

Digital Banking Risk Management Framework

digital banking risk management framework: Operational Risk Management Philippa X. Girling, 2022-02-17 Identify, assess, and mitigate operational risk with this practical and authoritative guide In the newly revised second edition of *Operational Risk Management: A Complete Guide for Banking and Fintech*, accomplished risk executive and expert Philippa Girling delivers an insightful and practical exploration of operational risk in organizations of all sizes. She offers risk professionals and executives the tools, strategies, and best practices they need to mitigate and overcome ever-present operational risk challenges that impact business in all industries. This latest edition includes: Insight into how operational risk can be effectively managed and measured in today's digital banking age. Updates on the latest regulatory guidance on operational risk management requirements in all aspects of the operational risk framework. Updates on the new Basel II capital modeling methodology for operational risk. New explorations of operational risk events in recent years including the impact of the global Covid-19 pandemic. Updated case studies including large events at Wells Fargo, Credit Suisse and Archegos Capital Management. Ideal for executives, managers, and business leaders, *Operational Risk Management* is also the perfect resource for risk and compliance professionals who wish to refine their abilities to identify, assess, mitigate, and control operational risk.

digital banking risk management framework: Powering the Digital Economy: Opportunities and Risks of Artificial Intelligence in Finance El Bachir Boukherouaa, Mr. Ghiath Shabsigh, Khaled AlAjmi, Jose Deodoro, Aquiles Farias, Ebru S Iskender, Mr. Alin T Mirestean, Rangachary Ravikumar, 2021-10-22 This paper discusses the impact of the rapid adoption of artificial intelligence (AI) and machine learning (ML) in the financial sector. It highlights the benefits these technologies bring in terms of financial deepening and efficiency, while raising concerns about its potential in widening the digital divide between advanced and developing economies. The paper advances the discussion on the impact of this technology by distilling and categorizing the unique risks that it could pose to the integrity and stability of the financial system, policy challenges, and potential regulatory approaches. The evolving nature of this technology and its application in finance means that the full extent of its strengths and weaknesses is yet to be fully understood. Given the risk of unexpected pitfalls, countries will need to strengthen prudential oversight.

digital banking risk management framework: Risk Management in Electronic Banking Jayaram Kondabagil, 2007-10-26 This book, based on international standards, provides a one-step reference to all aspects of risk management in an electronic banking environment.

digital banking risk management framework: Awareness Handbook on Cyber Security framework & Digital Banking Payments Security Ashok Kumar Tiwari, 2022-07-07 We have tried to convey all the topics pertaining to the Checklist of Cyber Security framework and digital banking payments security in this book. It also consists of details regarding the challenges in compliance with the Cyber Security framework. It's known that Information and Communication Technology has become an integral part of our day-to-day life. The increasing use of cyberspace has also made us vulnerable to cybercrime threats, we must be vigilant while connecting digitally and be careful about our personal information being exposed on the internet. The guidelines and safety tips are catered to be easily understandable. This book's an excellent field guide for all Digital Banking users and IT Professionals working in the Security of Information technology.

digital banking risk management framework: The Future of Risk Management Howard Kunreuther, Robert J. Meyer, Erwann O. Michel-Kerjan, 2019-07-26 Whether man-made or naturally occurring, large-scale disasters can cause fatalities and injuries, devastate property and

