

Pioneering RegTech, SupTech, and tax reporting

Company overview



 REGNOLOGY

We recognize the benefits of working in diverse teams across genders, generations, abilities, skillsets, and cultural backgrounds. We are strongly committed to work together towards our shared objective.



Our vision

We provide the global platform connecting regulators and the industry.

Our mission

We enable the transparency and stability of the financial markets.

Our values

Our corporate values guide our actions and provide us with direction toward fulfilling our vision and mission.



Be reliable and responsible



Drive excellence and quality with passion



Act with respect and embrace diversity



Empower sustainable innovation



Collaborate for the greater good

We are Regnology

Based on more than 25 years of experience in regulation and more than 15 years in Managed Services, we offer a unique portfolio of software and services from a single source. Our RegTech and tax reporting solutions enable financial institutions to increase the efficiency of their regulatory reporting, tax reporting as well as risk and data management processes and enable them to comply rapidly with ever-changing requirements. Our SupTech and AEOL solutions are platforms for data collection, integrated analytics, and supervisory workflows helping central banks, supervisory and tax authorities to efficiently manage the increasing amount of data, complex data formats and business processes.

Our holistic approach: software and services from a single source

We offer 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-as-a-Service (SaaS), Regulatory-as-a-Service (RaaS), regulatory factories, advisory, and training seminars. As part of our regulatory maintenance service, we provide ongoing updates to enable our customers to fulfill the authorities' changing requirements.

Regnology from a deployment perspective



On-premises RegTech

Since 1993, we provide our regulatory solutions as on-premises installation over license & maintenance or rental.



Regulatory-as-a-Service

Since 2006, our regulatory solutions are provided as Managed Service / Software-as-a-Service (SaaS) / Regulatory-as-a-Service (RaaS).



Regulatory Utilities

Since 2013, our regulatory solutions are provided as shared services platforms for innovative business models.

We serve stakeholders along the Regulatory Value Chain

Financial regulation is vital for a stable, sustainable financial world. With our unrivalled experience in risk data aggregation and regulatory reporting and our product and service offering for financial services, we contribute decisively to transparent and stable financial markets. We provide a fullservice offering across the Regulatory Value Chain to the industry players across the globe. In June 2021, we joined forces with Vizor Software, a global leader in regulatory and supervisory technology, trusted across over 30 countries worldwide. With our RegTech and SupTech solutions as well as with our AEOI and tax reporting products, we enable regulators, tax authorities and firms regulated to increase the efficiency of their regulatory reporting, tax reporting, risk, and data management processes. In collaboration with our local experts and our strong partner ecosystem, we build standard software

packages and platforms. Our customers, a community of more than 7,000 firms and 50 regulators and tax authorities worldwide, benefit from a high functional scope and ongoing maintenance by Regnology. No other firm can offer our level of focus or extent of help. It ranges from on-premises software solutions to Managed Services and regulatory factories, from our strong advisory organization to ongoing training, from comprehensive support services to regular user groups. We relentlessly strive to be the best and most reliable partner of our customers. We believe in continual improvement through learning and innovation by investing in our people, listening to our customers, and providing space for creativity and growth. By applying the highest qualitative standards to our products and services, we aim to achieve excellent results each and every day.

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



Market-leading software and services for the financial industry

Regulatory reporting, risk management, and tax reporting

› [Abacus Solution Suite](#), [EasyTax](#), [FiTAX](#), [FiRE](#)



Robust, multi-tenant platforms for intermediaries

Enabling intermediary regulatory platforms providing services to the industry

› [ABACUS/GMP](#), [Vizor reporting solutions](#)



Award-winning platform for central banks and supervisory authorities

Data collection, integrated analytics, supervisory workflows and cross-border exchange of information

› [Abacus Regulator](#), [Vizor AEOI](#)

Our Solutions

Regulatory reporting and risk management

Abacus360 Banking is an integrated platform for 360° reporting, risk calculation and controlling regulatory KPIs. With Abacus360 Banking, and integrated risk modules for financial risk management we offer financial institutions a market-leading, off-the-shelf, strategic risk aggregation and regulatory reporting platform. Over 1000 firms Europe-wide report with Abacus360 Banking.

FiRE is a tried-and-tested solution installed and successfully used for reporting by approximately 230 banks in Switzerland, Liechtenstein, and The Bahamas, making it the market-leading solution in regulatory reporting software in those countries.

Vizor reporting solutions

Vizor's API-based platform simplifies APRA Connect and MAS610 reporting by automating reporting processes and delivers perfect return data using the same technology as the Australian Prudential Regulation Authority (APRA) and the Monetary Authority of Singapore (MAS).

