Relevance of use case and scope:** Alignment with financial services contexts and suitability for meaningful AI experimentation.
- **Impact potential:** The solution has clear potential for UK consumer or market benefits.
- **Clearly articulated technical capabilities and support needs:** Well-defined project requirements with the intention to develop an AI PoC, demonstrating readiness for technical testing and clarity of objectives.
- **Feasibility within the cohort timeframe:** Practicality of testing and achieving meaningful outcomes within the three-month period.
- **Commitment to collaboration:** Demonstrated willingness to engage openly with peers, mentors, and the broader community to foster shared learning.
- **Cluster potential:** Opportunities for project alignment or thematic clustering, enabling tailored support and maximising collective outcomes.



Post-application process

After applications close:

- We'll review and share the outcomes with applicants.
- Provide onboarding and platform access.
- Assign mentors and coordinators.
- Launch a virtual kick-off bootcamp.

Participation commitments

To ensure a productive and impactful cohort experience, successful applicants will be expected to:

- Actively engage throughout the entire cohort period.
- Participate fully in the virtual kick-off bootcamp and the in-person Demo Day event.
- Regularly update your project space, clearly documenting milestones, insights, progress, and outcomes achieved.
- Submit a final testing report at the conclusion of the cohort, including a concise video demonstration of your solution in action.
- Share your experiences and insights, supporting collective learning and growth across the cohort where possible.
- Proactively flag issues or blockers early to your dedicated FCA coordinator to ensure effective support and guidance.

Beyond the Sandbox

Your journey extends far beyond the Supercharged Sandbox. Participants may be referred to other FCA initiatives depending on their remaining needs. These services include:

- **Regulatory Sandbox**, for live market testing and regulatory support of business models.
- **Innovation Pathways**, providing advisory support tailored to scaling innovative solutions.
- **AI Live Testing**, offering bespoke assistance to firms ready to test and deploy their post PoC AI systems into real world use cases.
- **Further collaboration opportunities** with leading industry stakeholders, incubators, regulators, and academic institutions.

Additionally, you'll become a valued member of our **AI Lab Alumni Community**, with exclusive opportunities to:

- Mentor and guide future cohorts, sharing your experiences and expertise.
- Be featured in FCA Spotlights and communication initiatives.
- Participate in curated discussions and industry forums.
- Receive invitations to future TechSprints, showcases, roundtables, and networking events.

Get in touch

Apply via: [Digital Sandbox Portal](#)

Applications open: 9 June 2025

Applications close: 11 August 2025

Contact us at: AILab@fca.org.uk

Learn more at: www.fca.org.uk/firms/innovation/ai-lab

