

Financial Supervision:

Meeting the Challenges of Tomorrow through
Digitalization and Automation



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Finansinspektionen

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About me

- Director Systems Development at FI since 2019
- Leading major IT landscape transformation
- More than 25 years of experience driving complex IT transformation, mostly within the Financial Sector



Agenda

- About Finansinspektionen
- Process digitalisation
- Learnings



About FI

FINANSINSPEKTIONEN



About FI

- Financial supervisory authority in Sweden
- Two sister authorities
- Founded 1991
- Around 600 employees



Three main assignments



**We issue
authorisation**



**We formulate
rules**



**We exercise
supervision**

FI should work to ensure that

- the financial system is stable, characterised by a high degree of confidence and have the capacity to safeguard critical social functions,
- financial firms meet the needs of households and businesses for financial services and contribute to a sustainable development,
- financial markets function well with competition and strong consumer protection.

FI should also prevent and counteract economic crime it is area of responsibility.

FI is also a preparedness authority and a sector-responsible authority (for the Financial Services sector).



Challenging environment

Cyber threats

AI & Fintech

Consumer fraud

International stability

Crypto assets

Money laundering and financial crime

Increased regulation (DORA, NIS2, MiCA, AML, KYC, AI Act etc.)

Process digitalisation

Digitalising the FI authorisation process

- Manual and cumbersome processing
- No automation or AI
- Quality issues
- Low process visibility

Pega was chosen as platform for digitalising and automating the authorization process

- Launched 2023 (v1)
- Enhanced 2026 (v2)



Overall goals

- Higher satisfaction for external users
- Higher satisfaction for internal users
- Lower working time per case
- Lowering average time per case with at least 50%
- Less personal dependent case handling