communities, savage the environment, impose significant financial burdens on individuals and firms, and test political leadership. Moreover, global challenges such as climate change and terrorism reveal the interdependent and interconnected nature of our current moment: what occurs in one nation or geographical region is likely to have effects across the globe. Our information age creates new and more integrated forms of communication that incur risks that are difficult to evaluate, let alone anticipate. All of this makes clear that innovative approaches to assessing and managing risk are urgently required. When catastrophic risk management was in its inception thirty years ago, scientists and engineers would provide estimates of the probability of specific types of accidents and their potential consequences. Economists would then propose risk management policies based on those experts' estimates with little thought as to how this data would be used by interested parties. Today, however, the disciplines of finance, geography, history, insurance, marketing, political science, sociology, and the decision sciences combine scientific knowledge on risk assessment with a better appreciation for the importance of improving individual and collective decision-making processes. The essays in this volume highlight past research, recent discoveries, and open questions written by leading thinkers in risk management and behavioral sciences. The Future of Risk Management provides scholars, businesses, civil servants, and the concerned public tools for making more informed decisions and developing long-term strategies for reducing future losses from potentially catastrophic events. Contributors: Mona Ahmadiani, Joshua D. Baker, W. J. Wouter Botzen, Cary Coglianese, Gregory Colson, Jeffrey Czajkowski, Nate Dieckmann, Robin Dillon, Baruch Fischhoff, Jeffrey A. Friedman, Robin Gregory, Robert W. Klein, Carolyn Kousky, Howard Kunreuther, Craig E. Landry, Barbara Mellers, Robert J. Meyer, Erwann Michel-Kerjan, Robert Muir-Wood, Mark Pauly, Lisa Robinson, Adam Rose, Paul J. H. Schoemaker, Paul Slovic, Phil Tetlock, Daniel Västfjäll, W. Kip Viscusi, Elke U. Weber, Richard Zeckhauser.

digital banking risk management framework: International Convergence of Capital Measurement and Capital Standards, 2004

digital banking risk management framework: Cyber Risk for the Financial Sector: A Framework for Quantitative Assessment Antoine Bouveret, 2018-06-22 Cyber risk has emerged as a key threat to financial stability, following recent attacks on financial institutions. This paper presents a novel documentation of cyber risk around the world for financial institutions by analyzing the different types of cyber incidents (data breaches, fraud and business disruption) and identifying patterns using a variety of datasets. The other novel contribution that is outlined is a quantitative framework to assess cyber risk for the financial sector. The framework draws on a standard VaR type framework used to assess various types of stability risk and can be easily applied at the individual country level. The framework is applied in this paper to the available cross-country data and yields illustrative aggregated losses for the financial sector in the sample across a variety of scenarios ranging from 10 to 30 percent of net income.

digital banking risk management framework: TECHNOBANKER: Capabilities and skills for the next generation of intelligent digital banking Dr. Elisa Indriasari, 2024-05-19 In the digital era, where technology reigns supreme, Technobankers have emerged as a new breed of bankers. These professions blend banking expertise with technological savvy, a combination that's become crucial in the ongoing talent war. This war, fueled by widespread digital transformation across industries, has pushed banks to the brink. They're now scrambling to build teams capable of steering them through this digital revolution making them agile enough to compete with FinTech and BigTech. Technobanker is more than just a guide; it's a beacon for fostering digital innovation. It's structured to help you: 1. Grasp the seismic shifts in digital banking, especially in the wake of COVID-19. 2. Pinpoint the unique traits of Technobankers and embrace the concept of a digital-age learning organization. 3. Get a handle on cutting-edge technology and the blueprint of smart digital banking. 4. Champion the orchestration of a digital ecosystem. 5. Craft a winning strategy for digital transformation. 6. Master the principles of risk management in this new landscape.

digital banking risk management framework: *The Moorad Choudhry Anthology*, + Website Moorad Choudhry, 2018-07-18 The definitive and timeless guide to the principles of banking and

