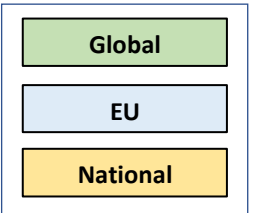


FinTech regulatory roadmap



2024

- SEC expected release of new conflict of interest rules for use of AI by Broker-Dealers and Investment Advisers

Oct 2024

- FSB to [release](#) report on the financial stability implications of tokenisation
- Basel Committee to [publish](#) report on bank and supervisory implications of the ongoing digitalisation of finance (inc. AI/ML, big data, governance structures) by end-2024
- ISO/TC 307 to [continue development](#) of International Standards on blockchain and DLT to support innovation, governance and development
- Bank of England & FCA Digital Securities Sandbox to have first entrants.

Nov 2024

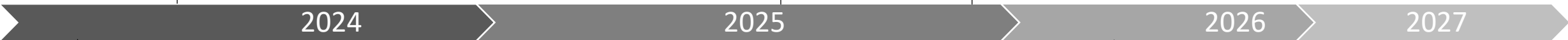
- FSB to [release](#) report on the financial stability implications of Artificial Intelligence

2025

- EU to [apply Regulation \(EU\) 2022/2554](#) Digital Operational Resilience Act and [Amend Directive](#) from 17 Jan 2025
- EC to [finish](#) European Digital Identity Regulation project

By 2025

- Swiss FDF/SIF, if necessary, to [initiate](#) adjustment of legal and supervisory framework for DLT use in financial sector



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

2025

- EU AI Act Chapter I and Chapter II (prohibitions on unacceptable risk AI) will apply.
- EU AI 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.

By 2026

- EU AI ACT, majority of rules apply
- 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](#)