

<b>GFIN observer: U.S. Government Accountability Office (GAO)</b>	
Location: Washington, D.C., USA	
<b>About Us</b>	GAO is an independent, nonpartisan agency that works for the United States Congress. GAO examines how taxpayer dollars are spent and provides Congress and federal agencies with objective, reliable information to help the government save money and work more efficiently.
<b>Interest in / work related to innovation in financial services</b>	<p>At the request of Congress, GAO has past and ongoing research on emerging technology and innovation issues, such as fintech, blockchain, and cloud computing. Based on that research, GAO has issued publicly available reports on fintech, virtual currencies, and blockchain.</p> <p>GAO has broad interest in GFIN’s work related to knowledge-sharing on critical issues related to financial services innovations. Specifically, we would like to engage with GFIN members on their countries’ regulatory frameworks and developments related to fintech, regtech/suptech, and blockchain.</p> <p>Below are links to relevant GAO reports:</p> <p>ANTI-MONEY LAUNDERING: Opportunities Exist to Increase Law Enforcement Use of Bank Secrecy Act Reports, and Banks' Costs to Comply with the Act Varied (<a href="#">GAO-20-574</a>)</p> <p>SCIENCE &amp; TECH SPOTLIGHT: Blockchain &amp; Distributed Ledger Technologies (<a href="#">GAO-19-704SP</a>)</p> <p>FINANCIAL TECHNOLOGY: Agencies Should Provide Clarification on Lenders' Use of Alternative Data (<a href="#">GAO-19-111</a>)</p> <p>FINANCIAL TECHNOLOGY: Additional Steps by Regulators Could Better Protect Consumers and Aid Regulatory Oversight (<a href="#">GAO-18-254</a>)</p> <p>VIRTUAL CURRENCIES: Emerging Regulatory, Law Enforcement, and Consumer Protection Challenges (<a href="#">GAO-14-496</a>)</p>
<b>Geographical Jurisdiction</b>	United States Federal Government
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