

Democratic Republic of the Congo Regulatory Hub

Country-specific obligations, regulatory sources and product workflow mappings.

COD Regulatory Hub

Region: Africa

Prudential governance and risk control for Congolese financial institutions

The Central Bank of the Congo maintains detailed prudential instructions covering governance, internal control and risk management. Financial institutions need clear board accountability, independent control functions, incident evidence, reliable reporting and monitored corrective actions.

COD

Africa governance, risk and compliance intelligence

BCC

Central Bank of the Congo

Industries Regulated

Banking and lending, Payments and fintech, Public and private organisations, Regulated financial services

ARPTC

Postal and Telecommunications Regulatory Authority of the Congo

Industries Regulated

Telecommunications and digital services

ANSSI

National Cybersecurity Agency

Industries Regulated

Capital markets and listed companies, Government and critical infrastructure

Supervisory Priorities

What Regulated Organisations Need to Operationalise.

The applicable perimeter depends on entity type, licence and sector. These priorities provide a practical starting point for programme design and evidence management.

01

Prudential Risk Controls

02

Internal-Control Assurance

03

Corporate Governance

04

Payment-System Resilience

Regulatory Alignment

Democratic Republic of the Congo Regulation and Product Map.

Each row translates an official regulatory source into an operational GRC focus, then identifies only the platforms with a defensible workflow or evidence role.

Research Review

Official-source and product-fit review completed 1 September 2026.

Primary Fit

The platform directly manages a central process or evidence set described in the requirement.

Supporting Fit

The platform contributes linked evidence, oversight or follow-up but is not the main system for the requirement.

Not Shown

A weak or unsubstantiated product relationship is intentionally omitted.

Democratic Republic of the Congo Regulation And Product Map

Instruction 17 on Internal Control BCC

Applies To: Credit institutions and financial companies within scope

Operational Focus: Permanent controls, compliance, internal audit, operational incidents, reporting, findings and corrective actions.

Platform Fit and Workflow Support: Primary fit Audit universe, risk-based planning, RCM-linked testing, working papers, evidence, findings and follow-up. Primary fit Incident reporting, triage, investigation, root cause, corrective action, escalation and closure. Boundary Workflow and evidence support only. Applicability and legal interpretation remain with the organisation and its advisers.

Source: Source

<https://www.bcc.cd/la-banque/cadre-juridique/reglementation-prudentielle>

Instruction 21 on Corporate Governance BCC

Applies To: Credit institutions supervised by BCC

Operational Focus: Board and committee responsibilities, control functions, conflicts, risk oversight and governance reporting.

Platform Fit and Workflow Support: Primary fit Risk and control registers, assessments, appetite or limits, KRIs, treatments, approvals and board reporting. Supporting fit Risk-based assurance, control design and effectiveness testing, evidence, findings and action follow-up. Boundary Workflow and evidence support only. Applicability and legal interpretation remain with the organisation and its advisers.

Source: Source

<https://www.bcc.cd/la-banque/cadre-juridique/reglementation-prudentielle>

Instruction 22 on Risk Management BCC

Applies To: Credit institutions and financial companies within scope

Operational Focus: Risk strategy, appetite, identification, measurement, limits, monitoring, reporting and independent review.

Platform Fit and Workflow Support: Primary fit Risk-based assurance, control design and effectiveness testing, evidence, findings and action follow-up. Primary fit Risk and control registers, assessments, appetite or limits, KRIs, treatments, approvals and board reporting. Boundary Workflow and evidence support only. Applicability and legal interpretation remain with the organisation and its advisers.

Source: Source

<https://www.bcc.cd/la-banque/cadre-juridique/reglementation-prudentielle>

Instruction 14 on Prudential Management Standards BCC

Applies To: Banks and supervised financial institutions

Operational Focus: Prudential limits, solvency and liquidity controls, reporting, escalation and supervisory remediation.

Platform Fit and Workflow Support: Supporting fit Risk and control registers, assessments, appetite or limits, KRIs, treatments, approvals and board reporting. Supporting fit Risk-based assurance, control design and effectiveness testing, evidence, findings and action follow-up. Boundary Workflow, control and evidence support only. The platforms do not calculate regulatory capital, liquidity or prudential ratios.

Source: Source

<https://www.bcc.cd/la-banque/cadre-juridique/reglementation-prudentielle>

Law No. 18/019 on Payment and Securities Settlement Systems BCC

Applies To: Payment-system operators, participants and regulated payment services

Operational Focus: System governance, operational security, continuity, incident response, settlement controls and oversight reporting.

Platform Fit and Workflow Support: Primary fit Disruption reporting, escalation, investigation, corrective action, recovery tracking and closure evidence. Supporting fit Risk-based assurance, control design and effectiveness testing, evidence, findings and action follow-up. Boundary Workflow and evidence support only. Applicability and legal interpretation remain with the organisation and its advisers.

Source: Source

<https://www.bcc.cd/la-banque/cadre-juridique/reglementation-prudentielle>

This mapping is an implementation aid, not legal advice. It describes configurable workflow and evidence support, not automatic compliance. Always validate applicability, current versions, implementation dates and supervisory expectations with qualified advisers and the relevant authority.

Product Mapping Grounded in the 2026 Solution Briefs.

The mapping uses the capabilities documented in the current brochures. It does not extend the platforms beyond their stated functional scope.

Risk and Control Intelligence

Best suited to enterprise risk ownership, risk and control registers, assessments, appetite and tolerances, KRIs, treatments, approvals, dashboards and board reporting.

Central risk and control register

KRI threshold alerts

Treatment action tracking

AI-assisted drafting and classification

Independent Assurance

Best suited to the audit universe, risk-based planning, engagement execution, RCM-linked design and effectiveness testing, evidence, findings, approvals and follow-up.

Risk-based audit planning

ToD and ToE test procedures

Working papers and evidence

GIAS 2024 observation drafting

Incident Response and Closure

Best suited to incident intake, triage, investigation, root-cause analysis, escalation, notifications, corrective and preventive actions, closure and lessons learned.

Central incident register

Investigation and root cause

Escalation and notifications

Corrective-action tracking

Scope boundary

The platforms support governance workflows, accountability, evidence and reporting. They do not calculate regulatory capital or liquidity, replace technical cybersecurity monitoring, provide legal interpretation, issue external-audit opinions or automatically file statutory notifications unless an approved integration and process are configured.

Connected Operating Model

From Obligation to Board-Ready Evidence.

Use one traceable workflow to translate requirements, manage execution and demonstrate oversight.

01

Catalogue Obligations

Structure local requirements by entity, licence, authority and accountable owner.

02

Connect Operational Evidence

Link obligations to risks, controls, incidents, tests, findings and remediation.

03

Monitor and Assure

Track KRIs, control status, audit coverage, incidents and action closure continuously.

Risk intelligence

Independent assurance

Incident response

TransVare Africa | Democratic Republic of the Congo

Build a Connected GRC Operating Model for Democratic Republic of the Congo.

See how TransVare can support local regulatory readiness while preserving regional visibility and board oversight.