

Innovation & Business Exercise, IB2, SOLUTIONS

Handlungsfelder, Match the Action Field

Digital Finance, BSc Course

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Facilitator key | OF = Open Finance, RT = RegTech/SupTech, GF = Green FinTech

How to use this key. The straddles (#3, #8) are the learning moments: Green FinTech usually *rides* Open Finance data, and ESG compliance sits on the RegTech/Green boundary. Reward groups that name the overlap rather than forcing one tag.

#	Field	Why
1	OF	Consented account-information aggregation, the core Open Finance use-case.
2	RT (SupTech)	Regulator-side monitoring of systemic risk, the supervision half of RegTech/SupTech.
3	GF + OF	Straddle: a green outcome (carbon scoring) powered by Open Finance transaction data.
4	OF	Payment initiation on behalf of the user, the PISP half of Open Finance.
5	RT	Firm-side compliance automation (KYC/AML onboarding + alerting).
6	GF	Channels capital to sustainability and measures impact, pure Green FinTech.
7	RT	Regulatory reporting: a firm produces the supervisor's format (RegTech feeding SupTech).
8	RT + GF	Straddle: compliance technology (RT) applied to a sustainability disclosure rule (GF).

The point. The three action fields are not silos. Open Finance is the data layer many Green and RegTech products are built on, and ESG sits exactly where supervision meets sustainability. A good analyst names the primary field *and* the rails underneath it.