

COMPLIANCE OBJECTIVE RISK REGISTER				
NAME	CONSEQUENCE/OPPORTUNITY DESCRIPTION	PROCESS STEP	RISK OWNER	STATUS
Failure to provide accurate and timely disclosures to stakeholders	If we cannot disclose documented proof of compliance we are in effect not compliant.	Assessment Complete...	Anne Liu	<div></div>
Inadequate policies/procedures leading to inadequate solicitation	Correct policies and procedures form the basis for both our internal control environment as well as how we design our work processes and train our employees.	Assessment Complete...	Eric Peterson	<div></div>
Failure to retain the correct documentation records	If we cannot disclose documented proof of compliance we are in effect not compliant.	Assessment Complete...	Ola Pedersen	<div></div>
Incentive policy	We intend to incentivize our sales reps, but too much focus on winning market share might lead to unwanted exposure	Assessment Complete...	Jeanette Hovland	<div></div>
Company culture	We aim to instill a healthy balance of entrepreneurship while creating a risk aware culture	Assessment Complete...	Jeanette Hovland	<div></div>
Inadequate employee awareness & training	We build awareness and spread a risk aware culture where we enable individual employees to make better risk aware decisions	Assessment Complete...	Ola Pedersen	<div></div>
High Risk Products & Services	Our aggressive growth strategy will lead to greater risk exposure in some countries.	Identified	Ola Pedersen	<div></div>
Geographical area of operations	Doing business in certain geographical areas increases the chance	Assessment Complete...	David Anderson	<div></div>
Customer type - typical customer types	Our aggressive growth strategy makes it more probable we include higher risk customers in our portfolio	Assessment Complete...	Owe Lie Bjelland	<div></div>
Delivery channels & servicing methods	Some delivery channels/servicing methods increase the chance of not being certain about the identity and activities of a potential customer.	Assessment Complete...	Janne Lund	<div></div>
Lack of integrated IT systems for monitoring activities	Lack of integration may lead to faulty information, not starting a SAR process, or manual and error prone processes or interpretations, as well as lack of timely SAR disclosure	Assessment Complete...	Ola Pedersen	<div></div>
Key personell leaving the company	We build awareness and spread a risk aware culture with aim of prevention rather than mitigation. We are dependent on a number of key functions within our operational, compliance and risk departments to function properly	Assessment Complete...	Tobias Ottnes Brattebø	<div></div>
Inadequate process design	We need to make sure we design our processes with AML compliance in mind and make sure we cover potential gaps.	Identified	Erica Holmes	<div></div>
Inadquate Management Oversight	Tone at the top is paramount for a succesful AML programme	Assessment Complete...	Owe Lie Bjelland	<div></div>



# Anti-Money Laundering Software

Establish an effective AML program to comply with legal requirements, identify money laundering, and combat financial crime.

