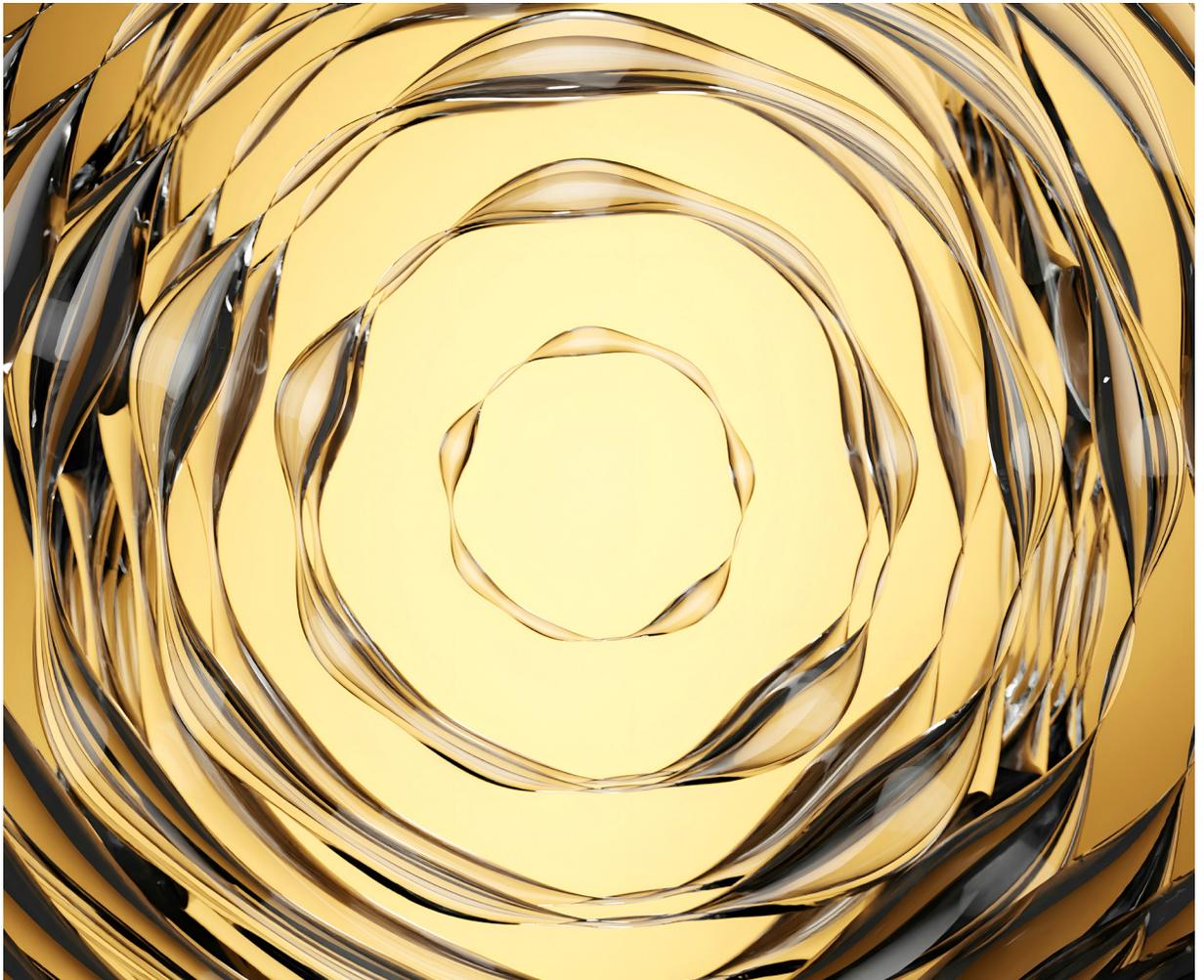# CENTRAL BANKING

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Regtech/suptech services

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Antoine Bourdais, Regnology

In response to mounting regulatory demands from pan-European bodies such as the European Banking Authority (EBA), the Andorran Financial Authority struggled with a legacy infrastructure that lacked the agility to manage rising data volumes and evolving reporting requirements.

To support its digital transformation, the AFA conducted a competitive tender process that resulted in the deployment of the Regnology Supervisory Hub (RSH). Implemented in September 2024, with the go-live in February 2025, the hub is hosted on the Regnology's Rcloud infrastructure, developed using Google Cloud. While Regnology's earlier clients have used private cloud, the AFA was the first to move to public cloud.

