

Innovation & Business Exercise, IB2

Handlungsfelder, Match the Action Field

Digital Finance, BSc Course

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Companion to “Digital Finance: Handlungsfelder 2022+ (DE)” | 15 min | Groups of 3 to 4

The three action fields from the lecture:

OF – Open Finance: consented sharing of financial data and payment initiation across providers.

RT – RegTech / SupTech: technology for compliance (firm side) and supervision (regulator side).

GF – Green FinTech: technology that channels capital toward, or measures, sustainability.

Your task. Tag each use-case below with **OF**, **RT**, or **GF**, and give a one-line reason. Two cases straddle two fields, mark them with both tags and explain the overlap. Roles: **scribe**, **skeptic**, **presenter**.

#	Use-case	Field
1	An app that aggregates all your bank accounts into one consented dashboard.	
2	A central-bank dashboard monitoring systemic risk across banks in real time.	
3	A lender that scores an applicant’s carbon footprint from their transaction data.	
4	A service that initiates a payment directly from your bank account for a merchant.	
5	Automated KYC/AML identity checks that onboard customers and file alerts.	
6	A green-bond marketplace that tracks each project’s measured CO ₂ impact.	
7	An engine that converts a bank’s data into the supervisor’s required report format.	
8	A compliance tool that checks whether a fund’s holdings meet ESG-disclosure rules.	

Your output (present this). Hand up the filled table *or* one slide. Presenter, **90 seconds:** give your tag for each case, then defend the two you marked as straddling fields.