REGULATORY COMPLIANCE

CSI

Dynamic Solutions. Superior Results.

STREAMLINE, STRENGTHEN AND SIMPLIFY YOUR COMPLIANCE EFFORTS
CSI'S AUTOMATED, DYNAMIC SOLUTIONS MITIGATE RISK, DECREASE COSTS AND IMPROVE COMPLIANCE POSTURE.

CSI takes risk management and compliance seriously; we know you do, too. With new guidelines as well as evolving interpretations of existing guidelines emerging, it's not easy to ensure your compliance strategy is truly effective. In recent years, hundreds of new rules have been released. Meanwhile, a Ponemon Institute study found that the cost of not complying with regulations is at least 2.5 times higher than the cost to comply. With those overwhelming numbers in mind, it's no wonder that community bank CEOs say the burden of keeping up with regulatory compliance is one of their primary concerns. Financial institutions and businesses alike can trust CSI's expertise and solutions to reduce the burden of managing compliance and the associated costs.

With CSI, companies can achieve the following risk and compliance advantages:

- Gain precision and efficiency in the sanctions–screening due diligence process

- Verify the identity of new customers quickly and easily at account opening

- Consult with industry experts on risk assessments and receive ongoing advice

- Capitalize on operational efficiencies gained through our compliance services

- Perform information security reviews and Bank Secrecy Act/Anti-Money Laundering (BSA/AML) audits

*"What if we don't change at all ...
and something magical just happens?"*

SMARTRISK IQ—ENTERPRISE RISK MANAGEMENT (ERM)

**A smarter approach to risk management
using eight key risk categories**

Traditional approaches to compliance and risk management don't give you a complete picture of your risk and how it affects performance. It's time to think differently. With CSI's SmartRisk IQ, you gain a risk management solution that provides a real-time snapshot of your risk across all areas of the bank, allowing you to proactively respond to and reduce risk. Assistance from our regulatory experts helps reduce the time you spend on managing risk, so you can focus on your customers.

The benefits of SmartRisk IQ include:

- Fulfillment of examiner expectations and greater understanding of your risk in eight key categories

- Quick, easy assessment of your risk via pre-loaded questionnaires and smart content

- Advanced risk calculations to inform your decisions

- Ability to store attachments and notes to prove compliance

- Simple, in-depth reporting

- Ability to share information with your board on risk management activities

WATCH LIST SCREENING SOLUTIONS
Precise, web-based technology that simplifies compliance demands for all businesses

CSI Regulatory Compliance makes it easy for companies to comply with the strict regulations put forth by OFAC and other government agencies. By using our automated screening solutions, you gain unprecedented control over your compliance program. Our web-based solutions allow you to screen your data against government watch lists to ensure you are not conducting business with suspected criminals, and that your business won't face significant penalties for inadvertent violations. In addition, our solution provides you access to the Dow Jones Watch Lists and High Risk Factors List to further enhance your risk management. By automating the process for screening customer lists, business partners and other databases against multiple watch lists, you can:

- Create efficiencies by having the ability to check U.S. and international restricted party watch lists at the same time

- Take advantage of advanced matching and disqualification techniques to achieve the most accurate matches possible, while minimizing the number of false positives

- Provide detailed reports and audit trails for compliance, tracking and auditing purposes

Precise, web-based technology that simplifies compliance demands for **all businesses**

THROUGH CSI, YOU CAN USE ANY OF THE FOLLOWING WATCH LIST SCREENING SOLUTIONS:

WatchDOG® Elite Watch List Screening quickly and easily compares your customer list against multiple restricted party lists and international watch lists, including OFAC's Specially Designated Nationals (SDN) and Sanctioned Countries lists.

WatchDOG Elite – IAT Module separates potential OFAC-matching transactions in your international ACH transactions (IAT) file, then reassembles the file with non-OFAC matches.

WatchDOG Elite – CDM Module allows for the automated scheduling of data scanning based on your compliance needs.

WatchDOG Elite – Controls and Response Module fulfills compliance requirements to maintain proper organizational controls of your screening and due diligence processes.

Outsourced Watch List Services afford you the convenience of outsourcing files to CSI experts for watch list screening.

Watch List Check for Salesforce provides an app for Salesforce.com users to screen against the OFAC SDN List, Bureau of Industry and Security (BIS) restricted party lists and other government watch lists.

WatchDOG Due Diligence REST API simplifies screening outside of the WatchDOG Elite platform by allowing you to leverage CSI's good and blocked customer lists within your own case management system.

