



A FINancial supervision and TECHnology compliance training programme



This project has received funding from the European Union's Horizon 2020 research and innovation programme under grant agreement No 825215 (Topic: ICT-35-2018 Type of action: CSA)

Motivation. Financial Technologies bring opportunities (competitive prices, improved user experience, wider inclusion) but also risks (credit risks, market risks, cyber risks), amplified by the interconnectedness of fintech platforms (systemic risks).

Aim. The Horizon2020 FIN-TECH project aims at building a fintech risk management platform, which measures risks to make fintech innovations sustainable, for both RegTech and SupTech purposes.

Method. The aims will be achieved creating a knowledge exchange hub, which will eventually lead to a research sandbox laboratory.

Participants. i) Project partners, who research and develop fintech risk management models; ii) National supervisors of 29 European countries, who give feedback in SupTech workshops; iii) European fintechs and banks, who give feedback in RegTech workshops; v) international regulators and advisors, who supervise and evaluate the developed models.

What we do?



**RESEARCH FRAMEWORK:
6 RESEARCH WORKSHOPS**

3 HORIZONTAL WORKSHOPS, TO DEVELOP USE-CASES BASED ON REGULATORS' PRIORITIES
3 VERTICAL WORKSHOPS, TO VALIDATE THE DEVELOPED USE CASES



**SUPTECH FRAMEWORK:
3 X 29 SUPTECH WORKSHOPS**

EACH WORKSHOP CONSISTS OF **16 HOURS OF TRAINING** FOR THE CORRESPONDING NATIONAL SUPERVISOR, BASED ON THE **USE-CASES** DEVELOPED BY THE PROJECT



**REGTECH FRAMEWORK:
6 REGTECH WORKSHOPS**

, EACH WORKSHOP CONSISTS OF **6 HOURS OF PRACTICAL TRAINING**, WHERE FINTECHS AND BANKS CAN REPLICATE THE PROJECT'S **USE CASES** THROUGH CODING SESSIONS



EVALUATION FRAMEWORK:

ALL PROJECT'S WORKSHOP FEEDBACKS ARE ELABORATED INTO AN INTERMEDIATE AND A FINAL EVALUATION REPORT.

ALL PROJECT'S DELIVERABLES ARE EVALUATED BY A PANEL OF ADVISORS WHO ELABORATE AN OVERALL EVALUATION REPORT



COMMUNICATION FRAMEWORK:

A DEDICATED WEBSITE INTEGRATES ALL PROJECT DELIVERABLES (RESEARCH PAPERS, USE CASES AND TRAINING SLIDES)

THE WEBSITE IS LINKED WITH **SOCIAL NETWORK CHANNELS**, TO ENGAGE ALL STAKEHOLDERS.

How we do it?

Who are we?






























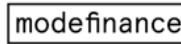





















































Project partner	Lead	Country
University of Pavia	Paolo Giudici	Italy
Humboldt University Berlin	Wolfgang K. Härdle	Germany
ZHAW Applied Sciences	Jörg Osterrieder	Switzerland
University College London	Tomaso Aste	UK
Bucharest University	Vasile Strat	Romania
WU Vienna	Ronald Hochreiter	Austria
Panteion University	Veni Arakelian	Greece
INESC-TEC	Paula Brito	Portugal
University of Paris 1	Prof. Christophe Henot	France
Politecnico of Milan	Emilio Barucci	Italy
University College Dublin	Andreas Hoepner	Ireland
University of Luxembourg	Radu State	Luxembourg
Jozef Stefan Institute	Marko Grobelnik	Slovenia
University of Warsaw	Piotr Wojcik	Poland
University of Rijeka	Saša Žiković	Croatia
Universidad Complutense de Madrid	Javier Arroyo	Spain
University of Economics in Bratislava	Jana Peliova	Slovakia
Kaunas University of Technology	Audrius Kabasinkas	Lithuania
Masaryk University Brno	Oleg Deev	Czech Republic
Varna University of Economics	Stefan Vachkov	Bulgaria
University of Tampere	Lasse Koskinen	Finland
B-Hive	Dave Remue	Belgium
Modefinance	Valentino Pediroda	Italy
Firamis	Jochen Papenbrock	Germany ⁴

Project network

The project network includes:

- 24 partners: 21 universities, 3 fintechs
- 6 European fintech hubs
- The national supervisors of all 28 EU countries plus Switzerland
- 8 international regulators and supervisors (BIS, IMF, OECD, EC, EBA, ESMA, EIOPA, ECB)
- A panel of International advisory board members

