



**REGULATORY COMPLIANCE**  
SMARTRISK IQ



Dynamic Solutions. Superior Results.

# THE BURDEN OF REGULATORY COMPLIANCE HAS GROWN

## THE COST AND IMPACT TO PROFITABILITY IS REAL



➤ **REDUCE THE COST & BURDEN** of managing compliance and risk by taking a proactive viewpoint



➤ **MAKE INFORMED, STRATEGIC DECISIONS** that move your institution forward



➤ **ENGAGE YOUR MANAGEMENT TEAM** and inform the board about risks and opportunities



➤ **SATISFY REGULATORY REQUIREMENTS**, providing protection from non-compliance penalties

### A SMARTER APPROACH TO RISK MANAGEMENT

A recent study found that managing regulatory compliance, on average, takes 11 to 19 percent away from profits.<sup>1</sup> At the same time, the cost of non-compliance is estimated at 2.65 times the cost of managing compliance.<sup>2</sup> To validate that financial institutions are meeting the challenge of compliance, examiners are now demanding that financial institutions of all sizes turn their attention to integrated risk and compliance management across all areas of their business planning, otherwise known as Enterprise Risk Management (ERM).

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.

#### FINANCIAL INSTITUTION EXECUTIVES NEED A SOLUTION THAT:

- Reduces the cost and burden of managing compliance and risk by taking a proactive, not reactive, viewpoint
- Provides a holistic, integrated perspective on their business, so they can make informed, strategic decisions that move the institution forward
- Helps engage the management team and inform the board about risks and opportunities
- Satisfies regulatory requirements, providing protection from non-compliance penalties

<sup>1</sup> The Federal Reserve of Minneapolis: *Quantifying the Costs of Additional Regulation on Community Banks.*

<sup>2</sup> Ponemon Institute: *The True Cost of Compliance.*

**WITH CSI'S SMARTRISK IQ**, you have access to a risk management solution that provides a holistic approach. Our platform changes your perspective, giving you tools and insight to make confident decisions. With real-time snapshots of your risk across all areas of the bank, you can proactively respond to and reduce risk. And, assistance from our regulatory experts helps reduce the time you spend on managing compliance, so you can focus on your customers.

**SMARTRISK IQ** lets you prove to examiners that your financial institution is proactively managing risk by securely collecting, storing, analyzing, scoring and reporting on risk data, risk direction and mitigation activities.

START THINKING ABOUT  
REGULATORY COMPLIANCE IN A NEW WAY  
WITH **SmartRisk IQ**.

### THE SOLUTION LETS YOU:

**Fulfill examiner expectations and understand your risk in eight key categories**

SmartRisk IQ uses the eight key risk categories identified by the Office of the Comptroller of the Currency (OCC), so you can meet examiner expectations.

- Compliance
- Credit
- Interest Rate
- Liquidity
- Operational
- Price
- Reputation
- Strategic

### QUICKLY AND EASILY ASSESS YOUR RISK WITH PRE-LOADED QUESTIONNAIRES AND SMART CONTENT

Evaluate your institution's risk through pre-loaded, easy-to-use questionnaires. Gain insight from pre-populated, intelligent guidance from CSI's regulatory experts to help you along the way, reducing the time you spend on risk management.

### GAIN ADVANCED RISK CALCULATIONS TO INFORM YOUR RISK DECISIONS

Gain confidence in your risk decisions with advanced calculations that automatically score risk at three levels, including both inherent and residual risk, for a specific assessment question, the entire risk category and your institution's overall risk.

### EASILY STORE ATTACHMENTS AND NOTES TO PROVE COMPLIANCE

Make auditing and tracking easier with unlimited attachments as well as the ability to add comments at the assessment question and overall risk assessment level.

### MAKE IN-DEPTH REPORTING SIMPLE

Access in-depth reporting and trending on specific assessment questions, at each risk category, and on the overall assessments, to simplify decision making. Additionally, full audit reports are available to identify and track which user provided updates or answered specific questions.

### EDUCATE YOUR BOARD ON RISK MANAGEMENT ACTIVITIES

Easily share your management team's assessments, plans and direction on risk management with your board. Educate directors on trigger events to be watched for, necessary steps to mitigate risk and assigned responsibility. This insightful information will engage the board so they can confidently approve your overall risk planning.

### GET THE SUPPORT YOU NEED FOR 100% CONFIDENCE

In addition to industry-leading ERM software, CSI SmartRisk IQ includes on-site help from our risk and compliance experts to assist in the initial risk assessments and develop and customize Key Risk Indicators (KRIs) for your institution. You'll even gain the support of our ERM team, who will check in with you on a quarterly basis to answer your risk management questions. With CSI's support, you can reduce the time you spend managing compliance.