Gain unprecedented control over your compliance program.

COMPLIANCE SOFTWARE SOLUTIONS
Advanced compliance solutions tailored to meet regulations in the financial services industry

CSI Regulatory Compliance delivers comprehensive solutions to help financial institutions adhere to regulatory requirements. Our cost-effective solutions leverage the latest technology and industry expertise, reducing administrative costs and minimizing non-compliance penalties.

WITH CSI, YOU HAVE ACCESS TO THE FOLLOWING COMPLIANCE SOFTWARE SOLUTIONS:

WatchDOG Elite Policies and Procedures software streamlines the review, preparation and update of your relevant policies, procedures and forms.

WatchDOG Elite Vendor Management automates and simplifies the supervision of your vendor relationships while performing due diligence activities to keep you compliant with FFIEC guidance.

WatchDOG for Reg E automates the frustrating processes required by Reg E, allowing you to both eliminate errors and increase efficiency.

WatchDOG CIP provides an efficient, cost-effective solution that simplifies the customer identity verification process.

WatchDOG Wire allows you to automate your entire wire transfer process to support your BSA/AML and Red Flags Rule efforts.

WatchDOG Social Compliance helps you stay compliant with the FFIEC's social media guidance as well as related laws and regulations.

CSI Secure Connect enhances communication with your board of directors, employees and loan committees to increase efficiency and productivity.

COMPLIANCE SERVICES

**Personalized attention that puts real-world
knowledge and experience at your disposal**

CSI Regulatory Compliance lends extensive industry credentials and attention to detail to
every customer relationship. CSI's compliance consultants partner with you to relieve the
burden of managing the compliance requirements of a wide variety of regulations.

CSI COMPLIANCE SERVICES INCLUDE:

Compliance Training
**Developed by information security professionals, our seminars are designed to strengthen your
institution's Information Security Program or fulfill your BSA/AML training requirement:**

CSI's Information Security Training provides your employees with a better awareness of the
current dangers facing your institution, giving them a deeper understanding of the critical role
they play in protecting it. To aid your employees further, a social engineering training also will be
included for an added layer of protection for your institution.

CSI's Cybersecurity Awareness Training is designed specifically to educate bank board
members and ensure they have access to accurate, timely and relevant industry information
in the areas of cybersecurity and IT governance.
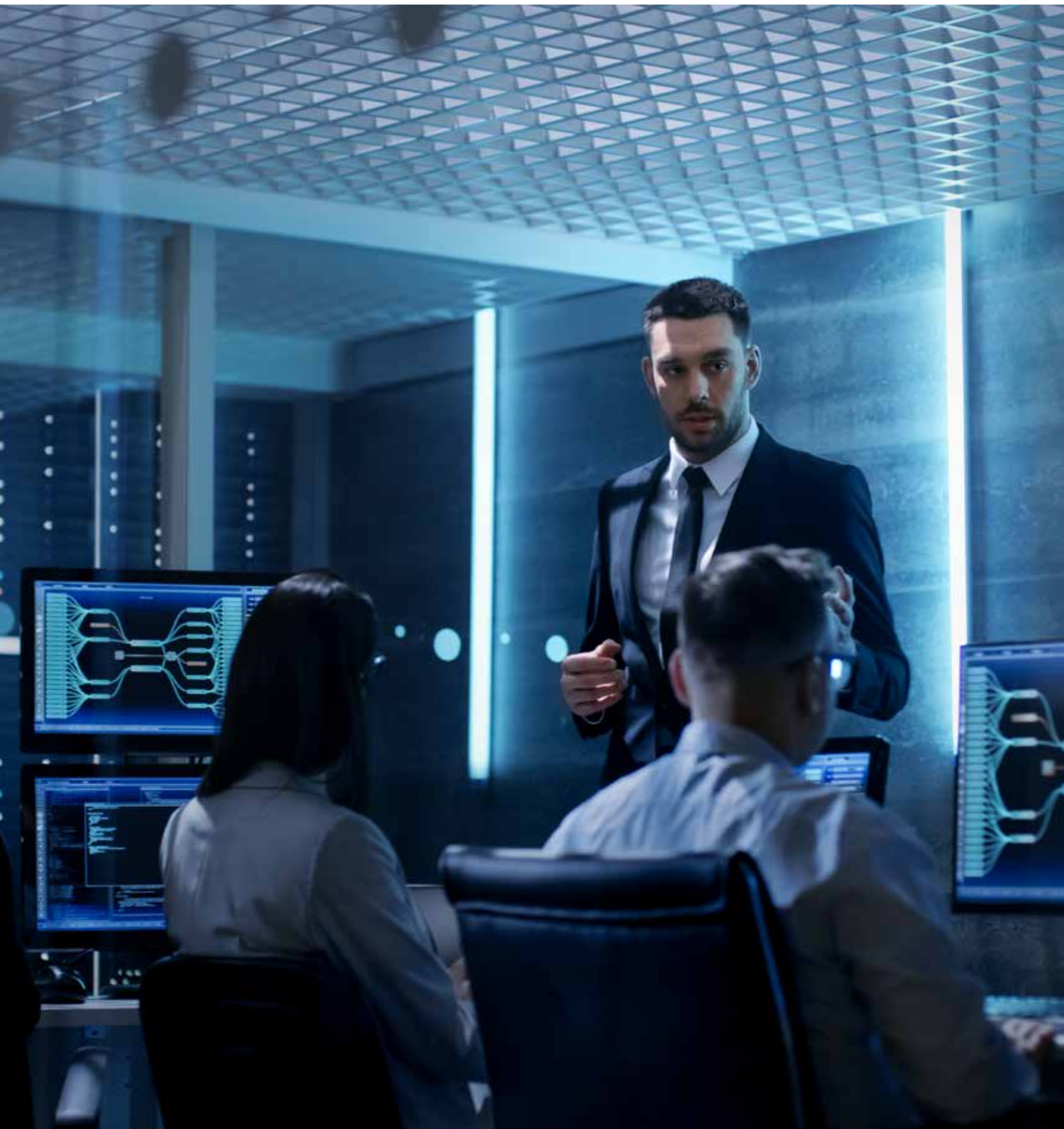
COMPLIANCE SERVICES

