

FINTELLIX

**CENTRAL BANK
OF THE UNITED
ARAB EMIRATES
(CBUAE)**



Central Bank of the United Arab Emirates

Compliance without complexity



Challenges

- **Dynamic Regulations:** The regulatory landscape in the UAE is becoming increasingly dynamic with frequent updates to reporting requirements and submission guidelines issued by the Central Bank of the UAE (CBUAE).
- **Conventional Banking Reporting:** Reporting entities are required to submit both BRFs (Banking Return Forms) for conventional banking operations and IBRFs (Islamic Banking Return Forms) for Shari'ah-compliant operations.
- **Granular Insights Requirement:** Adding to this complexity reporting entities are increasingly required to provide more granular insights rather than aggregated figures, with consistent breakdowns across multiple dimensions such as product types and counterparties.
- **System Integration Need:** This requires seamless integration and reconciliation of information spread across multiple source systems.
- **Scalable & Adaptable Solutions:** Ensuring effective regulatory compliance requires regulatory solutions that combine scalability and adaptability with the evolving regulatory mandates, while supporting financial institutions having multiple entities across different jurisdictions.

Solution



Fintellix's CBUAE Regulatory Reporting Solution is designed to address the comprehensive reporting requirements mandated by the Central Bank of the UAE.



The solution enables reporting entities to efficiently generate and submit both BRFs and IBRFs through end-to-end capabilities for data collection, validation, lineage, and regulatory submission.



With intuitive configuration and seamless data integration, reporting entities can ensure accuracy, consistency, and compliance across all regulatory submissions.



The solution also supports multi-entity and multi-jurisdiction reporting, allowing reporting entities with operations in multiple countries to manage all regulatory submissions centrally while meeting each jurisdiction's compliance requirements.

Benefits

Data Granularity

Integrates data from multiple upstream systems at the most granular level ensuring precise CBUAE reporting while supporting other business use cases.

Reduced Operational Risk

Standardized data mapping and built-in validations minimize manual errors and strengthen regulatory compliance.

Timely compliance

Streamlined data flow and rule-driven processing ensure efficient and timely submissions of BRFs and IBRFs to CBUAE.

Configurability

Allows users to define and manage business configurations through a user-friendly interface, offering enhanced control and flexibility to user.

Scalability

The solution is built to support a wide range of regulatory reports and is agile enough to seamlessly adapt to changing regulatory requirements.

Highlights



**Pre-configured
UAE regulatory
template**



**Pre-built data
model**



Validation



Rule Engine



Data lineage



**Business
configuration**



**Workflow
Management**



**Regulatory
submission**



**Flexible
deployment**

Ability to generate all BRF and IBRF regulatory reports as per CBUAE defined reporting templates.

UAE-specific regulatory data model covering all subject areas required for CBUAE reporting.

Validation engine ensures accuracy of CBUAE reporting metrics through predefined rules and consistency checks.

Centrally defined rules to compute reporting metrics based CBUAE guidelines.

Enables drill-down from reporting figures to underlying granular data with full visibility of applied rules and computations.

Intuitive user interface to define business taxonomies centrally and maintain unified version of data.

Flexible Review Process Flow engine to create multiple user defined workflows with any number of approvers in it.

Enables reporting entities to submit BRFs and IBRFs to the regulator directly from the application.

Deployable on-premise or cloud, seamlessly integrating with bank systems and data warehouses to support CBUAE reporting.



Stay ahead of evolving CBUAE regulations - Connect with us now.
Visit fintellix.com or reach out at info@fintellix.com

About Fintellix India Pvt Ltd.

Fintellix is operating in the intersection of regulators and regulated entities by providing cutting edge risk, regulatory, supervisory and data analytics solutions.