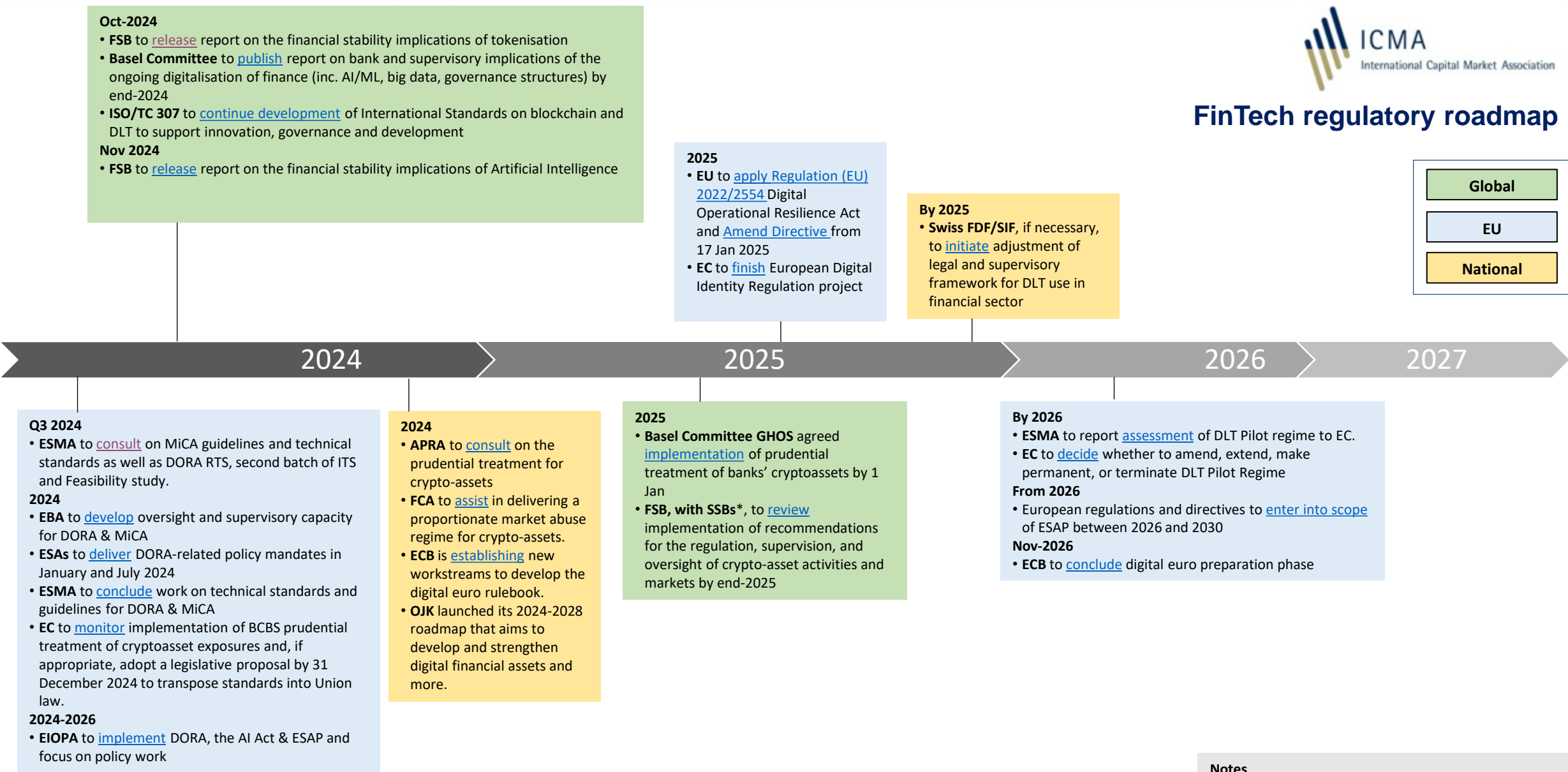
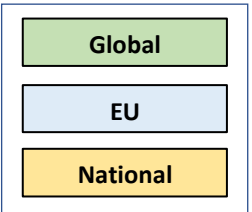


# FinTech regulatory roadmap



**Q3 2024**

- ESMA to [consult](#) on MiCA guidelines and technical standards as well as DORA RTS, second batch of ITS and Feasibility study.

**2024**

- EBA to [develop](#) oversight and supervisory capacity for DORA & MiCA
- ESAs to [deliver](#) DORA-related policy mandates in January and July 2024
- ESMA to [conclude](#) work on technical standards and guidelines for DORA & MiCA
- EC to [monitor](#) implementation of BCBS prudential treatment of cryptoasset exposures and, if appropriate, adopt a legislative proposal by 31 December 2024 to transpose standards into Union law.

**2024-2026**

- EIOPA to [implement](#) DORA, the AI Act & ESAP and focus on policy work

**2024**

- APRA to [consult](#) on the prudential treatment for crypto-assets
- FCA to [assist](#) in delivering a proportionate market abuse regime for crypto-assets.
- ECB is [establishing](#) new workstreams to develop the digital euro rulebook.
- OJK launched its 2024-2028 roadmap that aims to develop and strengthen digital financial assets and more.

**2025**

- Basel Committee GHOS agreed [implementation](#) of prudential treatment of banks' cryptoassets by 1 Jan
- FSB, with SSBs\*, to [review](#) implementation of recommendations for the regulation, supervision, and oversight of crypto-asset activities and markets by end-2025

**By 2026**

- ESMA to report [assessment](#) of DLT Pilot regime to EC.
- EC to [decide](#) whether to amend, extend, make permanent, or terminate DLT Pilot Regime

**From 2026**

- European regulations and directives to [enter into scope](#) of ESAP between 2026 and 2030

**Nov-2026**

- ECB to [conclude](#) digital euro preparation phase

**Notes**  
\*SSB: standard-setting bodies

See also: [European Commission Digital Finance Package](#)