

**Deloitte.**



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# Deloitte RegTech Services and Solutions

## RegTech Related Services

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**Digital Leadership Program** - Prepare to lead digital transformations

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# Introduction

Higher levels of regulation and more challenging regulatory expectations in recent years have resulted in significant costs to financial institutions. This coupled with a greater demand for transparency and rigour has brought the role of technology to the forefront.

RegTech, the application of technology to regulatory compliance, has the potential to disrupt the Financial Services world. Already, RegTech is helping firms to support components of compliance processes in a cost-effective, flexible, and timely manner.

At Deloitte, we believe that Technology and Innovation are here to stay. More than that, we believe that we must lead by example to innovate ourselves so that we can help our clients respond to the market disruptions and innovate their businesses most effectively. Over the last couple of years, we have established our credentials in the Innovation and FinTech ecosystems with financial institutions, industry bodies and FinTech/RegTech startups across client strategy, world class research with WEF, and accelerator and incubator programs.

We believe that the first-hand knowledge and experience gained from our Innovation initiatives, together with our existing expertise in regulatory matters, our global presence and connection with leading financial institutions and startups, enables us to provide unparalleled services to help business leaders assess and realize the opportunities created by RegTech.

Deloitte has also developed innovative global platform solutions, through in-house expertise and in partnership with startup companies, that are already helping our clients to manage their businesses more effectively. We are very excited about the opportunities that these innovations can provide and are proud to introduce some of them in the following pages.

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# Blockchain Future Proof Report transactions

Problem	Solution	Benefits
<p>The impact of recent regulations on the timely reporting of post-trade transactions poses significant challenges for financial institutions. For example, under the European Markets Infrastructure Regulation (EMIR) all counterparties must ensure that the details of any derivative contract (OTC or exchange traded) are reported to a Trade Repository (TR) no later than the working day following the contract. New regulations such as MiFIR, SFTR, which will be enforced in the next two years, will also dramatically increase the scope and the volume of transactions to be reported to competent authorities (TR, NCA, ARM) by financial institutions on a daily basis by T+1.</p>	<p>Blockchain can be used as a shared immutable ledger of pre-reconciled transaction reports.</p>	<ul style="list-style-type: none"> <li>To improve transparency, data reconciliation and timing issues, Deloitte has built a solution that enables transaction reporting to be performed using Blockchain technology.</li> <li>This solution falls into the framework of the ESMA discussion paper regarding distributed ledger applied to securities market where a chapter is dedicated to transaction reporting.</li> </ul>



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**Intelligent automation**

**Robotics & Cognitive Automation (R&CA)**  
Build a virtual workforce

Problem	Solution	Benefits
<p>Post 2008 crisis, executives have been facing stagnant revenue and uncontrolled increase in the cost to comply with burgeoning regulations, resulting in concerns over the viability of their business models. Clients have already pulled the conventional levers to address unsustainable costs (e.g. process redesign, outsourcing, job cuts) and are now seeking innovative strategies like FinTech, managed services etc. to rapidly address the high cost problem</p>	<p>Deloitte’s Robotics &amp; Cognitive Automation (R&amp;CA) practice is leveraging our extensive Industry expertise, deep understanding of our client’s organizations, and strategic relationships with industry-leading R&amp;CA vendors to offer a wide variety of R&amp;CA-based services. Our methodology is globally consistent and adaptive to each operating environment. We have over 1500+ global resources trained on various automation platforms. We have built, tested, and deployed a number of bots for clients including running comprehensive managed services operations for highly regulated financial entities.</p>	<ul style="list-style-type: none"> <li>• Estimated labor cost savings from an RPA program range between 30 to 70% and over 80% reduction in average process handling time</li> <li>• R&amp;CA can be deployed over existing infrastructure, enabling productivity gains without undertaking significant re-engineering</li> </ul>



