

Innovaciones tecnológicas en los registros

Jonathan Peralta
Asesor de Gobierno Digital

NRD Companies es un grupo global de empresas de tecnología de la información y consultoría, especializado en la gobernanza y el desarrollo de la infraestructura digital económica.

Incorporada en Noruega, con sede de operaciones en Lituania, atiende a clientes desde Noruega, Lituania, Bangladesh y Uganda.



Pioneros en el campo de registros digitales

30

años de experiencia en
el campo

60+

países en los que
hemos trabajado

120+

profesionales y expertos
en la materia

150+

clientes a nivel mundial

350+

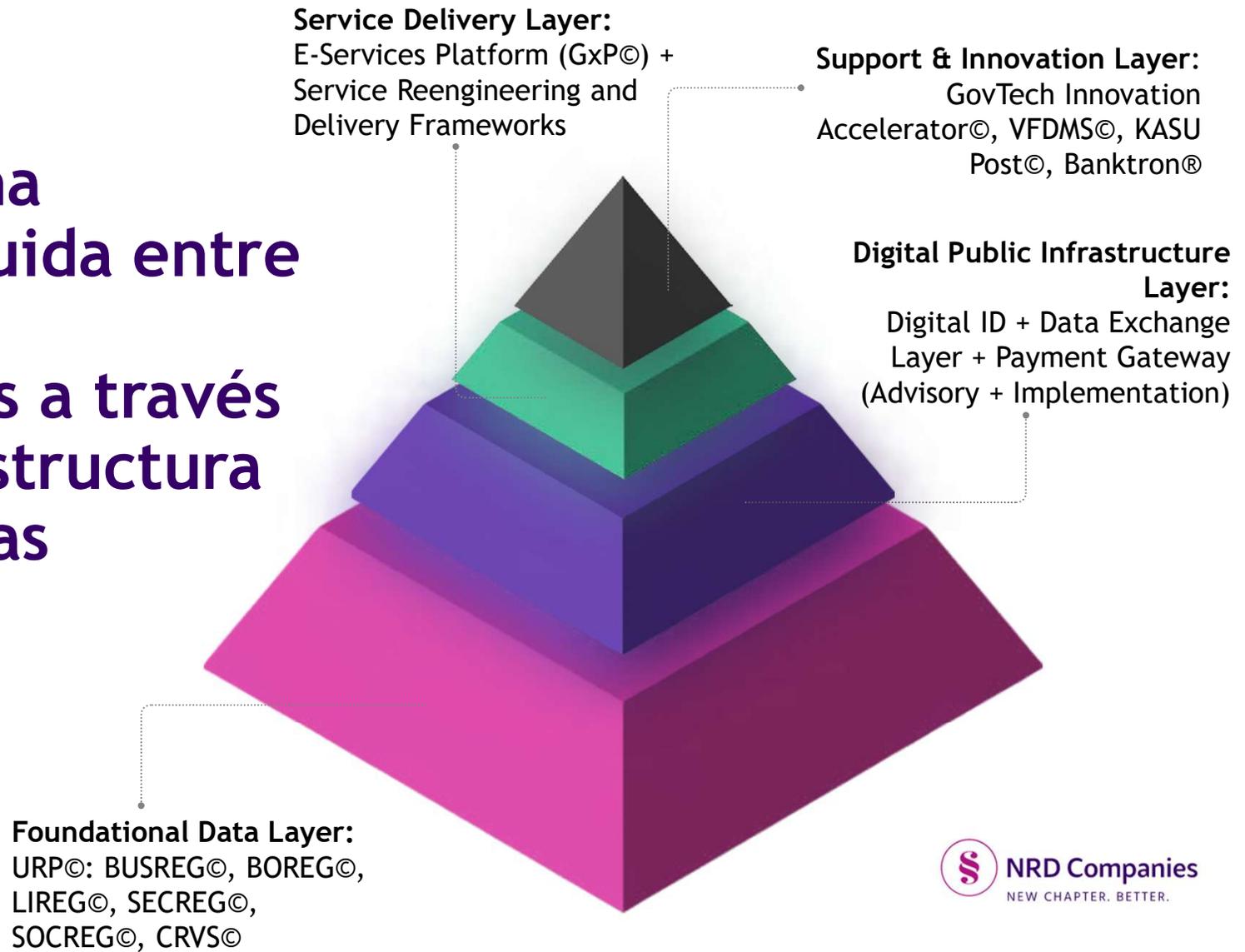
proyectos que ya hemos
implementado

Huella Global

NRD Companies implementa productos y proyectos en más de 60 países en todo el mundo.



Facilitando una interacción fluida entre el gobierno y los ciudadanos a través de una infraestructura digital en capas



120 OF OUR FACES



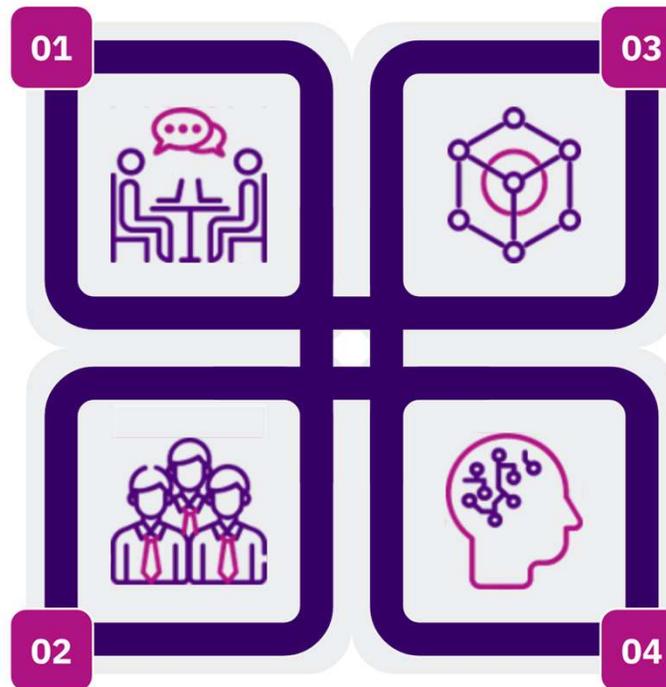


**Co-creating with
professionals & experts
in your country**

Co-creando con usted

Capacitación práctica en TI

Desarrollamos habilidades internas dentro de los equipos gubernamentales



Participación local en TIC

Colaboramos con empresas tecnológicas nacionales para impulsar la economía digital del país

Acceso completo al código fuente

Garantizamos la propiedad local, la escalabilidad y la independencia a largo plazo

