INNOVATING SOLUTIONS
FOR FINANCE, FOR LIFE

23 JANUARY 2019

@bfaglobal | @r2accelerator | @ludicastri

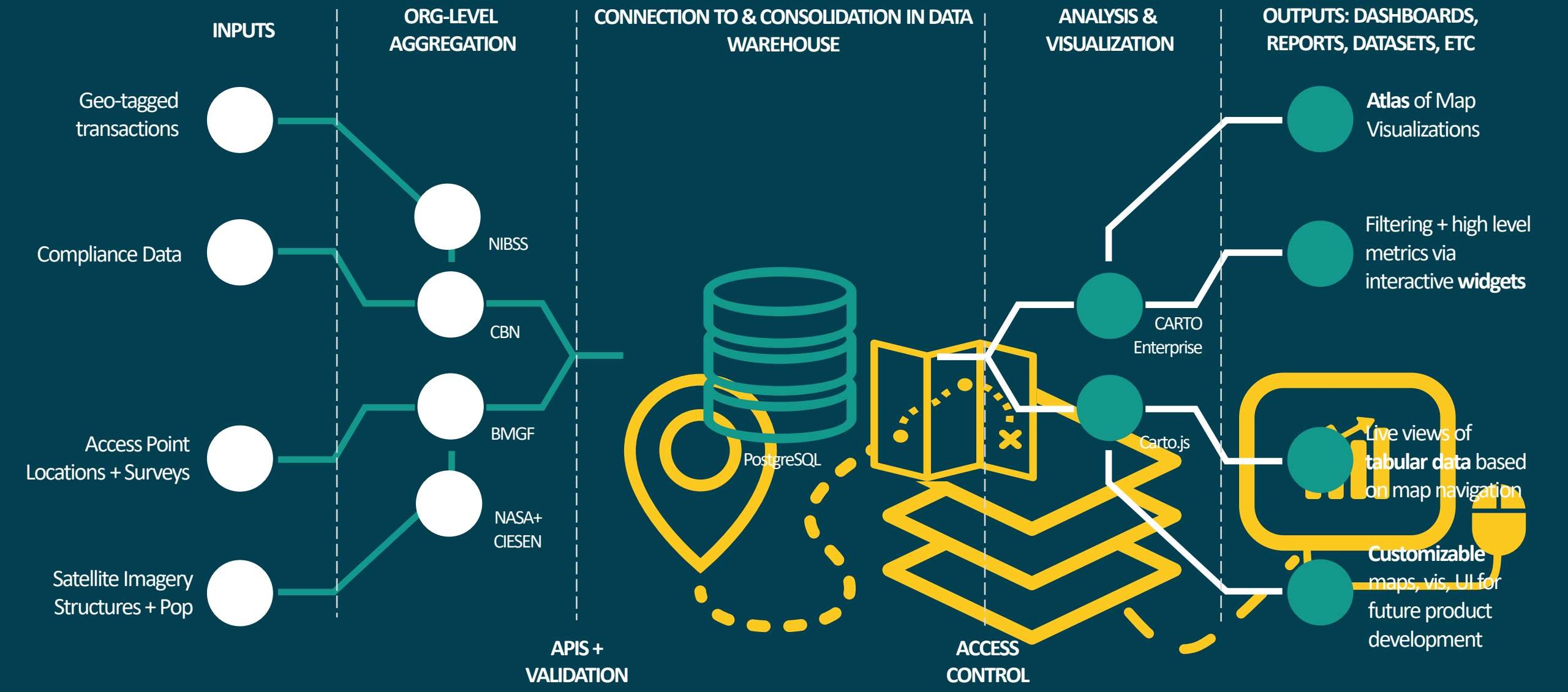
areas of work

- Data architectures & insights
- RegTech/SupTech
- Strategy design
- Cash to digital
- Sound and enabling regulation
- Regulatory impact analysis
- Digital ID
- Competition

