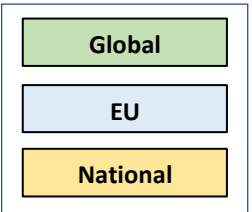


FinTech regulatory roadmap



March-2024

- **Basel Committee** to [review](#) treatment of permissionless blockchains, and criteria to identify stablecoins eligible for "Group 1b" prudential treatment

June-2024

- **FSB** to [publish](#) consultation report on consistency of bank and non-bank supervision of cross border payments service providers (Final report to be ready by Dec-2024)

Oct-2024

- **FSB** to [release](#) report on the financial stability implications of tokenisation
- **Basel Committee** to [publish](#) report on bank and supervisory implications of the ongoing digitalisation of finance (inc. AI/ML, big data, governance structures) by end-2024
- **ISO/TC 307** to [continue development](#) of International Standards on blockchain and DLT to support innovation, governance and development

Nov 2024

- **FSB** to [release](#) report on the financial stability implications of Artificial Intelligence

2025

- **EU** to [apply Regulation \(EU\) 2022/2554](#) Digital Operational Resilience Act and [Amend Directive](#) from 17 Jan 2025
- **EC** to [finish](#) European Digital Identity Regulation project

By 2025

- **Swiss FDF/SIF**, if necessary, to [initiate](#) adjustment of legal and supervisory framework for DLT use in financial sector



Q2 2024

- **ESMA** to [consult](#) on MiCA guidelines and technical standards

Q3 2024

- **ESMA** to [consult](#) on MiCA guidelines and technical standards as well as DORA RTS, second batch of ITS and Feasibility study.

2024

- **EBA** to [develop](#) oversight and supervisory capacity for DORA & MiCA
- **ESAs** to [deliver](#) DORA-related policy mandates in January and July 2024
- **ESMA** to [conclude](#) work on technical standards and guidelines for DORA & MiCA
- **EC** to [monitor](#) implementation of BCBS prudential treatment of cryptoasset exposures and, if appropriate, adopt a legislative proposal by 31 December 2024 to transpose standards into Union law.

2024-2026

- **EIOPA** to [implement](#) DORA, the AI Act & ESAP and focus on policy work

2024

- **APRA** to [consult](#) on the prudential treatment for crypto-assets
- **FCA** to [assist](#) in delivering a proportionate market abuse regime for crypto-assets.
- **ECB** is [establishing](#) new workstreams to develop the digital euro rulebook.

2025

- **Basel Committee GHOS** agreed [implementation](#) of prudential treatment of banks' cryptoassets by 1 Jan
- **FSB, with SSBs***, to [review](#) implementation of recommendations for the regulation, supervision, and oversight of crypto-asset activities and markets by end-2025

By 2026

- **ESMA** to report [assessment](#) of DLT Pilot regime to EC.
- **EC** to [decide](#) whether to amend, extend, make permanent, or terminate DLT Pilot Regime

From 2026

- European regulations and directives to [enter into scope](#) of ESAP between 2026 and 2030

Nov-2026

- **ECB** to [conclude](#) digital euro preparation phase

Notes
 *SSB: standard-setting bodies

See also: **European Commission** [Digital Finance Package](#)