Suited to:  
C-Suite, Executives

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Problem	Service	Benefits
Across enterprises, executives need to understand what is in their contracts. Without this knowledge, organizations run the risk of lost revenue, stranded costs, and non-compliance.	Deloitte's DDRP (Deloitte's Document Review Platform) application leverages advanced optical character recognition, machine learning, and natural language processing techniques to quickly and reliably extract data from contracts. Adapted from award-winning, proprietary audit technology, this application can be tailored to each organization to enable analysis of hundreds of thousands of documents in weeks.	<ul style="list-style-type: none"><li>• Deloitte's contract extraction application:<ul style="list-style-type: none"><li>– Identifies key contracts faster</li><li>– Enables better facilitation of rights enforcement</li><li>– Supports contract renegotiation</li><li>– Identifies areas of lost revenue or stranded costs</li><li>– Frees resources from manual review</li><li>– Helps protect against non-compliance</li></ul></li><li>• Deloitte provides firms with professional experienced in<ul style="list-style-type: none"><li>– Reviewing complex FSI contracts (templated and highly customized)</li><li>– Developing custom playbooks for end-to-end contract management, providing efficiency and cost effectiveness</li><li>– Building, reviewing, and managing contract lifecycle frameworks that helps sustain and secure business interests</li></ul></li></ul>

**DDRP**  
Leverage machine learning for contract extraction

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Suited to:  
Compliance Officers, Legal  
Officers, Front Office  
Executives, Heads of Internal  
Audit, Heads of Corporate  
Investigations



# Regulatory risk management solutions

### Audio Surveillance

Search, review, and monitor telephone calls

Problem	Solution	Benefits
<p>The audio monitoring and surveillance landscape is changing. Driven by recent market manipulation and rate fixing incidents, financial institutions need to have robust plans in place to meet forthcoming regulations for the monitoring of employees' audio communications.</p>	<p>Deloitte's Audio Managed Service has a proven track record in delivering audio search, review, and monitoring solutions to financial institutions. Our experience with audio surveillance technologies and delivering managed services, combined with our investigations experience enables us to define a robust methodology and design client centric solutions that will help you meet your obligations.</p>	<ul style="list-style-type: none"> <li>Deloitte provides firms with:               <ul style="list-style-type: none"> <li>Access to the best audio review technology, removing the need for significant investment in infrastructure</li> <li>Immediate access to a skilled resource pool that significantly reduces time to mobilize operations and reduces staff costs</li> </ul> </li> <li>Deloitte's audio search, review and monitoring technology:               <ul style="list-style-type: none"> <li>Removes the need to listen to the whole conversation by identifying only the relevant word or sentences through the use of targeted keyword searches and audio analytic techniques</li> <li>Improves accuracy by using phonetic search techniques that do not require a pre-defined dictionary of terms used by transcription search engines</li> <li>Increases efficiency by providing a scalable solution that meets varying demands</li> <li>Significantly reduces review and monitoring costs by limiting manual listening and transcription needs</li> </ul> </li> </ul>



Suited to: Compliance, Legal, Front office, Internal Audit, Corporate Investigations

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Problem	Solution	Benefits
<p>Case based reviews, such as KYC remediations and AML transaction lookbacks, require a significant amount of manual effort. There are a number of challenges related to case based reviews including:</p> <ul style="list-style-type: none"><li>• Standards not consistently enforced across all cases</li><li>• Limited ability to manage and control the case path and life-cycle</li><li>• Limited ability to get information on throughput and quality</li><li>• Multiple data sources / lack of centralized repository for information collected</li><li>• Existing tools (clients or 3rd party) missing key components</li></ul>	<p>Deloitte has developed a proprietary Enterprise Case Manager (ECM) a web-based application that serves as a generic case management platform for case assignment, workflow management, document repository, analyst quality metrics and reporting. This has been deployed at 30+ large US and global financial institutions since 2002 to analyze populations as small as 1,000 and as large as 800,000 for a variety of regulatory needs.</p>	<ul style="list-style-type: none"><li>• Embed new and existing review requirements by case type and risk level into a workflow tool</li><li>• Create multiple custom workflows to drive consistency and control outcomes</li><li>• Enable program-wide and work stream-specific throughput and quality monitoring</li><li>• Deliver central repository for documents and data, connect easily to existing systems</li><li>• Consolidate useful analytical tools and engines from prior reviews into a single intuitive platform (e.g., anomaly detection rules, client contact module)</li></ul>