demo

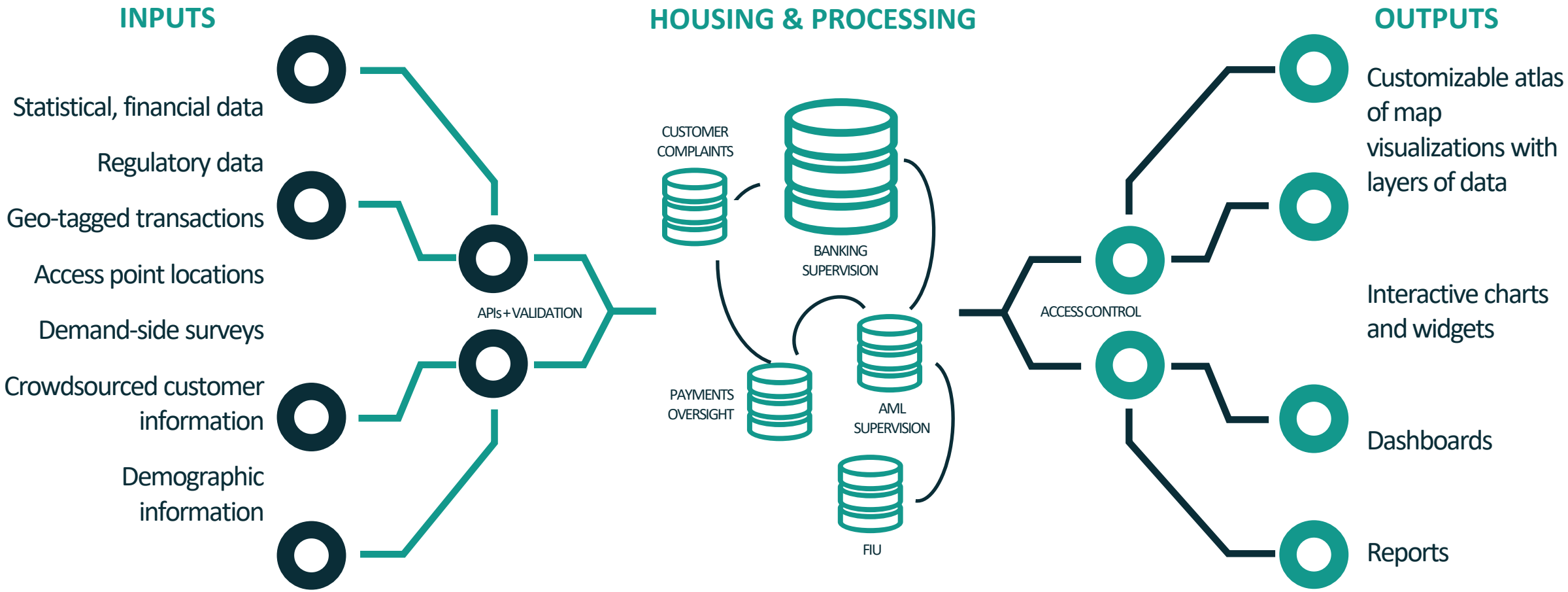
www.datastack.global

NIGERIAN DATA STACK



the data stack **blueprint**

our vision of the
central bank of the future



our vision

The future of financial supervision, regulation and policymaking lies in using technology and data to improve the speed, quality, and comprehensiveness of information in support of targeted, risk-based decision-making that ultimately includes and empowers all citizens.

we equip financial authorities to make **informed decisions that:**

Create a conducive business environment that fosters innovation

integrity and the fair treatment of customers

clear vision of the future of resilient, inclusive financial systems

Ensure stability,

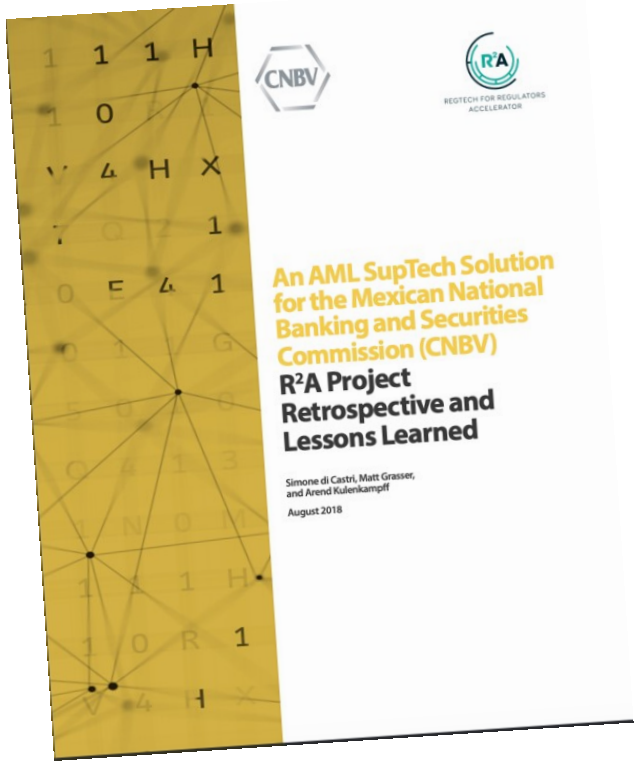
Provide all stakeholders with a

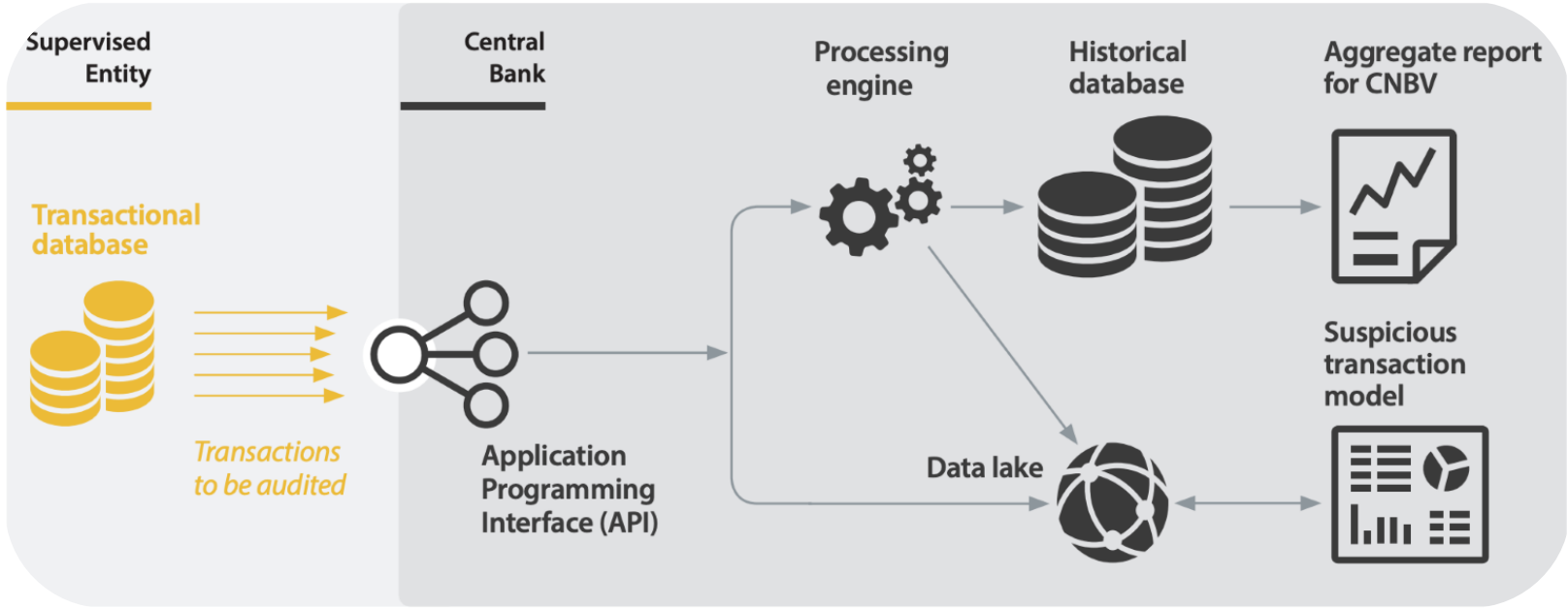
R^2A is an accelerator for emerging market financial authorities.