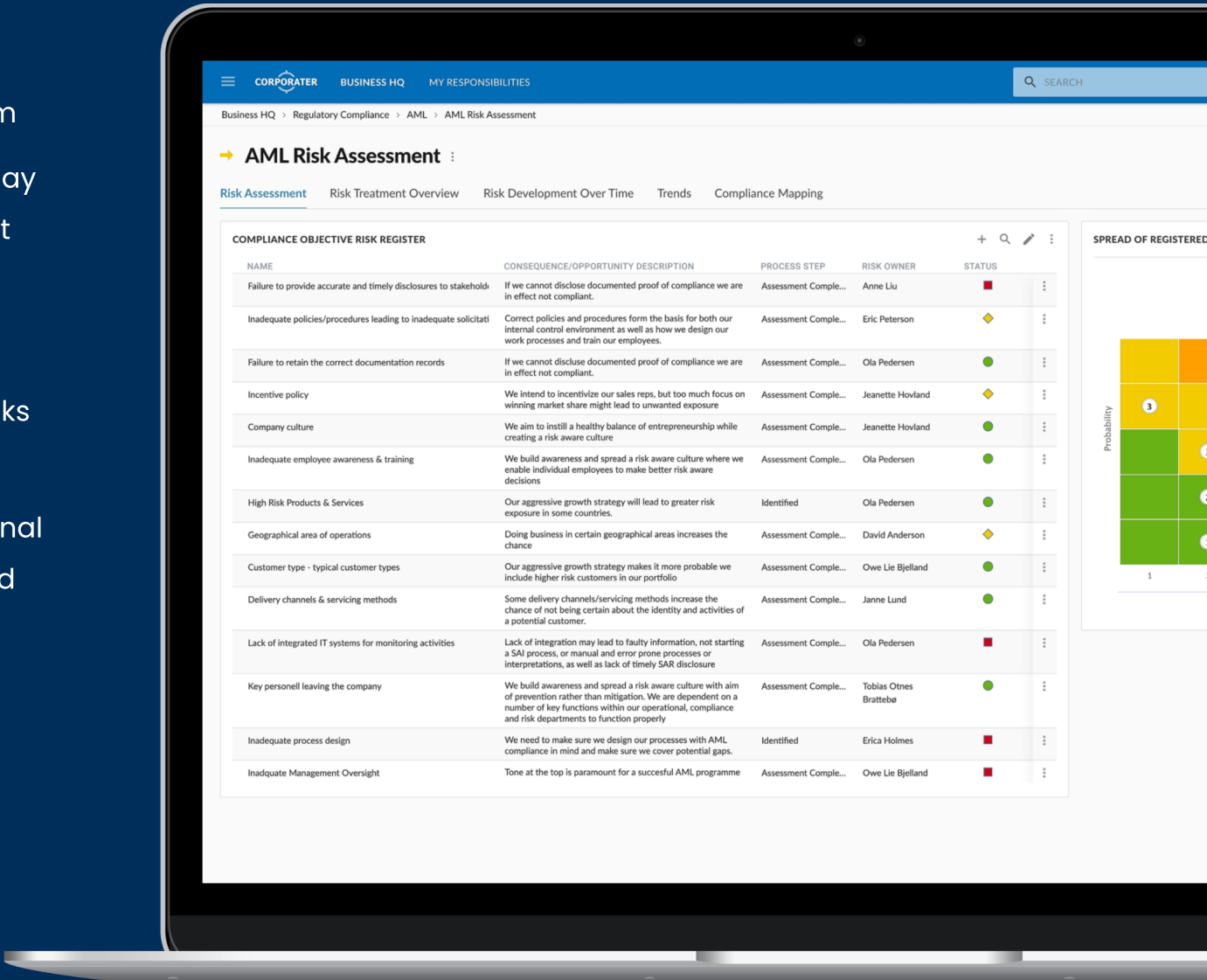
# Anti-Money Laundering Software

Achieve a holistic overview of your AML requirements, demonstrate compliance with prescribed regulations, and detect and prevent crimes such as money laundering, fraud, data theft, security threats, privacy breaches, and non-compliance.

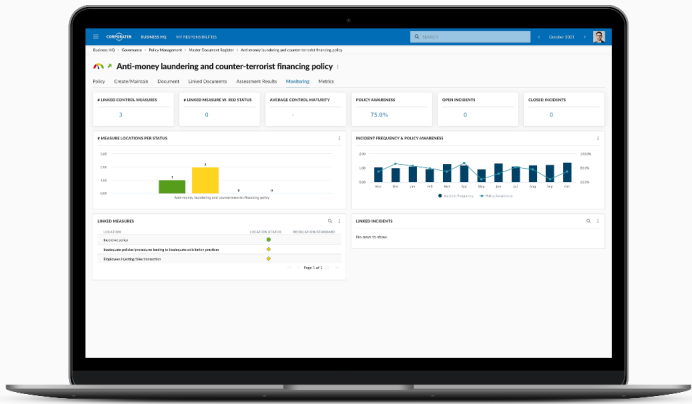
Corporater Anti-money Laundering (AML) software is an enterprise-grade digital tool that enables organizations to govern, manage, and assure a solid AML compliance program, and demonstrate compliance with AML regulations. Corporater enables AML compliance officers to implement a risk-based approach to AML compliance to effectively minimize risk of financial crimes and maximize compliance.

