

BearingPoint®

# Regulatory Technology

Rethinking Regulation

Innovative RegTech and RiskTech solutions and services for  
the financial services industry

**CENTRAL  
BANKING**  
AWARDS 2018  
CONSULTANCY AND ADVISORY  
PROVIDER OF THE YEAR –  
DATA AND REGULATORY MANAGEMENT

**RiskTech**  
**100**  
2018 Category Winner  
Regulatory Reporting

# We are RegTech

Based on 25 years of experience in regulation and more than 10 years in managed services, we offer a unique portfolio of software and services from a single source: Innovative regulatory, risk management, and tax reporting solutions and services for the financial industry.

Through our Regulatory and Risk Technology (RegTech/RiskTech) we enable financial institutions, regulators, and central banks to increase the efficiency of regulatory processes and data management and to comply rapidly with ever-changing requirements.

We work closely with regulators and as a member of standardization bodies such as the XBRL consortium, we actively contribute to the standard-setting process. Our know-how resulting from these activities feeds our regulatory maintenance service providing ongoing product updates in line with changing regulations.

## Our holistic approach: all from a single source

We offer our clients a unique combination of extensive regulatory know-how with a proven, reliable, and forward-looking software solution suite and provide comprehensive services such as software and Regulatory-as-a-Service (RaaS), regulatory factories, implementation consulting, and training seminars. As part of our regulatory maintenance service, we provide ongoing updates in line with changing regulations to enable our clients to comply with the authorities' requirements and comply rapidly with ever-changing requirements.

### Perspective on BearingPoint RegTech from deployment perspective



#### On-premises RegTech

**From 1993** BearingPoint's regulatory solutions provided as on-premises installation over license & maintenance or rental



#### RegTech-as-a-Service

**From 2004** BearingPoint's regulatory solutions provided as managed service or Regulatory-as-a-Service (RaaS)



#### Regulatory Utilities

**From 2013** BearingPoint's regulatory solutions provided as enabling shared services platforms for innovative business models

# We serve stakeholders along the Regulatory Value Chain

We provide end-to-end help for all stakeholders along the Regulatory Value Chain. From a single financial product to an individual organization, from a particular asset class to a market sector, in one country and across borders at the micro and macro level. We serve financial institutions, intermediary regulatory platforms, regulators, and supervising authorities with our RegTech product line.

## From a single mortgage loan to the macro-economic perspectives of regulators

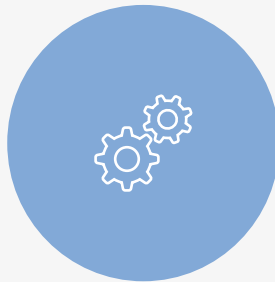


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### Risk, valuation, and reporting solutions for financial services

Market leading risk, valuation, tax, and regulatory reporting solutions

- › Abacus Solution Suite, ABS+, EasyTax, FiTAX, FiRE



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### Robust, multi-tenant platforms for intermediaries

Enabling intermediary regulatory platforms providing services to the industry

- › All solutions



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### Data collection, regulatory analytics, and dissemination solutions for regulators

