

金融機構風險管理與法遵

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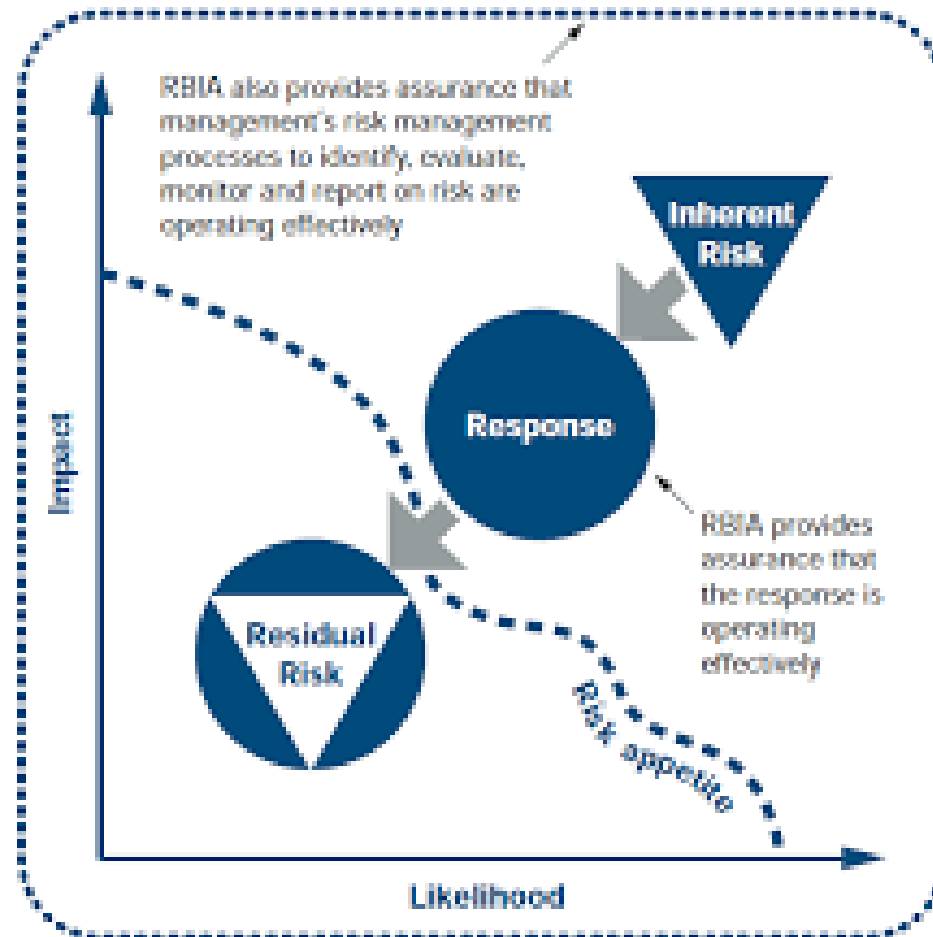
中華科技金融學會學術秘書長