finance, addressing and meeting the challenges of competition, strategy, regulation and the digital age. Moorad Choudhry Anthology compiles the best of renowned author Professor Moorad Choudhry's incisive writings on financial markets and bank risk management, together with new material that reflects the legislative changes in the post-crisis world of finance and the impact of digitization and global competition. Covering the developments and principles of banking from the 1950s to today, this unique book outlines the author's recommended best practices in all aspects of bank strategy, governance and risk management, including asset-liability management, liquidity risk management, capital planning, Treasury risk, and corporate framework, and describes a vision of the future with respect to a sustainable bank business model. You will gain the insight of a global authority on topics essential to retail, corporate, and investment/wholesale banking, including strategy, risk appetite, funding policies, regulatory requirements, valuation, and much more. The companion website is a goldmine for senior practitioners that provides templates that can be applied in virtually any bank, including policy documents, pricing models, committee terms of reference, teaching aids and learning tools including PowerPoint slides and spreadsheet models. These facilitate a deeper understanding of the subject and the requirements of the senior executive, making this book an ideal companion for practitioners, graduate students and professional students alike. The intense demand for knowledge and expertise in asset-liability management, liquidity, and capital management has been driven by the regulatory challenges of Basel III, the European Union's CRDIV, the Volcker Rule, Dodd-Frank Act, and a myriad of other new regulations. This book meets that need by providing you with a complete background and modern insight on every aspect of bank risk management. Re-engage with timeless principles of finance that apply in every market and which are the drivers of principles of risk management. Learn strategic asset liability management practices that suit today's economic environment. Adopt new best practices for liquidity models and choosing the appropriate liquidity risk management framework. Examine optimum capital and funding model recommendations for corporate, retail, and investment/wholesale banks. Dig deeper into derivatives risk management, balance sheet capital management, funding policy, and more. Apply best-practice corporate governance frameworks that ensure a perpetual and viable robust balance sheet. Adopt strategy formulation principles that reflect the long-term imperative of the banking business. In the 21st century more than ever banks need to re-learn traditional risk management principles and apply them every day. Every bank in the world needs to be up to speed on these issues, and Anthology from Professor Moorad Choudhry is the answer to this new global policy response.

digital banking risk management framework: Interest Rate Risk in the Banking Book
PAUL. NEWSON, 2017

digital banking risk management framework: Handbook of Blockchain, Digital Finance, and Inclusion David Lee Kuo Chuen, Robert H. Deng, 2017-09-29 Handbook of Digital Finance and Financial Inclusion: Cryptocurrency, FinTech, InsurTech, Regulation, ChinaTech, Mobile Security, and Distributed Ledger explores recent advances in digital banking and cryptocurrency, emphasizing mobile technology and evolving uses of cryptocurrencies as financial assets. Contributors go beyond summaries of standard models to describe new banking business models that will be sustainable and likely to dictate the future of finance. The book not only emphasizes the financial opportunities made possible by digital banking, such as financial inclusion and impact investing, but also looks at engineering theories and developments that encourage innovation. Its ability to illuminate present potential and future possibilities make it a unique contribution to the literature. A companion Volume Two of The Handbook of Digital Banking and Financial Inclusion: ChinaTech, Mobile Security, Distributed Ledger, and Blockchain emphasizes technological developments that introduce the future of finance. Descriptions of recent innovations lay the foundations for explorations of feasible solutions for banks and startups to grow. The combination of studies on blockchain technologies and applications, regional financial inclusion movements, advances in Chinese finance, and security issues delivers a grand perspective on both changing industries and lifestyles. Written for students and practitioners, it helps lead the way to future

possibilities. - Explains the practical consequences of both technologies and economics to readers who want to learn about subjects related to their specialties - Encompasses alternative finance, financial inclusion, impact investing, decentralized consensus ledger and applied cryptography - Provides the only advanced methodical summary of these subjects available today

digital banking risk management framework: Mastering Financial Risk Management

Barrett Williams, ChatGPT, 2024-10-16 Unlock the secrets to navigating the complex world of financial risk with Mastering Financial Risk Management. This comprehensive guide takes you on a deep dive into the intricate mechanisms that underpin the global financial landscape. Whether you're a seasoned finance professional or an ambitious newcomer, this eBook provides you with the tools and insights needed to manage risk effectively and strategically. Begin your journey with an insightful introduction to the evolution and significance of risk management in today's volatile economy. Grasp the foundational concepts and essential definitions that every finance professional should know. Delve into detailed discussions on credit and market risks, as these chapters break down everything from basic assessment techniques to advanced management strategies such as the role of credit derivatives and portfolio management. Learn to harness the power of tools like Value at Risk (VaR) and mastering hedging techniques to safeguard your investments. Explore the burgeoning field of Environmental, Social, and Governance (ESG) risks and understand their growing impact on financial decision making. Gain essential knowledge in operational risk, uncovering its sources and management frameworks to fortify your organization against unexpected disruptions. Navigate the increasingly crucial sphere of cybersecurity, learning how to identify threats and build a cyber-resilient financial infrastructure. Familiarize yourself with regulatory and compliance risks, ensuring your strategies align with the ever-evolving legal landscape. The book also tackles contemporary technological advancements such as AI, big data, and their implications for risk analysis, alongside the psychological elements affecting financial risk decisions. Prepare for the future with insights into emerging trends, challenges, and innovations shaping the world of financial risk management. With practical insights and actionable strategies, Mastering Financial Risk Management empowers you to fortify your business against uncertainty and seize new opportunities with confidence. Your journey to mastering financial risk starts here.

digital banking risk management framework: Disrupting Finance Theo Lynn, John G.

