



研究报告

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摘要

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Research Report

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UK's exploration of Regtech and the enlightenments on China

Center for Finance and Development

Ma Jun Liu Jialong Xu Jiaxuan²

Abstract

The regulatory technology (RegTech) does not yet have a standard definition. However, according to the definition of the UK Market Conduct Authority (FCA), which originally listed it as a separate segment of the industry, the nature of regulatory technology is “to utilize the latest technology for serving financial regulation and compliance.” Regulatory technology is “a new technology used for addressing regulatory and compliance requirements more effectively and efficiently,” according to the International Finance Association (IFA) (IIF). The UK pioneered the development of regulatory technology in 2015, with an attempt of improving regulatory efficiency and effectiveness, reducing compliance costs of financial institutions and promoting financial innovation through the use of regulatory technology. This paper briefly reviews the significance of the development of regulatory technology and the progress that achieved by the UK in the field of regulatory science and technology, and discussing the importance for China of learning the relevant lessons and experiences of the UK.

² Ma Jun is the director of the Center for Finance and Development at Tsinghua University National Institute of Financial Research. Liu Jialong and Xu Jiaxuan are analysts at the center.

一、发展监管科技的意义

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二、英国在监管科技领域的探索

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Call for Input Using

technology to achieve smarter regulatory reporting ⁴

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³<https://www.fca.org.uk/news/press-releases>

⁴<https://www.fca.org.uk/publications/feedback-statements/call-input-using-technology-achieve-smarter-regulatory-reporting>

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The RegTech Universe

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⁶ <https://www2.deloitte.com/lu/en/pages/technology/articles/regtech-companies-compliance.html>

三、对中国的借鉴

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报 送：

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