

Contents

<i>About the Book</i>	ix
<i>Acknowledgments</i>	xi
<i>About the Author</i>	xiii
PART I Fintech Regulation and Strategy	1
CHAPTER 1 Regulatory Strategy for Fintech Companies	3
CHAPTER 2 Overview of Financial Services Regulation	17
CHAPTER 3 Regulation in Practice	35
CHAPTER 4 The Financial Services Industry	65
CHAPTER 5 Retail Financial Services Products	77
CHAPTER 6 Wholesale Financial Services Products	99
PART II Selected Regulations in Detail	121
SHEET 1 Alternative Investment Fund Manager Directive	123
SHEET 2 Anti Money Laundering Directive	131
SHEET 3 Bank Recovery and Resolution Directive	139
SHEET 4 Cross-Border Payments Regulation	147
SHEET 5 Consumer Contracts Directive	149

SHEET 6	Consumer Credit Directive	151
SHEET 7	Capital Requirements Directives	155
SHEET 8	Deposit Guarantee Scheme Directive	169
SHEET 9	Distance Marketing in Financial Services Directive	173
SHEET 10	European Market Infrastructure Regulation	177
SHEET 11	Electronic Money Directive	183
SHEET 12	General Data Protection Regulation	187
SHEET 13	Market Abuse Regulation	195
SHEET 14	Mortgage Credit Directive	201
SHEET 15	Markets in Financial Instruments Directive	209
SHEET 16	Packaged Retail and Insurance-based Investment Products Regulation	225
SHEET 17	Payments Services Directive	229
SHEET 18	Rating Agencies Regulation	239
SHEET 19	Undertakings for Collective Investment in Transferable Securities Directive	243
SHEET 20	Unfair Commercial Practices Directive	253
Appendix A	Important Definitions from European Legal Texts	257
Appendix B	Abbreviations Used for Legal References	277
Index		279