

From Techfin

to Regtech

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CORLYTICS

Determine Regulatory Risk Impacts



30 May 2018

from

FinTECH >>>>>

to

TECHfin >>>>>

from

Regulated Financial Firms

Using new and existing technology

to

Data intermediaries

Existing tech titans leveraging their customer base to enter parts of Financial Services

from

FinTECH >>>>>

to

TECHfin >>>>>

to

RegTECH >>>>>

from

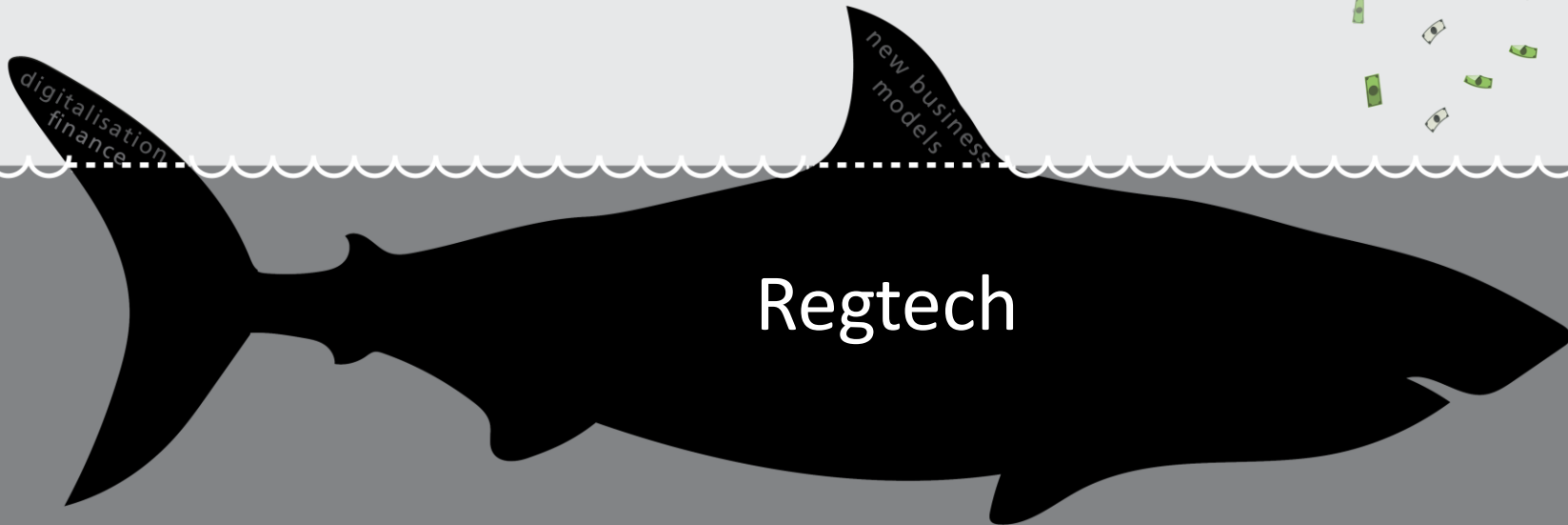
Transforming regulation
and regulatory
processes to achieve
better outcomes
through AI