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**Enterprise case manager (ECM)**  
Manage anti-money laundering analysis



Suited to:  
C-Suite, Executives,  
Compliance Officers, Legal  
Officers

# Marigold Simplify due diligence

Problem	Solution	Benefits
<p>Current due diligence processes are largely manual, time consuming and often reliant on an individual's intuition. Information required for a comprehensive due diligence effort is often buried in many different databases and the data is stored in multiple formats. Clients need a robust due diligence process to protect themselves from legal, regulatory, reputational and business risk. Existing processes are manual and non-standardized resulting in a wide variance in accuracy of results and consequently low degree of reliability.</p>	<p>Deloitte developed Marigold, a web-based, commercial due diligence application, to assist commercial and federal clients in monitoring their business partners and entities of interest for indications of risk. Marigold delivers unparalleled reporting and analysis of supply chains, foreign and domestically held companies and complex business structures. It allows for:</p> <ul style="list-style-type: none"> <li>• Aggregating and analyzing relevant data to help identify trends and potential trouble spots</li> <li>• Analyzing and tracking results and reports in a safe and secure manner</li> <li>• Documenting a trail for compliance and due diligence activities and outcomes</li> </ul>	<p>Marigold can be leveraged by both federal and commercial businesses to</p> <ul style="list-style-type: none"> <li>• Increase accuracy, thoroughness, and timeliness</li> <li>• Incorporate rules across location, finance, legal, corporate, market, personnel, and supply chain</li> <li>• Automate and standardize information-gathering tasks</li> <li>• Enable comprehensive vetting</li> <li>• Reduce time and cost - Marigold can potentially provide an estimated 54% reduction in labor vs. comparative manual-due diligence investigation</li> </ul>

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Suited to:  
C-Suite, Executives,  
Compliance, Legal

Problem	Solution	Benefits
<p>The effective performance of a sanctions screening solution is critical in meeting regulatory and policy requirements. Ineffective configurations of a solution can lead to violations of sanctions, while inefficient configurations can lead to the generation of large volumes of poor quality alerts.</p>	<p>Deloitte can help you to assess the exact and inexact matching capabilities of your screening solution.</p> <p>This is done by creating a series of test payment messages or customer records containing the names of sanctioned individuals and entities from a set of agreed regulatory lists (e.g. OFAC, UN, HMT). These records, containing a combination of terms in exact forms and fuzzy variations, are passed through a test version of your screening solution.</p> <p>The results are analyzed to provide a comparison against your peers and identify the root cause behind areas of underperformance.</p>	<p>We have conducted over 115 assessments of sanctions screening solution implementations at around 25 banks. In addition we have tested over 20 different screening technologies including Fircosoft, Actimize, SIDE Safewatch and Hotscan, giving us access to an unparalleled set of data derived from global institutions.</p> <p>Sanctions Screening Solution Testing will not only inform you of the effectiveness of the screening solution, but also assist in the assessment of your sanctions list completeness and auto-false positive rules.</p>

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**Sanctions Screening**  
Assess efficiency and effectiveness of your matching capabilities



Suited to:  
Any financial services firm onboarding customers or processing payments

**Vista**  
 Highlight trader activity, risks, and operational efficiency gains

Suited to:  
 Investment banks, Asset managers, Hedge Funds, Energy traders and Multinational trading firms