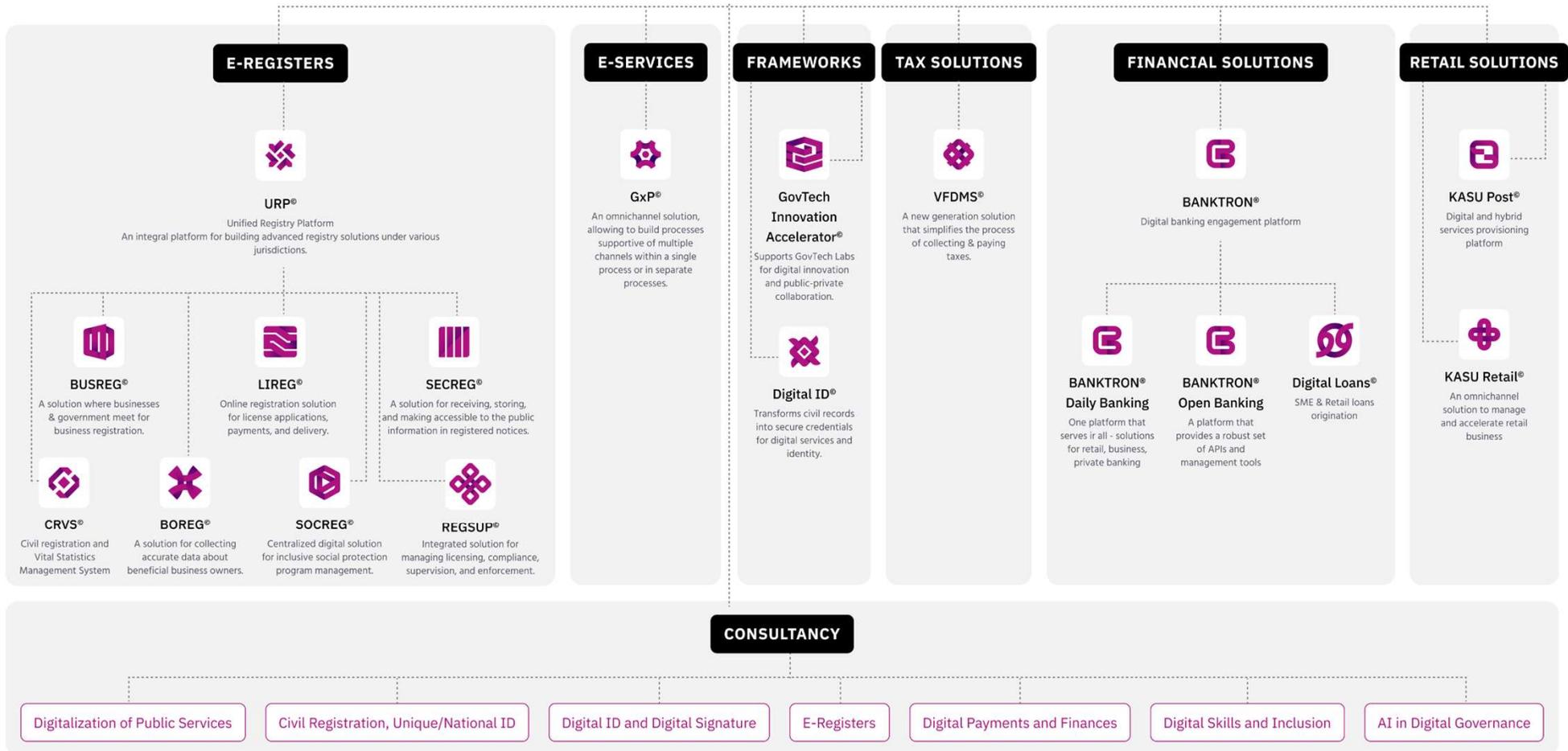
Colaboración GovTech Lab

Innovando a través de la co-creación estructurada

Confianza de socios institucionales de desarrollo en todo el mundo



Productos y Servicios



Muchas autoridades registrales confían en nosotros para resolver sus desafíos

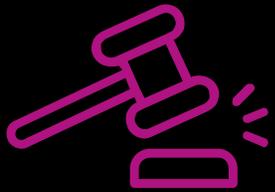


No.1 en el mundo

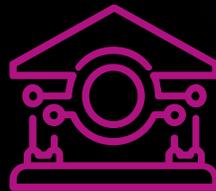
En términos de experiencia y número de proyectos completados en el ámbito de la transformación de registros estatales:.

30 años en la industria;
150 proyectos relacionados con registros en todo el mundo;
30 jurisdicciones.

Transformación digital más allá de la tecnología



Cumplimiento legal
y normativo



Cambio
organizacional



Optimización
de procesos



Liderazgo
institucional

La Comisión de Servicios Financieros (FSC) de Belice brilla a nivel mundial como ganadora de un premio en transformación digital

BCCAR Trayectoria de transformación

2022-2023



Digital Leap

Belize Companies Act.

- Launch of the Online Business Registry System (OBRS).
- Transition from paper to online filings.
- Staff training on digital operations.

2025



Deepening Transformation

- Licensing Management Information System (LicenSys) launch at FSC.
- Broaden OBRS capabilities

Expanding Reform Ecosystem

- Rollout of the Secured Transactions & Collateral Registry (STCR).
- Improved access to finance for MSMEs through movable collateral.

2024



Continual improvement

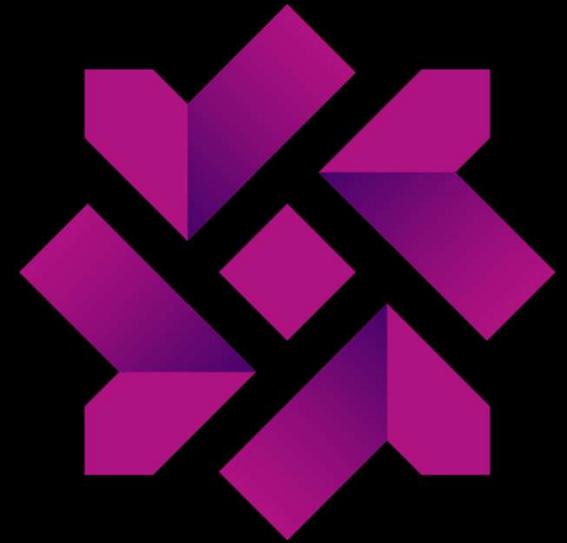
2026+

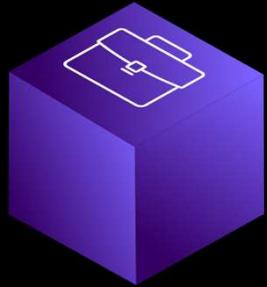


URP© - Unified Registry Platform

URP© - Una plataforma integrada para Soluciones Avanzadas de Registro:

- Servicios de Registro
- Servicios de Información
- Otros Servicios de Apoyo

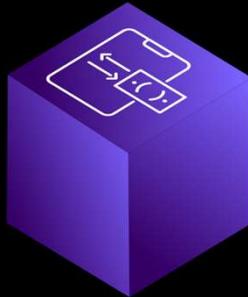




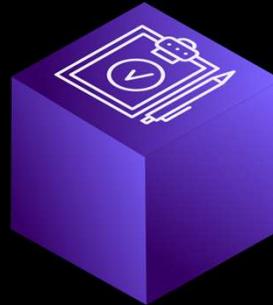
Register of Business
Entities (BUSREG)



Register of
BO



Register of Secured
Transactions



Licensing
Management IS



Register of
Industrial Property



Other
Registers

Unified Registers Platform

Una plataforma impulsada por low-code, comprobada internacionalmente, para construir registros basados en datos.

Premios Internacionales





**Destacando los logros de los clientes:
Creación de video de empresas NRD
para impacto global y local**

Menciones en la prensa internacional

Belize's Online Business Registry System Wins International Award

Finance Belize News Belize's Online Business Registry System Wins International Award



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- Events
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Recent News & Events

- Belize's Online Business Registry System Wins International Award

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Belize's Online Business Registry System receives a digital champion's award from the World Summit on the Information Society 2023

Tags



Belize's Online Business Registry System (OBRS) Receives Second WSIS Champion Award.

July 7, 2025, City of Belmopan, Belize. The Financial Services Commission (FSC), is proud to announce that the Belize Companies and Corporate Affairs Registry's (BCCAR) Online Business Registry System (OBRS) has once again achieved international acclaim, earning a **WSIS Prize 2025 Champion Award** at the World Summit on the Information Society (WSIS), organized by the International Telecommunication Union (ITU) and its global partners.

The award was presented at the WSIS 2025 Champion Ceremony held today in Geneva, Switzerland, affirming Belize's growing reputation as a leader in public sector digital innovation. OBRS was recognized under the



Lietuvių sukurta internetinė verslo registravimo sistema Belizui pelnė tarptautinį pripažinimą

Publikacijos data: 2023-03-20



PRESS RELEASE

with Prestigious Innovation (Commendation) Award for its on and Collateral Registry at the 2025 Corporate Registers

City of Belmopan, Belize – The Financial Services Commission and the Belize Companies and Corporate Affairs Registry announce that Belize has been recognized on the international stage at the **Corporate Registers Forum (CRF) held in Tunis, Tunisia.**

Innovation (Commendation) Award for its groundbreaking **on and Collateral Registry (STCR)**, a transformative digital system that provides easy access to finance, promotes business growth, and strengthens the digital ecosystem. This distinguished recognition places Belize alongside



primary as global leaders acknowledged implementing innovative registry initiatives that deliver measurable impact, foster regulatory efficiency, and drive inclusive economic transformation.

Since its launch, the CRF has recorded 1,243 security notices, providing greater legal certainty for financial institutions and empowering borrowers to access credit using movable assets such as equipment, vehicles, or livestock rather than relying solely on traditional property-based collateral.

Following a comprehensive review by a panel of experts, Belize's recently launched Online Business Registry System (OBRS) has been selected as a WSIS Prize 2023 Champion

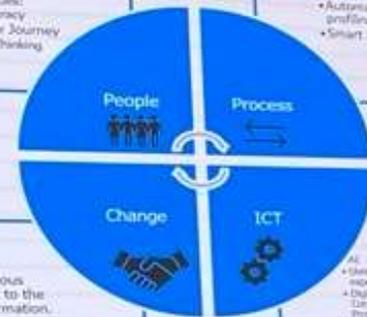
2023-03-16 Copy Share LinkedIn Telegram Twitter Facebook Email

In its 8th edition, the World Summit on the Information Society Forum (WSIS) organized by the International Telecommunication Union (ITU) and its 193 Member States recently held their WSIS Prizes contest. [Belize's Online Business](#)

Una voz más fuerte en el intercambio de conocimiento regional y global

What's Next?

