European Commission

FINTECH RISK MANAGEMENT
www.fintech-ho2020.eu

FinTech (Financial Technology) means "technology-enabled financial innovation." There is a strong need to improve the competitiveness of European FinTech, creating a common regulatory approach across all countries. This can help encourage innovations in banks and fintech companies, in the application of big data, artificial intelligence and blockchain technologies, while authorities and researchers assess their risks .

Europe has a broad mosaic of regulatory landscapes and technological innovations in finance. Regulators must move quickly and make important decisions about emerging scientific and business opportunities, without stifling their economic potential.

The Fin-Tech project, under the EU's Horizon2020 funding scheme, aims to create a reference European FinTech risk management platform. To this end, it develops fintech risk management models which are dynamically updated and aligned with the emerging regulation and with best research and practice. The models are encoded in use cases that are fully reproducible: the project's website contains open access data, papers and software code for each of them.

The project includes knowledge exchange with national regulators (suptech) and with European fintechs and banks (regtech) by a group of academic experts that have leading research expertise in the measurement of the risks that arise from the application of big data, artificial intelligence and blockchain technologies and, specifically, of those arising from peer to peer lending, financial robo-advisory and blockchain payments.

The project runs from January, 1st 2019 until December 31st 2020. The activities of the project include 6 research workshop with international regulators and universities, 48 hours of suptech workshops, repeated for 29 national supervisors, and 6 regtech workshops, with bank and fintechs.

For more information see:
https://www.fintech-ho2020.eu

Or contact the coordinator:
Paolo Giudici
Professor of Statistics, University of Pavia
giudici@unipv.it