Problem	Solution	Benefits
<p>Trader misconduct over the last few years has resulted in extraordinary losses and fines for many banks. In response, Financial Services firms require sophisticated surveillance and monitoring systems, incorporating data from many different sources, including trade, P&amp;L, communications, HR, and external data. Data is currently often siloed, as are the systems which monitor it. Advancements are also required to meet a myriad of new global regulations against a backdrop of operating cost pressures due to tougher markets.</p>	<p>Vista is Deloitte’s wholesale trading risk and performance management portal, designed to provide a consolidated view of activity and primary risks across trading desks within investment banks and multinational trading firms. Vista fully integrates with existing client infrastructure, consolidating and augmenting outputs, alerts and processes, providing a clearer view of prioritised risks and issues ultimately underpinning the creation and delivery of quality MI. Vista is not just a technology, moreover it is a unique solution powered by Deloitte IP, configured and underpinned with our deep understanding of client risks, issues, priorities and primary risks and objectives. As part of Vista’s unique functionality regulatory requirements can be mapped to activities to support end to end transparency.</p>	<ul style="list-style-type: none"> <li>• Holistic views of trader, desk and regional surveillance activities to better focus and drive the detection of potential misconduct</li> <li>• Significantly enhanced risk management and MI</li> <li>• Clarity on operational effectiveness</li> <li>• Assurance that primary risks and regulatory mandates are fully covered</li> </ul>

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# Regulatory reporting solutions

# Compliance Suite™

Automate required regulatory filings

Problem	Solution	Benefits
<p>The SECs recently finalized Mutual Fund Modernization rules are reshaping the landscape of how registered investment companies handle their regulatory reporting requirements. Newly issued Form N-PORT will require monthly reporting (within 30 days) of fund level information and activity, including specific investment level details. Similarly, Form N-CEN will require RICs to submit details on organizational structures and practices on an annual basis. Both filings are required to be reported in Extensible Markup Language (XML).</p>	<p>Deloitte’s regulatory reporting platform, Compliance Suite, has a proven track record in delivering a single source solution for the asset management industry to automate required regulatory filings. Currently supporting private fund reporting (Form PF, Annex IV of AIFMD, Form CPO-PQR), Compliance Suite’s architecture has been extended to provide the asset management industry a solution to the recently approved SEC Mutual Fund Modernization rules.</p>	<ul style="list-style-type: none"> <li>• Single data repository that offers collection, storage, calculation and management of data required to prepare regulatory filings</li> <li>• User defined multi-level data security permissions</li> <li>• Full audit, review, approval and workflow functionality</li> <li>• Extendable data architecture and open API allows for reporting data to supplement internal/external reporting needs</li> <li>• Auto-generate XML filings</li> <li>• User configurable frontend allows for consumption of data in its current state</li> </ul>



Suited to:  
C-Suite, Executives,  
Compliance Officers, Legal  
Officers

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Problem	Solution	Benefits
Estimating the allowance for loan and lease losses, or ALLL, can be difficult. When the new current expected credit loss model, CECL, goes into effect in 2020 for public SEC filers, and 2021 for all other entities, financial services executives will need to be prepared for changes and in most cases larger allowances, greater data requirements, and even more challenges in the estimation process.	The Solvas   ALLL+™ platform is designed to help financial institutions address the industry challenges associated with the allowance for loan and lease losses. Solvas   ALLL+™ is a software solution that delivers a credit modeling engine that helps identify portfolio risk, provides analytical tools to assist in strengthening the credit loss estimate and offers detailed configuration options to reflect the accounting policies and procedures related to the allowance process.	<ul style="list-style-type: none"><li>• Assist with the accounting and reporting allowance requirements associated with ASC 450-20 (FAS 5) and ASC 310-10-35 (FAS 114)</li><li>• Help prepare for the transition to the current expected credit loss (CECL) model's requirements</li><li>• Apply specific allowance policies &amp; governance requirements to configure the software solution</li><li>• Create standard report packages for board committees &amp; management oversight</li><li>• Create a peer group to track &amp; view current and historical comparisons of selected allowance metrics</li></ul>

**Solvas | ALLL+**  
Address challenges associated with ALLL and CECL

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Suited to:  
Financial Institutions