Transaction reporting

Abacus Transactions is a solution for transaction-by-transaction reporting and enables our customers 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.

Tax Reporting

EasyTax has been developed to help banks support their customers in submitting their tax statements and fulfilling their filing obligations in their home countries. EasyTax covers 35 jurisdictions and is used by more than 90 financial institutions globally.

FiTAX is our solution for financial institutions and intermediaries to produce tax reports required by tax authorities for QI, FATCA, CRS/AEOI and DAC6/MDR reporting. More than 3,200 foreign financial institutions (FFI) use FiTAX in more than 140 countries.

Reporting for insurers and pension funds

Abacus Insurance is an end-to-end standard software solution for regulatory and statistical reporting, from data collection, validation and preparation to the submission of quantitative and qualitative reports. It aims at reporting requirements under EIOPA's Solvency II (Pillar 3) and EIORP II Directives. More than 200 entities in 21 European countries successfully submit their reports to local supervisors. Moreover, Abacus Insurance covers 20% of the Irish market.

Dedicated platforms for central banks, regulators, and supervisory and tax authorities

Abacus Regulator offers standard regulatory and statistical business content regarding the supervisory requirements of ECB, EBA, and EIOPA. It facilitates different types of reporting, such as prudential reporting, granular reporting, and ad-hoc reporting.

Vizor SupTech is a flexible data collection and supervisory software platform that enables efficient and effective oversight. It supports European and international regulatory frameworks, data models, standards and best practices as defined by the BCBS, ECB, EBA, EIOPA, IAIS, IOSCO, and the IFRS.

Vizor AEOI is a world-leading software for the AEOI, helping tax authorities to meet complex international tax standards. The turnkey future-proofed solution supports all forms of tax transparency, including OECD CRS, Country-by-Country (CbC) reporting and Exchange on Tax Rulings (ETR) as set out under the Base Erosion and Profit Shifting (BEPS) initiative of the OECD. It also supports Economic Substance and EOIR.

RegOps – a new approach towards the future of regulatory reporting

Since the financial crisis, global regulatory regimes and reporting have improved significantly, and the Basel reforms were broadly deemed sufficient. However, the widespread easing of regulatory requirements and additional ad hoc requests due to the COVID-19 crisis coupled with the high costs for financial institutions highlight that the current regulatory reporting model is not sustainable enough, especially in times of intense stress.

RegOps is a regulatory reporting framework that combines an integrated data flow, a common processing of standardized, granular datasets based on a big data-enabled platform for computation and analysis.

We have identified three major deficiencies in banking regulation:

The generally low application of innovative technology in the fields of digitization and modern computing

In most regulatory frameworks in global jurisdictions, regulatory data flow still happens in a quasi-manual, template-based fashion. This means that the mere automation of manual, printed, or handwritten reporting processes of aggregated data, which was the main activity in the past years, is not enough.