- Scale up skills and competencies
- Data Literacy
- Customer Journey
- Design Thinking



- Automation/ risk profiling
- Smart assistant

- Continuous support to the transformation

- User interfaces and experience
- Digital Services for Corporate Service Providers
- Cultural Resilience



OCTOBER 2023

CRF MALTA 23



Conferencia CRF, Europe, Malta

Conferencia de IACA, USA, Indianapolis



New Challenges for Business Registries

More transparency & efficiency

CRF
corporate registries forum
مؤتمرات

Conferencia CRF, Tunisia

Del éxito nacional al liderazgo regional

Financial Services Commission (FSC) Belize
1,755 followers
Sm •

Unlock the potential of regulatory compliance!
Join us for our upcoming webinar: **Navigating Compliance Standards: ...more**

Financial Services Commission (FSC) Belize
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Join our webinar tomorrow at 10:00 (CST/GMT-6)!
Topic: **Navigating Compliance Standards: Strategies for Caribbean Nations in Response to FATF and EU Designations ...more**

Belize FSC
Financial Services Commission

BELIZE'S REMOVAL FROM EU ANNEX 1 LISTING

Ms. La Donna John
Director of Legal and Enforcement at the Financial Services Commission of Belize

with La Donna John

Belize FSC
Financial Services Commission

BELIZE'S EFFORTS: Meeting CFATF Recommendations Related to Money Laundering and Terrorist Financing

Mrs. Leni Ysaguirre McGann
Director of the Financial Intelligence Unit of Belize (FIU)

with Leni Ysaguirre and 1 other

Home About Us Regulatory Framework Licensing Securities Compliance Enforcement Library

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Subject: Navigating Compliance Standards – Strategies for Caribbean Nations in Response to FATF and EU Designations – Webinar Concludes with Key Highlights and Takeaways

Agenda

Welcome

Mr. Claude B.F. Haylock, Director General and Deputy Chairman of the Financial Services Commission of Belize

Belize's Removal from EU Annex 1 Listing

Ms. La Donna John, Director of Legal and Enforcement at the Financial Services Commission of Belize

Strategies and Tools for a Sustainable and Effective Beneficial Ownership Framework

Mr. Alexandre Taymans, Key Expert Beneficial Ownership at the European Union AML/CFT Global Facility

Connecting the Dots: The Power of Technology for Ultimate Beneficiaries Data Management

Mr. Mindaugas Glodas, CEO at NRD Companies

For more information about the webinar, please visit our website
<https://www.belizefsc.org.bz/eventspage/>

NAVIGATING COMPLIANCE STANDARDS: Strategies for Caribbean Nations in Response to FATF and EU Designations

FREE WEBINAR **HOSTED BY:**

April 23, 2024
10:00 am (CST/GMT-6)

Belize FSC
Financial Services Commission

Dear Esteemed Colleagues and Partners,

We are pleased to share with you the completed agenda for our webinar:

"Navigating Compliance Standards: Strategies for Caribbean Nations in Response to FATF and EU Designations."



Dear Esteemed Colleagues and Partners,

We express our sincerest gratitude for joining us in the webinar titled **"Navigating Compliance Standards: Strategies for Caribbean Nations in Response to FATF and EU Designations,"** hosted by the Financial Services Commission (FSC) of Belize.

As promised, we're delighted to provide you with exclusive access to the video recordings of the insightful presentations delivered by our esteemed speakers.

You can access the complete webinar recording here:

NAVIGATING COMPLIANCE STANDARDS:

Strategies for Caribbean Nations in Response to FATF and EU Designations

FREE WEBINAR **HOSTED BY:**

Belize FSC
Financial Services Commission

Navigating Compliance Standards: Strategies for Caribbean Nations in Response to FATF and EU Designations Webinar concludes with key highlights and takeaways.

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The Financial Services Commission (FSC) of Belize, overseen by the Ministry of Finance, regulates the securities industry and manages key registries. Committed to integrity, accountability, adaptability, service orientation, and reliability, the FSC aims to foster economic growth, investor protection, and a competitive financial environment.

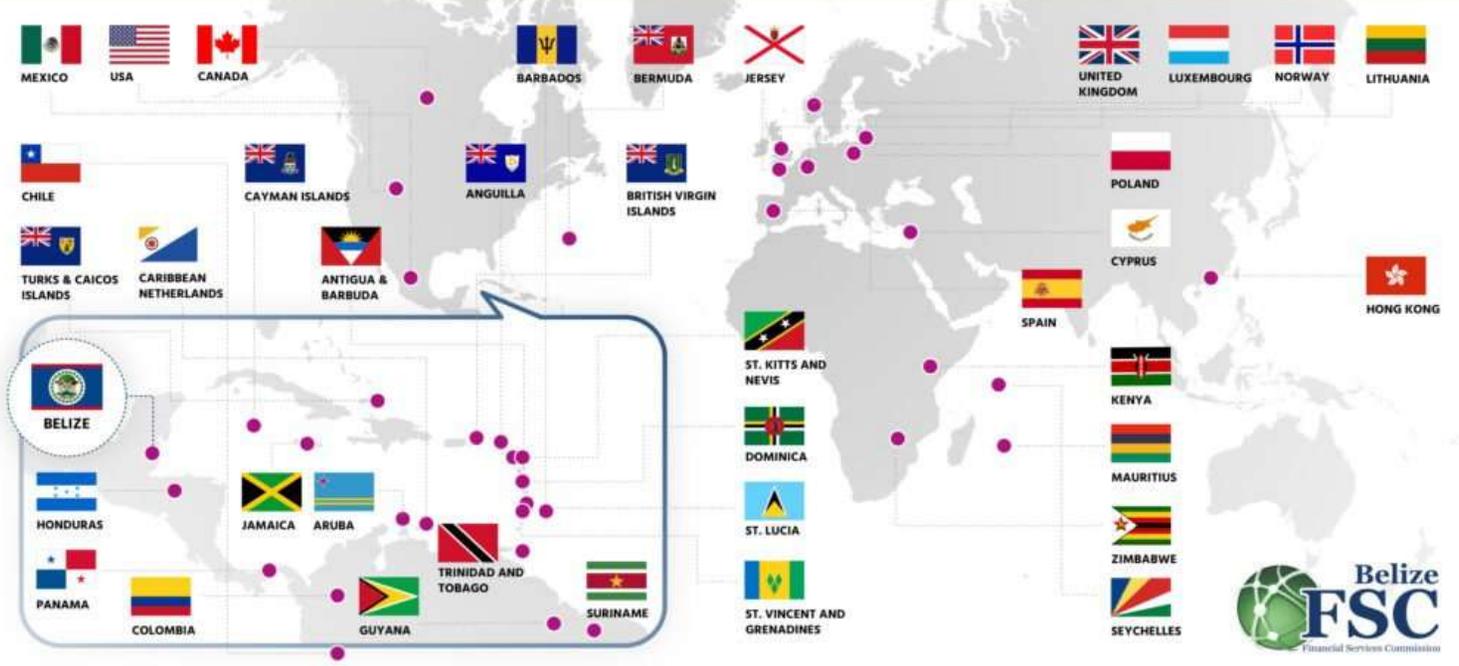
38
countries

471
registered

398
participants

Navigating Compliance Standards: Strategies for Caribbean Nations in Response to FATF and EU Designations

Over 400 participants from 38 countries



Aprendizaje constante y apertura a la innovación



**¿Qué innovaciones están
marcando tendencia hoy?**

Lo que los registros nos están diciendo

84 registros empresariales de todas las regiones del mundo participaron.

63% están desarrollando, utilizando o planificando tecnologías emergentes.

+25.6% crecimiento en nuevos servicios digitales desde 2022.

Emerging Technologies

This page provides an overview of how registries are engaging with emerging technologies. It highlights the adoption and exploration of innovations such as Blockchain, Artificial Intelligence, and other digital solutions, reflecting the sector's forward-looking priorities.

Business Register State - Name

Abu Dhabi - Abu Dhabi Department of Economic Development

Australia - Australian Securities and Investments Commission

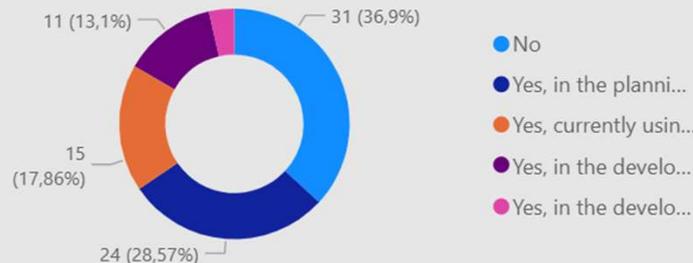
Azerbaijan - State Registry of Legal Entities

Belgium - Kruispuntbank van Ondernemingen (KBO) / Banque-Carrefour

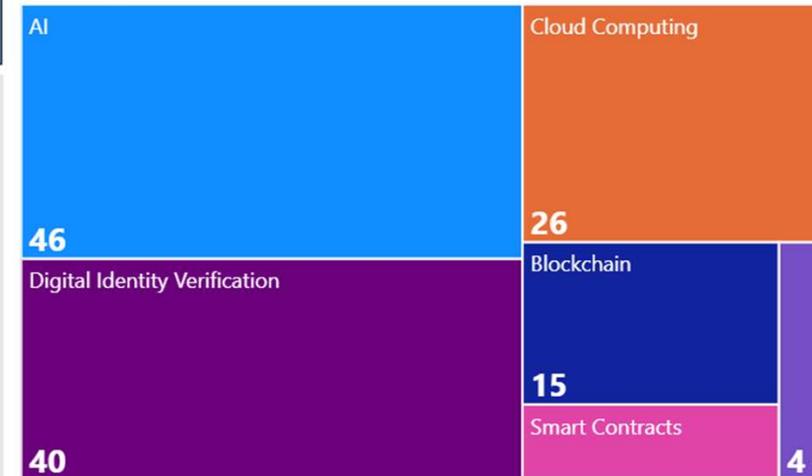
Increase in respondents developing / using / planning to use new digital services since 2022

25,60%

Is your organisation developing / using / planning to use new digital solutions and services based on the use of emerging technologies (such as Blockchain, Artificial Intelligence)?



