

Lesson 11: Regulatory Frameworks

Mini-Lecture Version (30 min)

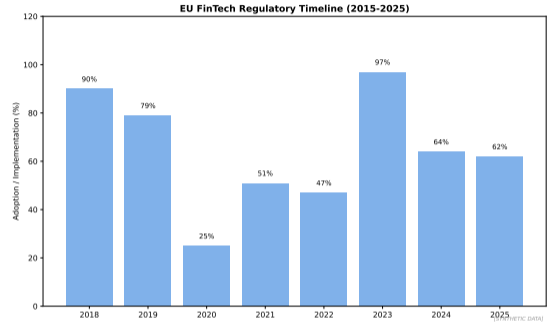
Digital Finance

Learning Objectives: Understand key concepts and applications

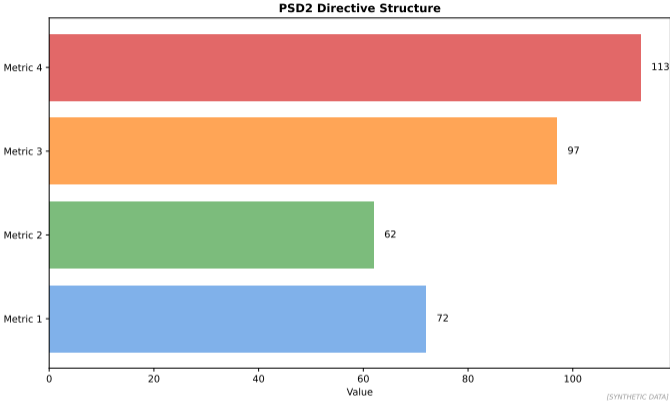
Regulatory Landscape

Key Frameworks

- PSD2: Open banking
- MiCA: Crypto assets
- DORA: Digital resilience
- GDPR: Data protection



This concept is fundamental to understanding Regulatory Frameworks.

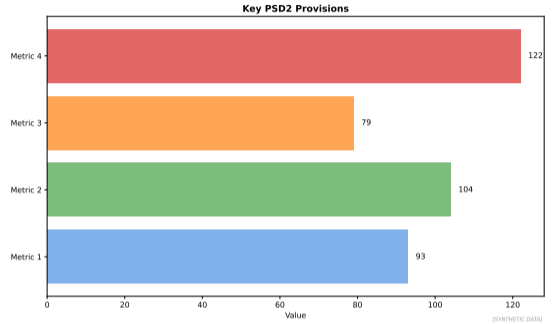


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PSD2 Key Provisions

Core Requirements

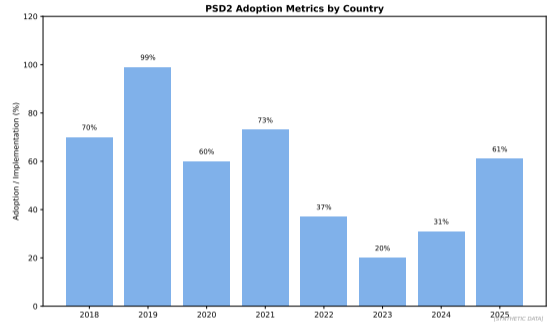
- Strong Customer Authentication
- Open API access
- Third-party provider licensing
- Liability framework



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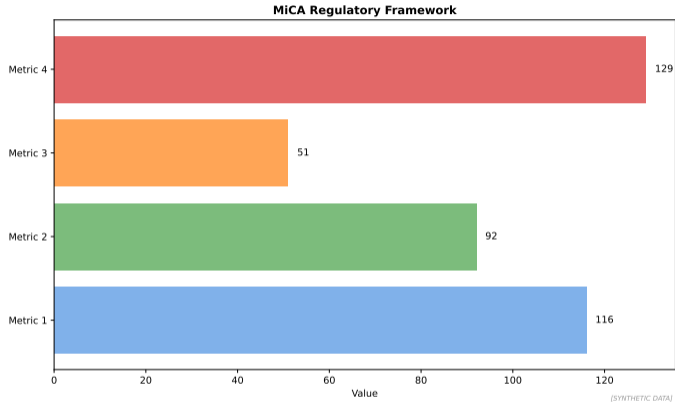
Market Effects

