Regulatory Banking Service

Your direct access to regulatory expertise

2025

pwc

Introduction

In the dynamic landscape of Swiss financial regulations, navigating complex regulatory requirements is a demanding task for banks and financial institutions. Are you seeking fast, accessible support on regulatory banking queries? Do you need a reliable second opinion or a market view from an expert? Our Regulatory Banking Service[1] offers a comprehensive solution to such challenges, providing expert guidance easily and efficiently.

How does our service work?

Our service is straightforward and user friendly. Once you enrol, you can reach out to us with your regulatory queries either via email or a quick phone call. Our team of risk and compliance experts promptly responds, ensuring you get the support you need on various regulatory topics.

Do you sometimes ask yourself where you can get quick and easy support on complex regulatory banking questions and issues?
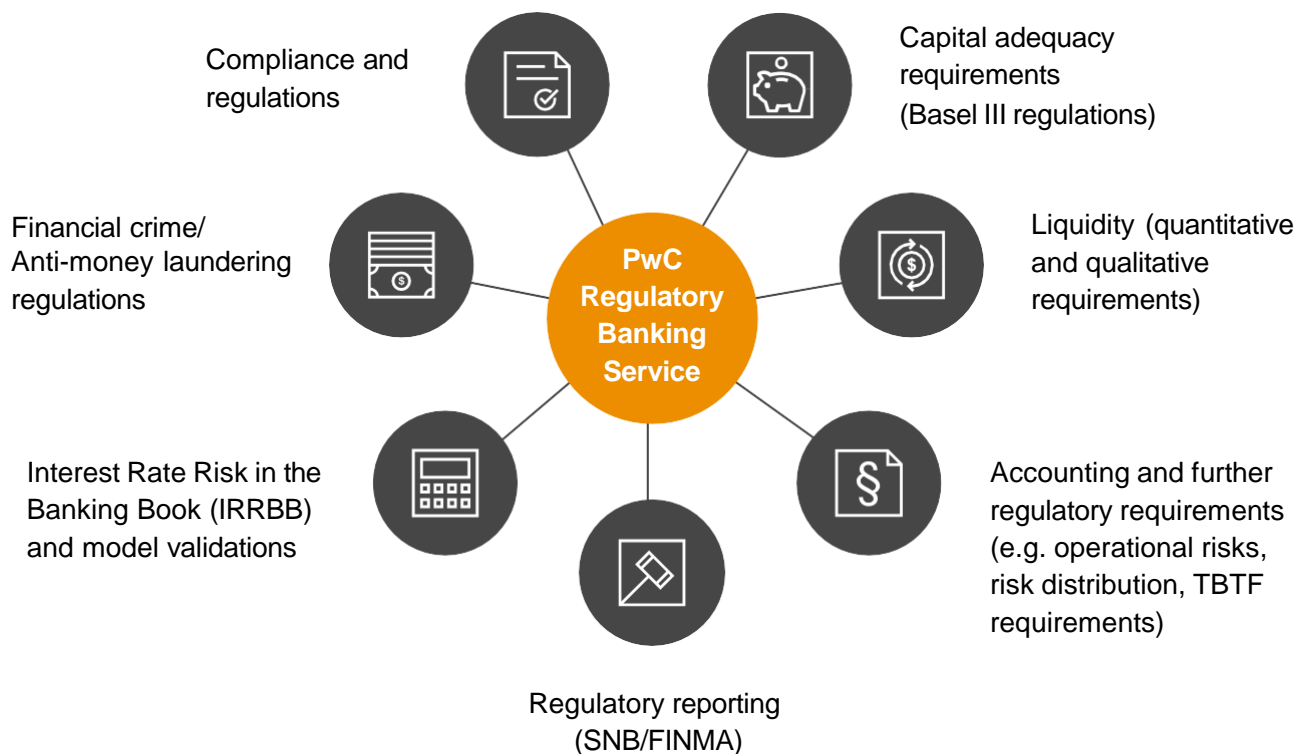
Would it be helpful to have easy access to an expert to get a second opinion?

We're here for you!

[1]The Regulatory Banking Service is only available to clients who are not PwC audit clients.

Scope of our service

We provide an integrated suite of services tailored to Swiss regulatory mandates. Our Regulatory Banking Service is specifically designed for FINMA-regulated entities like banks, securities firms and financial intermediaries subject to the Anti-Money Laundering Act. Our areas of expertise include:

Compliance and regulations

Capital adequacy requirements (Basel III regulations)

Financial crime/ Anti-money laundering regulations

Liquidity (quantitative and qualitative requirements)

PwC Regulatory Banking Service

Interest Rate Risk in the Banking Book (IRRBB) and model validations

Accounting and further regulatory requirements (e.g. operational risks, risk distribution, TBTF requirements)

Regulatory reporting (SNB/FINMA)

Why our Regulatory Banking Service is the right choice for you

- You get direct access to a network of specialists with first-hand experience of the regulatory banking world gained in our Swiss practice from advising and auditing financial institutions on a daily basis.

- In addition to the direct experience and knowledge of our team of specialists, you get market insights and updates on latest developments.

- Moreover, by reaching out to us first, you reduce your regulatory non-compliance risk and thus avoid potential reducing additional costs.

Approach

How it works

1. Initial inquiry

You initiate the process by sending your queries to us, e.g. by email. These could range from specific regulatory questions to requests for broader compliance and risk guidance.

2. Prompt initial response

Within two business days, our team acknowledges the inquiry and provides an initial assessment. This might include a request for additional information and an outline of the scope, time and effort required to respond fully. If your request is straightforward, we could even provide a direct response.

3. Get feedback

Our experts provide the response. The format of this – whether email, memo or call/discussion – is tailored to the nature and complexity of the inquiry, ensuring that we satisfy your needs in the most effective form.

Examples

- SNB reporting queries: How do I accurately complete SNB reporting forms for capital adequacy and large exposures? Are there specific nuances or common pitfalls I should be aware of?

- Anti-money laundering regulations: Can you provide guidance on the application of new anti-money laundering regulations, particularly regarding the identification of beneficial owners from trusted sources and the requirements for regularly updating customer documentation?

- Basel III final requirements: How should the new Basel III operational risk calculation be implemented, especially considering the inclusion

of operational losses over the past ten years? What are best practices for its application?

- Operational risk and resilience: What are the key duties for a bank under the new FINMA circular on operational risk and resilience? How can we ensure our practices are fully compliant? How do I manage cyber risks?

- Assessment of approaches: We need an assessment of our current regulatory compliance approaches. Are they effective and in line with the latest regulations? What improvements can be made? Can you perform a IRRBB validation?

If you are interested in our Regulatory Banking Service, please register here and we will contact you.