Solvas | Capital™  
Automate enterprise-wide  
stress tests

Problem	Solution	Benefits
<p>Financial institutions are faced with an increasingly complex capital requirements. Unprecedented levels of regulatory oversight and periodic testing require robust stress testing.</p>	<p>Deloitte has developed Solvas   Capital™, a solution for automating enterprise-wide stress tests and helping enable efficient capital planning for banking institutions. The Solvas   Capital™ solution generates rapid and detailed model output and reporting that can improve the overall quality, speed and analysis of stress test results for clear communication to key executives, management, and regulators.</p>	<ul style="list-style-type: none"> <li>• Reduces the time and resources required to complete a stress test</li> <li>• Improves control and quality of the stress test process and results</li> <li>• Facilitates compliance by providing the required separation of duties between stress test model operators and developers</li> <li>• Provides reverse stress testing results to help identify and define which set of scenarios may cause capital ratios to fall below regulatory thresholds</li> <li>• Generates stress test results and analyses, including drill-down results for individual portfolios that regulators require from banking institutions</li> <li>• Provides analytics and detailed data that help ensure that projections incorporate realistic assumptions based on intuitive behavior</li> </ul>

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Suited to:  
Financial Institutions

# Regulatory requirements management solutions

**Anywealth**  
Have tailored, cross-boarder regulatory requirements at your fingertips

Problem	Solution	Benefits
<p>Financial institutions today are faced with:</p> <ul style="list-style-type: none"> <li>Increased regulatory risks arising from the provision of products across borders within European and non-European countries, as well as different regulatory requirements between different European and non-European countries.</li> <li>Tougher competition from both emerging market players and established players stressing the need for differentiation.</li> <li>More stringent Anti-Money Laundering/Know Your Customer requirements with substantial differences between countries within Europe, as well as outside.</li> </ul>	<p>Deloitte’s web-based Anywealth solution can provide you with a tool to address these challenges and take advantage of new opportunities.</p>	<ul style="list-style-type: none"> <li>Enables you to challenge your strategy by providing you with insight on cross-border regulatory challenges and specificities of various markets, made easy by a ranking of countries’ openness to banking services or activities.</li> <li>Allows you to stimulate cross-border business situations by helping you to identify do’s and don’ts to best deliver your service in line with regulatory requirements and specific situations.</li> <li>Enables you to manage your cross-border risks and support compliance by setting out the regulatory requirements in different countries through “country sheets” to help you align with all applicable rules.</li> <li>Helps you anticipate changing requirements by monitoring the impact of evolving regulations.</li> </ul>

 Suited to:  
Relationship Managers,  
Compliance Officers

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Problem	Service	Benefits
<p>Global Regulators are requiring firms to comply with a multitude of similar, or perhaps conflicting, regulations which has resulted in an unmanageable number of requirements, and inability to identify where the regulation may apply.</p> <p>Firms face an overwhelming task of demonstrating compliance and identifying deficiencies within the control framework.</p> <p>Manual processes and jurisdictionally-specific controls create redundant and inefficient processes that are not sustainable or repeatable.</p>	<p>Deloitte's Convergence solution powered by BWISE</p> <ul style="list-style-type: none"> <li>Offers a common, global regulatory framework that enables firms to easily locate topics by regulation or short name and identify common requirements as well as jurisdictional nuances</li> <li>Is an efficient means to create a sustainable control mapping and testing program and move away from manual processes</li> <li>Provides the necessary workflow, document repository, and audit trail needed to create and support a sustainable compliance program</li> <li>Provides modules in E-Trading, ATS, and Non-Financial Regulatory Reporting</li> </ul>	<ul style="list-style-type: none"> <li>Provides traceability from regulatory requirements to the corresponding controls, which allows firms to demonstrate compliance including control effectiveness</li> <li>Enables one to many control mapping and testing processes, which drives efficiencies and cost savings, through a common regulatory framework</li> <li>Creates a sustainable program by automating the compliance workflow process including control mapping, testing and certifications</li> </ul>

**Convergence powered by BWISE**  
Gain efficiencies and cost savings through a global regulatory framework

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Suited to:  
C-Suite, Compliance, Legal

