

Risk Intel Center

The AffirmX Risk Intel Full Compliance Solution offers:

- Reduced compliance staff workloads, anxieties and compliance costs
- Includes complete compliance workflow, expert analysis and risk-based dashboards
- Up to 95 reviews annually with the four mandatory annual reviews included* (BSA, ACH, SAFE Act and Website)
- Modular solutions to fit all needs and asset-sizes

*the number of annual reviews and audits based on asset size, and credit union solution choice

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ADA Website Compliance Audit

- WCAG Levels A and AA
- Section 508 Accessibility Compliance Scanning
- A full website scan, including testing mobile banking sites, testing member banking portals, and testing the public facing sites
- Tiered pricing for credit unions that do not have online or mobile banking
- Performance relative to best practices lists
- Best practice recommendations to address any noted findings
- Indepth, page-by-page analysis of representative sample pages in your website or application
- Prioritization of the areas needing correction
- A summary of the levels of compliance with Section 508 and WCAG 2.0 (i.e., high, medium, low priorities)

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Cybersecurity

The AffirmX Cybersecurity Risk Assessment examines:

- Factors contributing to the credit unions overall cyber risk
- An assessment of the level of the credit unions preparedness to address those risks
- The alignment of the preparedness to the risk profile
- Risk Management practices and controls for improvements and actions
- The 'smart questionnaire' completed by the credit union based on the FFIEC Inherent Risk Profile

The result is a risk-coded Cybersecurity Risk Assessment product identifying areas of the FFIEC self-assessment tool.

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Fair Lending

The AffirmX Fair Lending Risk Assessment will consider and review:

- The credit unions Fair Lending Policies
- Third party agreements and due diligence
- Lending Strategic Plan
- Lending Risk Assessments
- Member complaints to the credit union, servicers or third parties regarding fair lending
- The most recent HMDA LAR
- Loan samples, exceptions, adverse action loans
- And a variety of other fair lending related documents
- The completed Risk Assessment will include a risk rating based on findings in the six key areas of Fair Lending Compliance

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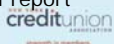


Enterprise Risk Management

The AffirmX ERM Assessment will cover and provide:

- Seven key categories of risk (credit, interest rate, liquidity, transaction, compliance, strategic and reputation)
- Interviews with key staff members
- A series of questionnaires to evaluate and score the credit unions efforts to implement and maintain an ERM Program
- Assign risk ratings and provide a full written report of findings and recommendations for addressing any noted deficiencies
- Provide an Executive Summary of the full report

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Information Technology

AffirmX IT Services and Compliance Solutions offer:

- Annual Onsite Physical Security Assessment
- Social Engineering Testing and Risk Assessment
- PCI Compliance Assessment
- On Demand Infrastructure Scans
- Many other IT scanning and testing solutions

AffirmX will review:

- Incident response plans
- Policies including, but not limited to – Third party, Wireless access, network, mobile-device, anti-virus, data destruction, remote workers, IT Staff, firewall and others

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Vendor Management

AffirmX Vendor Management Solution offers:

- Secure cloud-based storage for all vendor contracts, reports and due diligence documents with individual file folders for each vendor
- Customized dashboard to display pending and upcoming vendor due diligence tasks
- An RFP guide for more critical vendor relationships
- An online workflow management tool for each vendor
- An online vendor risk assessment tool that produces a written risk assessment report
- Vendor questionnaires and contract renewal decisioning process documents
- And more

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Internal Audit Outsourcing

- Simple uploading of documents (or VPN connectivity)
- Designed to ensure compliance with credit union operational policies and procedures
- An independent and ongoing third party review of adherence to internal controls and guidance

Areas covered can include, but are not limited to:

- Internal Control Reviews
- Reconciliations
- New Products/Services
- Core System report monitoring
- Quality Control Loan Reviews

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Risk Inbox

Risk Inbox

- Daily What's Hot Right Now for Credit Unions
– www.riskinbox.com

My Risk Inbox

- AXU courses
- Tool Box
- Risk Watch Central
- Risk Inbox Plus

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AffirmX

Additionally –

- www.affirmx.com offers a short demo
- AffirmX has recently added a Human Resource expert for credit union HR and Employment audits, resources and support
- Contact Linda Bow (linda.bow@nycua.org or 1-518-437-8143) for a Demo or a request for pricing of compliance solutions, audits and risk assessments.

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