## SUPTECH GENERATIONS 2.0

	0G MANUAL	1G MINIMAL TECH	2G DIGITAL	3G ADVANCED TECH	4G BIG DATA & AI
DATA PRODUCTS	MINIMAL STATISTICAL SUMMARIES	DIGITAL, FILE-BASED REPORT GENERATION	STATIC CHARTS AND METRICS	interactive visualizations	ADVANCED BUSINESS INTELLIGENCE TOOLS + GENERATIVE AI
ANALYTICS	no additional analysis	STATISTICAL SUMMARIES	DESCRIPTIVE/ DIAGNOSTIC ANALYTICS TOOLS	PREDICTIVE ANALYTICS TOOLS	PRESCRIPTIVE ANALYTICS TOOLS
ACCESS CONTROLS	INDIVIDUAL ACCESS ONLY	TEAM ACCESS ONLY	DEPARTMENT ACCESS ONLY	LIMITED AGENCY-WIDE ACCESS	AGENCY-WIDE ACCESS
STORAGE	PHYSICAL MEDIA	DIGITAL FILE-BASED STORAGE	DATABASES	CONSOLIDATED STORAGE PLATFORMS	ADVANCED STORAGE (DATA LAKES)
VALIDATION + PROCESSING	MANUAL OR NO VALIDATION RULES AFTER RECEIPT OF DATA	template-based Validation	AUTOMATED VALIDATION	TASK AND PROCESS AUTOMATION	ADVANCED PROCESSING (IMAGE, TEXT, DOCUMENT, BIG DATA)
COLLECTION	manually submitted	FILE SERVER	WEB PORTALS OR OTHER DOCUMENT MANAGEMENT	APPLICATION PROGRAMMING INTERFACES (AI)	ADVANCED COLLECTION (AI- BASED, STREAMING, SCRAPING)

The SupTech Generations framework was first introduced in 2019 in a Bank for International Settlements (BIS) report co-authored with the RegTech for Regulators Accelerator (R<sup>2</sup>A). Building on that foundation, Digital Transformation Solutions advanced the framework into SupTech Generations 2.0 during its leadership of the Cambridge SupTech Lab incorporating lessons from global deployments and reflecting ongoing evolution in tech and data science.