

# Strengthening operational resilience in DIFC

April 2026

## Introduction

The Dubai Financial Services Authority (DFSA) has issued [Consultation Paper 170 \(CP 170\) – Operational Resilience](#), which proposes enhancements to the DFSA Rulebook to introduce a framework aimed at strengthening the operational resilience of financial services provided in or from Dubai International Financial Centre (DIFC).

The proposals are informed by international standards and regulatory developments and reflect the DFSA's continued commitment to aligning its framework with global best practices. They also deliver on the [DFSA's Business Plan 2025-2026](#) commitment to develop a regulatory framework addressing operational resilience.

## What is operational resilience?

Operational resilience refers to the ability of an Authorised Person to prevent, adapt, respond to, and recover from, operational disruptions – while continuing to deliver critical business services. The approach recognises that disruptions may occur and focuses on ensuring that firms can continue to provide services that are critical for users of financial services and the financial services industry, as whole.

The consultation reflects the continued growth, diversification, and technological advancement of financial services in DIFC – markets continue to evolve as they become more interconnected and reliant on digital structure and third-party providers, bringing benefits for users of financial services but also potentially introducing additional operational vulnerabilities.

## DFSA's approach to operational resilience

Operational risks may lead to significant disruptions, hindering delivery of critical business services, with potential to impact users and the reputation of the financial services industry. Globally, the regulatory focus on operational disruptions points to operational risk management through a **preventative framework**.

Regulators have taken a new look at operational risk management through the **resilience perspective**.  
Authorised Persons should operate on the assumption that disruptions will occur and that they must protect users of financial services and the industry from potential harm as a result of compromised or interrupted services.

## Key proposals in CP 170

The proposed framework would require Authorised Persons to:

- **Identify critical business services** – e.g. services that, if disrupted, could pose a material risk to users of financial services, to the financial stability or reputation of DIFC, or to the confidence in the financial services industry in DIFC.

And for each critical business service identified, Authorised Persons would be required to:

- **Set impact tolerances for disruption:** e.g. the maximum level of disruption beyond which the impact becomes intolerable for users or affects the stability or reputation of DIFC, or confidence in the financial services industry in DIFC.
- **Map resources required to deliver that service:** e.g. the minimum combination of resources – between people, processes, and technology – needed to deliver the service within the set impact tolerance.
- **Conduct scenario testing of abilities** to stay within impact tolerances through a range of severe but plausible disruption scenarios.
- **Notify the DFSA of material disruptions** to a critical business service, where the impact has breached or came close to breaching the pre-defined impact tolerances.

For further information or to provide feedback, please visit our consultation paper [here](#), and online response form [here](#).

Consultation closes on 26 May 2026.