## Solution Highlights

- Establish a strong AML compliance program
- Configure custom AML dashboards to display relevant data metrics, KPIs, KRIs, and KCIs at each organizational level
- Create AML policies and procedures
- Identify, assess, address, and report AML risks across the organization
- Manage cross-border and multi-jurisdictional AML-compliance requirements on local and global level
- Generate reports to demonstrate AML compliance to the regulatory body
- Integrate with specialized RegTechs for due-diligence, KYC, and transaction monitoring tools

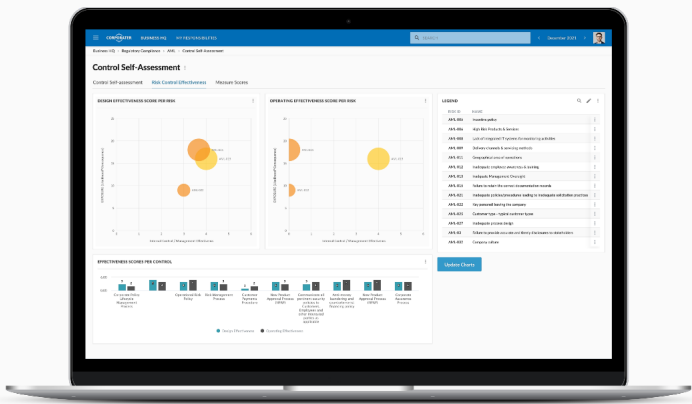


# Solution Benefits & Functionalities



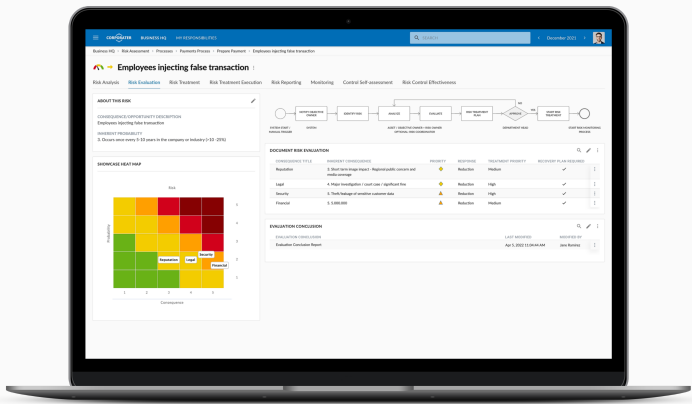
## Have a complete overview of your AML program

Create custom dashboards to display relevant metrics, KPIs, KRIs, and KCIs at each organizational level and across the three lines of defense. Seamlessly integrate Know Your Customer (KYC), Suspicious Activity Investigation (SAI), and Customer Identification Program (CIP). Assign tasks and responsibilities to institute a culture of compliance — ensure your staff is aware and empowered to do the right thing.



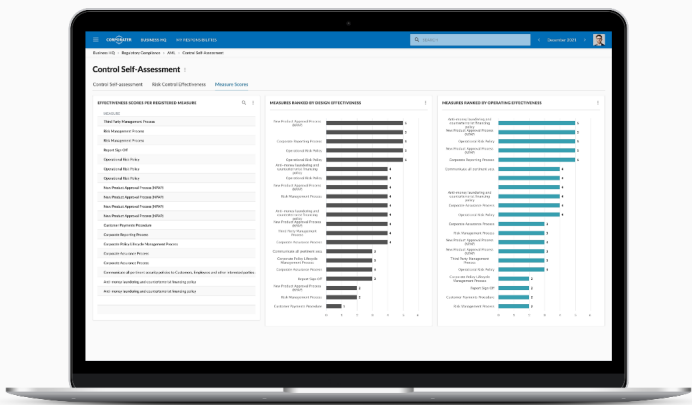
## Reduce risk of fines and non-compliance