We partner with regulators, supervisors, and tech vendors to develop new solutions for market supervision and policy analysis, using APIs, cloud computing, digital ledger technology, machine learning, and other technologies.

MEXICO

New AML supervision data infrastructure





MEXICO

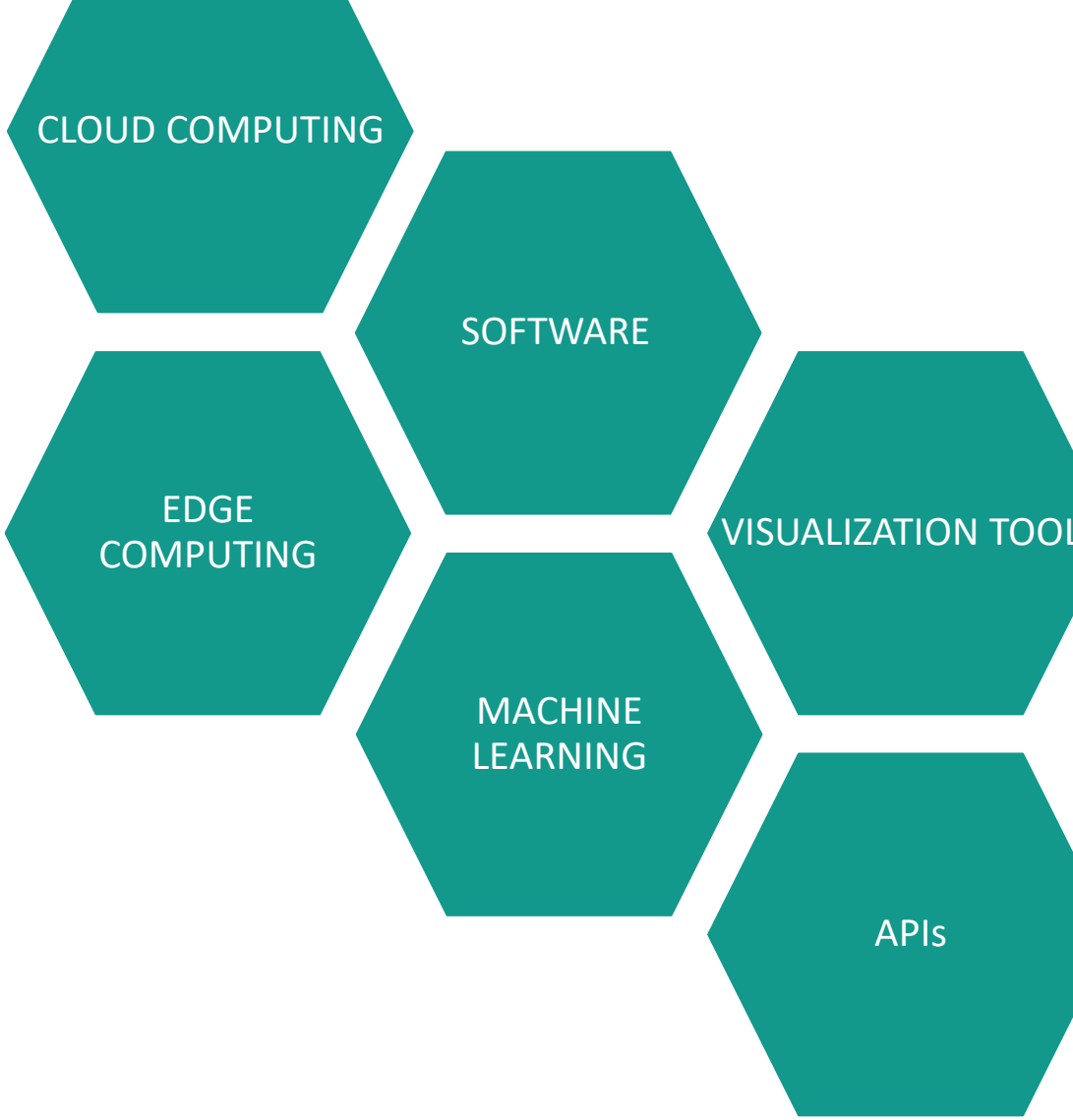
New AML supervision data infrastructure

Number of suspicious transaction alerts

45 alerts ➡ 57 alerts (+)