UNIVERSITIES and RESEARCH CENTRES	FINTECH HUBS and ASSOCIATIONS	REGULATORS and SUPERVISORS
                     	               	                                          

Network map 1 / 3

PARTNERS	TASKS	SupTech beneficiary	RegTech beneficiary
University of Pavia (Research Center)	Coordination and management; Coordination of SupTech; Initial workshop; SupTech in Malta and Italy.	Malta Financial Services Authority (Malta); Bank of Italy (Italy)	
Humboldt University Berlin (Research Center)	Coordination of BDA research; SupTech in Germany	Deutsche Bundesbank (Germany))	
ZHAW Applied Sciences (Research Center)	RegTech workshop n.3; Big data models validation workshop; SupTech in Hungary	State Secretariat for International Financial Matters (Switzerland) , The Central Bank of Hungary (Hungary)	Swiss Fintech Association; Swiss Fintech Innovations
University College London (Research Center)	Coordination of AI research; AI models validation workshop; SupTech in UK	Financial Conduct Authority (UK)	
Bucharest University of Economic Studies (Research Center)	Mid-term workshop; SupTech in Romania	Romanian Financial Supervisory Authority (Romania)	
MODE FINANCE (Fintech)	RegTech workshop n.1		Fintech District; Italia Fintech; Digital Magics
FIRAMIS (Fintech)	Coordination of RegTech and of dissemination; RegTech workshop n. 2 Final Workshop; SupTech in Denmark	Danish Financial Supervisory Authority (Denmark)	Fintech Community Frankfurt GmbH
Panteion University (Research Center)	SupTech in Greece and Cyprus	Bank of Greece (Greece) and Capital Market Commission (Greece); Cyprus Security and Exchange Commission (Cyprus)	

Network map 2/3

PARTNERS	TASKS	SupTech USERS	RegTech USERS
INESC-TEC (Research Center)	SupTech in Portugal	Portuguese Securities Market Commission (CMVM) (Portugal)	
University of Paris 1 (Research Center)	Coordination of blockchain research; RegTech workshop n.6; Workshop on blockchain models validation; SupTech in France	Ministry of Digital Affairs (France); Financial Markets Authority (France)	France Fintech (France); Association Française pour la Gestion de Cybermonnaies AFGC (France).
Politecnico of Milan (Research Center)	SupTech in Italy	Commissione Nazionale per le Società e la Borsa.	
University College Dublin (Research Center)	SupTech in Ireland	Central Bank of Ireland (Ireland)	
University of Luxembourg (Research Center)	SupTech in Luxembourg	Commission de Surveillance du Secreur Financier (Luxembourg)	
Jozef Stefan Institute (Research Center)	SupTech in Slovenia	Banka Slovenjia (Slovenia)	
University of Warsaw (Research Center)	SupTech in Poland	Financial Supervision Authority (Poland)	
University of Rijeka (Research Center)	SupTech in Croatia	Croatian Financial Services Supervisory Agency (Croatia)	
Universidad Complutense de Madrid (Research Center)	RegTech workshop n.5; SupTech in Spain	National Securities Market Commission (Spain)	Spanish Fintech and Insurtech Association (Spain)

Network map 3/3

PARTNERS	TASKS	SupTech USERS	RegTech USERS
University of Economics in Bratislava (Research Center)	SupTech in Slovakia	National Bank of Slovakia	
		Bank of Lithuania(Lithuania)	
Kaunas University of Technology (Research Center)	SupTech in Lithuania, Estonia and Latvia	Financial Supervision Authority (Estonia)	
		Financial and Capital Market Commission (Latvia)	
Masaryk University Brno (Research Center)	SupTech in the Czech Republic	Czech National Bank (Czech Republic)	
B-Hive (Fintech)	SupTech in Belgium and the Netherlands.	AFM (The Netherlands)	
		Financial Services and Market Authority (Belgium) with National Bank of Belgium	
Varna University of Economics (Research Center)	SupTech in Bulgaria	Financial Supervision Commission (Bulgaria)	
University of Tampere (Research Center)	SupTech in Finland and Sweden	Financial Supervisory Authority (Finland); Financial Supervisory Authority (Sweden)	
WU Vienna (Research Center)	RegTech workshop n.4; SupTech in Austria	Austrian Financial Market Authority (Austria)	International R Foundation

Workpackag es

Work package No	Work Package Title	Lead Participant No	Lead Participant Short Name
WP1	Management	University of Pavia	UNIPV
WP2	Big data research platform	Humboldt University of Berlin	HU
WP3	Artificial Intelligence research platform	University College London	UCL
WP4	Blockchain research platform	University of Paris 1	Paris 1
WP5	SupTech workshops	University of Pavia	UNIPV
WP6	RegTech workshops	Firamis	Firamis
WP7	Dissemination	Firamis	Firamis

Research WPs – Horizontal Workshops



1ST Kick off Workshop

- Organizer: University of Pavia, Italy
- February 1st, 2019

Mid-Term Workshop

- Organizer: Bucharest University, Romania
- November 15th 2019

Final Workshop

- Organizer: Firamis, Frankfurt, Germany
- December 11th 2020

Research WPs – Vertical Workshops

Zürcher Hochschule
für Angewandte Wissenschaften



Credit Risk in P2P Lending Platforms

- Organizer: Zurich University of Applied Sciences, Winterthur, Switzerland
- September 3rd 2019

Market Risk in financial Robo- advisory

- Organizer: University College London, London, UK
- May 19th 2020

Operational Risk in Blockchain payments

- Organizer: Université Paris 1 Panthéon-Sorbonne, Paris, France
- September 10th 2020

SupTech WP – 87 National Workshops

- Each partner is responsible for arranging 3 x 16 hour SupTech workshops, within a period of 2 years, with its national regulators, to discuss use cases in fintech risk management.
- The summary syllabus of the sessions, envisaged by UNIPV, is the following:



Modelling credit risk arising from big data analytics applications in peer to peer lending;

Modelling market risk arising from artificial intelligence applications in financial robot advisory;

Modelling operational and cyber risks arising from blockchain applications in innovative payments.