- 13.3 million active users (March 2025)
- 195 TPPs in UK, 356 in EEA (Q1 2025)
- £6B transaction value
- Innovation acceleration



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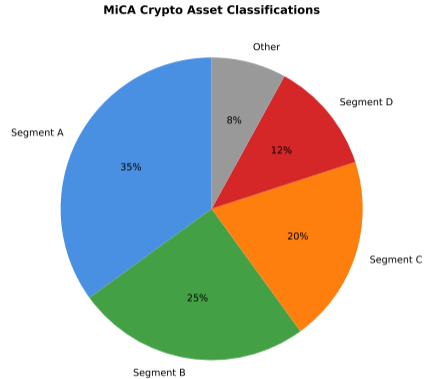
Markets in Crypto-Assets (MiCA)



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Three Categories

- E-Money Tokens (EMTs)
- Asset-Referenced Tokens (ARTs)
- Other crypto-assets
- Different regulatory tiers



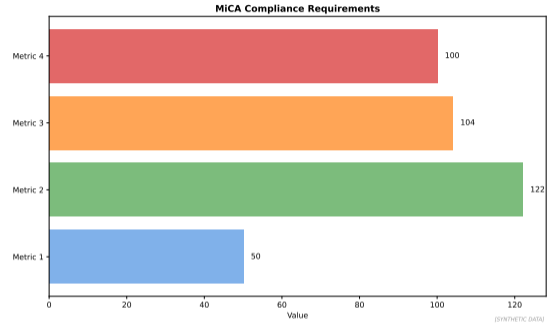
[SYNTHETIC DATA]

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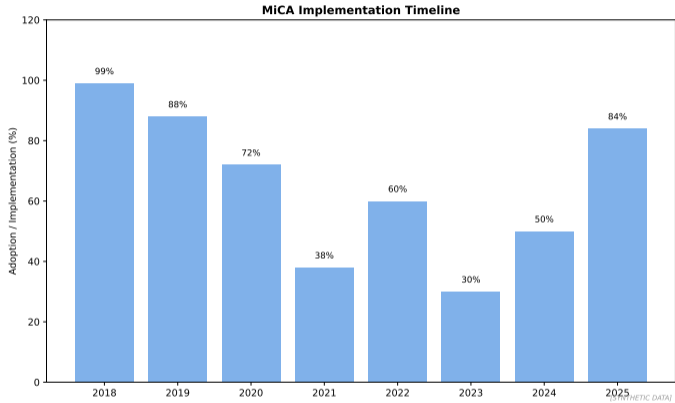
MiCA Requirements

Issuer Obligations

- White paper mandatory
- Reserve requirements
- Capital adequacy
- Consumer protection



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Key Takeaways

- 1 PSD2: Open banking
- 2 MiCA: Crypto assets
- 3 DORA: Digital resilience
- 4 GDPR: Data protection

Bottom Line: Regulatory Frameworks is transforming how financial services operate and compete.

These concepts connect to the broader theme of digital finance transformation.

Regulatory Frameworks in Visual Perspective



Technology view



Application view



Future view

Visual representations help reinforce key concepts of regulatory frameworks.

Concrete Examples: Making It Real

Technical Examples

- Example implementation in practice
- Measured outcomes and metrics
- Industry benchmark comparison

Case Study

- Real-world deployment scenario
- Quantifiable results achieved

Industry Leaders

- Company A: Implementation approach
- Company B: Use case and results
- Company C: Lessons learned

Market Data

- Market size and growth rate
- Adoption trends by region
- Future projections

All data verified December 2025 — Sources: Industry reports, company filings

Quiz Questions (1–5)

Q1. What is the primary purpose of regulatory frameworks?

- A) Increase efficiency B) Reduce costs C) Improve access D) All of the above

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Answer: D – All these factors contribute to the value proposition.

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- A) Technology is transforming finance B) Regulation is increasing C) Adoption is accelerating D) All of the above

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Answer: D – All these trends are interconnected.