What technology is your organisation developing, using, or planning to use?



Panorama regional

Belize, Colombia, Costa Rica, El Salvador, Guatemala, México, Paraguay, Perú, Uruguay.

Emerging Technologies

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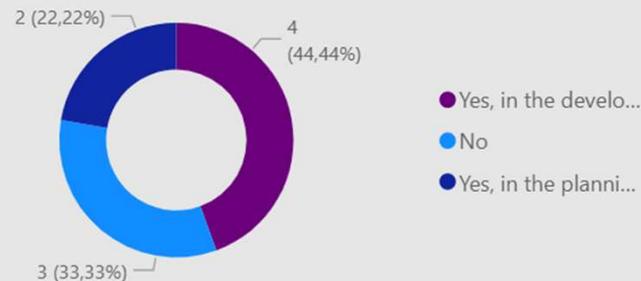
Business Register State - Name

- Belize - Online Business Registry System
- Colombia - Registro Mercantil
- Costa Rica - Registro de Personas Jurídicas
- El Salvador - REGISTRO DE COMERCIO
- Guatemala - Registro Mercantil General de la República de Guatemala
- Mexico - Sistema Integral de Gestión

Increase in respondents developing / using / planning to use new digital services since 2022

25,60%

Is your organisation developing / using / planning to use new digital solutions and services based on the use of emerging technologies (such as Blockchain, Artificial Intelligence)?



What technology is your organisation developing, using, or planning to use?



IA y Automatización

OECD Informe de IA

200

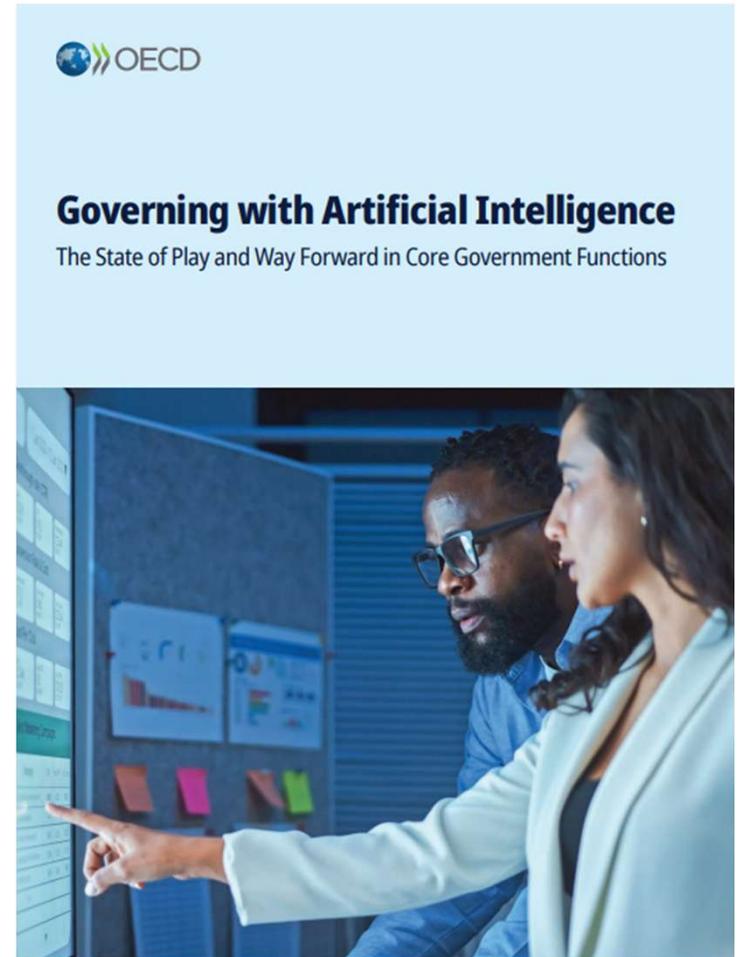
IA Casos de uso analizados para este informe.

57%

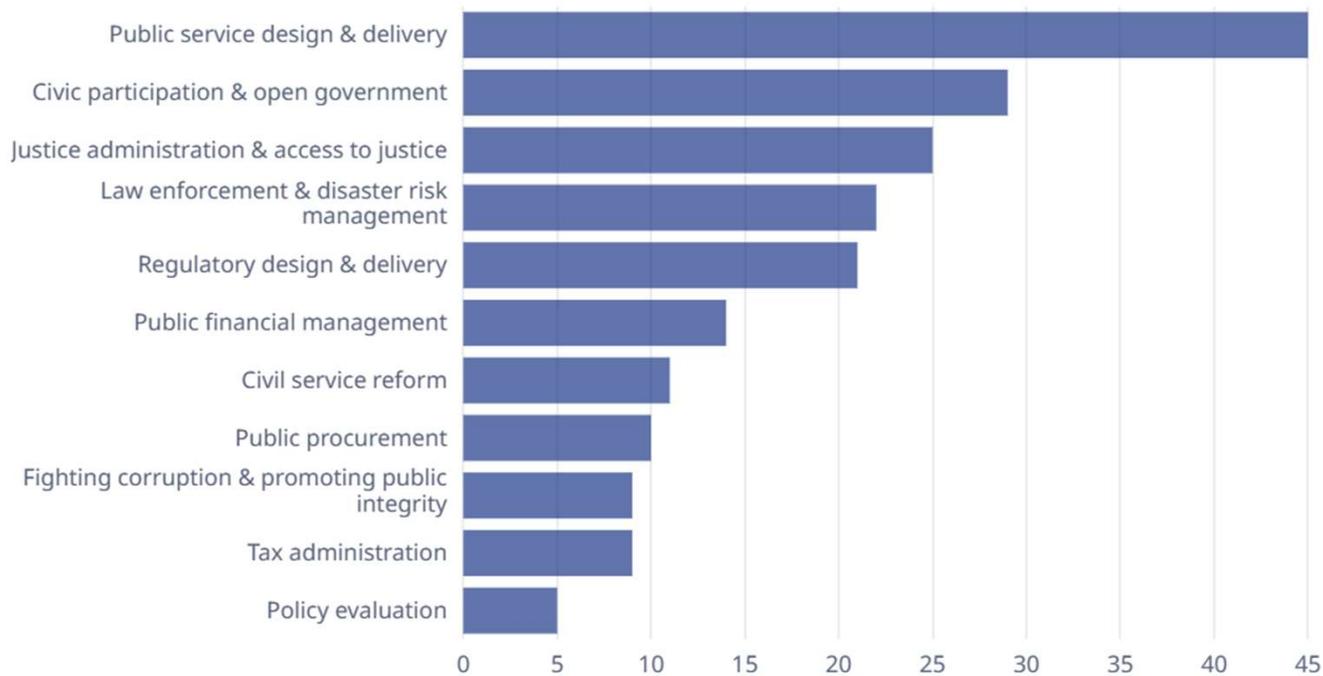
de los casos de uso respaldan procesos y servicios automatizados, optimizados o personalizados, siendo este el objetivo más común entre los gobiernos.

15%

de los gobiernos en 2023 contaban con un marco de inversión en IA.



