

THE BUSINESS ARCHITECT

EUROPEAN WEEKLY OBSERVATIONS ON SERVICES, CHAINS AND OPERATING MODELS

REPORT · 15 OCTOBER 2026 · EDITION 26-42

CENTRAL OBSERVATION Compliance is becoming workflow design: who may act, what must stop and how people contest outcomes.

WEEKLY SELECTION · FIVE SIGNALS FROM A WIDER SCAN OF POLICY, LAW, THREATS, STANDARDS AND TECHNOLOGY

1

Stablecoin services need controlled exit
ESMA · 8 OCT 2026 · SOURCE 1

FACT

ESMA told MiCA authorised providers to stop EU services involving non-compliant stablecoins and remediate existing exposure within three months.

IMPACT

Providers must prevent new exposure while permitting limited withdrawal or safekeeping.

TENSION

Stopping access can protect the market and disrupt legitimate customer journeys.

DECISION

Design notification, conversion, withdrawal, dispute and exception processes.

2

Reporting change crosses the operating model
EBA · 12 OCT 2026 · SOURCE 2

FACT

EBA released framework 4.4 Phase 1 with a Data Point Model, validation rules and XBRL taxonomies for IFRS 18, ESG and amended disclosures.

IMPACT

EBA 4.4 joins definitions, validation and disclosure into one release.

TENSION

Local process fixes can create inconsistent figures and duplicated controls.

DECISION

Map data production, approval, correction and publication responsibilities.

3

Toolchain failure interrupts change work
CERT-EU · 12 OCT 2026 · SOURCE 3

FACT

CERT-EU reported a CVSS 10.0 flaw in self-managed GitLab that can allow unauthenticated code execution through CI/CD configuration.

IMPACT

Compromise can affect code review, deployment and service restoration.

TENSION

Freezing change reduces attack spread and delays urgent business fixes.

DECISION

Define emergency change, manual coordination and safe return criteria.

4

Smart glasses create visible conduct duties
EDPB · 13 OCT 2026 · SOURCE 4

FACT

EDPB issued preliminary guidance on smart glasses, shared controller duties and reliable signals that make recording visible to bystanders.

IMPACT

Professional use can make the wearer a controller and requires clear recording cues.

TENSION

Hands-free support improves work while bystanders may not understand capture.

DECISION

Design permitted use, notice, consent, escalation and deletion journeys.

5

Algorithmic management enters daily work
EUROPEAN COMMISSION · 14 OCT 2026 · SOURCE 5

FACT

An EU survey found 42% of SMEs and mid-caps use AI or algorithmic management; 21% plan to, while legal uncertainty is a leading barrier.

IMPACT

AI is used for service, performance, logistics and staff scheduling.

TENSION

Efficiency gains can obscure who made a decision and how it is challenged.

DECISION

Define human decision rights, explanation, correction and assisted routes.

DECISION AGENDA

ACT NOW

Service owners map stop, withdrawal, challenge and manual fallback journeys for affected services.

ASSESS

Test algorithmic decisions and wearable use with staff and customers; record remedy gaps.

WATCH

Follow final EDPB guidance and MiCA supervision for changes to operating procedures.

TRIGGER

Reopen architecture when automated or wearable work removes clear human authority or remedy.

SOURCES 1 ESMA, 8 Oct 2026 2 EBA, 12 Oct 2026 3 CERT-EU, 12 Oct 2026
4 EDPB, 13 Oct 2026 5 European Commission, 14 Oct 2026 · Source labels in the report are clickable
Prepared with ChatGPT support. Selection, interpretation and conclusions: Jacob P. Slot.

Consistent in Design. Powered by Logic.

SECTOR IMPACT

Material implications in this edition

PUBLIC SECTOR

DIRECT

Official use creates controller duties. Design notice, challenge and fallback.

FINANCIAL SERVICES

DIRECT

Stablecoin exits need customer journeys. Test withdrawal and dispute handling.

HEALTHCARE

DIRECT

Glasses can capture patients. Define permitted use and visible recording.

ENERGY

CONDITIONAL

Field wearables aid work. Test consent, safety and degraded operation.

LOGISTICS

DIRECT

AI schedules people and assets. Preserve override, explanation and recovery.

INDUSTRY + MFG.

DIRECT

Wearables and CI/CD affect work. Set stop, escalation and restart rules.

SERVICES

DIRECT

AI influences staff and clients. Provide correction and accountable decisions.