

Less is More

The effect of overregulation seen
from an IT point of view

Annual Convention Cascais 2025
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ENABLING FINANCIAL INNOVATION

BanQsoft



Who we are?

Banqsoft is a leading provider of financial software in Europe, offering solutions for Digital Banking, Asset Finance and Credit Management companies.



Asset Finance

End-to-end onboarding, account lifecycle and administration for Leasing, Fleet Planning, Fleet Management, Car Loans and more.



Digital Banking

An extensive product suite for onboarding and account management for Deposits & Savings, Loans & Credits, Cards, Sales Finance and more.



Credit Management

Full service eco-system for Credit Management, Debt Collection and Ledger solutions, for both In-house and Third-Party Collection.

What are we facing?

PSD2 DGSD DORA
 PEP
GDPR KYC AML CRR
 CSRD NIS1 NIS2
PSD3
 Debt collection reg. FIDA
SBL eIDAS SFDR
 Positive Credit Register
DSOP CSDR Cyber Security Act
IFRS Data Governance Act BASEL



Regulations takes up significant capacities

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The challenge

The top five themes for compliance teams		The top five themes for the board	
Regulatory Change & Complexity			Balancing cost pressures
Financial Crime, Fraud & Cybersecurity			Keeping up with regulatory changes
Data Privacy & Protection			Increased regulatory scrutiny
ESG & Sustainability			Cyber risk
Resource constraints & Talent			Retaining skilled resources

Digital Transformation & Technology Adoption (AI)

Source: Thomson Reuter
2024

Regulations vs Innovations

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The effect

25 %

**of the development capacity goes to
implementation of regulatory
changes**

What happens when implementing new regulations in an IT landscape?

Review of new regulations



Software modules

Core modules, add-on products, API's, plug-ins, integrations

01



Service offering

Support, maintenance, upgrade, CI/CD, applications operations, hosting services

03



Technological stack

.NET Core, MS SQL Server, 3rd party components, Azure, Kubernetes

05

02

Financial products



Correlation to the purpose of the legislation e.g. rate caps, fee limits, creditworthiness, combat money laundry etc.

04

Geography



EU-legislation and/or country specific legislation

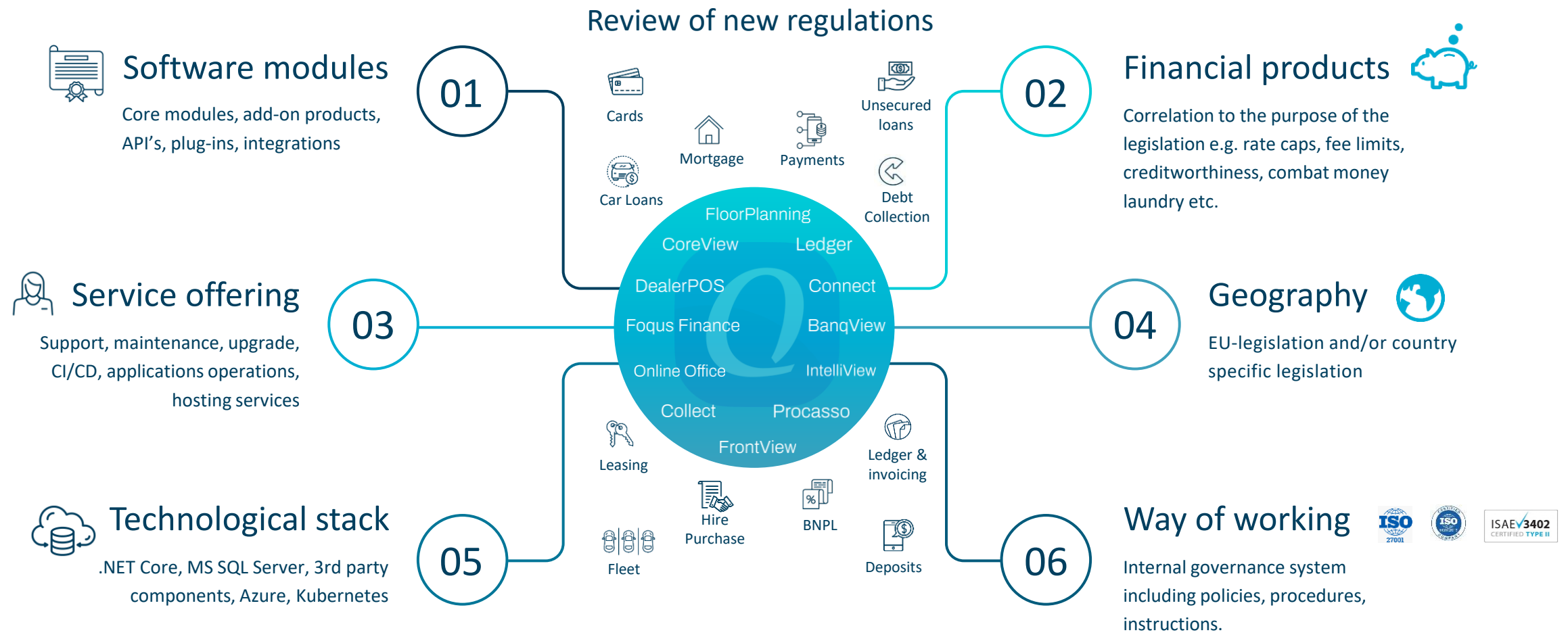
06

Way of working

Internal governance system including policies, procedures, instructions.



What happens when implementing new regulations in an IT landscape?



CSRD: from data dilemma to competitive advantage

How to take benefit from your data with smart use of technology – an example from financed emission reporting

- The power of data – use your data smart with high accuracy
- Avoid using average data – lowering your score
- Audit-ready reports directly from the system
- Offer your reports to your clients e.g. lenders or fleet managers, solving their challenges

Read the article here: [Accurate financed-emissions data is very good for business](#)



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*How to benefit
from new
regulations?*

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