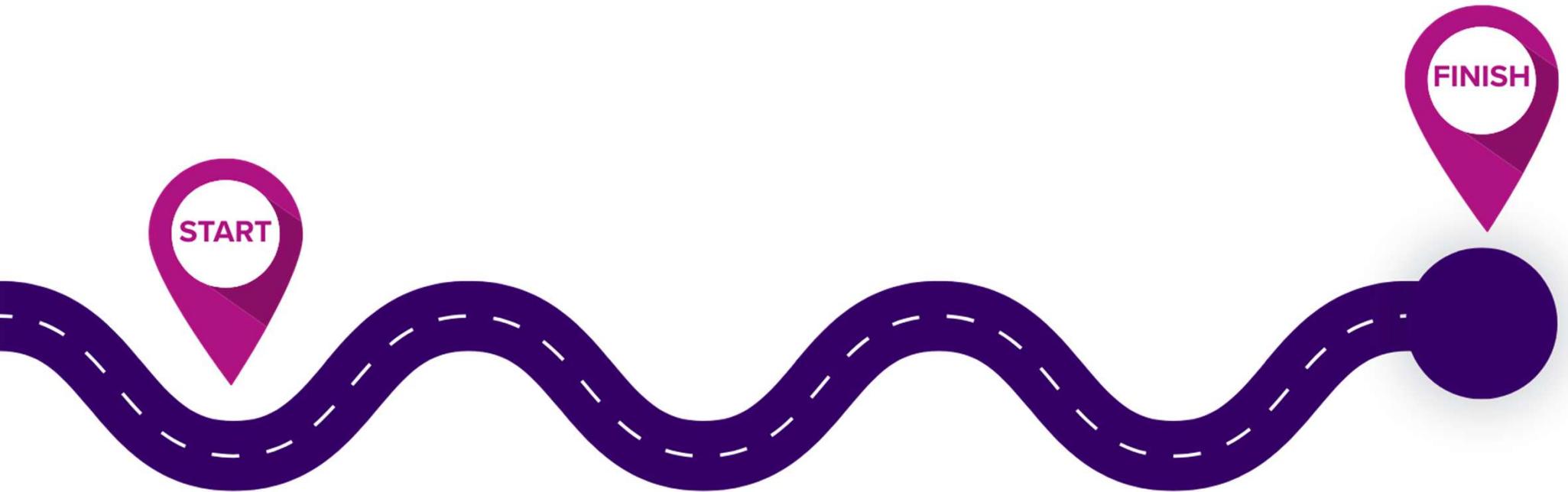
Casos de uso de IA en las funciones gubernamentales (recolectados en 2025)



Source: OECD (2025), [Governing with Artificial Intelligence](#) (Figure 2.1).

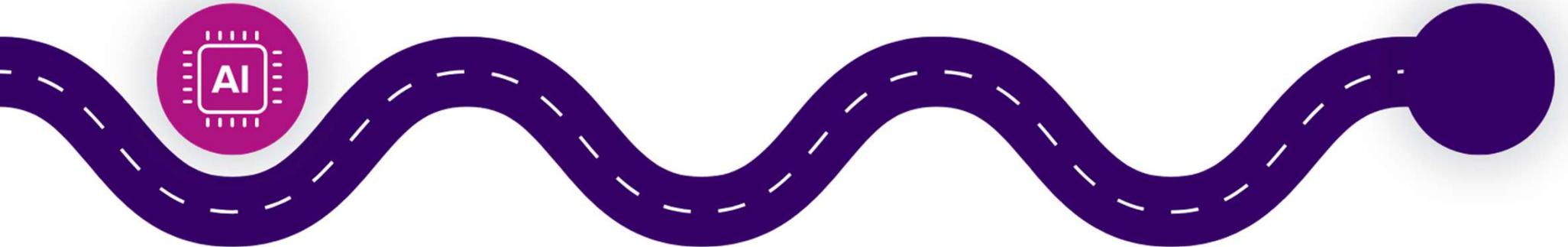
Perspectiva de NRD Companies sobre un registro empresarial más inteligente mediante IA y automatización

Iniciar un negocio: el recorrido del usuario



Iniciar un negocio: el recorrido del usuario

Asistente IA



Asistente de IA



Services

Identity Verification >

Business Register >

Register of Beneficial Owners >

Collateral Register >

Licence Register >

My Office

Name Similarity

Users management >

System configuration >



English



Business Register

REGISTRATION

Name Reservation

Service for name reservation of the business entity

Start

Register a new Business Entity

Step-by-step service for a new business entity registration

Info

Start

Amend Business Entity

Service for amendment of any data of the existing business entity

Start

Dissolve business entity

Service for complete dissolution of the existing business entity

Start

Filing of other documents about the business entity

Service in order to file other documents about the existing business entity

Start

INFORMATION

Request for data extract about entity

Service to request a standard data extract (pdf) about the existing business entity

Start

Request for custom-made extract or certified copy

Service to request a custom-made extract, certificate or certified copy of any document about entity

Start

NRD Assistant

Hello! 🙌

I can help with business registration and entity management:

- Name Reservation
- Register new Business Entity
- Amend entities
- Filing documents
- Data extract
- Custom extract
- Fees of applications
- Fees and requirements

Start registration

Amend entity

Order extract

Application status

Type your message...



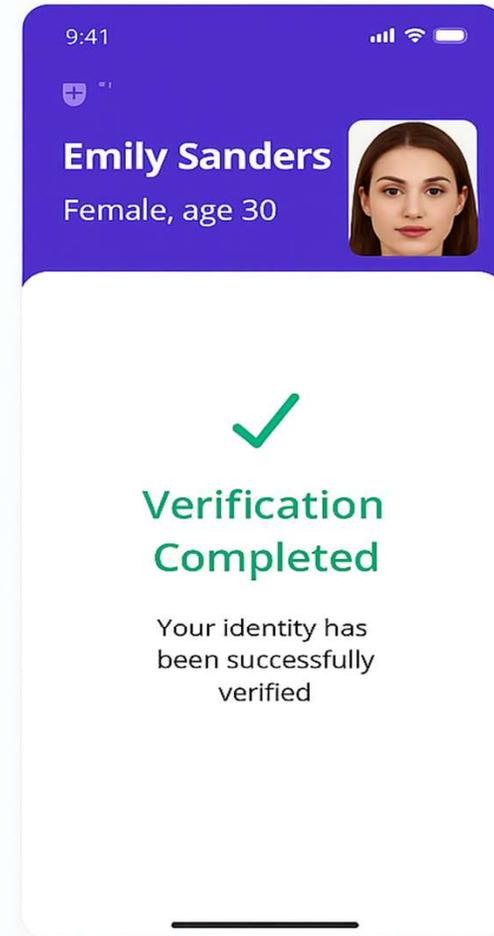
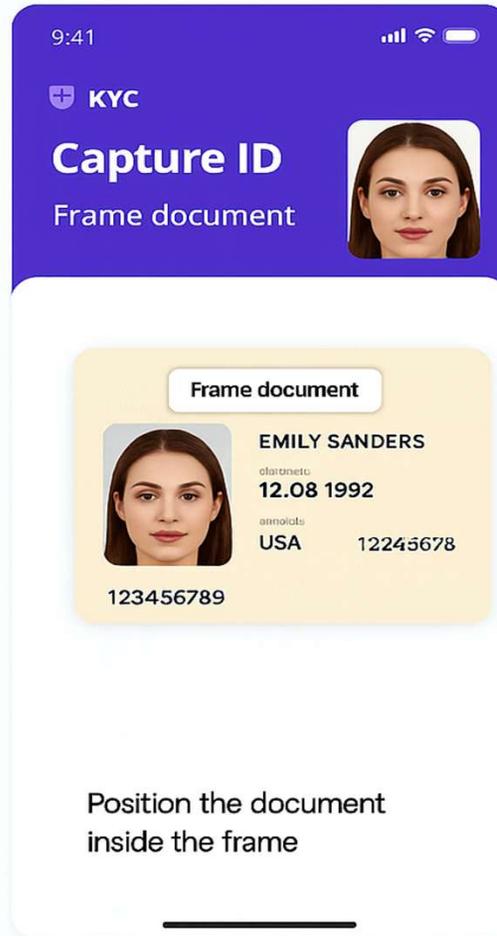
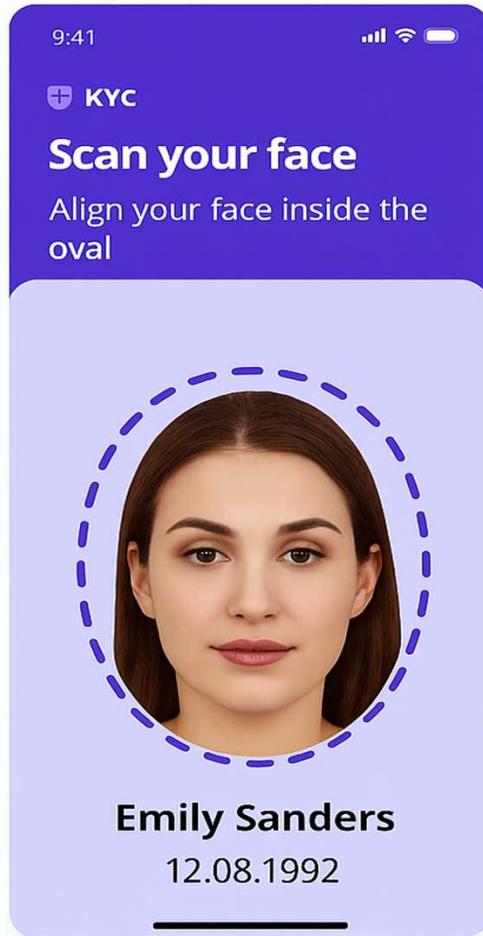
Iniciar un negocio: el recorrido del usuario