OFFENSIVE SECURITY
A proactive and adversarial approach to protecting your organization against cybercriminals and social engineers

External Penetration Testing provides superior testing performed by our certified consultants who adopt a real-world attacker's methodology.

Internal Penetration Testing identifies internal network vulnerabilities through hands-on manual testing, without interruption to services.

Wireless Network Audit is an additional option with Internal Penetration Testing that performs limited testing on your wireless network encryption.

Social Engineering Testing uses multiple social engineering methods, including email, telephone and personal discussion, to determine the amount of information a potential intruder could gain in order to penetrate your systems.

iScan Vulnerability Assessment performs a remote vulnerability scan of your entire network.

Perimeter Vulnerability Scan provides recurring, comprehensive and up-to-date information related to your network perimeter's vulnerability status.

Password Audit identifies password vulnerabilities by auditing the stored versions of your organization's encrypted passwords and uncovering patterns and other weaknesses.

Web Application Testing analyzes the security of any web application (in-house, third party or off-the-shelf) to identify vulnerabilities, including those identified by the Open Web Application Security Project.

COMPLIANCE SERVICES

Risk Management and Compliance
Significantly lower your risk and prepare your institution to meet regulatory mandates as well as pass its next exam

Information Security Review evaluates your organization's technical, physical and administrative controls that are intended to safeguard against threats and keep you in compliance with the Gramm-Leach-Bliley Act.

Red Flags Review performs an evaluation of your Identity Theft Protection Program and provides a customized report with feedback and recommendations for strengthening your program.

IT Audit provides a qualitative, comprehensive analysis of all your major information technology areas, as recommended by the FFIEC's IT Examination Handbook.

IT Risk Assessment is an ongoing, in-depth service that creates a framework and process for assessing information security risks as well as strengthening controls—paramount for a successful risk management program.

Cybersecurity Risk Assessment helps your organization gauge the level of risk associated with your cyber presence, identify and evaluate existing cybersecurity controls and determine the need for additional security measures.

Firewall Review Service identifies vulnerabilities and other security weaknesses in your firewall's rule set, ensuring your firewall is hardened and proper interfaces are being used.

BSA/AML Audit is a comprehensive evaluation focused on risk-based testing as well as the review of related documents, policies and procedures to provide reasonable assurance of compliance with BSA/AML laws.

Risk Management (SmartRisk IQ) Services include access to our risk and compliance experts who will assist in your initial risk assessments, as well as develop and customize Key Risk Indicators (KRIs) for your institution. (This is provided in conjunction with our SmartRisk IQ software.)

High-Risk Vendor Evaluation is a thorough review of the control documentation provided by a high-risk vendor, which gives you a clearer indication of the level of risk associated with that vendor.

Significantly lower your risk and prepare your institution to meet regulatory mandates as well as pass its next exam