

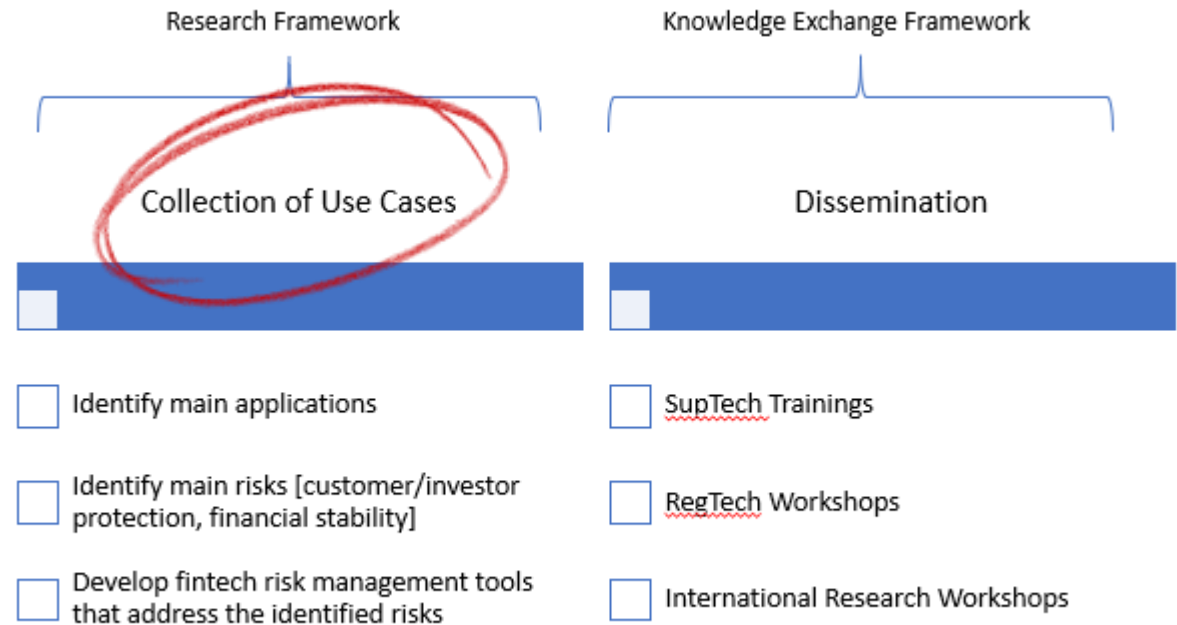
# A FINancial supervision and TECHnology compliance training programme

RegTech Workshop II: Big Data Analytics, P2P Lending and Credit Risk



# Panel - Outline

- **Topic:** Fintech experience and regulatory challenges
- **Purpose:** Outlining the vision for fintechs and their impact on the financial industry as well as the regulatory challenges they face due to the application of innovative technologies that support the provision of financial services.



# Presentation of speakers

**Setting the vision:**

**What should Fintechs achieve for the financial industry and society at large, and what are the main challenges to be overcome?**

**Which regulatory challenges do Fintech face or will face in the future when applying innovative technologies in their business models?**

**How have Fintechs' business models suffered as a result of regulatory issues?**

**What are the knowledge gaps and technological gaps between regulators on one hand and the FinTech, Tech and incumbent firms on the other and what can be done to overcome them?**

**Addressing the “no black box excuses” position of Regulators which require explainability/traceability of models. Is this a barrier to exploiting the full potential of complex modeling?**



**Is disruption difficult in view of the regulatory challenges that financial service providers face?**

**What is the role of effective standards to be set at regulatory level to promote the ordered and safe development of innovative and more efficient financial markets?**