Reduce risk exposure for both compliance related penalties and financial crime incidents by combining a risk-based approach (RBA) for the AML program with an outcome-based approach (OBA) for compliance objectives. Reduce the risk of fines by implementing a digital, holistic AML program that enables you to demonstrate compliance with prescribed laws, rules, and regulations to auditors and regulators.



## Automate your processes to save time and improve accuracy

Alleviate administrative burden, reduce room for error, save cost by automating manual repetitive processes and workflows. Set up automated notifications for new issues, task assignments, and past due items. You may also automate deployment of AML, compliance, and risk reports to specified stakeholders.



## Demonstrate compliance and accountability

Demonstrate compliance and accountability to key stakeholders, auditors, and the regulatory body with comprehensive AML compliance reports. Select the data and information to include and export your reports as Word, Excel, PPT, or PDF.

# Manage your AML program across the Three Lines of Defense

Scrutiny around compliance is rapidly increasing as regulators look to ensure that companies have policies and procedures in place to effectively identify, monitor, and mitigate risk. To combat the risk of financial crime, banks and other financial institutions are required to implement an Anti-money Laundering (AML) compliance program. Given the complexity of AML laws, designing, and maintaining an effective AML compliance program has proven to be a challenge for many organizations.

Corporater AML solution enables organizations to holistically govern, manage, and assure their AML program across the three lines of defense.



## 1st Line of Defense: Management

Functions that own and manage risk

The role of the 1st line of defense is to operationalize the compliance program based on the policies put in place by the 2nd line of defense. This is done according to the methodologies and best-practice framework selected.