Mooney, Pierangelo Rosati, Mark Cummins, 2018-12-06 This open access Pivot demonstrates how a variety of technologies act as innovation catalysts within the banking and financial services sector. Traditional banks and financial services are under increasing competition from global IT companies such as Google, Apple, Amazon and PayPal whilst facing pressure from investors to reduce costs, increase agility and improve customer retention. Technologies such as blockchain, cloud computing, mobile technologies, big data analytics and social media therefore have perhaps more potential in this industry and area of business than any other. This book defines a fintech ecosystem for the 21st century, providing a state-of-the art review of current literature, suggesting avenues for new research and offering perspectives from business, technology and industry.

digital banking risk management framework: Operational Risk Management in

Financial Services Anthony Tarantino, 2010-12-16 Banking is at the forefront of the effort to quantify and measure operational risk and as such can be role model beyond the financial services industry. The Basel Committee of the Bank for International Settlements (BIS) has created a new capital accord, known as Basel II. Basel II requires banks to establish an operational risk management (ORM) framework and compute an explicit capital charge for operational risk once it is adopted. This chapter from Governance, Risk, and Compliance Handbook, by Anthony Tarantino, outlines different approaches, tools, and guidance on operational risk management for financial services companies.

digital banking risk management framework: Handbook of Blockchain, Digital Finance, and Inclusion, Volume 2 David Lee Kuo Chuen, Robert H. Deng, 2017-08-16 Handbook of Blockchain, Digital Finance, and Inclusion, Volume 2: ChinaTech, Mobile Security, and Distributed Ledger emphasizes technological developments that introduce the future of finance. Descriptions of recent

innovations lay the foundations for explorations of feasible solutions for banks and startups to grow. The combination of studies on blockchain technologies and applications, regional financial inclusion movements, advances in Chinese finance, and security issues delivers a grand perspective on both changing industries and lifestyles. Written for students and practitioners, it helps lead the way to future possibilities. - Explains the practical consequences of both technologies and economics to readers who want to learn about subjects related to their specialties - Encompasses alternative finance, financial inclusion, impact investing, decentralized consensus ledger and applied cryptography - Provides the only advanced methodical summary of these subjects available today

digital banking risk management framework: Impact of Globalization and Advanced Technologies on Online Business Models Ho, Ree C., Hou Hong Ng, Alex, Nourallah, Mustafa, 2021-02-05 Online business has been growing progressively and has become the major business platform within the past two decades. The internet bulldozed the development of new business models and innovations that substantially changed the way businesses run today. This led to a growth of advanced technologies used in online business such as data analytics, machine learning, and artificial intelligence. With higher internet connectivity and the exponential growth of mobile devices, shopping processes and behaviors were significantly affected as people are consistently connected online. Consumers can easily gain helpful product information and retail competitor information in myriad online channels. This led to a profound effect on businesses where they began to invest in new technologies and business practices that aim to align with the effects of globalization. Given the rapid technology advancements, both businesses and customers are presently experiencing an exponential upsurge in the implementation of new business processes and models. Impact of Globalization and Advanced Technologies on Online Business Models explores the ever-changing field of running an online business and presents the current issues and challenges in online business triggered by global shifts in the online environment and technological changes. The chapters draw from a wide range of technologies used in today's digital marketplace as well as recent development and empirical researches on online consumer behavior. As such, this book aims to contribute new dimensions in managing advancements in online business triggered by global and technology transformation. This book is ideal for executives, managers, IT consultants, practitioners, researchers, academicians, and students interested in globalization and the new technologies affecting online business models.