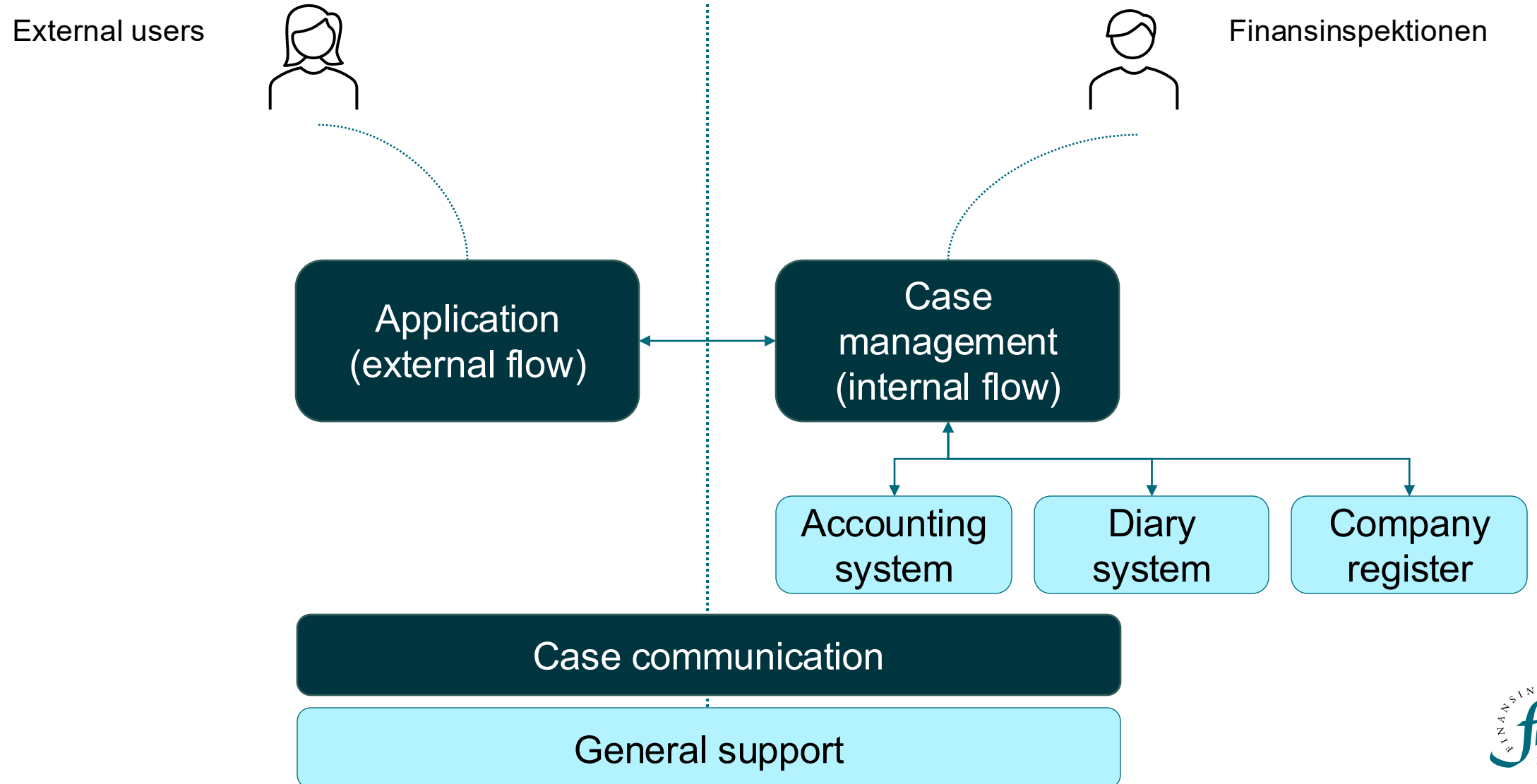
Overall strategy alignment

- Simplification
- Increased efficiency
- Digitalisation
- Integration
- Business driven



Process flows and integrations

 = Pega platform



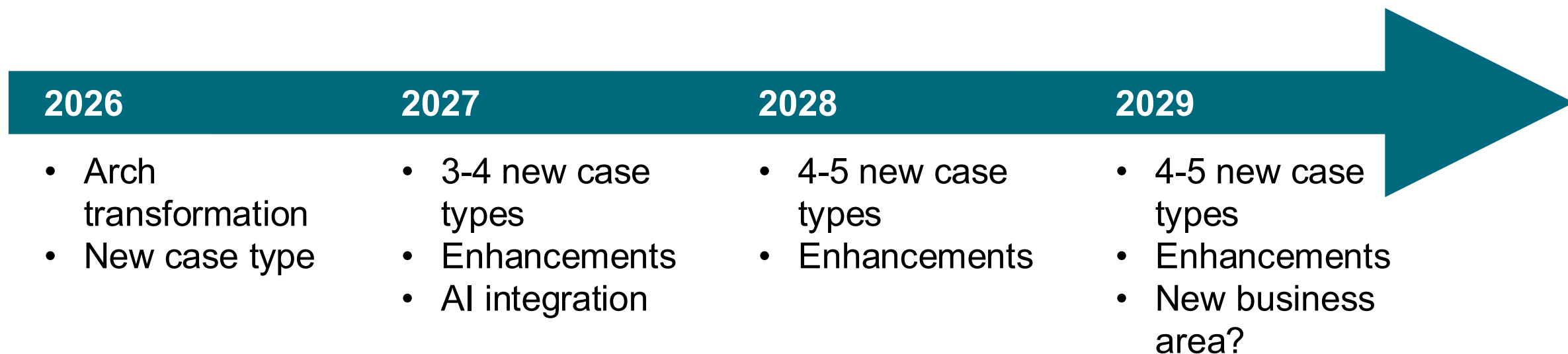
Achievements

- Higher satisfaction for external users
- Higher satisfaction for internal users
- Lower working time per case
- Lowering average time per case with at least 50 percent
- Less personal dependent case handling

All these goals have been achieved!



