Regulatory Reporting Requirements

AML/SAR

* FinCEN (US)

* FCA (UK)

* BaFin (DE)

Freq: Event-driven

Prudential

* Basel III/IV

* CRD IV

* CCAR

Freq: Quarterly

Transaction

* MiFID II

* EMIR

* Dodd-Frank

Freq: T+1 daily

Tax

* FATCA

* CRS

* 1099s

Freq: Annual

Reporting Challenges:
- 60+ regulators for global banks
- Varying formats (XML, XBRL, CSV)
- Different data taxonomies
- Manual reconciliation errors
- Penalties for late/incorrect filings

RegTech Solution:
- Automated data extraction
- Format transformation
- Validation rules
- Audit trails
- On-time submission