Duration of each on-site inspection

3-5 weeks ➡ 3-5 days



R²A CNBV GESTELL

R²A Solution Tracker

www.R2Accelerator.org

RegTech for Regulators Vendor Database

Welcome to the RegTech/SupTech vendor database! Find a company that provides a solution for your use case by clicking on the filters to the left, or explore the companies below.

Search

73 companies

Category +

Use Cases +

Technology +

Location Availability +

8OF9 RegTech starts here.™

AbideFinancial Regulatory Reporting Solutions

ACCUDELTA

ADVICE ROBO

AiDA

alyne

amazon web services™

ANCOA

AQM Analysis, Qu

R2A Assista

RegTech²/SupTech Solution Tracker

This map will be updated to reflect RegTech solutions around the world. Don't see your country's sc
Contact us at R2A@bfaglobal.com.

Search

Use Cases —

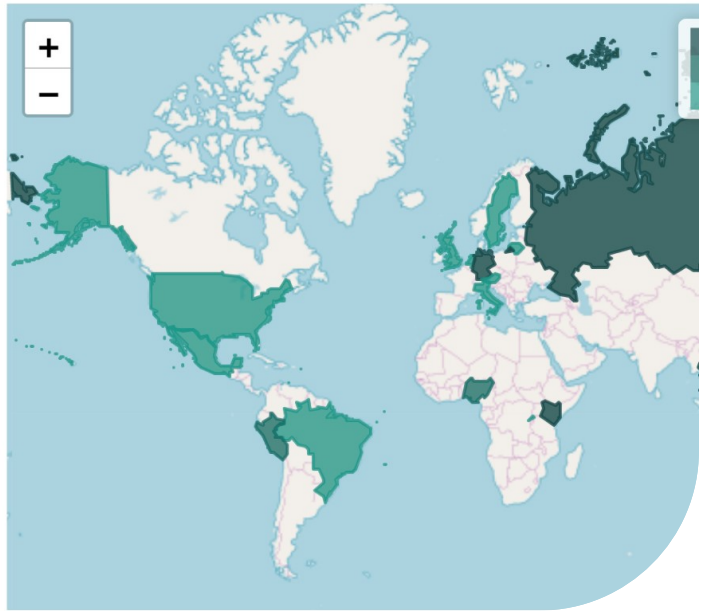
Automate regulatory data reporting

Big Data analytics for market data

Clarify compliance requirements

Data visualization

Detect fraud and AML



Early adopters and their innovative suptech technologies

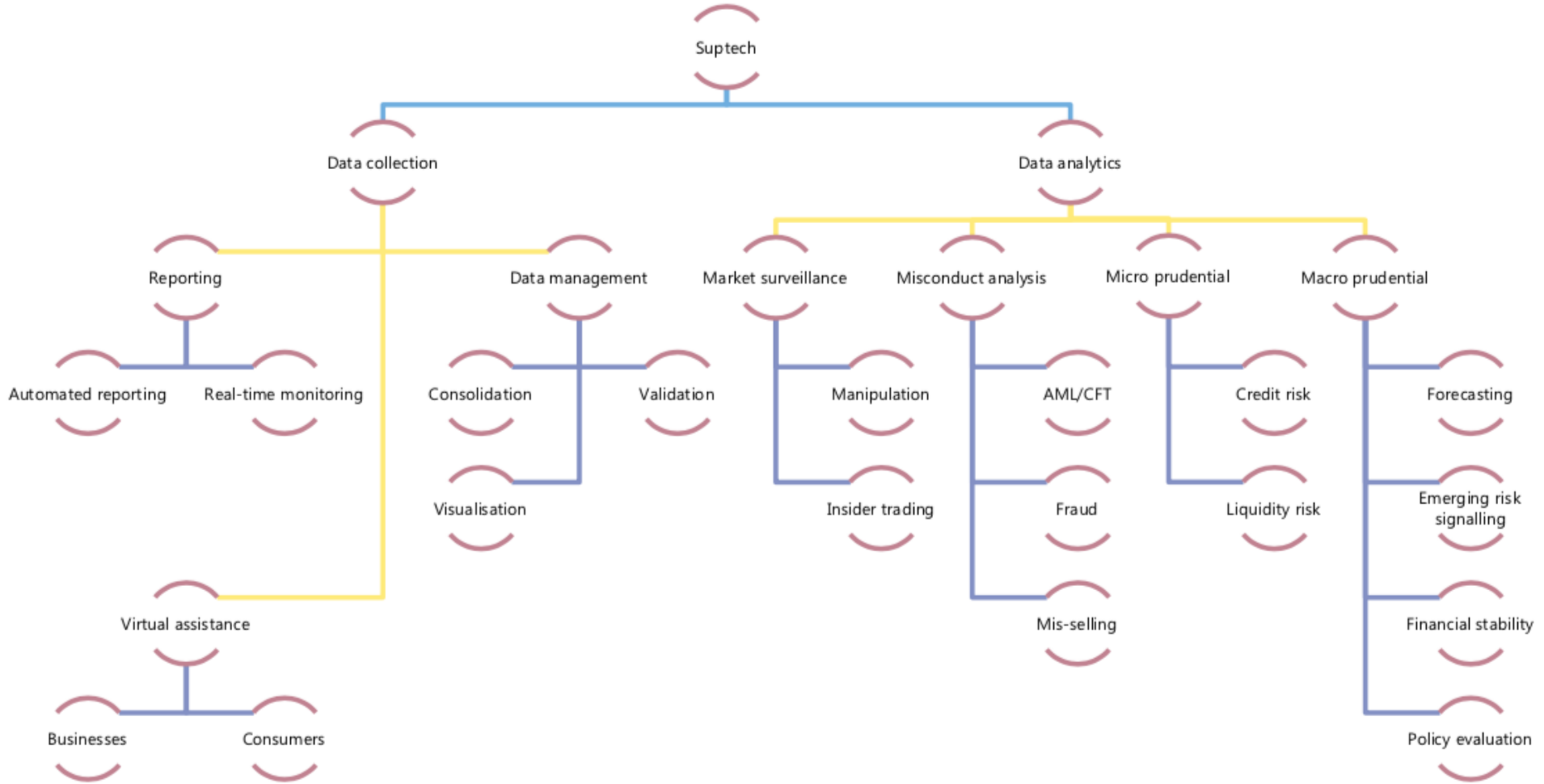
This table shows some examples of the technologies currently used by supervisory agencies or under development. The table is indicative only, based on publicly disclosed activity and makes no attempt to provide a complete overview of all suptech applications.