Asistente IA

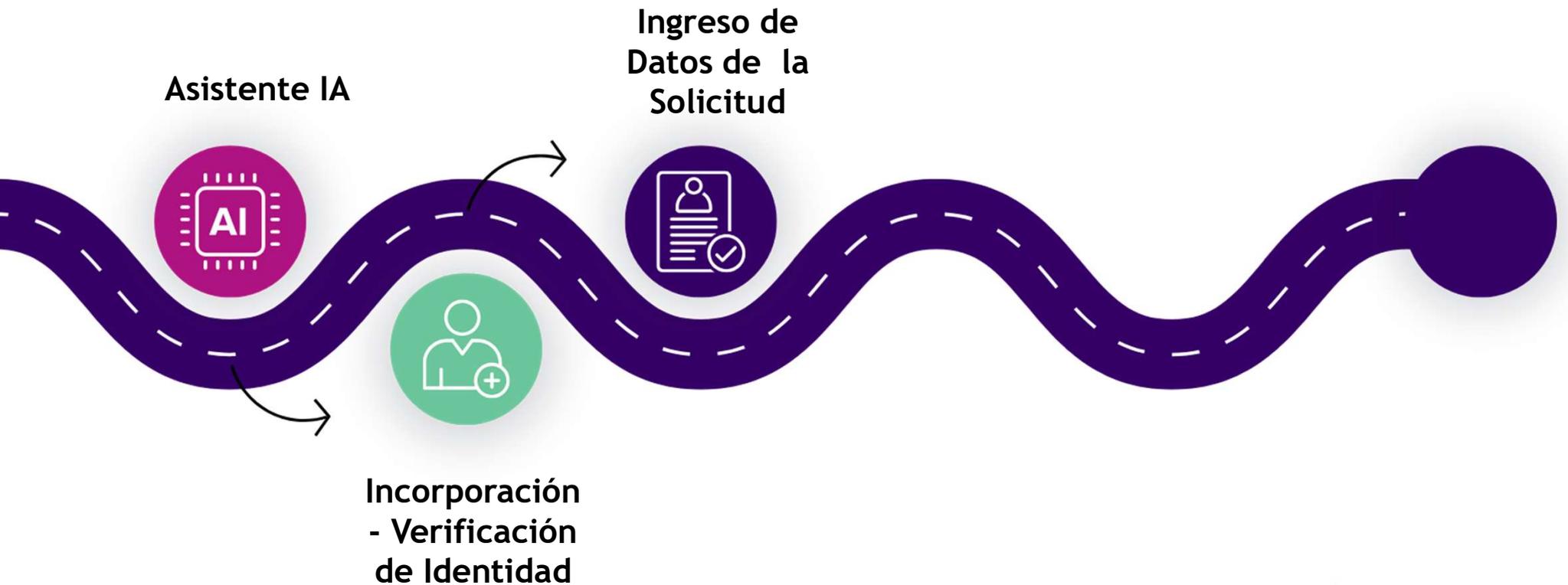


Incorporación
- Verificación
de Identidad

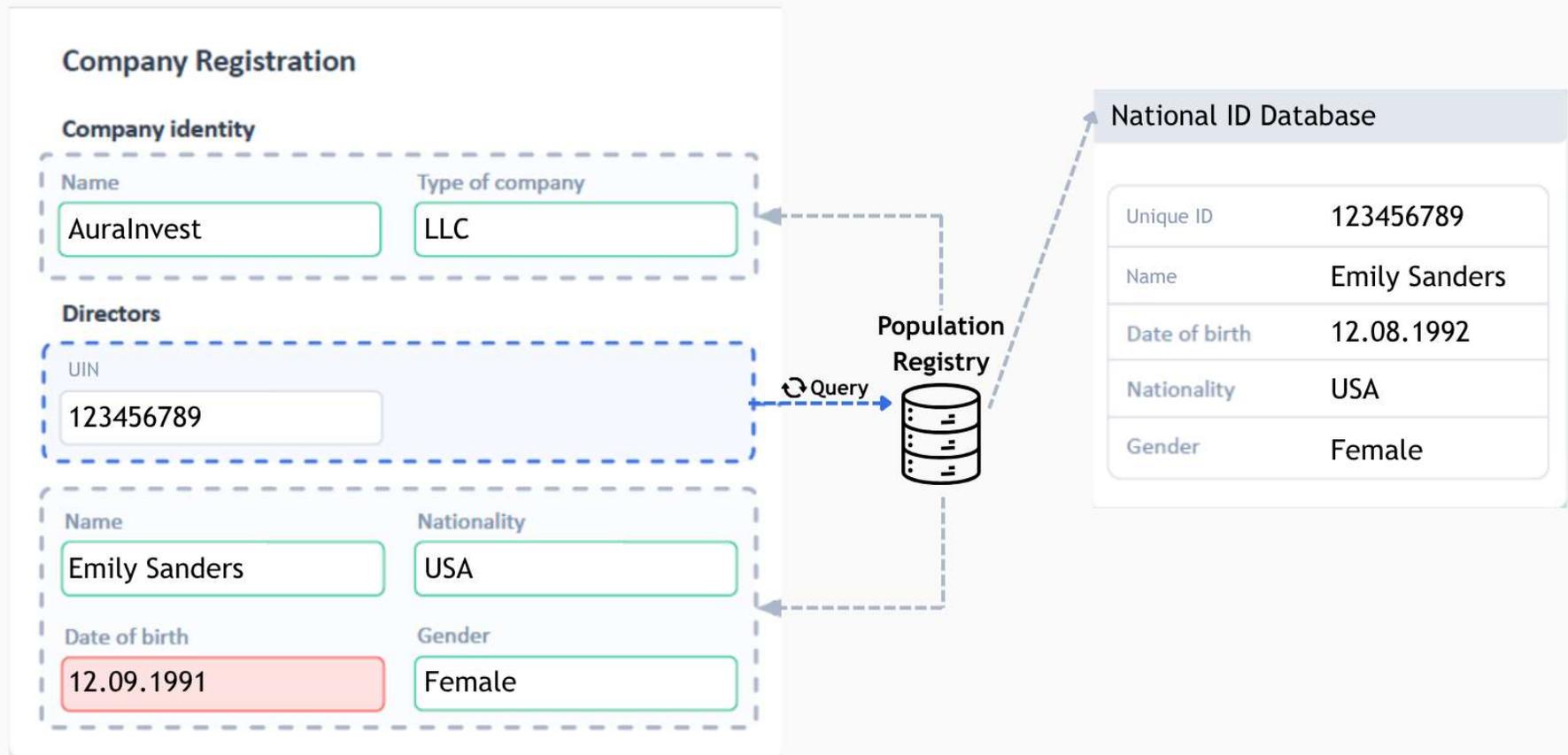
Incorporación - Verificación de Identidad



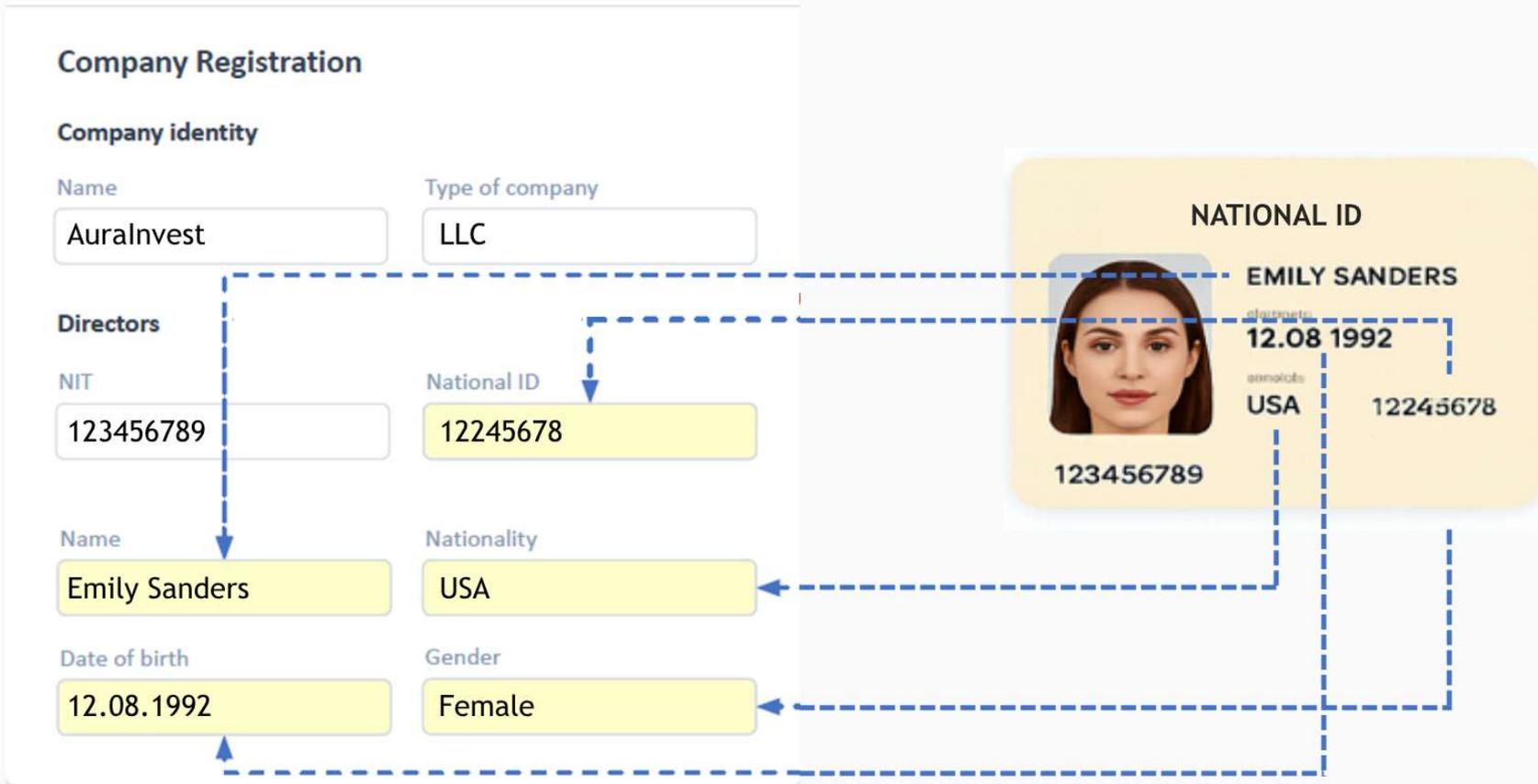
Iniciar un negocio: el recorrido del usuario