傳統的風險

- 市場風險
- 信用風險
- 作業風險
- 流動性風險

風險基礎的內部稽核

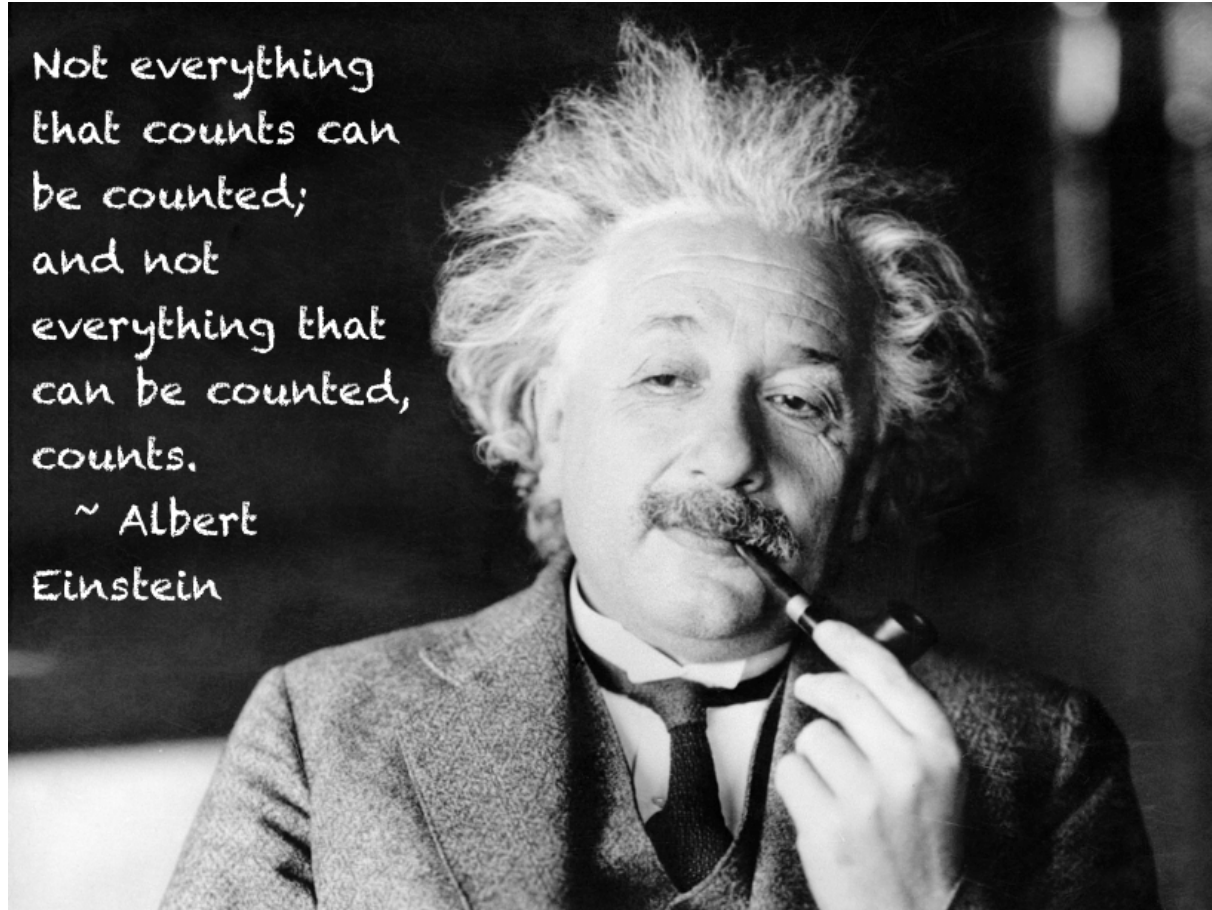
Risk based Internal Auditing



法遵

- AML
- CFT

風險管理的風險



2018 vs. 2009

Following are the main changes since the previous edition:

Review of the principles of risk management, which are the key criteria for its success



Open Banking 的威脅

- 所謂「開放銀行」，是讓使用金融服務的權利更多且更方便的交還消費者(個人或中小企業)。
- **Open Banking is “NOT” Open Data**

什麼是 開放銀行業務

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Open Banking 的組成結構 (依據 PSD2)

- PSU : Payment Service User (客戶)
- ASPSP : Account Servicing Service Provider (銀行)
- AISP : Account Information Service Provider (客戶資料)
- PISP : Payment Initiative Service Provider (金融服務)
- TPP: Third Party Payment Service Providers(第三方支付服務)