**Kaleidoscope**  
Stay ahead of current and future regulatory challenges

Problem	Solution	Benefits
Financial institutions are faced with an increasingly complex regulatory landscape. Unprecedented levels of regulatory sanctions mean that failure to comply with technical requirements is costly. The numerous sources of regulatory publications that financial institutions must deal with become difficult to manage.	Kaleidoscope is a bespoke regulatory watch service designed to help you identify which regulatory publications are important for your organisation. Kaleidoscope builds on Deloitte’s expertise and international network to gather knowledge and understanding of local specificities and has been designed to anticipate impacts, costs and change requirements resulting from regulatory changes.	<ul style="list-style-type: none"> <li>• Monthly interactions between your company’s and Deloitte’s Single Points of Contacts to align the Kaleidoscope deliverables to your organisations specificities.</li> <li>• Access to a “one-stop” web-based repository to provide you with consolidated public and private information from selected regulatory sources.</li> <li>• An intuitive regulatory dashboard to provide you with information on how specific regulations impact your business across geographies.</li> <li>• Access to heatmaps designed specifically for board of directors that summarises regulations based on timing and importance of regulatory impacts.</li> <li>• Selected alerts, with overviews and tailored analyses, sent straight to you, to keep you up to date on any regulatory event.</li> <li>• Full access to regulatory experts and a dedicated hotline on all industry hot topics.</li> </ul>

Suited to:  
Banks, Insurance  
Organizations, Investment  
Management Companies,  
Investment Firms



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Problem	Solution	Benefits
<p>The technology landscape for financial services institutions is changing rapidly, presenting new challenges:</p> <ul style="list-style-type: none"> <li>• External threats such as cyber attacks create the potential for major disruptions and huge reputational damage.</li> <li>• High profile data losses have focused attention on the ability of institutions to protect both proprietary and client data.</li> <li>• Greater use of technology outsourcing creates new risks and allows known risks to manifest in new ways.</li> <li>• Cost pressures impact both the delivery of technology solutions and the effective management of risks.</li> </ul>	<p>PROACT Controls is a dedicated platform that provides you with the information and functionality to efficiently manage your regulatory control environment.</p>	<p>The controls volume of the PROACT platform enables you to:</p> <ul style="list-style-type: none"> <li>• Accelerate your understanding of the regulatory environment in which your organisation operates and identify how to best address multiple requirements.</li> <li>• Benchmark your controls against local regulatory requirements to report your compliance position and highlight gaps to allow for effective remediation.</li> <li>• Robustly prioritise decisions over IT and regulatory investment by rapidly identifying areas that have the most pressing compliance issues.</li> <li>• Assess the impact on your control environment of new and upcoming regulations to allow you to address risks before they become issues and monitor against your own change agenda.</li> <li>• Promote understanding of the context in which risk management activities are undertaken, by giving teams access to the underlying regulatory requirements.</li> </ul>

**PROACT Controls**  
Effectively and efficiently manage the inter-linkages between regulations and your controls

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Suited to:  
CISOs, Chief Data Officers,  
Heads of Information Risk  
Management, Heads of  
Technology Risk

**PROACT Regulatory Change**  
Manage your regulatory change projects providing traceability from the regulatory paragraph through implementation

Problem	Solution	Benefits
<p>Regulatory change programmes are complex in nature with multiple stakeholders and work being conducted in siloes. This leads to a lack of transparency and challenge in tracing regulatory requirements to change activities.</p>	<p>The regulatory change volume of the PROACT platform to enables you to:</p> <ul style="list-style-type: none"> <li>Analyse regulatory obligations including the completion of impact assessment against individual paragraphs.</li> <li>Capture observations and recommendations against cases to formulate a gap analysis.</li> <li>Capture compliance evidence against open recommendations in order to achieve compliance with the new obligations.</li> <li>Enable different user groups to perform relevant functions ranging from business analysts performing the impact assessments to Senior Management reviewing the attestation reports and signing-off compliance.</li> </ul>	<ul style="list-style-type: none"> <li>More effectively and efficiently manage the regulatory change process.</li> <li>A single SaaS platform that can be accessed by multiple users avoiding multiple versions of the truth, improving transparency and traceability.</li> <li>A complete rule map providing traceability from the rules through to compliance evidence and attestation.</li> </ul>