Table 1

Technology	Supervisory agency										
Data collection											
API	ASIC			BSP							
Data input approach	ASIC								OeNB	SEC	
Data pull approach	ASIC		BNR	BSP			FCA				
Machine-readable regulation							FCA	MAS			
Cloud computing	ASIC				CNBV	DNB	FCA			SEC	
Chatbots				BSP			FCA				
Data analytics											
Big data	ASIC	BoI			CNBV	DNB	FCA	MAS		SEC	
Artificial intelligence					CNBV	DNB	FCA	MAS		SEC	
NLP	ASIC	BoI			CNBV		FCA	MAS		SEC	
Machine learning	ASIC	BoI			CNBV	DNB	FCA	MAS	OeNB	SEC	
Supervised learning	ASIC	BoI				DNB	FCA			SEC	
Unsupervised learning	ASIC					DNB	FCA		OeNB	SEC	
Topic modelling							FCA			SEC	
Random forest	ASIC	BoI					FCA			SEC	
Image recognition							FCA				
Neural networks						DNB			OeNB	SEC	

Note: based on interviews and public sources. Definitions of each technology can be found in the Annex.

2. Areas of supervision where suptech can be found



Status of suptech applications

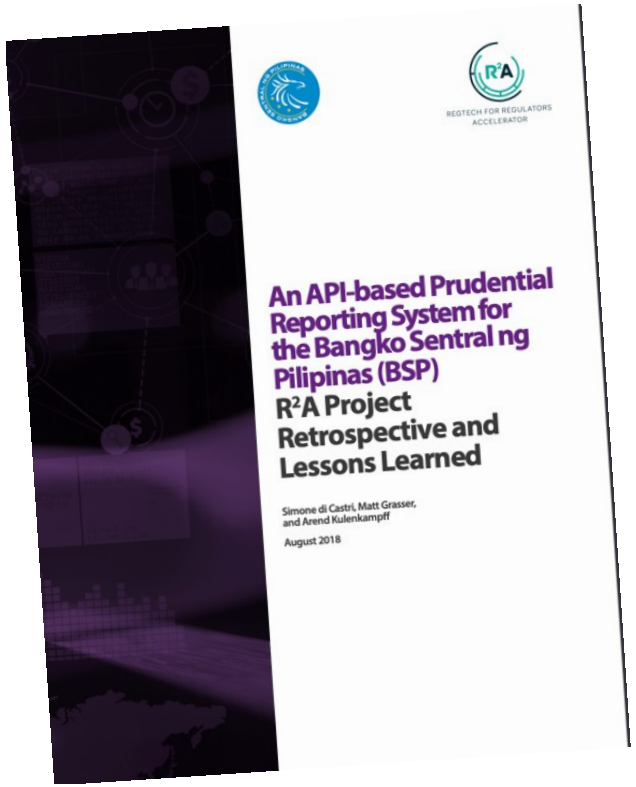
How far advanced are supervisory agencies with suptech applications?