## 2nd Line of Defense: Governance

Functions that oversee or specialize in risk management and compliance

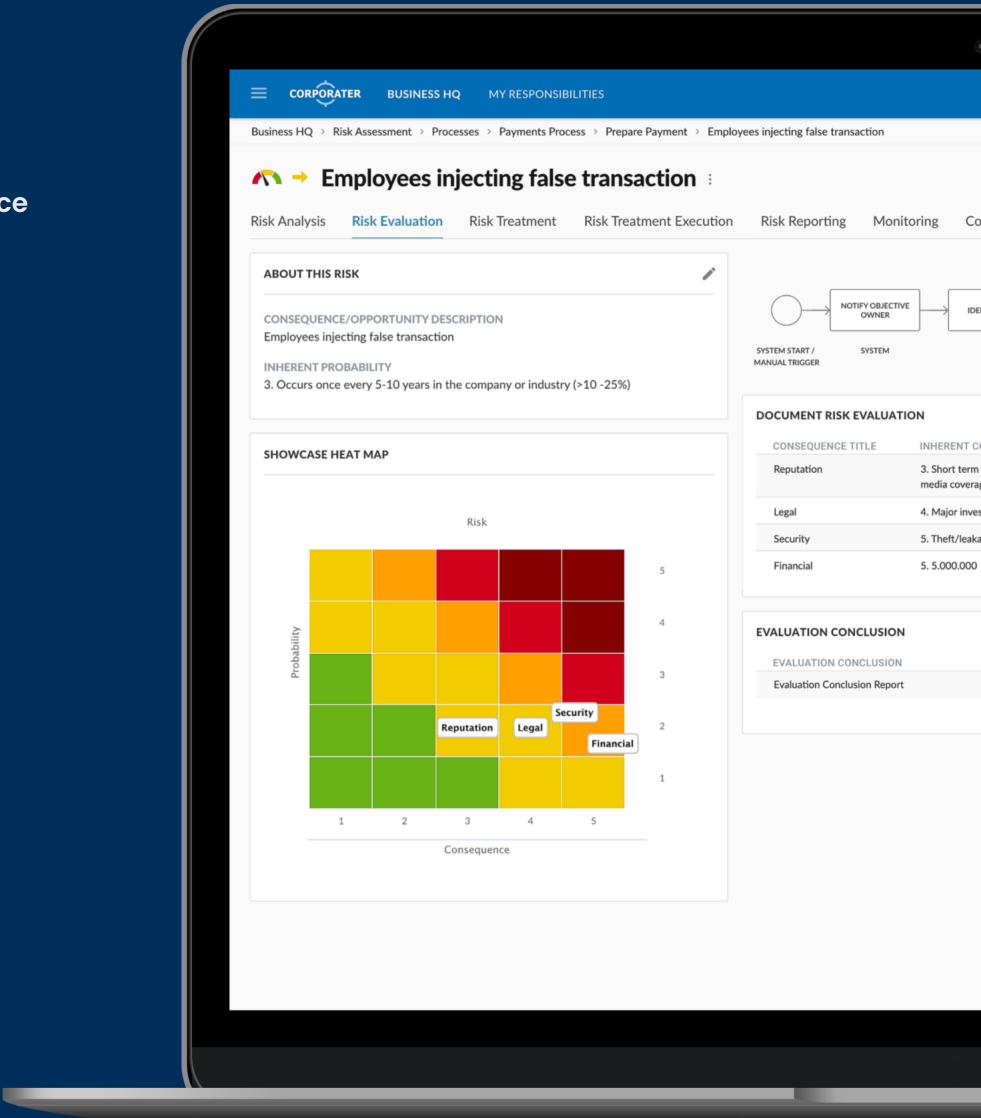
Governance of a compliance program (also called management commitment) usually starts with Policy Management to establish policy objectives such as which laws and regulations to adhere to, what organizational best-practice frameworks to adopt, which roles we need, who will be responsible, what is our risk tolerance, and high-level processes.



## 3rd Line of Defense: Assurance

Functions that provide independent assurance, above all internal audit

Mandated by law or by a compliance standard, an internal assurance function for the compliance program might be required. Corporater supports this function with internal audit dashboards and audit functionalities.



# Corporater AML Model

Corporater facilitates efficient collaboration between the three lines of defense allowing everyone involved to work in the same system. With Corporater, you can monitor various aspects of your AML program on custom dashboards, manage compliance risk, and keep everyone in your organization informed about your policies and procedures.

Corporater AML solution supports the top tiers of AML Program and enables organizations to use Reg Tech docking and ETL for the Transaction Monitoring tier.


Corporater is trusted by some of the biggest names in financial services and investment management. Our expertise and proven implementation methodology provides our customers with assurance to meet all current and upcoming AML regulatory obligations.






# Solution Key Capabilities

Corporater Anti-money Laundering (AML) solution comes pre-configured with best practice frameworks, templates, and functionalities needed for an effective risk and AML management.




### Custom Dashboards

Go beyond traditional dashboards. Configure custom business dashboards to display relevant information, KPIs, and other metrics. No coding needed.




### Flexible Configuration

Create a digital twin of your organization. Corporater features an agile, flexible configuration environment managed directly by end users.




### Powerful Reports

Generate comprehensive reports in a variety of popular formats, including Word, Excel, PPT, and PDF. Include data visualizations directly from the system.




### Risk Planning

Keep your organization prepared for the unexpected with Corporater risk planning and early risk identification.




### Risk Identification

Continuously identify risks in various ways — from forms, data integrations, or user input — and record them in a centralized risk register (risk inventory).




### Risk Assessments

Analyze, evaluate, and respond to your risks. Corporater supports quantitative, qualitative, and semi-quantitative risk assessments.




