

# FinTech regulatory roadmap

2027

### 2024

 OJK launched its 2024-2028 roadmap that aims to develop and strengthen digital financial assets and more.

# 2025

- EU to apply Regulation
  (EU) 2022/2554 Digital
  Operational Resilience Act
  and Amend Directive
  from 17 Jan 2025
- EC to <u>finish</u> European
   Digital Identity Regulation project

# By 2025

 Swiss FDF/SIF, if necessary, to <u>initiate</u> adjustment of legal and supervisory framework for DLT use in financial sector

# 2027

• EU FiDA framework expected to come into force Global

EU

National

2024

2025

# By 2025

in future.

it will monitor those risks

• EIOPA to implement DORA, the AI Act & ESAP and focus on

policy work

BofE Financial Policy
 Committee (FPC) will
 publish an assessment of
 Al's impact on financial
 stability and set out how
 Basel Committee GHOS agreed
 implementation of prudential
 treatment of banks' cryptoassets by 1
 Jan

 FSB, with SSBs\*, to review

2025

 FSB, with SSBs\*, to <u>review</u> implementation of recommendations for the regulation, supervision, and oversight of crypto-asset activities and markets by end-2025

# By 2026

- **EU** Al ACT, majority of rules apply
- ESMA to report assessment of DLT Pilot regime to EC.

2026

 EC to <u>decide</u> 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

### 2025

- EU AI Act Chapter I and Chapter II (prohibitions on unacceptable risk AI) will apply.
- **EU** Al Act Codes of practice apply
- EU AI Act Chapter III Section 4
   (notifying authorities), Chapter V
   (general purpose AI models), Chapter
   VII (governance), Chapter XII
   (confidentiality and penalties) and
   Article 78 (confidentiality) will apply.

Notes

\*SSB: standard-setting bodies

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