

## Fintech Act

# CMF publishes for consultation regulatory proposal to create Information Systems Manual for the Fintech Sector, issues instructions to supervised entities to submit information

**October 22, 2024** – The Financial Market Commission (CMF) published for consultation today a regulatory proposal that creates an Information Systems Manual for the Fintech Sector (ISMFS) and issues instructions to entities enrolled in the Registry of Financial Services Providers for submission of information.

The regulatory proposal provides the form, frequency and means by which crowdfunding platforms; alternative transaction systems; credit and investment advisory services; custodians of financial instruments; order routing companies; and intermediaries of financial instruments must submit information for supervision purposes.

The ISMFS has a total of 16 Files to be periodically reported through the official communication channel established between the CMF and supervised entities. Said Files are:

- Fintech 01: Volume, size, nature of business and number of clients.
- Fintech 02: Minimum equity.
- Fintech 03: Equity requirements and operational risk-weighted assets.
- Fintech 04: Equity requirements and market risk-weighted assets.
- Fintech 05: Equity requirements and credit risk-weighted assets.
- Fintech 06: Equity requirements and crypto risk-weighted assets.
- Fintech 07: Transactions
- Fintech 08: Portfolio balances – Intermediaries
- Fintech 09: Income and information on credit advisory services.
- Fintech 10: Income and information on investment advisory services.
- Fintech 11: Availability index, registry of transactions involving financial instruments and registry of financing operations.
- Fintech 12: Registry of balances in custody per client.
- Fintech 13: Registry of cash under conciliated custody and registry of transfers to be claimed.

- Fintech 14: Disaggregated registry of transactions carried out.
- Fintech 15: General information on cybersecurity and technological infrastructure.
- Fintech 16: Balances in own portfolios – SAT.

The proposal considers the principles of modularity and proportionality. Each entity must report only the information necessary according to the nature of its authorized services, volume of business, and associated risks.

Interested parties can access the [Draft Rules and Norms section](#) of the CMF website until November 15, 2024 to check the [regulatory proposal](#) in detail and submit their feedback.

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