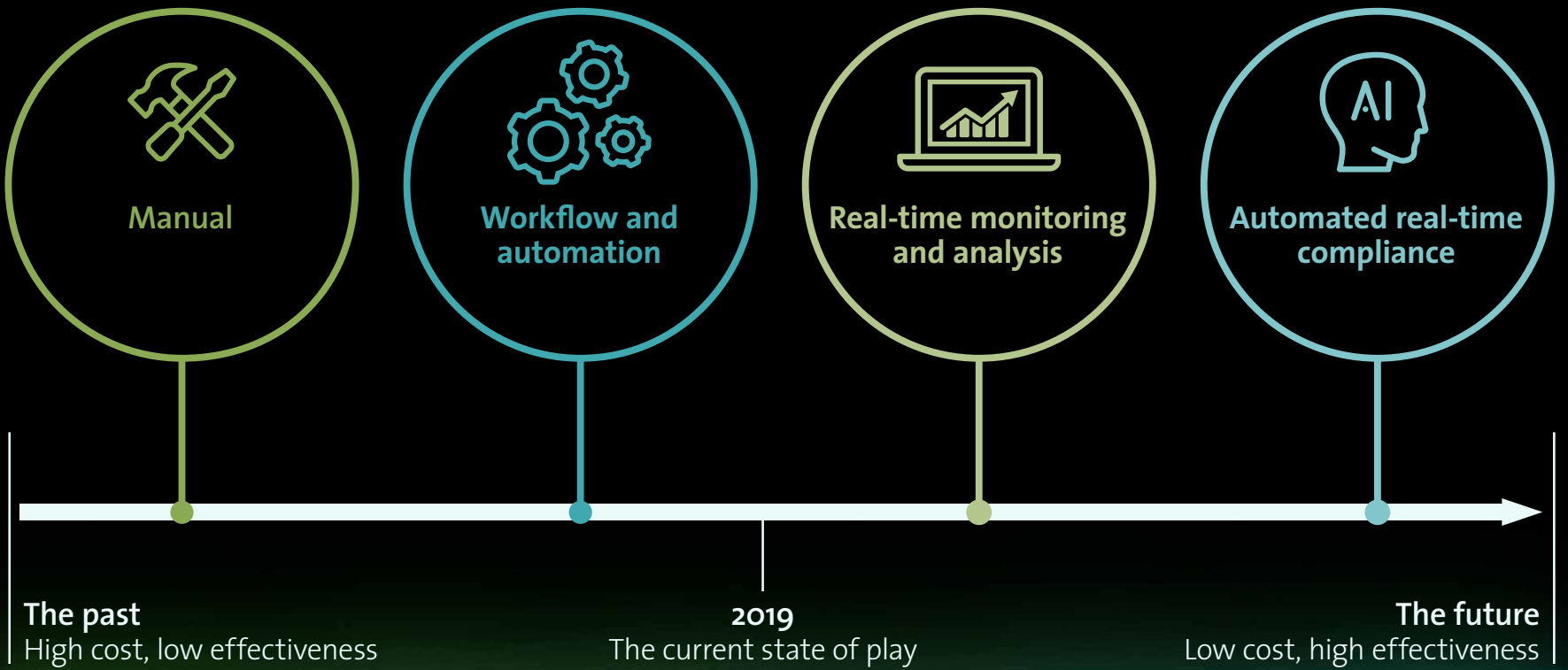


## REGTECH: THE FUTURE OF COST-EFFECTIVE COMPLIANCE



## WHAT IS REGTECH?

Although a relatively new term, Regtech now commonly describes technology that facilitates the delivery of compliance requirements, including:

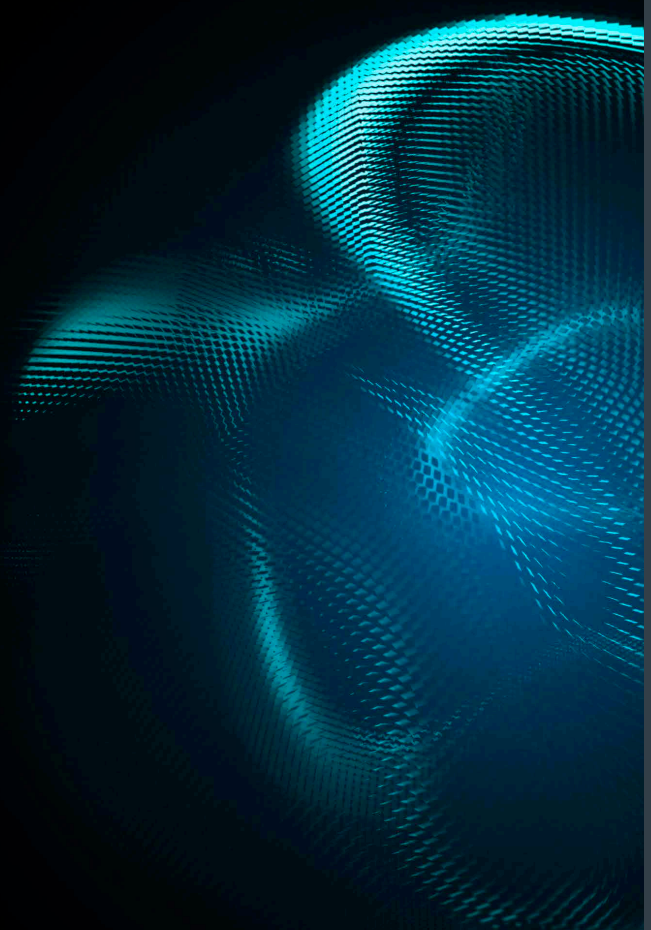
- New and existing rules,
- Regulations,
- Sanctions, and
- Industry-specific guidance as prescribed by the respective regulatory body.

In most cases, regulatory bodies are industry specific. However, they can also include governments, councils, standards bodies or agencies.

The innovation and application of technology in Regtech can be grouped into 4 areas:

- Traditional compliance,
- Risk management,
- Financial crime, and
- Identity management.

Related to these areas are data reporting, filings and predictive analytics.



### New Opportunities

Harness the ability to innovate internally and create new businesses that combine existing capabilities with Regtech.

### Unprecedented Speed of Growth

Regtech means faster compliance (through automation) and thus continuous innovation and transformation.

### Significant Cost Savings

Compliance is expensive, but the cost of non-compliance can be fatal. Regtech ensures businesses never pay the ultimate cost.

### Increased Effectiveness

Regtech technology delivers increased coverage and accuracy, particularly via data analytics and AI.

