POINT OF VIEW - SEPTEMBER 2026

France: From Regulatory Obligation to Board-Ready Evidence.

Connected internal control, digital resilience and privacy governance

France combines ACPR prudential oversight, AMF capital-market supervision, European digital-resilience requirements, ANSSI cybersecurity methods and CNIL privacy enforcement. Firms need a consistent operating record for risk, controls, incidents, assurance and executive reporting.

REGION
Europe

REGULATORY HUB
FRA


France

Country in Brief

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

01 France Regulatory Landscape

France combines ACPR prudential oversight, AMF capital-market supervision, European digital-resilience requirements, ANSSI cybersecurity methods and CNIL privacy enforcement. Firms need a consistent operating record for risk, controls, incidents, assurance and executive reporting.

ACPR

Prudential Supervision and Resolution Authority

Industries Regulated

Banking and lending, Payments and fintech

AMF

Financial Markets Authority

Industries Regulated

Capital markets and listed companies

ANSSI

National Cybersecurity Agency of France

Industries Regulated

Capital markets and listed companies, Government and critical infrastructure, Public and private organisations

CNIL

National Commission for Information Technology and Civil Liberties

Industries Regulated

Cross-sector data controllers and processors, Telecommunications and digital services

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 **Internal-control governance**

02 **Risk appetite and independent assurance**

03 **Digital operational resilience**

04 **Cyber-risk analysis**

05 **Privacy incident notification**

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 France 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.

Order of 3 November 2014 on Internal Control

French Government and ACPR

Applies To	Banking, payment and investment entities within the Order's scope
Operational Focus	Risk measurement, limits, permanent and periodic controls, internal audit, incident records, outsourcing, continuity and management reporting.
ERMVare® **Primary Fit**	Third-party risks, controls, assessments, treatments, approvals, KRIs and oversight reporting.
AuditVare® **Primary Fit**	Audit universe, risk-based planning, RCM-linked testing, working papers, evidence, findings and follow-up.
InciVare® **Primary Fit**	Disruption reporting, escalation, investigation, corrective action, recovery tracking and closure evidence.
Scope Boundary	Workflow and evidence support only. Applicability and legal interpretation remain with the organisation and its advisers.
Official Source	**Open Official Source**

AMF General Regulation

AMF

Applies To	Issuers, investment firms, asset managers and other market participants within applicable provisions
Operational Focus	Compliance, internal controls, risk management, conflicts, reporting, control evidence and supervisory remediation.
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**

Digital Operational Resilience Act

European Union and French financial supervisors

Applies To	Financial entities and ICT third-party providers within DORA's scope
Operational Focus	ICT risk, major incident reporting, resilience testing, third-party registers, recovery and management-body oversight.
ERMVare® **Primary Fit**	Third-party risks, controls, assessments, treatments, approvals, KRIs and oversight reporting.
InciVare® **Primary Fit**	Disruption reporting, escalation, investigation, corrective action, recovery tracking and closure evidence.
Scope Boundary	Workflow and evidence support only. Applicability and legal interpretation remain with the organisation and its advisers.
Official Source	**Open Official Source**

EBIOS Risk Manager Method

ANSSI

Applies To	Organisations using the national method to manage digital risk
Operational Focus	Risk scenarios, threat analysis, security objectives, treatment plans, monitoring and governance evidence.
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**

GDPR and Personal Data Breach Notification

CNIL

Applies To	Controllers and processors handling personal data within the GDPR's scope
Operational Focus	Privacy accountability, incident assessment, 72-hour notification where required, affected-person communication and remediation records.
InciVare® **Primary Fit**	Incident intake, assessment, investigation, notification workflow, corrective action, escalation and closure evidence.
ERMVare® **Supporting Fit**	Privacy risks, controls, assessments, treatment actions, ownership, approvals and management reporting.
Scope Boundary	Notification workflow and evidence can be configured. Submission to an authority requires an approved process or integration.
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	**Order of 3 November 2014 on Internal Control** French Government and ACPR	**Official Source**
02	**AMF General Regulation** AMF	**Official Source**
03	**Digital Operational Resilience Act** European Union and French financial supervisors	**Official Source**
04	**EBIOS Risk Manager Method** ANSSI	**Official Source**
05	**GDPR and Personal Data Breach Notification** CNIL	**Official Source**

THE NEXT STEP

Build a Connected GRC Operating Model for France.

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

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