Award-winning platform for central banks and supervisory authorities

- › Abacus360 Regulator

# Abacus360 Banking



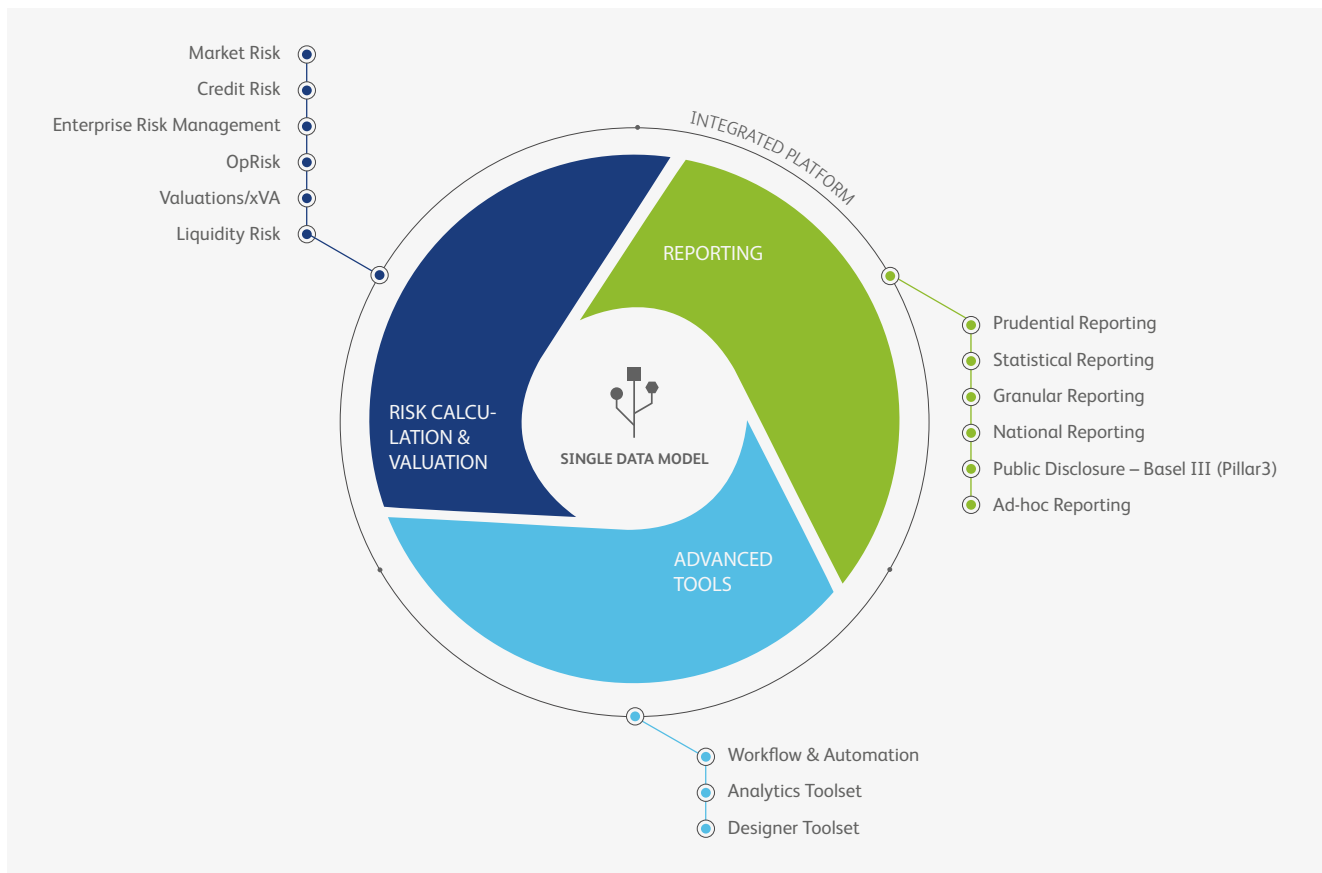
For more information please watch our video on YouTube

With Abacus360 Banking BearingPoint is developing a new software that integrates comprehensive reporting and risk functionalities into one efficient platform. Abacus360 Banking is based on the tried-and-tested Abacus platform, which is the result of 25 years of regulatory experience. The software will offer standardized reporting modules for numerous jurisdictions, modules for risk calculation and valuation, such as simulation and risk quantification, as well as additional comprehensive Advanced Tools for regulatory analytics. Abacus360 Banking is based on a new optimized data model to ensure long-term maintenance sustainability, even under constantly changing framework conditions. Abacus360 uses technologies like in-memory processing, grid architecture, and the cloud.

Abacus360 Banking complies with the requirements of BCBS 239 principles for risk data aggregation and reporting. The solution integrates reporting, risk, and finance applications and thus complies with the requirements for data consistency across departments mentioned in BCBS 239.

Moreover, Abacus360 Banking offers Advanced Tools that allow an improved integration in banking processes, thus facilitating smooth and flexible integration with various source systems. The Advanced Tools enable banks to tailor and optimize reporting processes, regulatory analytics, and regulatory management. Individual requirements can be met through flexibly assembling the additional functional components in line with the modularity principle.