digital banking risk management framework: Digital Transformation in Financial Services Claudio Scardovi, 2017-09-04 This book analyzes the set of forces driving the global financial system toward a period of radical transformation and explores the transformational challenges that lie ahead for global and regional or local banks and other financial intermediaries. It is explained how these challenges derive from the newly emerging post-crisis structure of the market and from shadow and digital players across all banking operations. Detailed attention is focused on the impacts of digitalization on the main functions of the financial system, and particularly the banking sector. The author elaborates how an alternative model of banking will enable banks to predict, understand, navigate, and change the external ecosystem in which they compete. The five critical components of this model are data and information mastering; effective use of applied analytics; interconnectivity and "junction playing"; development of new business solutions; and trust and credibility assurance. The analysis is supported by a number of informative case studies. The book will be of interest especially to top and middle managers and employees of banks and financial institutions but also to FinTech players and their advisers and others.

digital banking risk management framework: The Impact of Digital Transformation and FinTech on the Finance Professional Volker Liermann, Claus Stegmann, 2019-10-02 This book demystifies the developments and defines the buzzwords in the wide open space of digitalization and finance, exploring the space of FinTech through the lens of the financial services professional and what they need to know to stay ahead. With chapters focusing on the customer interface, payments, smart contracts, workforce automation, robotics, crypto currencies and beyond, this book aims to be the go-to guide for professionals in financial services and banking on how to better understand the

digitalization of their industry. The book provides an outlook of the impact digitalization will have in the daily work of a CFO/CRO and a structural influence to the financial management (including risk management) department of a bank.

digital banking risk management framework: Artificial Intelligence in Banking

Introbooks, 2020-04-07 In these highly competitive times and with so many technological advancements, it is impossible for any industry to remain isolated and untouched by innovations. In this era of digital economy, the banking sector cannot exist and operate without the various digital tools offered by the ever new innovations happening in the field of Artificial Intelligence (AI) and its sub-set technologies. New technologies have enabled incredible progression in the finance industry. Artificial Intelligence (AI) and Machine Learning (ML) have provided the investors and customers with more innovative tools, new types of financial products and a new potential for growth. According to Cathy Bessant (the Chief Operations and Technology Officer, Bank of America), AI is not just a technology discussion. It is also a discussion about data and how it is used and protected. She says, In a world focused on using AI in new ways, we're focused on using it wisely and responsibly.

digital banking risk management framework: Risk Management for Islamic Banks

Imam Wahyudi, Fenny Rosmanita, Muhammad Budi Prasetyo, Niken Iwani Surya Putri, 2015-09-01 Gain insight into the unique risk management challenges within the Islamic banking system Risk Management for Islamic Banks: Recent Developments from Asia and the Middle East analyzes risk management strategies in Islamic banking, presented from the perspectives of different banking institutions. Using comprehensive global case studies, the book details the risks involving various banking institutions in Indonesia, Malaysia, UAE, Bahrain, Pakistan, and Saudi Arabia, pointing out the different management strategies that arise as a result of Islamic banking practices. Readers gain insight into risk management as a comprehensive system, and a process of interlinked continuous cycles that integrate into every business activity within Islamic banks. The unique processes inherent in Islamic banking bring about complex risks not experienced by traditional banks. From Shariah compliance, to equity participation contracts, to complicated sale contracts, Islamic banks face unique market risks. Risk Management for Islamic Banks covers the creation of an appropriate risk management environment, as well as a stage-based implementation strategy that includes risk identification, measurement, mitigation, monitoring, controlling, and reporting. The book begins with a discussion of the philosophy of risk management, then delves deeper into the issue with topics like: Risk management as an integrated system The history, framework, and process of risk management in Islamic banking Financing, operational, investment, and market risk Shariah compliance and associated risk The book also discusses the future potential and challenges of Islamic banking, and outlines the risk management pathway. As an examination of the wisdom, knowledge, and ideal practice of Islamic banking, Risk Management for Islamic Banks contains valuable insights for those active in the Islamic market.

digital banking risk management framework: The Digital Financial Revolution in China