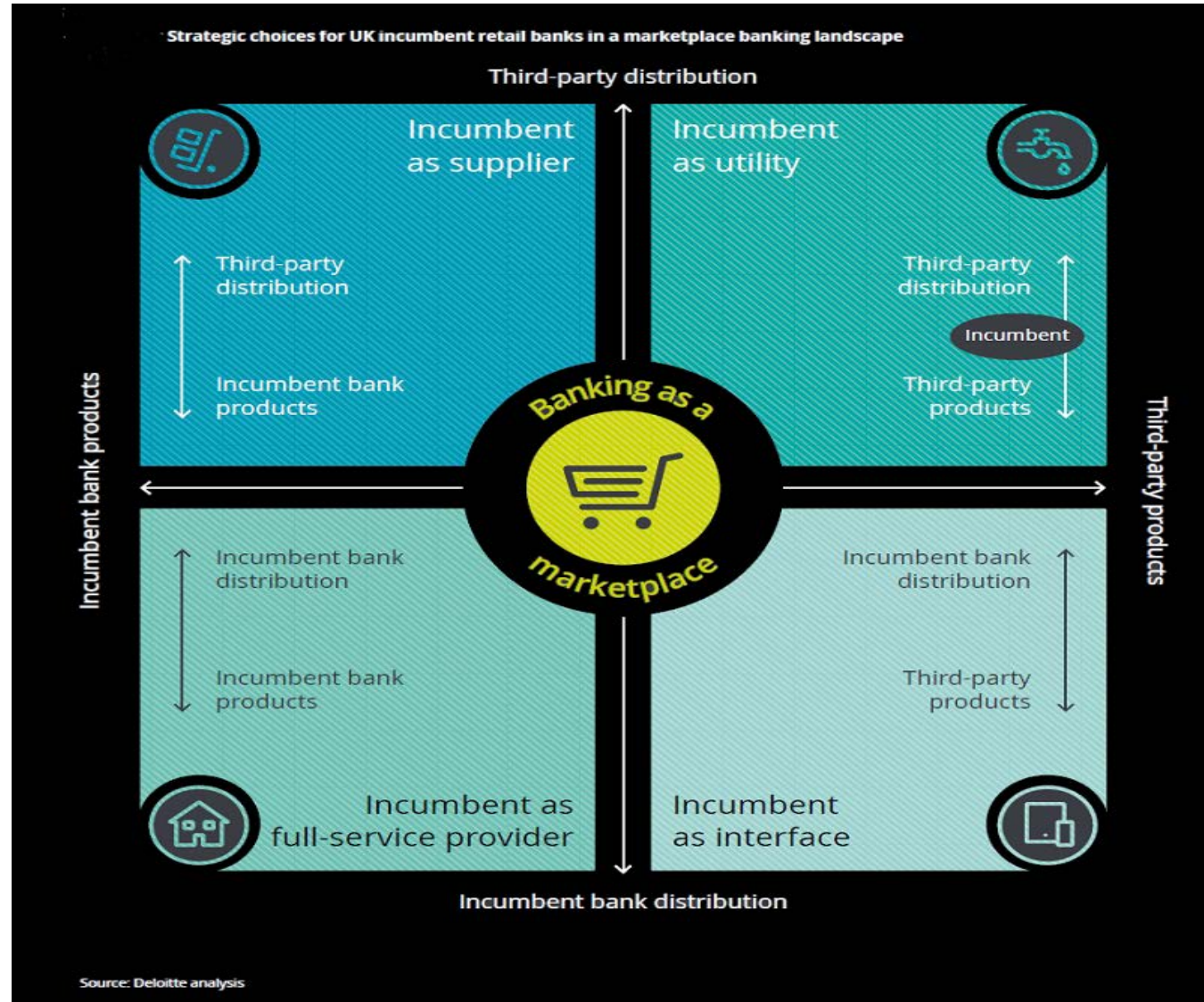
PSD2 的隱涵意義

- 未來的金融體系將包括四大組成元素
 - 傳統金融機構
 - 開放平台
 - 新創公司
 - 客戶

十字路口

- Banks will therefore need to choose between defending their ownership of the interface and playing a different role in the banking ecosystem. This may entail a shift from the current net interest margin model to one based on fees or profit share.

4 Strategic Options



Option 1:

- **Incumbent as full-service Provider**

- **specific niche segment or product**

Option 2:

- **Incumbent as utility:**

- **(KYC) and Anti-Money Laundering (AML) checks.....**

Option 3

- **Incumbent as supplier**
- surrenders control of the customer interface and competes by using the strengths of its products to gain access to customers through third-party and competitor platforms

Option 4:

- **Incumbent as interface**

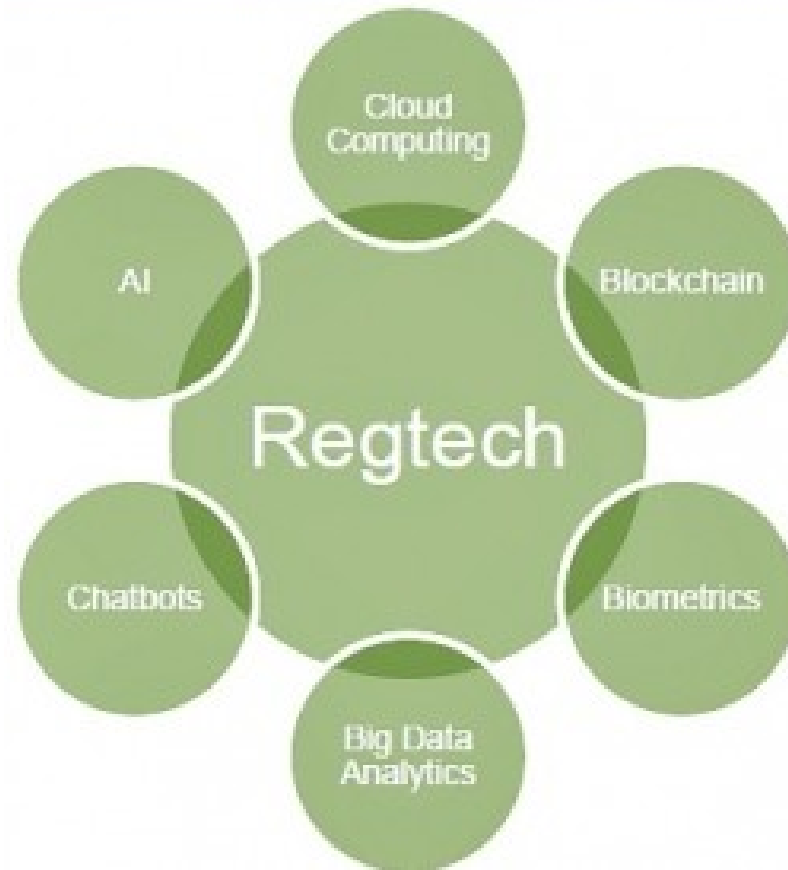
- they will no longer provide proprietary banking products and services to customers.
Instead, they will offer products and services via their interface from a number of different providers

藍海上的風險

- 1. 不知道風險在哪裡
- 2. 不願意冒任何的風險

RegTech

Technology Ecosystem for Regtech



Danke

THANK YOU!

kiitos



Obrigado



Grazie!

ありがとう