BearingPoint®

CA Auto Bank S.p.A. Niederlassung Deutschland achieves ESMA regulatory compliance and operational excellence with BearingPoint's Securitization Services

AUTO BANK

To meet the complex and evolving reporting requirements of the European Securities and Markets Authority (ESMA), CA Auto Bank S.p.A. Niederlassung Deutschland was looking for a solution that would not only ensure full regulatory compliance but also strengthen its internal reporting capabilities. By implementing BearingPoint's Securitization as a Service solution, the bank successfully consolidated and validated its data, streamlined the reporting process, and positioned itself for future regulatory changes.

CA Auto Bank's German branch is one of the well-known providers of financial services in the automotive and recreational vehicle sector in Germany.

Addressing emerging regulatory complexities

As a trusted financial partner to the European automotive industry, CA Auto Bank S.p.A. Niederlassung Deutschland is committed to regulatory compliance, data transparency, and operational excellence. In response to enhanced ESMA requirements for securitization transactions, the company selected BearingPoint, leveraging its deep expertise in regulatory reporting to implement a strategic response. Recognizing the strategic relevance of this project, CA Auto Bank's German branch seized it as an opportunity to modernize and strengthen its reporting infrastructure.

Consolidating large volumes of loans and leasing data from multiple internal and external systems was often a time-consuming and error-prone process. Consequently, CA Auto Bank S.p.A. Niederlassung Deutschland wanted to minimize manual effort, reduce operational risk, and create sustainable, scalable workflows. Since being compliant was essential to maintaining credibility and avoiding penalties, the bank needed to upgrade its legacy processes to meet stringent European standards with robust data management and advanced reporting capabilities.

Implementing a future-proof solution for ESMA reporting

After evaluating various alternatives, CA Auto Bank S.p.A. Niederlassung Deutschland selected BearingPoint's securitization services, based on the solution's ability to meet the bank's specific needs. BearingPoint leveraged its extensive competence, ensuring alignment with the unique business characteristics of the company.

The project team first assessed data sources, reporting requirements, and regulatory standards to prepare for integrating the securitization tool into the client's IT system. The next phase involved standardizing the data models and mapping internal datasets to ESMA templates. The platform's technical configuration was executed with minimal disruption of the bank's ongoing operations. The BearingPoint team conducted rigorous testing cycles to ensure the accuracy and reliability of the data, while also meeting all relevant regulatory standards.

Lastly, BearingPoint ensured a timely go-live of the reporting solution, along with comprehensive user training and operational support to facilitate smooth adoption. The project was delivered within the agreed timeframe, demonstrating effective collaboration and agile project management between the bank and BearingPoint teams. This partnership not only refined the bank's reporting capabilities but also assured compliance with stringent regulatory requirements.

Achieving increased operational efficiency and adherence to financial regulations

By deploying BearingPoint's securitization-as-a-service solution, CA Auto Bank S.p.A. Niederlassung Deutschland embarked on a transformative journey that significantly boosted its operational and regulatory capabilities. The bank achieved full compliance with ESMA reporting standards, effectively mitigating regulatory risks and ensuring adherence to stringent technical requirements. Automating key steps in the reporting workflow streamlined processes and reduced reliance on manual labor. With accurate and timely financial data, CA Auto Bank S.p.A. Niederlassung Deutschland notably improved its data governance.

The agile and scalable reporting infrastructure helps the bank respond quickly to new regulatory demands. Additionally, the solution's flexible architecture allows for future upgrades. This increase in operational efficiency enables leadership to focus on strategic initiatives, ultimately reinforcing our client's market reputation as a reliable financial institution committed to transparency and compliance.

Contacts

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