David Dollar, Yiping Huang, 2022-05-10 Describes how China is in the lead in transforming finance for the digital age This book is the product of a joint research project between economists at the National School of Development, especially the affiliated Institute of Digital Finance, at Peking University and at the Brookings Institution. It investigates the impact of financial technology on job creation, income distribution, and consumer welfare in China. It also examines larger systemic issues such as monetary policy, stability of the banking sector, and international trade and payments.

digital banking risk management framework: The Principles of Banking

Moorad Choudhry, 2022-09-22 A timely and robust discussion of responsible bank stewardship and practice. The Second Edition of The Principles of Banking offers banking professionals, regulators, and students from a variety of backgrounds an authoritative and practical discussion of the foundations of modern banking and good banking practice. In the book, you'll find a comprehensive roadmap to a more sustainable business model for your banking organization. The author draws on his many

years' experience as a commercial and investment banker as he explains the original principles of banking—including sound lending policy, capital management, and liquidity risk management—as well as new material covering the impact of COVID-19 on banks, risk management, and balance sheet management. The Principles of Banking also provides recommendations for bank asset-liability management best practices that enable banks to deliver optimized balance sheets for the benefit of all stakeholders. It also includes new chapters in market risk management, foreign exchange risk management, interest rate risk, and credit risk policy and management. An essential update to a widely read and taught banking text, The Principles of Banking, Second Edition is an indispensable resource for banking professionals and students everywhere.

digital banking risk management framework: Operational Risk Management Ron S. Kenett, Yossi Raanan, 2011-06-20 Models and methods for operational risks assessment and mitigation are gaining importance in financial institutions, healthcare organizations, industry, businesses and organisations in general. This book introduces modern Operational Risk Management and describes how various data sources of different types, both numeric and semantic sources such as text can be integrated and analyzed. The book also demonstrates how Operational Risk Management is synergetic to other risk management activities such as Financial Risk Management and Safety Management. Operational Risk Management: a practical approach to intelligent data analysis provides practical and tested methodologies for combining structured and unstructured, semantic-based data, and numeric data, in Operational Risk Management (OpR) data analysis. Key Features: The book is presented in four parts: 1) Introduction to OpR Management, 2) Data for OpR Management, 3) OpR Analytics and 4) OpR Applications and its Integration with other Disciplines. Explores integration of semantic, unstructured textual data, in Operational Risk Management. Provides novel techniques for combining qualitative and quantitative information to assess risks and design mitigation strategies. Presents a comprehensive treatment of near-misses data and incidents in Operational Risk Management. Looks at case studies in the financial and industrial sector. Discusses application of ontology engineering to model knowledge used in Operational Risk Management. Many real life examples are presented, mostly based on the MUSING project co-funded by the EU FP6 Information Society Technology Programme. It provides a unique multidisciplinary perspective on the important and evolving topic of Operational Risk Management. The book will be useful to operational risk practitioners, risk managers in banks, hospitals and industry looking for modern approaches to risk management that combine an analysis of structured and unstructured data. The book will also benefit academics interested in research in this field, looking for techniques developed in response to real world problems.

digital banking risk management framework: The Transformation of Banking Harvard University. Graduate School of Business Administration, 1984

digital banking risk management framework: Bank 4.0 Brett King, 2018-08-15 In the final book in the digital “BANK” series, Brett King tackles the topic of whether banks have a future at all in the emerging, technology embedded world of the 21st century. In 30-50 years when cash is gone, cards are gone and all vestiges of the traditional banking system have been re-engineered in real-time, what exactly will a bank look like? How will we reimagine a bank account, identity, value, assets, investments? hen stepping back from this vision of the future, King and his cadre of ‘disruptors’ and Fintech mafia chronicle the foundations of this new banking ecosystem today. From selfie-pay in China, blockchain in Africa, self-driving cars with their own bank accounts and augmented reality tech that informs the future design of banking systems, this proves once and for all that we’re not in Wall Street anymore Toto. Bank 4.0 is what banking will become. The Russian edition of Bank 4.0 was recognised as the best book by a foreign author (2019) at the Business Book of the Year Award organised by PwC Russia.