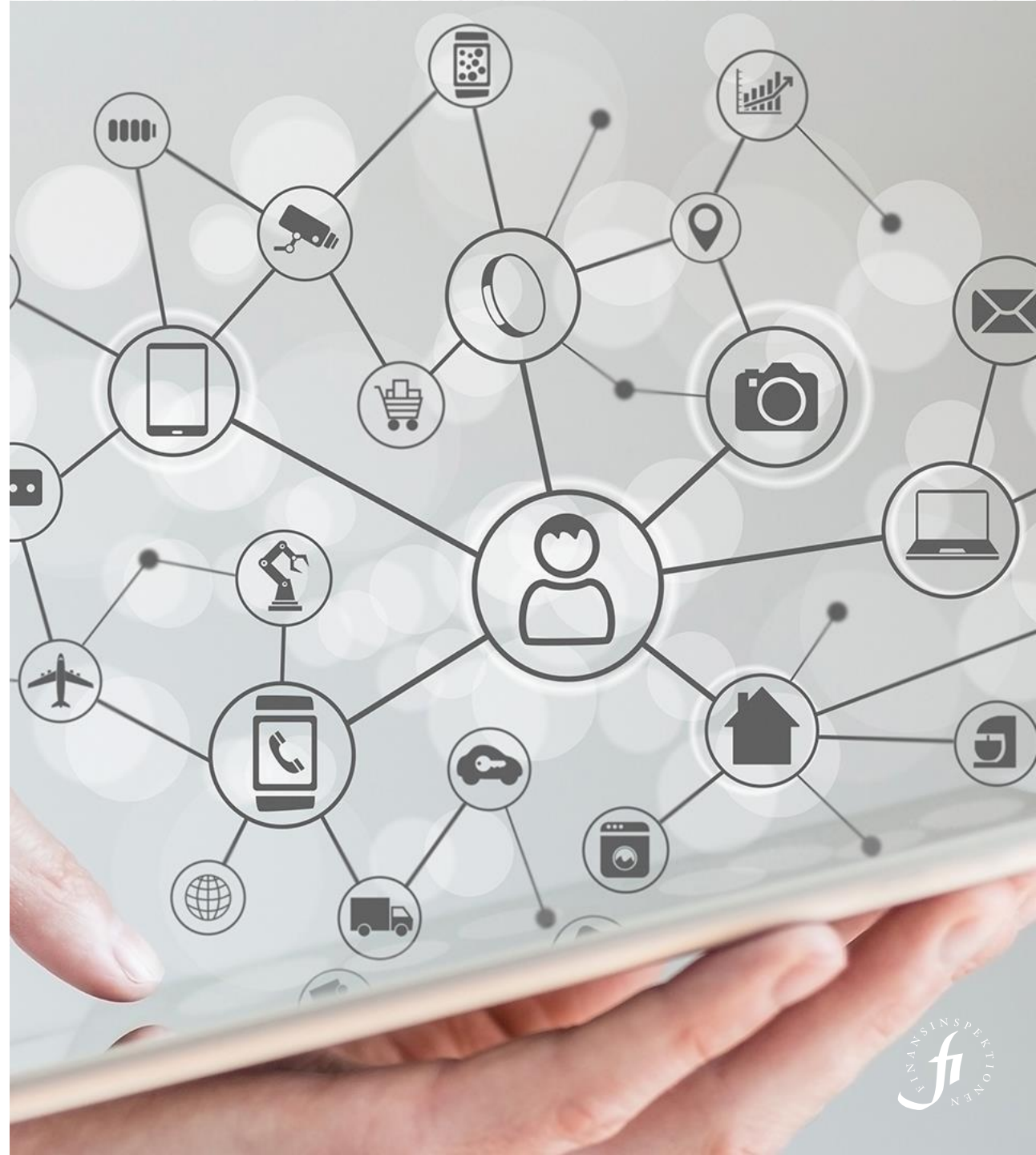
Continuing our journey



Learnings

Constellation

- Quite flexible
- Use as is (out of the box)
- Think ahead – not only UX
- Don't underestimate time to convert
- Looks good



Platform

- Pega API integration
- Using API Gateway
- Kubernetes

Way of working

- Small teams
- Close contact with LSA/LBA
- Enhance digital processes
- Internal Pega competence



A silhouette of a person climbing a mountain peak, reaching for a flag at the summit. The scene is set against a warm, orange and yellow sunset sky. The person is in a crouched position, pulling themselves up the final slope. The flag is planted in the ground at the peak, and the person is reaching towards it. The overall mood is one of achievement and perseverance.

**Constantly review and dare to
adjust for long term when needed!**