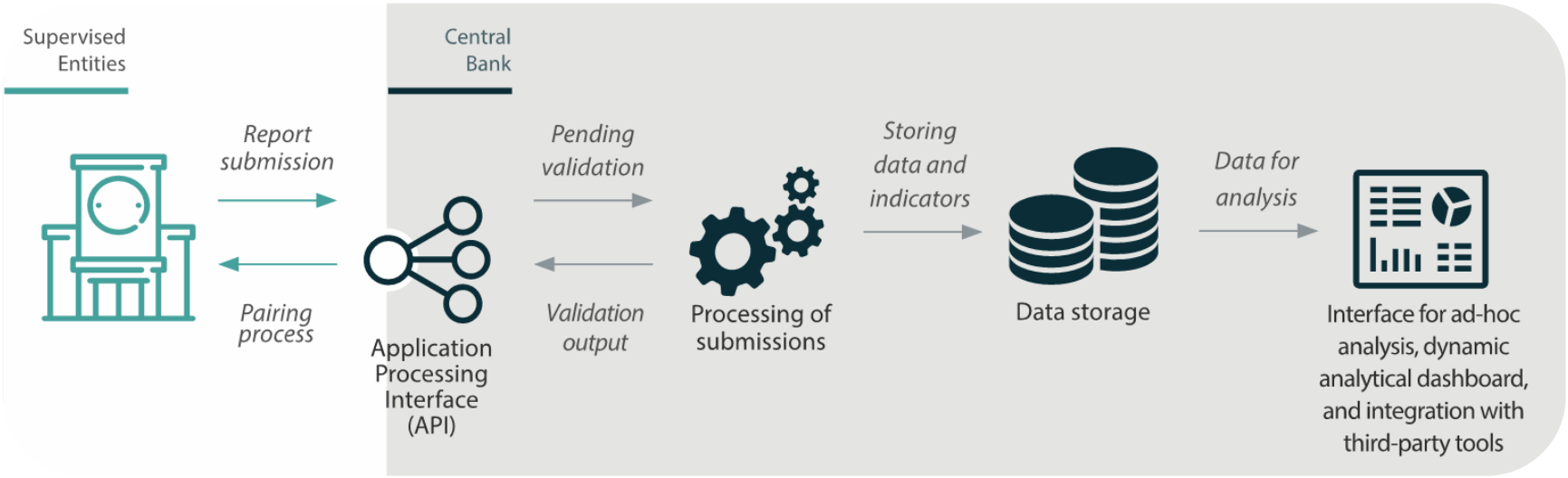
This table shows the different stages of suptech application development at various supervisory agencies. The table is indicative only and based on publicly disclosed activity. Table 3

	Supervisory agency								
Supervisory area	ASIC	BoI	BNR	BSP	CNBV	DNB	MAS	OeNB	SEC
Automated reporting									
Real-time monitoring									
Validation									
Consolidation									
Visualisation									
Virtual assistance									
Machine-readable regulations									
Manipulation									
Insider trading									
AML/CFT									
Fraud									
Mis-selling									
Credit risk evaluation									
Liquidity risk evaluation									
Macro-financial risks									
Emerging risks signalling									
Policy evaluation									
Financial stability									