The high cost of regulation and regulatory reporting

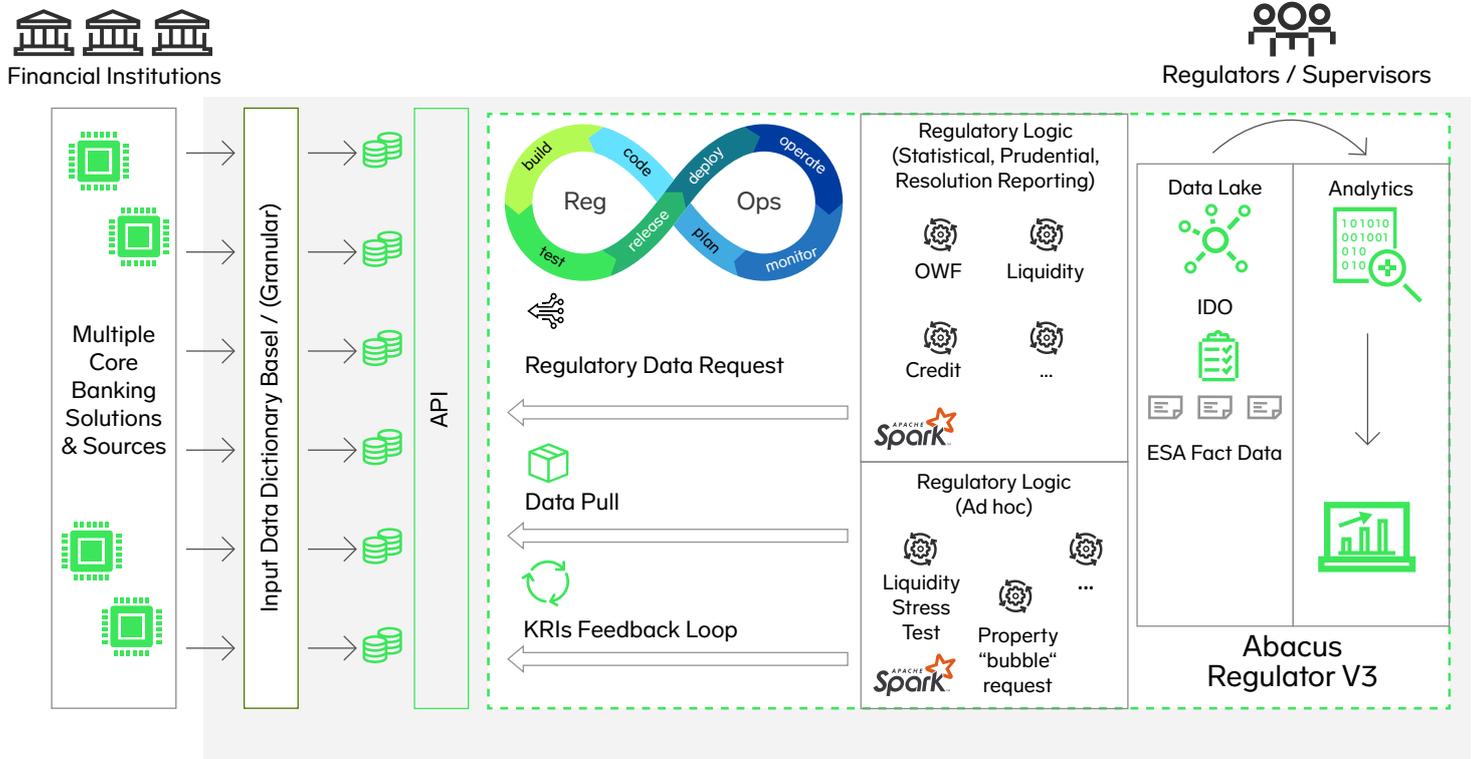
To a large extent, the current high costs in regulatory data generation for institutions are rooted in the necessity to leverage the same information artefacts over and over again for different non-aligned regulatory reporting regimes with myriads of templates (prudential, national, statistical, granular, resolution reporting) with often very similar, but slightly differing definitions.

The lack of operational excellence

For one, offsite supervisory overview is still limited due to the nature of the collected data. Aggregated and template-based reporting is conceptually more prone to data correction or even manipulation. Another problem is the lack of quality, timeliness, and inter-entity matching, meaning the complementary fit of the two datasets, representing two sides of the same transaction.

To overcome these issues, we have proposed a new approach, called RegOps, to systematically change how regulation is developed and deployed and how data is exchanged between regulators and regulated using push and pull approaches.

RegOps is closely connected to the term DevOps, known from software development and seen as the answer to the shortcomings of the waterfall model. Regulation has been developed (conceptualized, drafted, released) and rolled out according to the waterfall model over the decades, leading to disastrous, purely reactive time-to-market and offering hardly any flexibility in embracing regulatory change. Most of all, it created enormous costs to regulators but, more importantly, to the financial services industry. Similar to DevOps, RegOps improves the way regulators and regulated entities interact: collaboration, continuous delivery, constant feedback and communication between regulators and the regulated, while delivering regulatory change incrementally in small releases without affecting the whole system.



We are committed to helping our customers succeed

We are a trusted partner to our customers. We believe in continual improvement and aim to work better and create better results each and every day. With team spirit, strong commitment and full transparency, we work on our shared objective – a strong, stable and sustainable financial world. And we are proud to be at the heart of making that happen.

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Global RegTech
& SupTech
powerhouse

7,000+

Firms reporting with
our solutions

50+

Regulators and tax
authorities collect
data from...