digital banking risk management framework: A Notion of Enterprise Risk Management Soumi Majumder, Nilanjan Dey, 2024-07-17 Soumi Majumder and Nilanjan Dey address the unique challenges posed by Industry 4.0, exploring the intersection of risks and cultural shifts within the business landscape. Key topics include the transformative potential of machine learning; big data;

and IoT in the domain of enterprise risk management.

digital banking risk management framework: The Basel II Risk Parameters Bernd Engelmann, Robert Rauhmeier, 2011-03-31 The estimation and the validation of the Basel II risk parameters PD (default probability), LGD (loss given fault), and EAD (exposure at default) is an important problem in banking practice. These parameters are used on the one hand as inputs to credit portfolio models and in loan pricing frameworks, on the other to compute regulatory capital according to the new Basel rules. This book covers the state-of-the-art in designing and validating rating systems and default probability estimations. Furthermore, it presents techniques to estimate LGD and EAD and includes a chapter on stress testing of the Basel II risk parameters. The second edition is extended by three chapters explaining how the Basel II risk parameters can be used for building a framework for risk-adjusted pricing and risk management of loans.

digital banking risk management framework: Fintech International Monetary Fund, World Bank, 2019-06-27 The paper finds that while there are important regional and national differences, countries are broadly embracing the opportunities of fintech to boost economic growth and inclusion, while balancing risks to stability and integrity.

digital banking risk management framework: Operational Risk Management Ariane Chapelle, 2019-02-04 OpRisk Awards 2020 Book of the Year Winner! The Authoritative Guide to the Best Practices in Operational Risk Management Operational Risk Management offers a comprehensive guide that contains a review of the most up-to-date and effective operational risk management practices in the financial services industry. The book provides an essential overview of the current methods and best practices applied in financial companies and also contains advanced tools and techniques developed by the most mature firms in the field. The author explores the range of operational risks such as information security, fraud or reputation damage and details how to put in place an effective program based on the four main risk management activities: risk identification, risk assessment, risk mitigation and risk monitoring. The book also examines some specific types of operational risks that rank high on many firms' risk registers. Drawing on the author's extensive experience working with and advising financial companies, Operational Risk Management is written both for those new to the discipline and for experienced operational risk managers who want to strengthen and consolidate their knowledge.

digital banking risk management framework: Measuring and Managing Operational Risk Paola Leone, Pasqualina Porretta, Mario Vellella, 2017-12-26 This book covers Operational Risk Management (ORM), in the current context, and its new role in the risk management field. The concept of operational risk is subject to a wide discussion also in the field of ORM's literature, which has increased throughout the years. By analyzing different methodologies that try to integrate qualitative and quantitative data or different measurement approaches, the authors explore the methodological framework, the assumptions, statistical tool, and the main results of an operational risk model projected by intermediaries. A guide for academics and students, the book also discusses the avenue of mitigation acts, suggested by the main results of the methodologies applied. The book will appeal to students, academics, and financial supervisory and regulatory authorities.

digital banking risk management framework: Security Risk Management - The Driving Force for Operational Resilience Jim Seaman, Michael Gioia, 2023-08-31 The importance of businesses being 'operationally resilient' is becoming increasingly important, and a driving force behind whether an organization can ensure that its valuable business operations can 'bounce back' from or manage to evade impactful occurrences is its security risk management capabilities. In this book, we change the perspective on an organization's operational resilience capabilities so that it shifts from being a reactive (tick box) approach to being proactive. The perspectives of every chapter in this book focus on risk profiles and how your business can reduce these profiles using effective mitigation measures. The book is divided into two sections: 1. Security Risk Management (SRM). All the components of security risk management contribute to your organization's operational resilience capabilities, to help reduce your risks. • Reduce the probability/ likelihood. 2. Survive to Operate. If your SRM capabilities fail your organization, these are the components that

are needed to allow you to quickly 'bounce back.' • Reduce the severity/ impact. Rather than looking at this from an operational resilience compliance capabilities aspect, we have written these to be agnostic of any specific operational resilience framework (e.g., CERT RMM, ISO 22316, SP 800- 160 Vol. 2 Rev. 1, etc.), with the idea of looking at operational resilience through a risk management lens instead. This book is not intended to replace these numerous operational resilience standards/ frameworks but, rather, has been designed to complement them by getting you to appreciate their value in helping to identify and mitigate your operational resilience risks. Unlike the cybersecurity or information security domains, operational resilience looks at risks from a business-oriented view, so that anything that might disrupt your essential business operations are risk-assessed and appropriate countermeasures identified and applied. Consequently, this book is not limited to cyberattacks or the loss of sensitive data but, instead, looks at things from a holistic business-based perspective.