Techfin

digitalisation
finance

new business
models

Regtech



The scale of the Regtech challenge



\$321bn

Amount paid by
financial institutions
since 2008



201

No. average daily
regulatory alerts



\$1.65bn

The SEC budget
spend
for 2018



2500+

Estimated number of
compliance rule books



240+

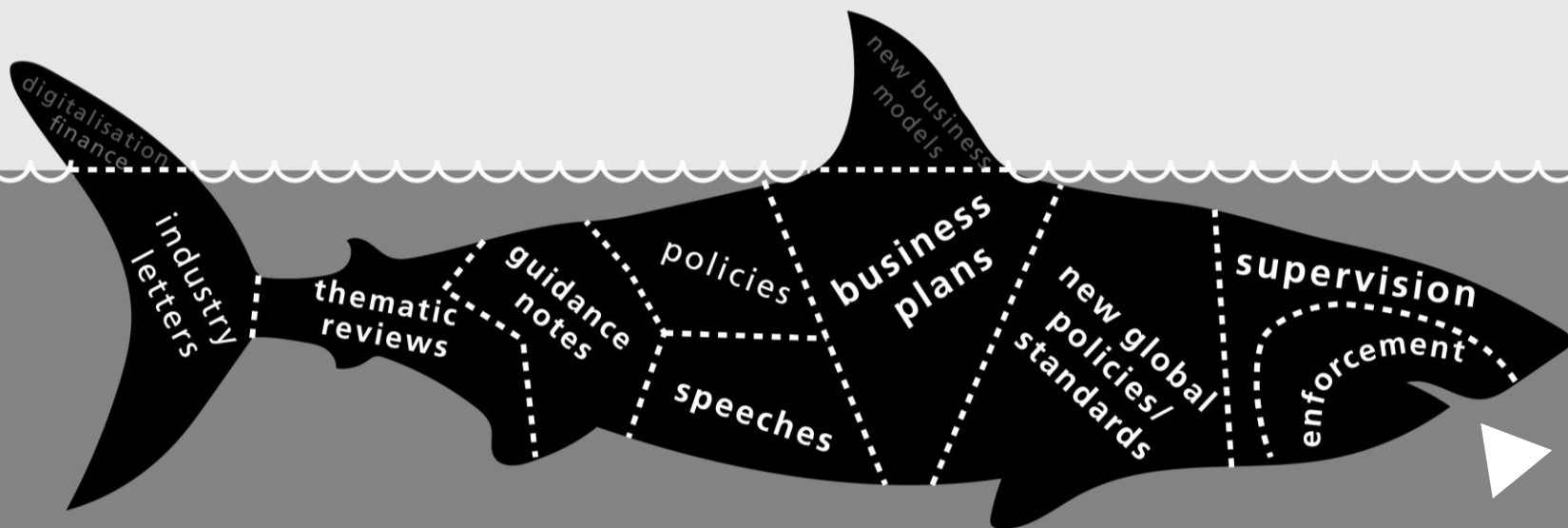
No. of people who
have received a prison
sentence



\$270bn

Estimated cost of
compliance to the
banking industry each year

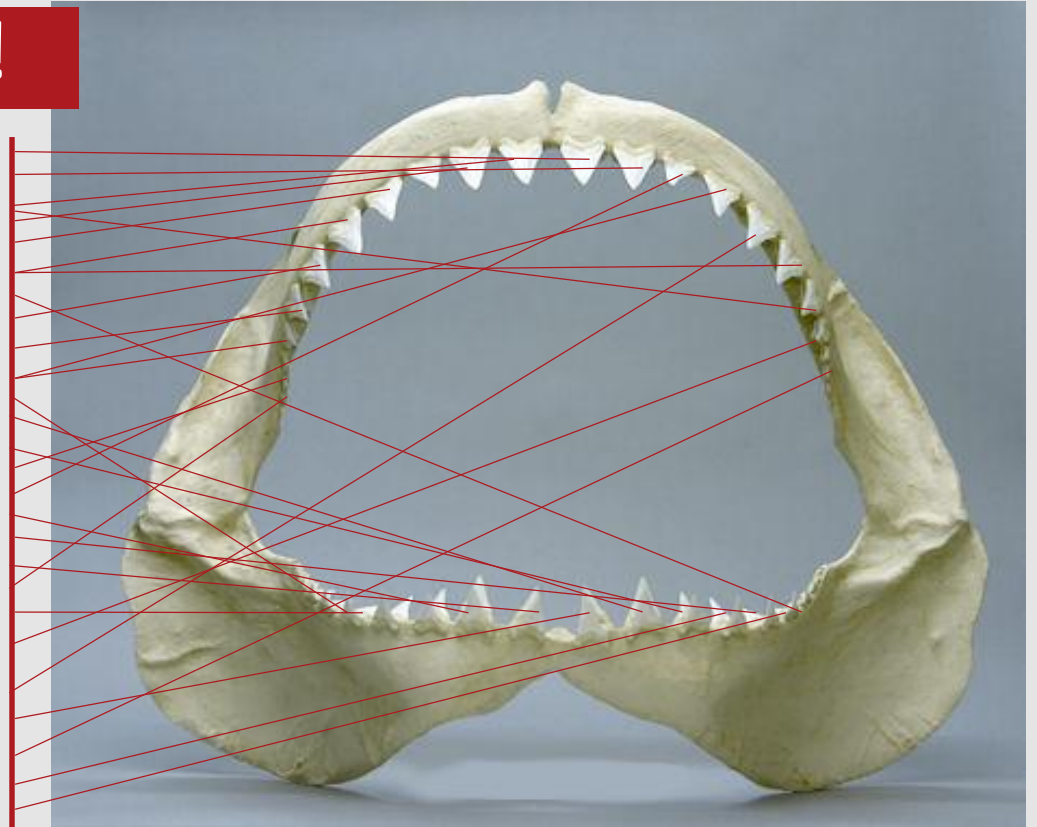
Regtech: a breakdown



Enforcement - Ouch!