...34,000

firms across the
globe

12

Countries with local
presence

~700

RegTech and tax
reporting experts

~100

SupTech and
AEOI experts

25 years

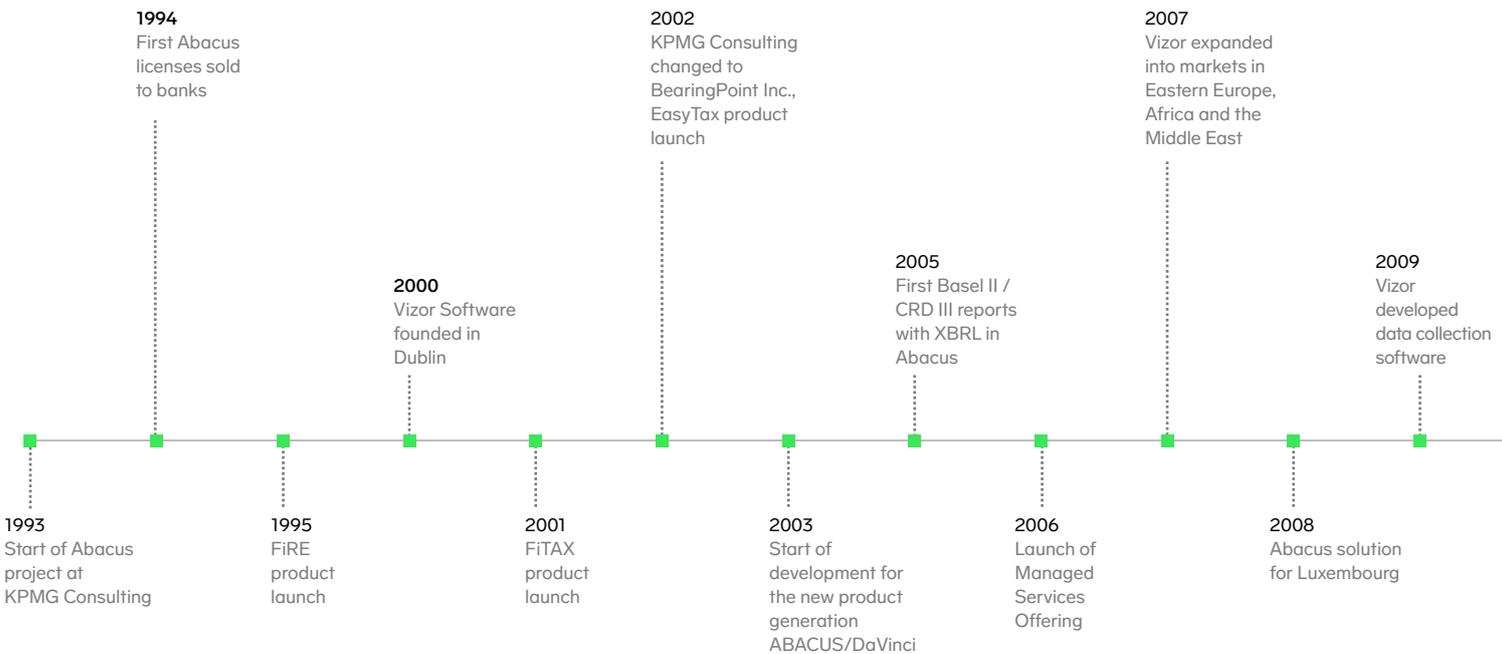
RegTech, SupTech,
AEOI and tax
reporting expertise



We are Regnology, an incumbent company that has been dedicated to RegTech, SupTech, AEOI and tax reporting solutions for more than two decades.

Innovation has always been our major driver. Our roots go back to 1993 when we started the development of our Abacus platform for regulatory reporting for banks and, over time, extended our portfolio by RegTech and SupTech solutions for regulators and insurers, software for AEOI, tax, and transaction reporting, as well as for risk and Asset Liability Management. For more than 15 years now, we have also been offering Software-as-a-Service (SaaS)/Regulatory-as-a-Service (RaaS) solutions.

Regnology was formed in 2021 when BearingPoint RegTech, a former business unit of BearingPoint Group, and Vizor Software, a global leader in regulatory and supervisory technology, joined forces. We serve more than 7,000 financial services firms with reporting solutions. At the same time, we enable more than 50 regulators and tax authorities on five continents to collect data from 34,000 firms in 60 countries. Our company has a total workforce of over 770 employees at 17 office locations in 12 countries.