## Target vision Abacus360 Banking



# Industrialization, standardization, and shared utilities – Austrian reporting factory turns the tables

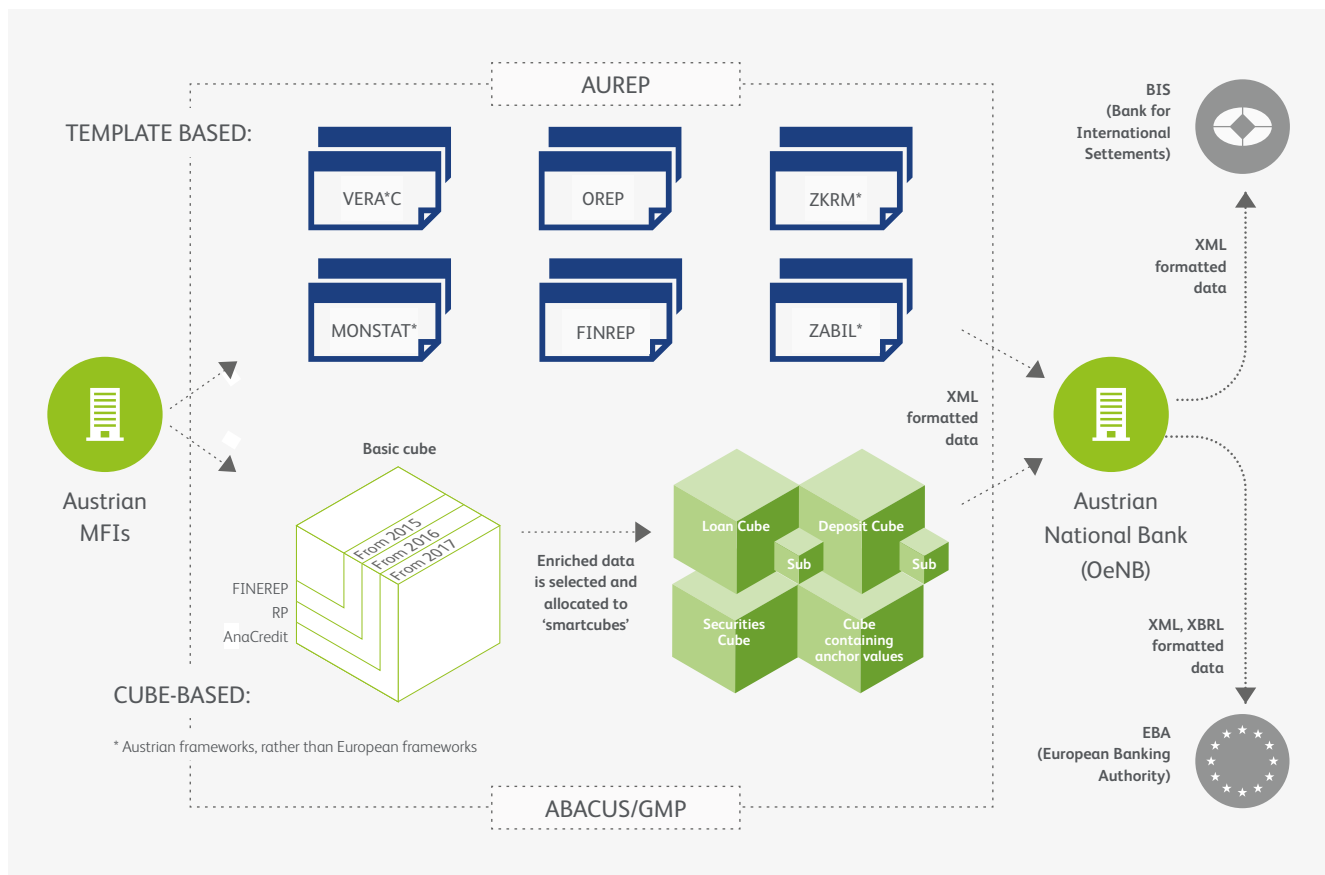
The regulator and the regulated have joined forces to turn the tables on the template-driven model and use new technologies to create a new Regulatory Value Chain. BearingPoint's solution ABACUS/ GMP serves as the technical platform for the Austrian Reporting Services (AuRep), Europe's largest regulatory reporting factory, representing 90% of the Austrian bank market.

The OeNB (Austrian national bank) together with the Austrian banks have developed an innovative "data-input approach" where each entity prepares their data in a standard format in a series of basic data cubes according to OeNB specifications. The new model ensures more consistent and higher quality data, relieves the banks from the obligation of having to complete templates, and allows cost-sharing of compliance as well as standardization of data collection.

Austria's new framework has the potential to succeed in clearing the information bottleneck. It represents a paradigm shift in bank supervision and statistical data remittance, finally putting an end to the delays associated with requests and formatting, and allowing greater reconciliation between numbers collected for various purposes.



For more information please watch our video on YouTube



Source: BearingPoint Institute

# Our award-winning regulatory and risk technology

The continuous industry recognition through awards and leading analysts reflects the strength of our RegTech product portfolio, ongoing investments in product innovation, and our leading position in a number of key geographical markets. Our uniqueness lies in the combination of innovative solutions with comprehensive services and our long-term experience in the area of regulatory technology has made us a trusted and reliable partner for our clients. Our innovative regulatory, risk and tax solutions have been developed in accordance with the regulatory requirements. The proven Abacus Solution Suite is based on 25 years experience in regulation. With our tax solutions we offer complementary products for tax authority and countryspecific tax client reporting.