Note: Experimental stage; In development; Operational

PHILIPPINES
API Prudential Reporting System



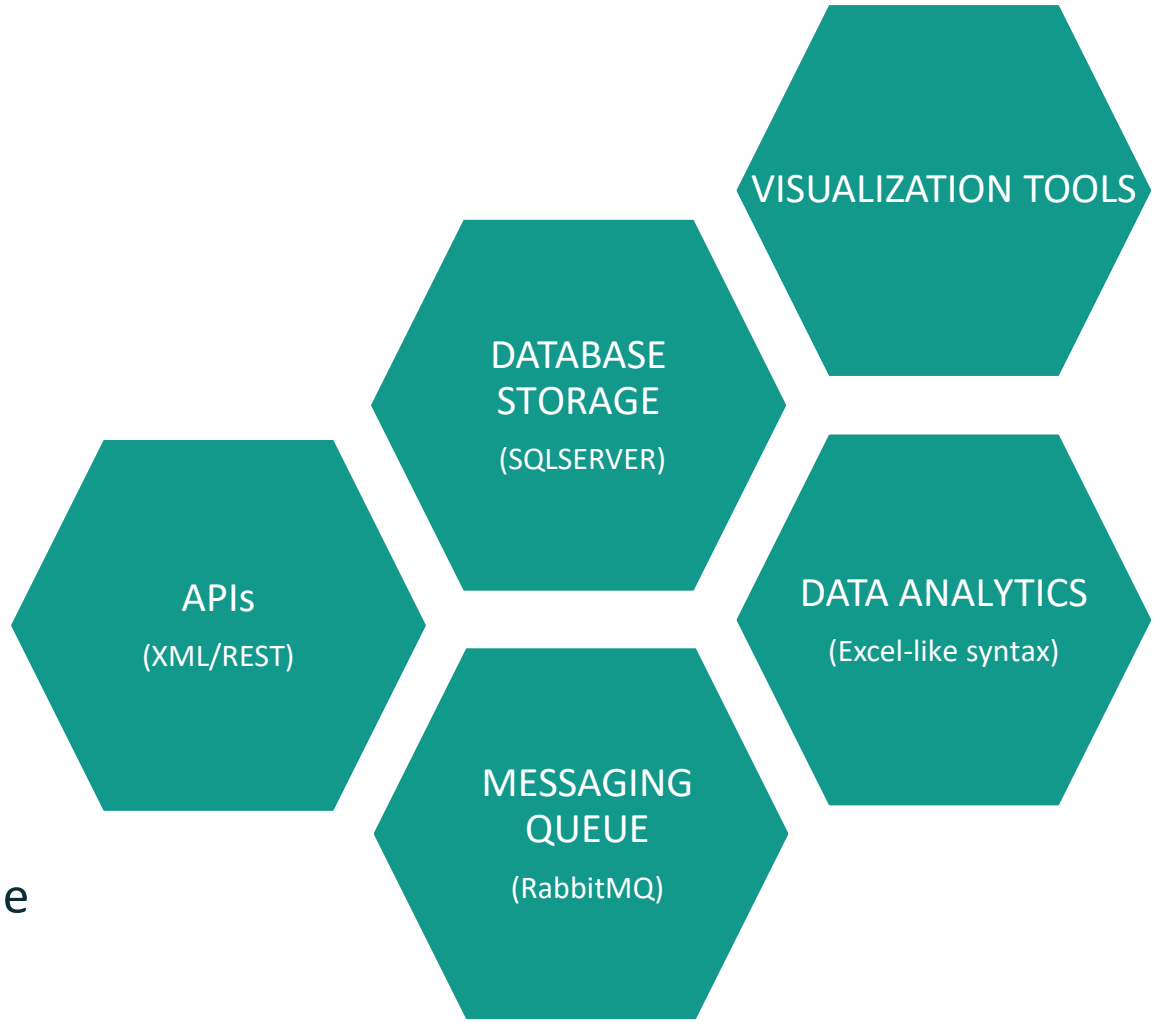


PHILIPPINES
API Prudential Reporting System

From 29 to 1 reporting scheme

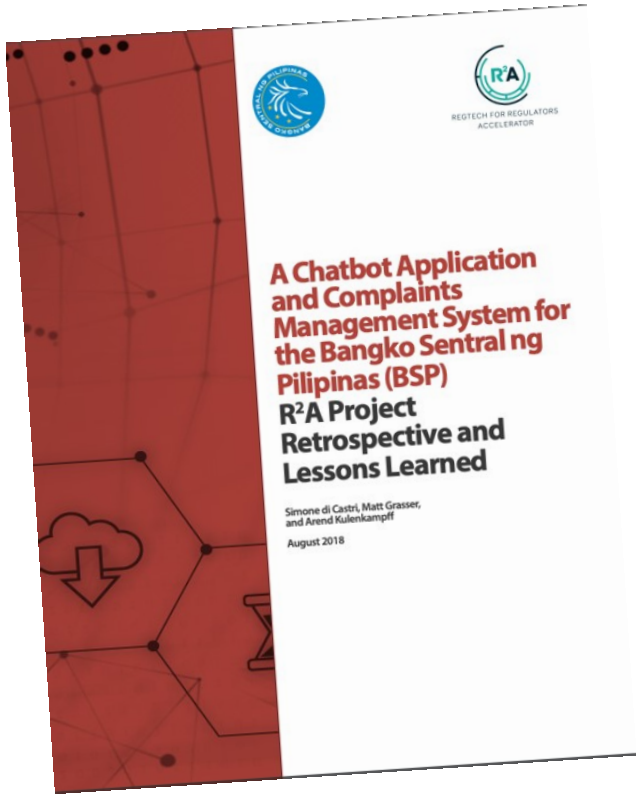
From 107,000 to 50,000 data points

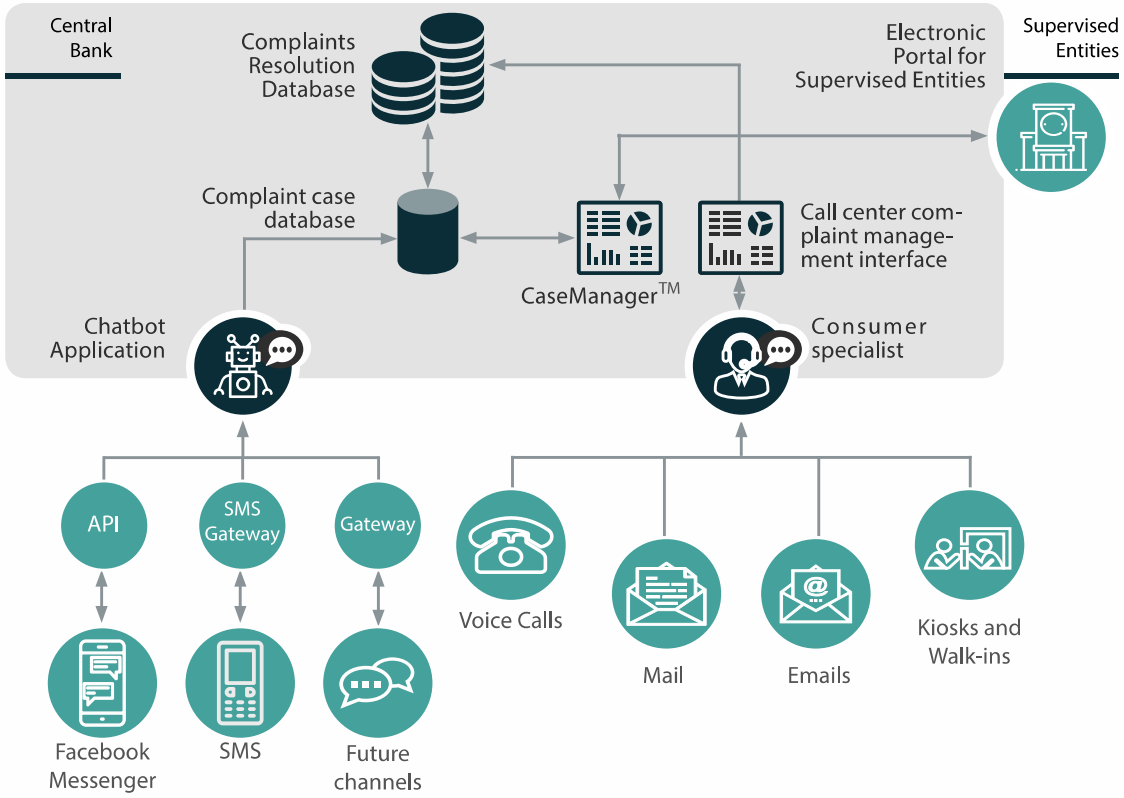
From 30 minutes to 10 seconds processing time



