

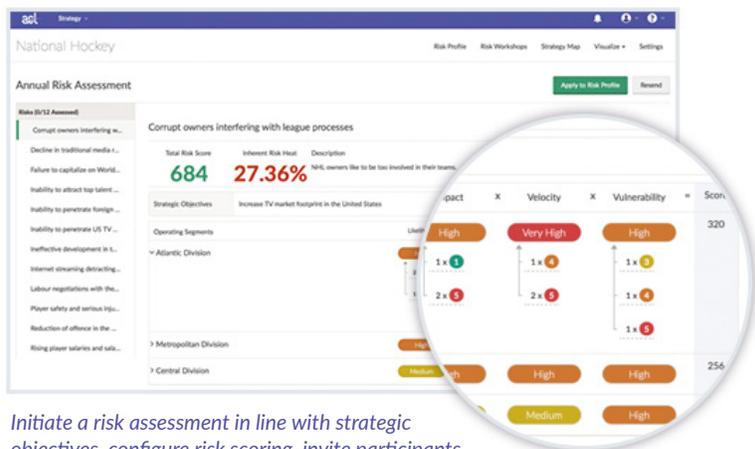
# RISK, AUDIT AND COMPLIANCE MANAGEMENT SOLUTIONS FOR BANKS AND CREDIT UNIONS.

Pinpoint risk and opportunity.  
 Unify and automate the three lines of defense.  
 Empower the front line.



Every day, risk decisions are made across your organization. From the front line, where risk is introduced, to the third line of defense and regulators, ACL empowers everyone across your organization to make faster, more informed and intelligent risk decisions.

We integrate comprehensive risk assessment, audit management, issue tracking and remediation workflow, all with powerful visualizations and dashboarding, allowing for full transparency with regulators, bank supervisors, risk owners and other lines of defense.



Initiate a risk assessment in line with strategic objectives, configure risk scoring, invite participants, view real-time responses and votes, and apply this to the Risk Profile.



## RISK (ERM/ORM)

- Anticipate emerging risks and opportunities
- Unify and automate the three lines of defense
- Empower the front line
- Apply common risk taxonomy and frameworks for reporting



## COMPLIANCE

- Navigate the latest regulations and standards intelligently
- Standardize your compliance assurance scoring
- Communicate with easy-to-use, easy-to-understand compliance reporting
- Integrate your controls and testing with standards and frameworks



## AUDIT

- Employ workpaper management
- Independently test controls against standards and regulations
- Rely on integrated audit analytics that act as a genuine third line of defense
- Redirect audit efforts to strategic areas of the business

## BANKS ARE SEEING RESULTS WITH ACL



391%

ROI



\$2.0mm

NPV



\$532k

Savings



[ACL]... allows me to have electronic workpapers, to monitor performance, to know what's going on with my audit team, as well as what's going on with my business. It was really the most flexible tool out there and it was almost like it was made for our process.

**Dan Clark**, Senior Vice President and General Auditor, Washington Trust Bank

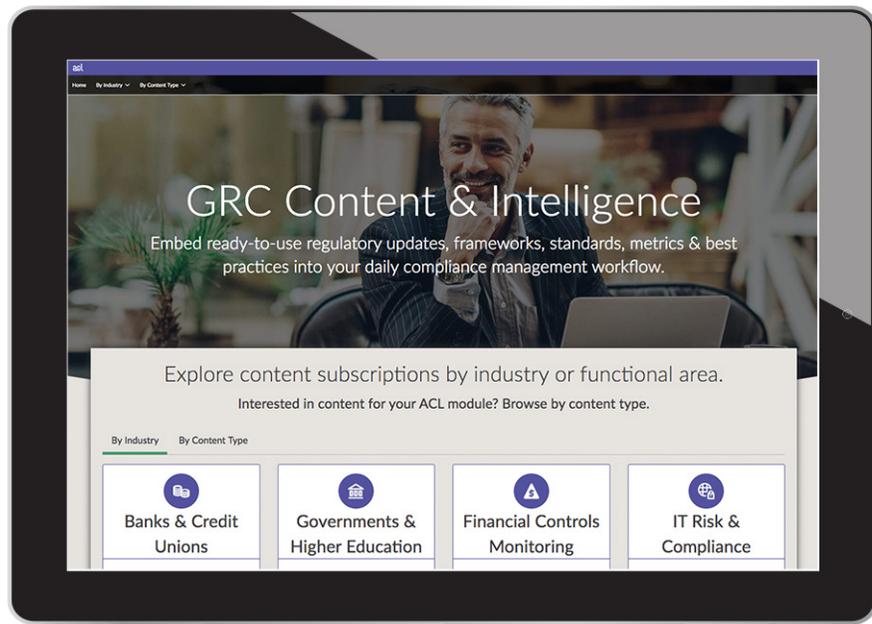


Ready to get started? We're just a call or click away.

Call 1-888-669-4225 to speak with a representative.

Visit our website at [acl.com](http://acl.com)

Email us at [banking@acl.com](mailto:banking@acl.com)



*Embed ready-to-use banking-specific regulatory updates, frameworks, standards, metrics and best practices into your daily management workflow.*

## BANKING CONTENT SUITE

Rely on [ACL's GRC Content & Intelligence gallery](#) for banking and lending-specific regulatory updates, frameworks, standards, metrics and best practices. The COBIT 5.0 Framework and the COSO 2013 Internal Control Integrated Framework are included automatically.

We've invested-in and developed banking-specific toolkits to help you manage and stay current on the latest regulations and standards. Find them pre-loaded in your content library, which is researched and curated by ACL teams to ensure you're always up-to-date.

## COMPLIANCE MANAGEMENT

Stay on top of changing regulatory requirements and expectations. Improve the effectiveness of your compliance teams and reduce the overall daily burden on already strained resources.

Integrate standards, directives and regulations automatically from the content suite designed for banks and credit unions. Now you can proactively identify gaps and provide executives, the board, and regulators with a simple, easy-to-understand, comprehensive view of the bank's compliance posture.

## COLLABORATIVE RISK WORKSHOPS

Remove subjectivity and isolation from risk assessment. ACL's Risk Workshops are a collaborative online forum where people from different departments can discuss and score risks.

The scores are then automatically calculated into a single risk assessment. Now your entire organization is speaking one common risk language and working off one single framework.

## AUDIT MANAGEMENT

Strategic assurance shouldn't be managed in spreadsheets. We deliver continuous monitoring plus we aggregate your data so you can provide the front line and executives with better insight, and be that trusted business advisor by spending time and resources on higher-value activities.

ACL will chase down PBC requests, management responses, and remediation efforts across the business. We offer the most comprehensive reporting in the industry: storyboards, drillable reports, one-click PDFs and Tableau integration capabilities.