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# Digital Finance – Legal Trends & Developments

**Ailleron Innovation Forum 2025**

# DORA – post implementation period

- DORA regulation after the implementation deadline - what challenges await us?
- new version of the EBA Guidelines on ICT and security risk management
- DORA vs. MICA
- DORA vs. The Polish Financial Supervision Authority (KNF) proposals to simplify regulations and reduce burdens in the financial services sector



# AI ACT

- What regulations are already in force?
- When will the next obligations come into force?
- European Commission Guidelines on Prohibited AI Systems – information on credit/social scoring systems; examples of prohibited practices in this area;
- High-risk systems - the assessment of the creditworthiness of **natural persons** vs. model used for prudential purposes to calculate capital requirements
- AI Act vs. RODO
- AI Act vs. DORA

# DATA ACT

- New EU act regulating personal and non-personal data
- When does it start to apply?
- Who does the new EU regulation apply to?
- Data Act requirements - cost/fees reduction and supplier switching procedures
- Who will bear the burden of any sanctions or consequences of non-compliance?
- Are we going to have another (after DORA) round of signing annexes to contracts with suppliers?

# CONTACT

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**Thank You!**