PHILIPPINES

Chatbot Application and Complaints Management System

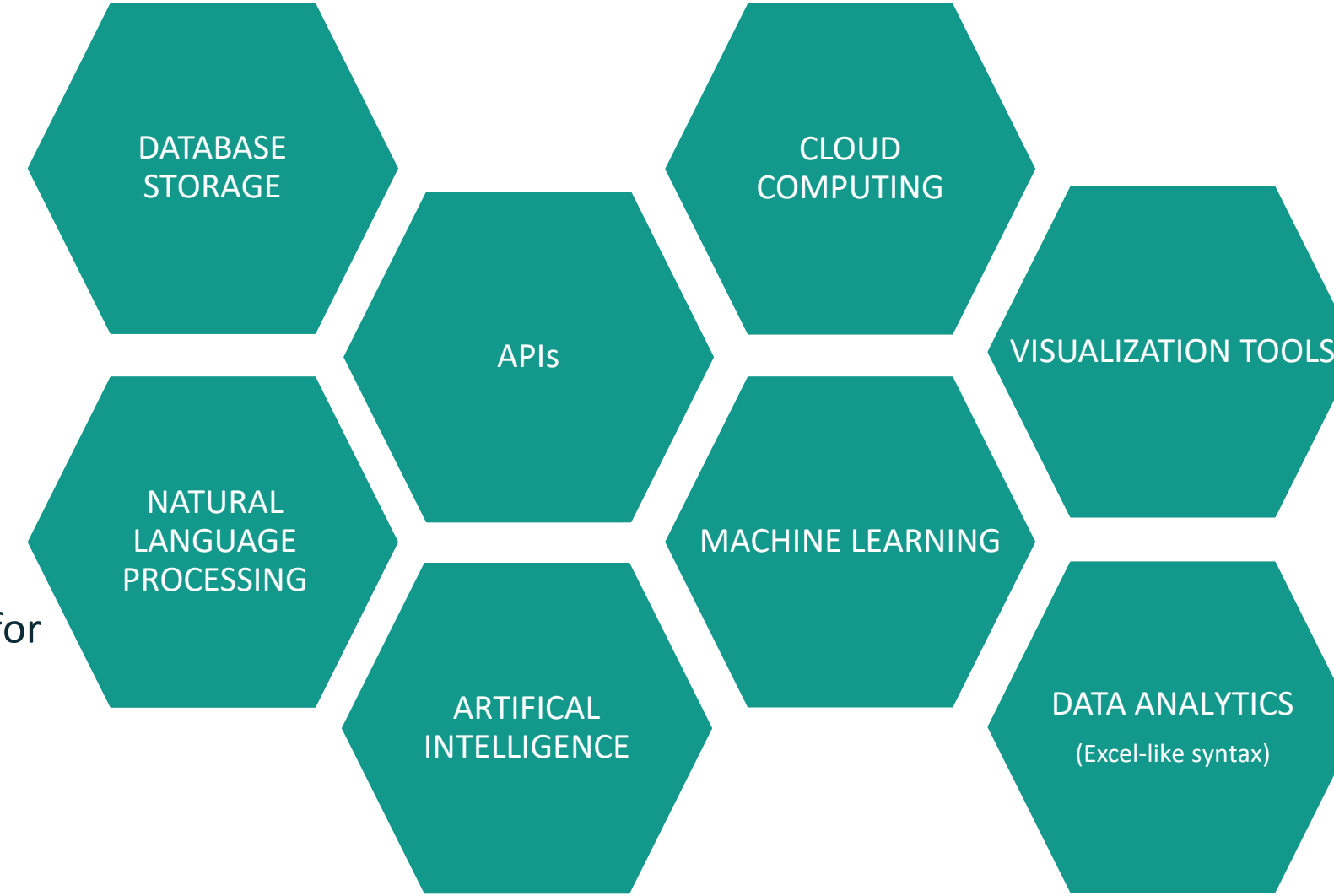




PHILIPPINES

Chatbot Application and Complaints Management System

- Available to all Filipinos
- Estimated 1 to 2 weeks/month for complaints analysis saved
- BSP data analytics



National Data Framework for Policymaking in Financial Inclusion

Diversity

Egypt's population has diverse financial needs, and people's experiences affect perceptions of financial resources

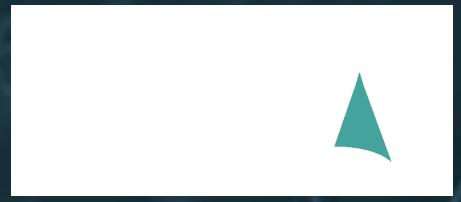
Data

A lack of data including gender-disaggregated data and standardized reporting makes it difficult to measure the full scope of the problem and the impact of proposed solutions

Alignment

Many organizations are attempting to remedy the situation, but we need to communicate and harmonize these efforts

contact



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