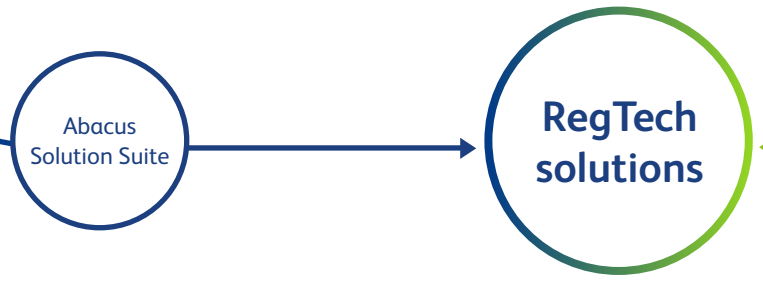
## Selected BearingPoint RegTech solutions & key figures

The next generation of regulatory platforms, **Abacus360**, is an integrated platform for 360° reporting, risk calculation and controlling regulatory KPIs. Based on this innovative platform, we offer **Abacus360 Banking** for financial institutions and **Abacus360 Regulator**, our award-winning integrated solution for collection, analysis, and dissemination of supervisory and statistical data for central banks and supervisory authorities.

**ABACUS/DaVinci**, is a market-leading, off-the-shelf, strategic risk aggregation and regulatory reporting platform, developed over 20 years along with the Basel I to III history. **Over 800 firms Europe-wide** report with ABACUS/DaVinci, among them more than 60% of the top 40 banks in Germany.

**ABACUS/Solvency II** is an award-winning solution for Solvency II (Pillar 3) reporting covering both European and local reporting requirements. Over 200 entities in **21 European countries** successfully submit their reports to local supervisors. Moreover, ABACUS/Solvency II covers **20% of the Irish market**.

**ABACUS/Transactions** is a solution for transaction by-transaction reporting and enables our clients to fulfill their reporting requirements in accordance with MMSR to the NCB/ECB as well as EMIR II, MiFID II/MiFIR and SFTR. Over **15% of the reporting institutions in the Eurozone** have already decided on ABACUS/Transactions for MMSR.



# We are committed to helping our clients succeed

Our RegTech products and services are trusted by customers representing 6,000 firms worldwide, including large international banks, a major part of the largest European banks, and leading insurance companies as well as supervisory authorities and central banks. Our extensive market coverage and our large number of clients have been founded on a broad portfolio of innovative and scalable solutions that are suitable for large banks, insurers, and central banks as well as for small to midsize financial institutions.



**400+**

Regulatory reporting professionals

**2.500+**

FFI use FiTAX



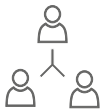
**>95%**

RegTech account retention

Central banks collect data of

**2.500+**

firms with RegTech



**>60%**

G-SIB (Globally Systemically Important Banks)



**100+**

Firms on BearingPoint RaaS (Regulatory-as-a-Service)

The **EasyTax** standard software solution has been developed in order to help banks support their clients in submitting their tax statements and fulfilling their filing obligations to be tax transparent in their home countries. EasyTax covers **20 jurisdictions**. Some 80 financial institutions provide their clients with EasyTax-based tax reports.

**FiTAX** is our solution for financial institutions to produce tax reports required by tax authorities, including QI reporting, EU Savings Directive Reporting, FATCA reporting, UK FATCA reporting and CRS/AEOI reporting. More than **2,500 FFIs use FiTAX** in more than **85 countries**.

With **FiRE**, BearingPoint offers a reliable solution to support entirely automated reporting to the Swiss National Bank (SNB), the Swiss Financial Market Supervisory Authority (FINMA), the Liechtenstein Financial Market Authority (FMA) and the Central Bank of The Bahamas for financial institutions and securities brokers. Around **200 banks** use FiRE, making it the Swiss market leader in regulatory reporting.

The **ABS+ solution** is a web-based securitization portal that supports the processing of trade receivables (ABS+ TR), revolving credits (ABS+ RC) and in future the administration of leasing receivables (ABS+ LE).

## About BearingPoint RegTech

With its RegTech product line, BearingPoint is a leading international provider of innovative regulatory and risk technology solutions (RegTech and RiskTech) and services along the Regulatory Value Chain for Financial Services. Customers representing 6,000 firms worldwide, among them large international banks, a major part of the largest European banks, leading insurance companies as well as supervisory authorities and central banks, trust BearingPoint's RegTech products and services. We work closely with regulators and, as a member of standardization bodies such as the XBRL consortium, we actively contribute to the standards-setting process. We combine our regulatory know-how with our proven, reliable and forward-looking RegTech solution suite, expert consulting capabilities, as well as managed services and training seminars.

For more information, please visit: [www.reg.tech](http://www.reg.tech)

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