Ingreso de datos de la solicitud



Gestión de documentos



Generación de documentos

ARTICLES OF INCORPORATION OF

Flowers, LTD Company Limited

I, the undersigned Incorporator, being a natural person of full age, for the purpose of forming a corporation under and pursuant to the provisions of the laws of Barbados, do hereby adopt the following Articles of Incorporation:

ARTICLE I. NAME

The name of the corporation is Flowers, LTD Company Limited

ARTICLE II. PURPOSE

The purpose of the corporation is to engage in any lawful act or activity for which a corporation may be organized under the Corporation Law of Barbados other than the banking business, the trust company business, or the practice of a profession permitted to be incorporated by the Norway Corporations Code.

ARTICLE III. CAPITAL

The corporation is authorized to issue only one class of shares of stock; and the total number of shares that this corporation is authorized to issue is 1000.

ARTICLE IV SHAREHOLDER ACTION

Action without a meeting. Any action required or permitted to be taken at a meeting of the shareholders may be taken without a meeting by written action signed by all shareholders entitled to vote.

ARTICLE V BOARD ACTION

The Board of Directors shall take action by the affirmative vote of a majority of the directors present at a duly held meeting, except as required by law.

ARTICLE VI DIRECTOR LIABILITY

The liability of the directors of the corporation for monetary damages shall be eliminated to the fullest extent permissible under Norway law.

Attachments

Prepared downloads

[Application_form.pdf](#)
b3b52735-1d36-4555-8106-bab6519d76ba

[Articles.pdf](#)
25a24027-19c5-4478-9e3e-faee5217b57d

Please print the prepared application form above and sign it. The signed and scanned application form must be uploaded below.

Be sure that the scanned documents are clearly visible, properly scanned.

Required documents

Power of attorney (optional)	Not Attached
Contract of incorporation	Not Attached
Decision on registered share capital (optional)	Not Attached

Uploaded Attachments

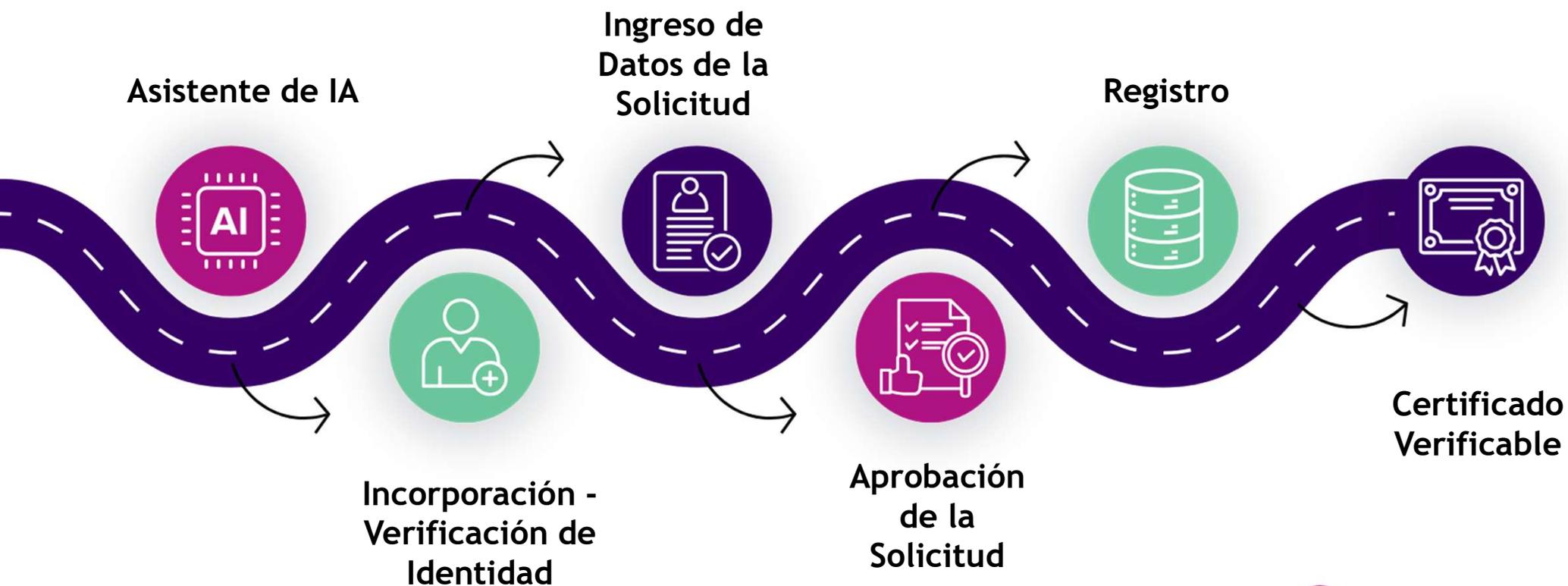
File Name	Document Type
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Drop files to attach, or [browse](#)

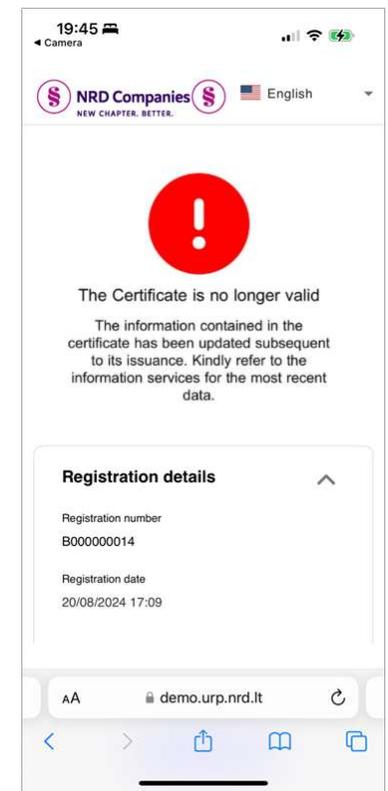
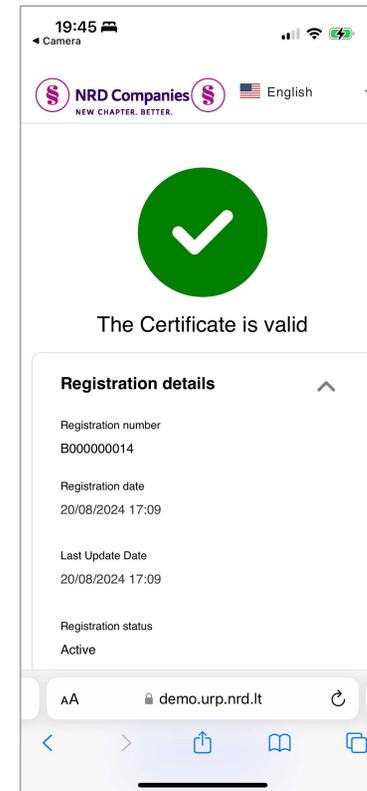
Iniciar un negocio: el recorrido del usuario



Iniciar un negocio: el recorrido del usuario



Certificado verificable



Potential Future Use Cases



Casos de Uso de IA y Automatización en Registro

IT1

Diapositiva 48

IT1 Yra atskiras Tomo pristatymas darytas norvegams, būtų galima jį panaudoti. Bet klausimas ar reikia tais bendrais pavyzdžiai dalintis, gal geriau jų kontekstui tinkančiom įdėjom pasidalinti?

leva Tarailienė; 2025-10-24T10:29:37.646

Automatización de la Clasificación y la Extracción de Metadatos

Presentado por INFOCAMERE(Italia)

- **Predicción de códigos de actividad económica (NACE/ATECO) a partir de descripciones de texto utilizando modelos de lenguaje grandes (LLM) y clasificadores.**
- **Clasificación automática de documentos y extracción de metadatos clave (por ejemplo, fechas de vencimiento, identificadores legales).**
- **Identificación de representantes legales a partir de diversos documentos con un 84% de precisión.**
- **Detección y categorización de errores comunes en formularios de registro enviados por los usuarios mediante un LLM ajustado.**

Atención y Gestión de Casos con Apoyo de Inteligencia Artificial

Presentado por Bolagsverket (Suecia)

- Clasificación de correos electrónicos y direccionamiento al departamento correspondiente.
- Revisión de casos y tipificación de documentos con soporte de IA.
- Verificación de similitud de nombres de empresas para prevenir registros duplicados o conflictivos.
- Exploración inicial de soporte lingüístico basado en transformador Generativo Preentrenado (GPT) y asistentes para gestores de casos.