Regulatory Categories

Fraud	Conflict of Interest
AML/BSA rules	Unfair Treatment
Sanctions	Client Data/Privacy
Tax Evasion	Arrears Handling
Bribery	Complaint Handling
Misappropriation	Client Orders Execution
Insider Trading	Customer Authorisation
Market Manipulation	Regulatory Reporting
Illegal Short Selling	Record Keeping
Disclose to Market	Capital & Liquidity
Anti-Competitive Behaviour	Other Regulatory Obligations
Trading Errors	Unlicensed Activity
Takeovers Rules	Individual Misconduct
Illegal Business	Industry Threshold Conditions
Mis-selling & Suitability	Gate Keepers Failure
Disclosures & Comms	Non-cooperative with Regulator
Client Asset/Cash	Corporate governance & oversight
Unfair Contracts	Stakeholder duties
Overcharging	Firm management



Regulatory taxonomies

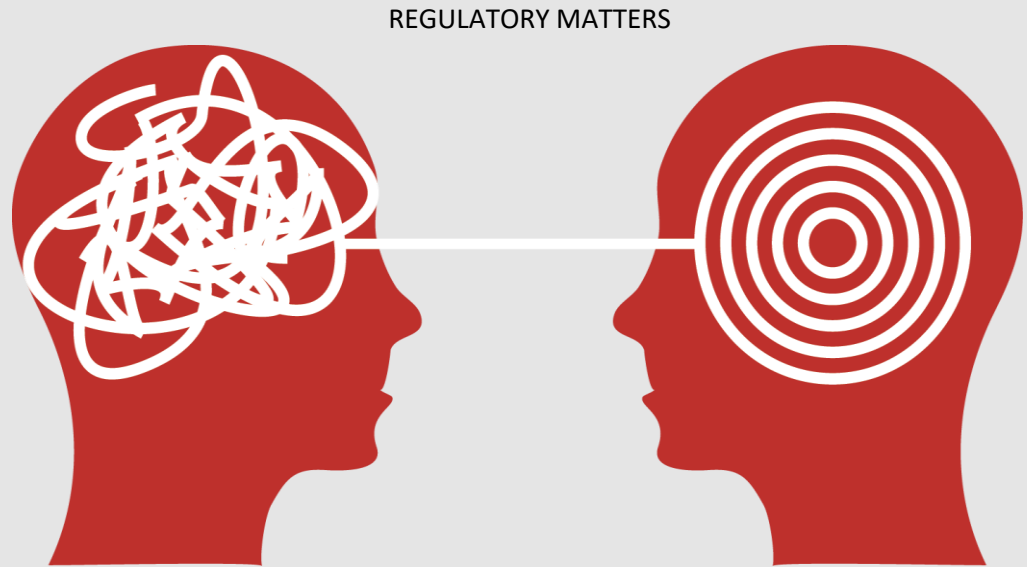
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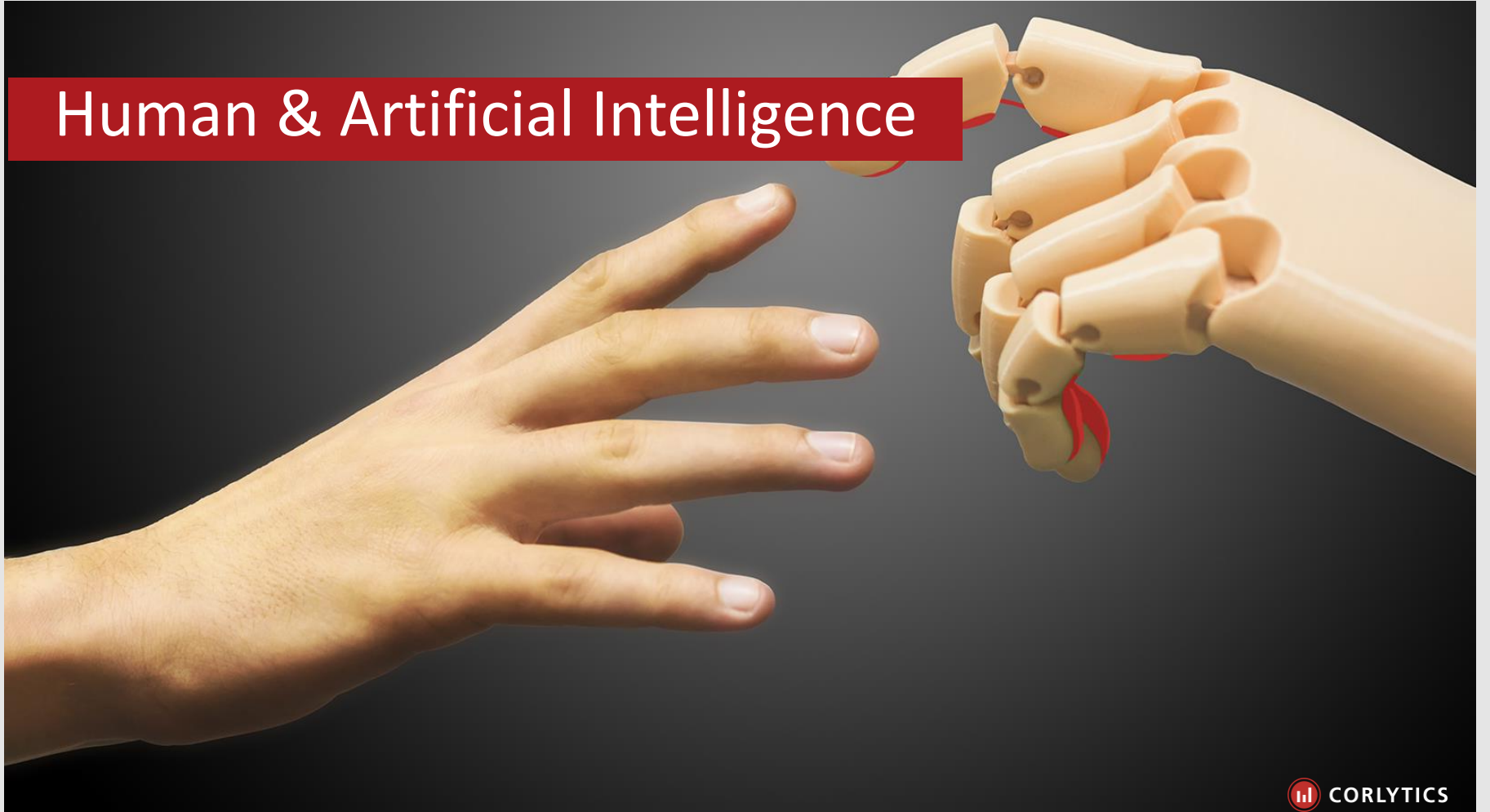