The start of our journey

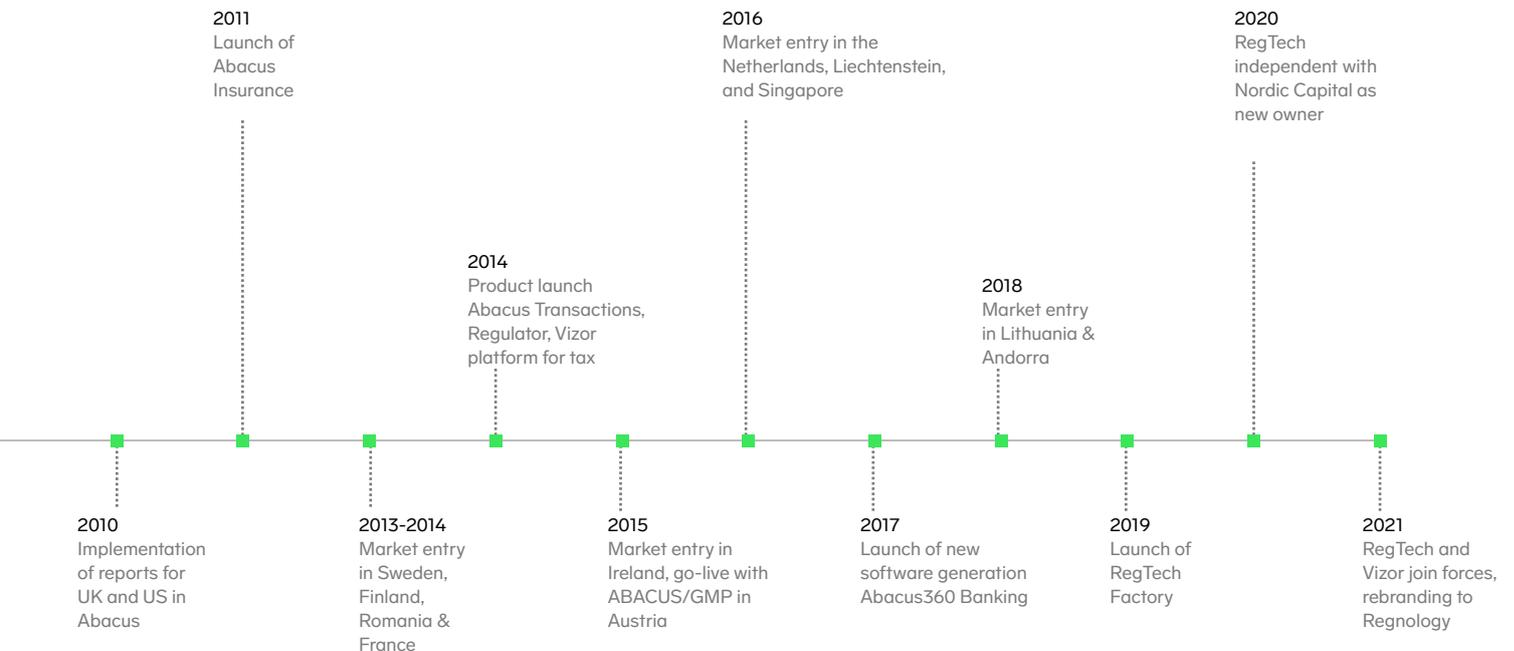
Back in late 1993, as part of KPMG, we started a small project called Abacus. Just a few years later, we launched FiRE, a software for banks and securities brokers active in Switzerland, Liechtenstein, and The Bahamas, and in 2001 our tax reporting solution FiTAX. Around the same time, a handful of ex-financial supervisors and technology consultants founded Vizor Software from a small office in Dublin. Our founding teams had one shared objective – to enable the transparency and stability of the financial markets.

Expansion of our solution portfolio

At the beginning of 2002, we further extended our portfolio with EasyTax, an international client tax calculation and reporting solution. Later that year, we started working on the new generation of Abacus and released ABACUS/DaVinci in 2003. Vizor developed data collection solutions that automated manual, paper-based processes and transformed disjointed, poor quality data flows into a centralized repository of high-quality data. In 2006, we started with our Managed Services offering providing financial institutions with services related to the technical operation of our software solutions. The global financial crisis brought a wave of new and increased regulations, such as Basel III, Solvency II, and EMIR, among others. We focused on developing future-proofed technology to enable financial institutions and regulators to respond to ever-changing and ever-increasing regulatory requirements.

New chapter: Regnology

End of 2020, BearingPoint Group sold the RegTech business (BearingPoint RegTech) to private equity firm Nordic Capital. Our new owner supports Regnology's next phase of innovation and sustainable growth, by investing our continued product development, enhancing our organizational capacity and expanding our international footprint.



Our award-winning technology

The continuous industry recognition through awards and leading analysts reflects the strength of our solution 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 software with comprehensive services. Our long-term experience in the area of regulatory technology has made us a trusted and reliable partner for our customers. Our innovative RegTech, SupTech, AEOI and tax reporting solutions have been developed in accordance with regulatory requirements. The proven Abacus Solution Suite is based on 25 years experience in regulation and risk management. Our tax reporting solutions have been developed over the last 20 years in close collaboration with one of the Big 4 international accounting firms. The Vizor products are out-of-the-box-solutions developed over 20 years to enable faster, easier and more effective financial supervision, data exchange and regulatory reporting.



Vizor
Highly Commended Solution
Regulatory Reporting



Vizor
RegTech Award
API Innovation



BearingPoint
Outstanding Project
Tax Reporting





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