David Cerqueda, managing director of the AFA, said in October – when the partnership with Regnology was publicly announced – that moving to Regnology's cloud-native platform was a "pivotal step" in the authority's modernisation journey and the Regnology team gave the AFA "a solid technical foundation that can support any mandate".

Since signing up the AFA, Regnology has also struck deals with a number of other regulatory authorities in the Nordic and Caribbean regions to use the RSH in the public cloud. These are all already live collecting data, Antoine Bourdais, suptech director at Regnology, tells *Central Banking*.

Bourdais explains the hub allows supervisors to create a reporting obligation. It then collects, validates and analyses data from entities to power a risk-based supervision process. The hub has multilingual communication capabilities as well as interoperability capacity across different supervisory authorities. Regnology offers a modular approach to implementing the platform and the option of hosting the RSH on premises instead of the cloud, Bourdais says.

In the case of the AFA, Regnology's Rcloud provided a secure and scalable foundation, while the RSH delivered end-to-end automation across the supervisory life cycle – enabling near real-time supervision, AI-readiness and 'seamless' cross-jurisdictional reporting.

Joan Ribera, data scientist at the AFA, tells *Central Banking* it was a condition of the contract to keep the data in the European Union, with the storage location of the data being a key consideration for the financial authorities' operational security.

By transitioning to the cloud, the AFA also eliminated the need for local server maintenance, manual performance monitoring and in-house deployment rollouts. The result: a future-proof infrastructure that lowered operational costs and allowed the AFA to focus on regulatory analysis and strategic decision-making.

Cerqueda said in October that Regnology's cloud-native platform helped the AFA to "go live fast" without stretching its resources and gave it the tools to adapt and scale on its own. "We've reduced infrastructure costs, streamlined reporting and manage both our national and European supervisory processes

with far greater efficiency," the AFA's managing director said, adding that Regnology's deep regulatory expertise also helped.

Last year, Regnology continually worked to improve its RSH offering. Following the acquisition of Business Reporting – Advisory Group (BR-AG) in late 2024, the company integrated Atome Matter – a niche, market-leading solution for metadata modelling – into RSH as the Regnology Metadata Modeller (RMM).

This strategic move filled a critical gap in its portfolio and was a "game changer", says Bourdais. The RMM uses an ISO-certified methodology to create a singular standardised approach to interpreting various regulations into standardised reporting formats, improving clarity and creating vast efficiencies. RMM now acts as the data model management layer within the RSH, empowering authorities to design and maintain business dictionaries, manage data point models (DPMs) and create taxonomies aligned with international standards, such as those of the EBA and Single Resolution Board.

Indeed, Ribera says the AFA's previous platform did not support the EBA's DPM 3.0 reporting framework or the 4.0 version launched in 2025. By transforming complex regulations into precise, traceable and standardised data, the RMM enabled the AFA to accelerate supervisory workflows. "It is more flexible in all aspects."

Before being acquired by Regnology, BR-AG had also contributed to major initiatives such as the development of the DPM standard and Solvency II taxonomy updates for the European Insurance and Occupational Pensions Authority, with this expertise now in-house at Regnology. Reporting templates can be updated in a matter of minutes, not days, says Ribera.

Peter Arvidson, director of systems development at Sweden's Financial Supervisory Authority, also rates Regnology's offering. "We were actually among the first to have the platform," he tells *Central Banking*, with reference to RSH. While it could be considered a risk to have implemented a relatively new offering, in practice it meant the authority had "a lot of say" in its development and functionality, says Arvidson. The pan-European reporting subscription option has generated notable efficiencies. Taxonomies are updated several times a year, Arvidson says, with a knock-on effect in reporting and validation. The subscription service means these technical updates are handled primarily by Regnology. Meanwhile, Regnology's 'content-as-a-service' reduces report-creation time from weeks to days.

While the AFA took the leap to the public cloud, RSH serves nearly 100 central banks, financial regulators and tax authorities worldwide and its modular, cloud-native architecture enables vertical and horizontal scaling for growing data volumes and AI. The RSH streamlines workflows across teams, industry players and stakeholders in a shared workspace, allowing users to manage models, data concepts, quality checks and business rules. The centralised platform breaks down data silos, integrates national and cross-border reporting and supports innovation at the pace of regulatory change. ❑