RegTech WP– six European Workshops

modefinance



Credit Risk For P2P Lending - I

- Organizer:
modeFinance
, Milan, Italy
- March 29th
2019

Credit Risk For P2P Lending - II

- Organizer:
Firamis,
Frankfurt,
Germany
- June 28th 2019

Market risk in robo- advice I

- Organizer:
ZHAW,
Winterthur,
Switzerland
- September 4th
2019

Market risk in robo- advice II

- Organizer:
Vienna
University of
Economics,
Vienna,
Austria
- February 26th,
2020

Operational Risks in Blockchain - I

- Organizer:
Universidad
Complutense de
Madrid, Madrid,
Spain
- June 19th 2020

Operational Risks in Blockchain - II

- Organizer:
Université Paris 1
Panthéon-
Sorbonne, Paris,
France
- September 11th
2020

Dissemination WP



Online communication infrastructure: a dedicated website with all project material (research papers, use cases, training slides), accessible to all stakeholders.



Social networking: channels aimed at engaging all stakeholders, existing and potential.

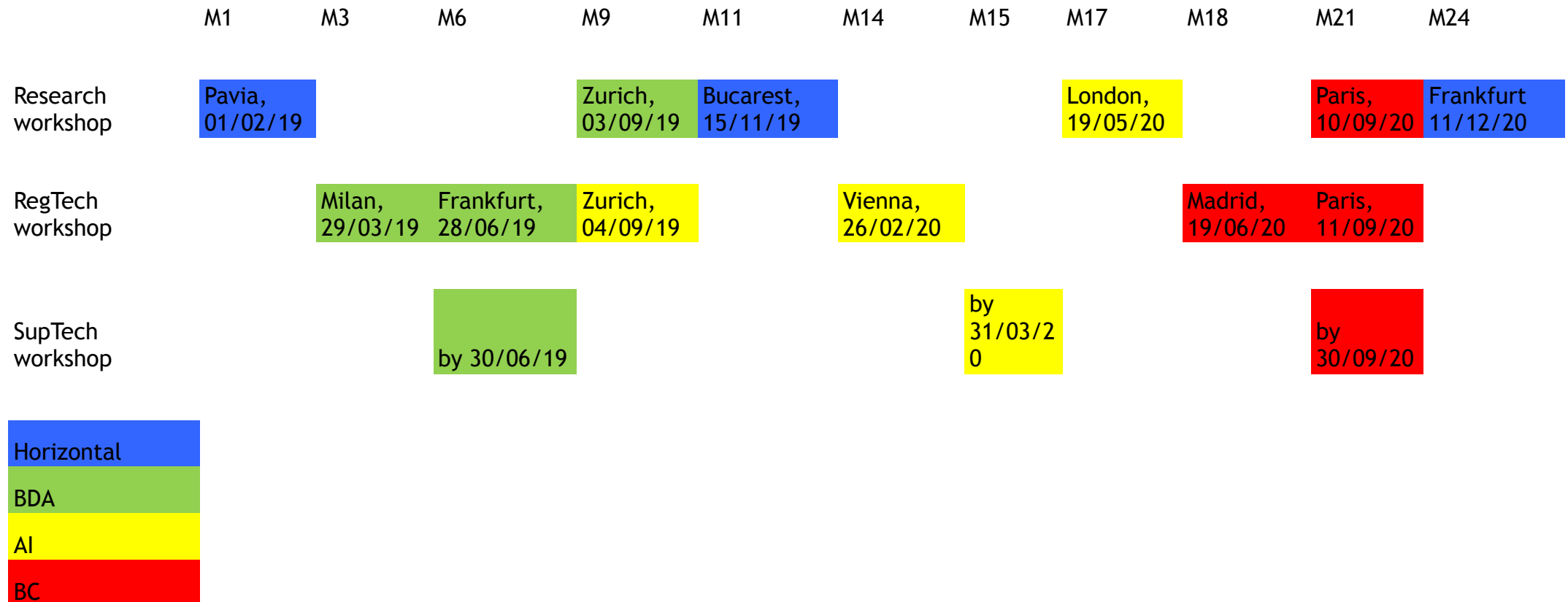


Feedback evaluation: continuous monitoring and improvement of the project through feedback from participants to all workshops: supervisors, banks, fintechs, advisors, regulators.



Project evaluation: through an intermediate and a final report, based on all event's feedback; and a final report, prepared by the international advisory board, based on all deliverables.

Events map





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