Procesamiento de Datos Inteligente y Anonimización

Presento por Bundesanzeiger(Alemania)

- **Anonimización de datos personales en informes anuales** utilizando modelos de Procesamiento del Lenguaje Natural (PLN) y Reconocimiento Óptico de Caracteres (OCR).
- **Conversión de documentos no estructurados (PDF, XML) a formatos estructurados y buscables.**
- **Retrieval-Augmented Generation (RAG) Chat (Generación Aumentada con Recuperación).**

Los Marcos de Gobernanza para la Inteligencia Artificial son Fundamentales

La OCDE subraya que son los marcos, y no los pilotos, los que permiten transformar la IA de meros experimentos en reformas confiables.

AI isn't your boss or your enemy - it's that smart, rule-abiding teenager who's here to assist you, not replace you.

Treat it like a teammate:
guide it, correct it, and let it
grow with you.



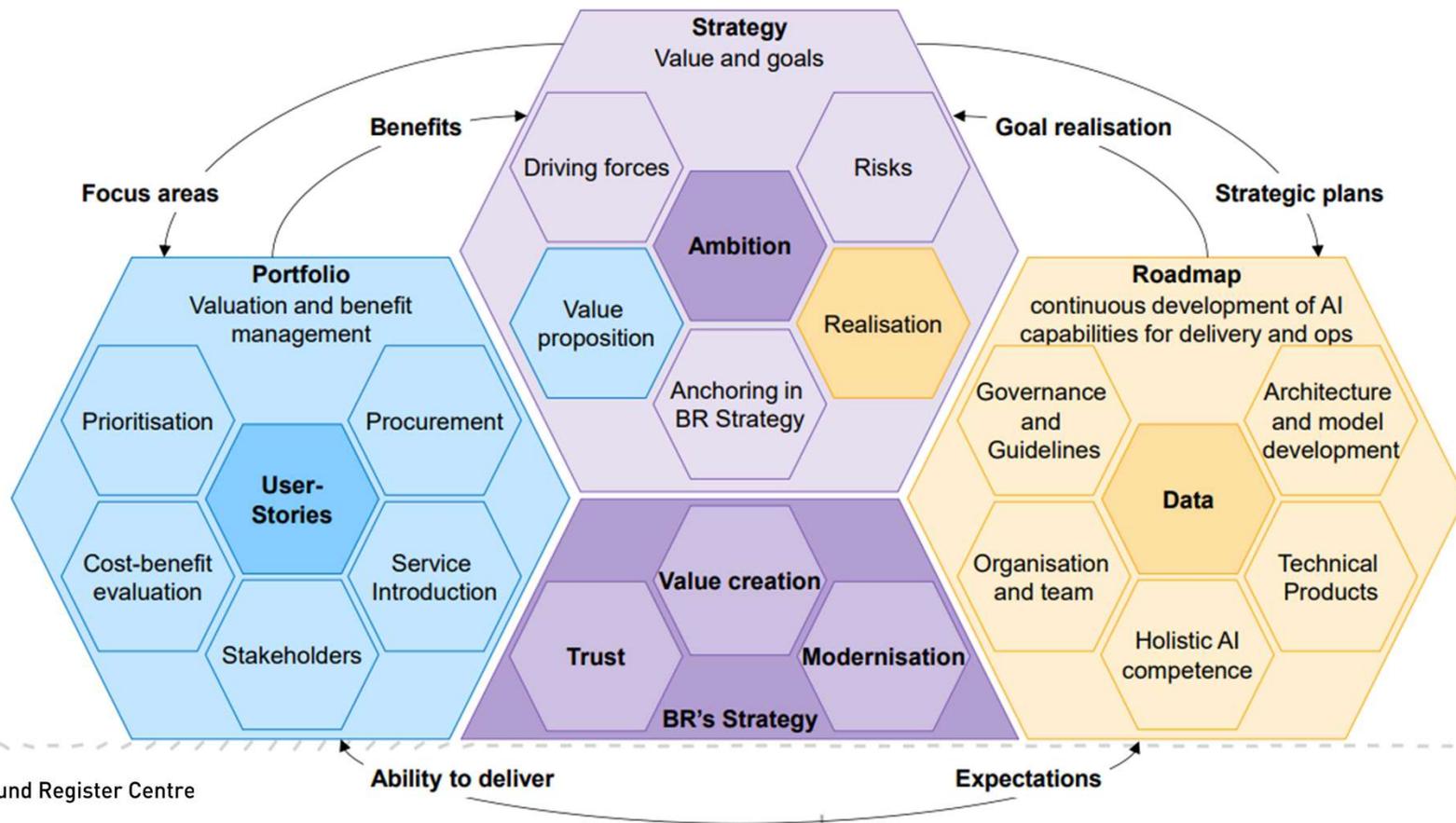
Marco de IA en el Brønnøysund Register Centre



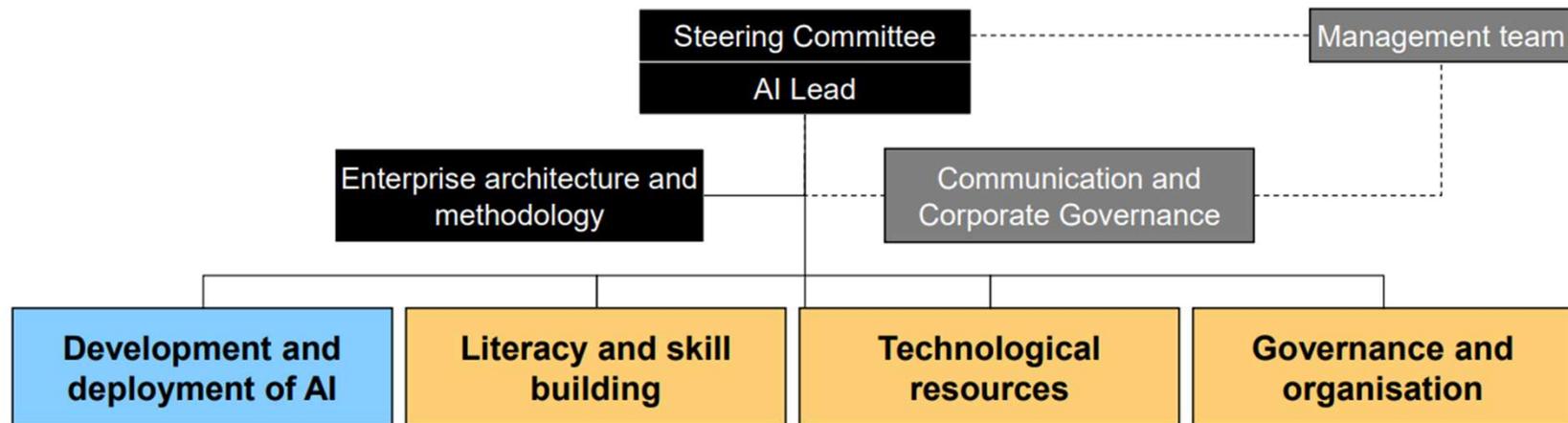
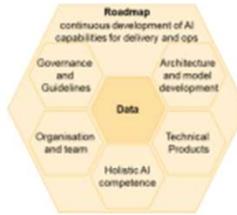
The Brønnøysund Register Centre

 NRD Companies
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La estrategia de Inteligencia Artificial de BRC se encuentra incorporada en su estrategia empresarial



La hoja de ruta de Inteligencia Artificial se rige de manera que su implementación contribuye a establecer la gobernanza de la IA



Conclusiones Clave

Condiciones Previas para la Inteligencia Artificial y la Automatización

- **Datos limpios y estructurados** - precisos, organizados e interoperables.
- **Gobernanza sólida de la IA** - garantiza transparencia y responsabilidad.
- **Sistemas conectados** - verificación de datos en tiempo real.
- **Personal calificado y cultura de cambio** - alfabetización en IA y disposición para el cambio

Bases Tecnológicas Apropriadas



Habilitado para
low-code



Independiente
de la base de
datos



Preparado para
la nube



Impulsado por
microservicios



Interoperable



Seguro por diseño



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