Suited to:  
Heads of Regulatory Strategy,  
Heads of Regulatory Change,  
Compliance Officers, Heads of  
Regulatory Oversight, Heads of  
Regulatory Affairs



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# RegTech Related Services

# Digital Leadership Program

Prepare to lead digital transformations

Problem	Service	Benefits
<p>Digital is the name attached to the present technological age, wherein the ascending forces of digitization, computation, and communication are combining to reorder the structures and dynamics of our physical, Social, and cultural lives. We are only at the beginning of this age; its unfolding will see us change in ways that we can barely anticipate and many feel ill-equipped to control.</p>	<p>Our Digital Leadership Program combines immersive experience-based challenges, inspiring events, personal reflection, and one-on-one coaching to develop your personal competencies of innovation and innovation leadership, your mastery of digital and your proficiency with digital tools. In the end, we expect that you will feel and be materially changed, emboldened by the experience of being digital and ready to lead the digital transformations at your organization.</p>	<ul style="list-style-type: none"> <li>• Build confidence in digital tools and engaging in dialogues on financial innovation and technologies</li> <li>• Gain an understanding of how and where financial technologies can help drive value in your business</li> <li>• Access the world's foremost digital minds and leading-edge practice communities while supported by a dedicated partner and set of instructors</li> <li>• Access bespoke thought leadership and our ecosystem</li> </ul>



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Problem	Service	Benefits
New technologies, changing consumer behaviors, and innovations have changed the industry radically and will continue to do so. We strongly believe that being competitive requires developing new business models, ecosystems, and partnerships as well as focusing on exponential thinking.	Our FinTech Lab and Tour offering will take you on a tailored trip to the heart of the major FinTech hubs in the New York, Silicon Valley, London, and Israeli FinTech ecosystems to immerse you in the innovations and with the key players that are shaping the future of the industry. The Labs and Tours combine inspiration with education in a bespoke program that can be tailored to reflect your individual challenges and ambitions.	<ul style="list-style-type: none"><li>• Receive a tailored visit to world's most active technology ecosystems</li><li>• Gain exposure to disruptive innovation technologies</li><li>• Participate in tailored workshops that focus on your specific needs</li><li>• Receive active follow-up for effective business results</li></ul>

**FinTech Labs and Tours**  
Immerse yourself in the heart of innovation

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Suited to:  
C-Suite, Executives

**The Grid**  
Capture value from the  
FinTech Ecosystem

Problem	Service	Benefits
<p>In today's dynamic world, collaboration is key. Collaboration between startups and established financial institutions (FIs) leads to faster innovation and growth that provides both parties with the competitive edge to stay ahead of the market. Startups and established FIs understand that together they can be more than the sum of their parts but true collaboration remains the exception rather than the norm.</p>	<p>Whether you are a startup or a financial institution, we can provide you with an end-to-end service to make that collaboration a reality: we have the scope and network to help you identify and curate potential partners from around the world; a proven accelerator program and experience to help you scale up; and the expertise to help you integrate your companies.</p>	<p>Through The Grid, you will gain access to:</p> <ul style="list-style-type: none"> <li>• A blend of expertise across consulting, corporate finance, tax and advisory activities to help you grow your business.</li> <li>• Deloitte's flagship initiatives such as: <ul style="list-style-type: none"> <li>– Doblin – our global innovation practice that helps companies anticipate and seize new business opportunities.</li> <li>– Bridge – a subscription-based digital platform that helps enterprises connect directly with startups, monitor the innovation landscape, and foster new ideas together.</li> <li>– Fast Ventures – our data-driven corporate venturing services.</li> <li>– Deloitte Digital Disruptors – our established startup acceleration programme in partnership with 500 Startups which focuses on digital solutions to disrupt the industry.</li> </ul> </li> <li>• World class financial institutions and curated FinTechs through Deloitte's global FinTech hub network and presence.</li> </ul>



Suited to:  
Heads of Innovation / RegTech /  
FinTech

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