POINT OF VIEW - SEPTEMBER 2026

Democratic Republic of the Congo: From Regulatory Obligation to Board-Ready Evidence.

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.

REGION	REGULATORY HUB	
Africa	COD	 Democratic Republic of the Congo

Country in Brief

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Regulatory authorities profiled	Official regulatory sources mapped	Supervisory priorities operationalised	Connected TransVare platforms

01 Democratic Republic of the Congo Regulatory Landscape

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.

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

02 Supervisory Priorities

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**

03 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.

04

Report to Leadership

Turn current operational evidence into traceable executive and board oversight.

04 Democratic Republic of the Congo Regulation and Product Map

Each official requirement below is translated into an operational GRC focus. Only platforms with a defensible workflow or evidence role are shown as a primary or supporting fit.

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.
AuditVare® **Primary Fit**	Audit universe, risk-based planning, RCM-linked testing, working papers, evidence, findings and follow-up.
InciVare® **Primary Fit**	Incident reporting, triage, investigation, root cause, corrective action, escalation and closure.
Scope Boundary	Workflow and evidence support only. Applicability and legal interpretation remain with the organisation and its advisers.
Official Source	**Open Official Source**

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.
ERMVare® **Primary Fit**	Risk and control registers, assessments, appetite or limits, KRIs, treatments, approvals and board reporting.
AuditVare® **Supporting Fit**	Risk-based assurance, control design and effectiveness testing, evidence, findings and action follow-up.
Scope Boundary	Workflow and evidence support only. Applicability and legal interpretation remain with the organisation and its advisers.
Official Source	**Open Official Source**

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.
AuditCare® **Primary Fit**	Risk-based assurance, control design and effectiveness testing, evidence, findings and action follow-up.
ERMCare® **Primary Fit**	Risk and control registers, assessments, appetite or limits, KRIs, treatments, approvals and board reporting.
Scope Boundary	Workflow and evidence support only. Applicability and legal interpretation remain with the organisation and its advisers.
Official Source	**Open Official Source**

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.
ERMCare® **Supporting Fit**	Risk and control registers, assessments, appetite or limits, KRIs, treatments, approvals and board reporting.
AuditCare® **Supporting Fit**	Risk-based assurance, control design and effectiveness testing, evidence, findings and action follow-up.
Scope Boundary	Workflow, control and evidence support only. The platforms do not calculate regulatory capital, liquidity or prudential ratios.
Official Source	**Open Official Source**

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.
IncizCare® **Primary Fit**	Disruption reporting, escalation, investigation, corrective action, recovery tracking and closure evidence.
AuditzCare® **Supporting Fit**	Risk-based assurance, control design and effectiveness testing, evidence, findings and action follow-up.
Scope Boundary	Workflow and evidence support only. Applicability and legal interpretation remain with the organisation and its advisers.
Official Source	**Open Official Source**

Research Review	Primary Fit	Supporting Fit	Not Shown
Official-source and product-fit review completed 1 September 2026.	Directly manages a central process or evidence set.	Contributes linked evidence, oversight or follow-up.	Weak or unsubstantiated relationships are omitted.

05 Brochure-Validated Product Capability

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

ERMVare®

Risk and Control Intelligence

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

AuditVare®

Independent Assurance

Audit universe, risk-based planning, engagement execution, RCM-linked control testing, evidence, findings, approvals and follow-up.

Risk-based audit planning | ToD and ToE procedures | Working papers and evidence | GIAS 2024 observation drafting

InciVare®

Incident Response and Closure

Incident intake, triage, investigation, root-cause analysis, escalation, notifications, corrective action, 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.

06 Sources, Scope and Next Step

Official sources used in this report are linked directly from each regulation summary. The mapping is an implementation aid and not legal advice.

01	**Instruction 17 on Internal Control** BCC	**Official Source**
02	**Instruction 21 on Corporate Governance** BCC	**Official Source**
03	**Instruction 22 on Risk Management** BCC	**Official Source**
04	**Instruction 14 on Prudential Management Standards** BCC	**Official Source**
05	**Law No. 18/019 on Payment and Securities Settlement Systems** BCC	**Official Source**

TransVare provides configurable technology to support governance, risk, audit and incident-management processes. Platform use does not, by itself, constitute or guarantee regulatory compliance. Applicability depends on entity type, licence, sector and current legal requirements. Obtain professional advice before relying on any regulatory mapping.

THE NEXT STEP

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.

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