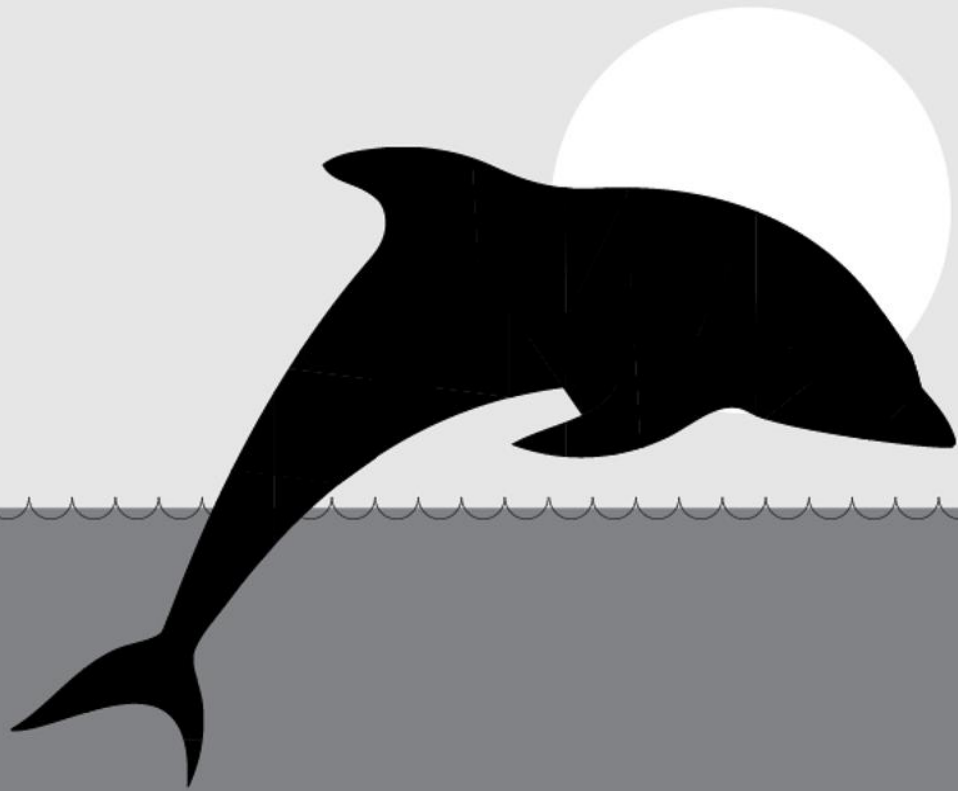
Understanding Regulatory Risk

We provide regulatory insights which are **RELEVANT** to each firm



Human & Artificial Intelligence





ON A CLEAR DAY I CAN SEE FOR MILES...

Thank you!



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