digital banking risk management framework: *Handbook of Blockchain, Digital Finance, and Inclusion, Volume 1* David Lee Kuo Chuen, Robert H. Deng, 2017-08-03 Handbook of Blockchain, Digital Finance, and Inclusion, Volume 1: Cryptocurrency, FinTech, InsurTech, and Regulation explores recent advances in digital banking and cryptocurrency, emphasizing mobile technology and evolving uses of cryptocurrencies as financial assets. Contributors go beyond summaries of standard models to describe new banking business models that will be sustainable and will likely dictate the future of finance. The volume not only emphasizes the financial opportunities made possible by digital banking, such as financial inclusion and impact investing, but it also looks at engineering theories and developments that encourage innovation. Its ability to illuminate present potential and future possibilities make it a unique contribution to the literature. - Explores recent advances in digital banking and cryptocurrency, emphasizing mobile technology and evolving uses of cryptocurrencies as financial assets - Explains the practical consequences of both technologies and economics to readers who want to learn about subjects related to their specialties - Encompasses alternative finance, financial inclusion, impact investing, decentralized consensus ledger and applied cryptography - Provides the only advanced methodical summary of these subjects available today

digital banking risk management framework: *The Digital Banking Revolution* Luigi Wewege, Michael C. Thomsett, 2019-12-02 Emergent innovative financial technologies are profoundly changing the way in which we spend, move and manage our money, unlike ever before, and traditional retail banks are facing stiff competition. The global financial crisis in 2007-2009 led to large losses, and even the collapse of a significant number of established banks shaking the trust of financial customers worldwide. The Digital Banking Revolution is an insightful look at how financial technology and the rapid rise of financial technology companies have brought welcome changes offering flexibility to the banking industry. The book offers a unique perspective on the consumerization of retail banking services. It delves into the many changes that financial innovations have brought about in banking, the main financial disruptors, the new era of banking on the go, and financial innovations from countries around the world before concluding with a discussion on the future of banking including optimizing structures, new strategies for business outcomes, and human resources in the digital era.

digital banking risk management framework: *Trinidad and Tobago* International Monetary, 2024-06-05 Selected Issues

digital banking risk management framework: *Saudi Arabia* International Monetary Fund. Middle East and Central Asia Dept., 2023-09-06 Saudi Arabia's economy is booming, unemployment is at a record low, the output gap is closed, inflation is contained, and fiscal and external buffers have been rebuilt. The continuation of Vision 2030 reforms has helped advance the country's economic diversification agenda, including through reduced reliance on oil.

digital banking risk management framework: *Cross-Industry Applications of Cyber Security Frameworks* Baral, Sukanta Kumar, Goel, Richa, Rahman, Md Mashiur, Sultan, Jahangir, Jahan, Sarkar, 2022-06-24 Data is the most important commodity, which is why data protection has become a global priority. Data breaches and security flaws can jeopardize the global economy. Organizations

face a greater risk of failing to achieve strategy and business goals as cyber threat behavior grows in frequency, sophistication, and destructiveness. A breach can result in data loss, business interruption, brand and reputation harm, as well as regulatory and legal consequences. A company needs a well-thought-out cybersecurity strategy to secure its critical infrastructure and information systems in order to overcome these challenges. Cross-Industry Applications of Cyber Security Frameworks provides an understanding of the specific, standards-based security controls that make up a best practice cybersecurity program. It is equipped with cross-industry applications of cybersecurity frameworks, best practices for common practices, and suggestions that may be highly relevant or appropriate in every case. Covering topics such as legal frameworks, cybersecurity in FinTech, and open banking, this premier reference source is an essential resource for executives, business leaders, managers, entrepreneurs, IT professionals, government officials, hospital administrators, educational administrators, privacy specialists, researchers, and academicians.

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