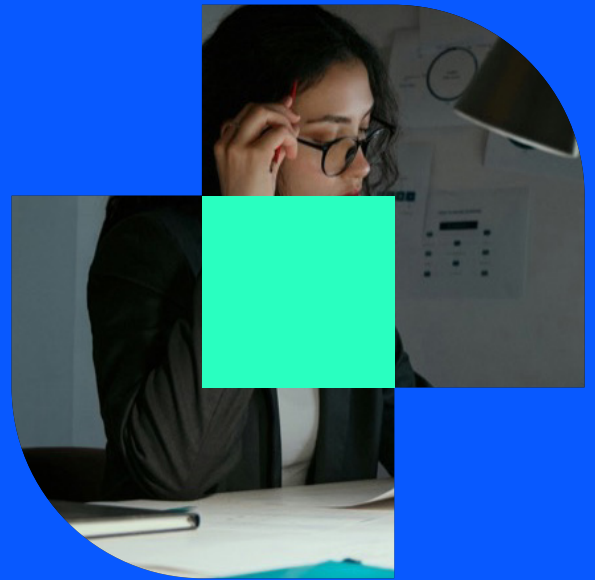


Use Case

Post Reporting Regulatory

SOLUTION

Smart Reconciliations



Post reporting regulatory reconciliation ensures that what a firm intends to report and what regulators or trade repositories receive, record, and store are fully aligned. It reconciles internal trade, lifecycle, valuation, and collateral data against the “as reported” records held by regulators and repositories (e.g., EMIR, MiFID II, SFTR, Dodd Frank). The process validates internal vs. submitted vs. repository data, uncovers hidden errors, and ensures complete accuracy, transparency, and control across the entire regulatory reporting lifecycle. The process validates internal vs. submitted vs. repository data, uncovers hidden errors, and ensures complete accuracy, transparency, and control across the entire regulatory reporting lifecycle.

Challenges

Today, many firms assume their reporting obligations end at submission. Significant risk begins after the report is sent. Internal records often do not match what regulators or repositories hold, with issues such as rejected trades, missing lifecycle events, valuation mismatches, incorrect identifiers, failed submissions, and inconsistencies between counterparties.

Most institutions discover these breaks late, or not at all, because reconciliation is still largely manual, spreadsheet driven, and lacking transparency. This creates regulatory exposure, data quality blind spots, and operational inefficiencies, all of which increase compliance risk and remediation cost.

The Accelerating Forces

Stricter Control Expectations: Regulators are significantly tightening expectations around post reporting controls.

Mandatory Daily Reconciliation, proof of data accuracy, exception investigation, and complete end to end auditability are now becoming mandatory.

Modernisation Imperative: At the same time, more complex regulatory obligations, frequent rule updates, and cross jurisdictional reporting requirements are putting pressure on institutions to modernise to ensure they maintain trust, accuracy, and control across an increasingly demanding environment.



Solution

A post reporting regulatory reconciliation solution automates the full comparison between internal systems, submitted reports, regulator acknowledgements, and trade repository records. It ingests data from internal sources and repositories, normalises fields to regulatory schemas, and performs multi layer matching across trade economics, lifecycle events, valuations, counterparty identifiers, and collateral data.

The solution automatically identifies breaks, categorises exception types, and provides workflows for investigation, routing, escalation, and evidence capture. Dashboards offer full visibility on reporting completeness, error rates, and regulatory KPIs, while governance tools ensure end to end lineage and audit ready transparency.

Benefits

- ✓ **True regulatory compliance:** Validates that regulator held data matches the firm's intended submissions, reducing the risk of fines, remediation, and supervisory action.
- ✓ **Operational efficiency:** Eliminates manual reconciliation and spreadsheet dependencies, significantly reducing investigation time.
- ✓ **Comprehensive visibility and control:** Full alignment across internal → submitted → repository data, strengthening governance and oversight.
- ✓ **Better counterparty alignment:** Quickly uncovers mismatches in UTI, LEI, lifecycle events, and bilateral records.
- ✓ **Improved data quality:** Identifies booking errors, reference data defects, missing lifecycle events, and valuation discrepancies early.
- ✓ **Future proof scalability:** Adapts easily to evolving regulatory regimes, new asset classes, and additional repositories.

Next steps

To discover how Smartstream can help deliver automated, end to end auditability across your regulatory reporting lifecycle, [request a demo](#) or contact our team at **smart.stream**

About Smartstream

For more information visit:
smart.stream

Smartstream unlocks trusted, intelligent data insights – clearly, consistently, and without compromise.

Empowering leading global financial institutions and enterprises with innovative solutions that deliver accurate, timely data insights to streamline operations, reduce costs, and meet regulatory demands with confidence.

By harnessing data at the core of customer operations, Smartstream drives smarter, faster outcomes across reconciliations, liquidity, collateral, corporate actions, fees, and reference data solutions.