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Andersen's Corporate and M&A practice, through the member and collaborating firms of Andersen Global, has prepared this fifth edition of the European Corporate Insights' magazine. In this piece, focused on the Banking and Finance Industry, we address as principal topic "SANDBOX in Europe". The FinTech ecosystem has recently introduced new players and innovative business models (applying new technologies) which involves new and different challenges for the financial system. Assessing such business models requires a deep understanding by the EU Regulators of the technologies used to deliver innovative services or products. Therefore, a significant number of jurisdictions in Europe have already introduced various types of innovation facilitators, such as the regulatory sandboxes, to test innovative products, services or business models. This publication has an overview of these regulatory sandboxes in different European countries in order to help fintech companies to understand the different status and regulation of these measures in Europe. Each of the countries has its own report, summarizing the different regulations specific to each jurisdiction, and guidelines on how to apply as well as requirements. The Magazine also covers one piece of opinion that on this occasion is "Approaching a Single EU FinTech Market." The Romania chapter of this publication was written by Mihai Dudoiu, Partner and Gabriela Anton, Partner in the firm's Banking & Finance practice group.

To read the entire article, please download the <https://es.andersen.com/recursos/doc/portal/2022/01/11/andersen-european-corporate-insights-sandbox-overview.pdf> attached.