### Risk Monitoring

Monitor identified, residual, and secondary risks, take a corrective action, and measure effectiveness of your response.




### Risk Register

Build and maintain a centralized risk register (risk inventory) to have a complete and current overview of risks across your organization.




### Incident Management

Establish and automate incident management process to minimize adverse impact on your organization. Monitor, report, and resolve incidents.




### Alerts & Notifications

Create custom alerts to notify key stakeholders when a KPI moves above a specified threshold, when a goal is reached, or when a new issue arises.



### Access Control

Assign custom user access based on user role and control user permissions to manage content visibility and access to specific dashboards and features.



### Single Sign-on (SSO)

Securely authenticate users with single sign-on (SSO). SSO allows users to log in with a single set of credentials across multiple platforms.

Learn more about Corporater key capabilities at [www.corporater.com/key-capabilities](http://www.corporater.com/key-capabilities).



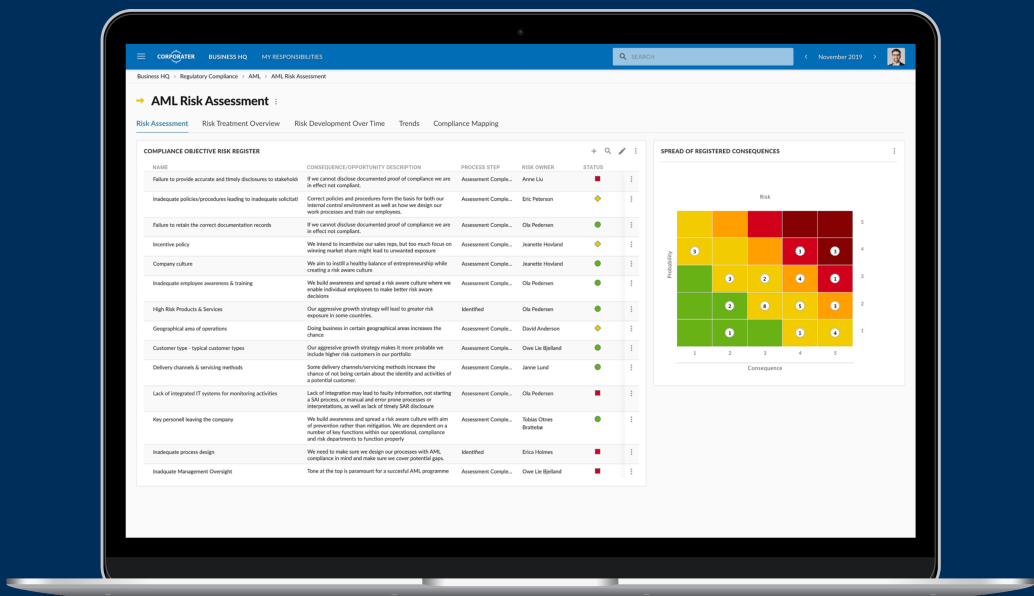
## Solution Features

- Intuitive user interface
- AML dashboards
- Risk dashboards
- Compliance dashboards
- Risk monitoring
- Risk assessments
- Risk treatment
- Policy management
- RegTech docking and monitoring
- Data integration (automated and manual data input)
- Third-party data integration
- Automated workflows
- Automated reporting
- Document management
- Version control
- Audit log
- Alerts and notifications
- Customizable branding
- Access control / permissions
- SSO



**Built on Corporater Business Management Platform, Corporater AML solution can be used as a point solution or in combination with other Corporater and third-party solutions to form a holistic GRC program that continuously supports and strengthens the three lines of defense.**

## Corporater Quick Facts



- ✓ Flexible configuration
- ✓ Rapid implementation
- ✓ Industry-leading security
- ✓ SaaS, on premise, or private cloud deployment
- ✓ Ongoing support and innovation

# Why top organizations choose Corporater



## Trusted & Proven Technology

Corporater has been delivering business management solutions since 2000.



## Flexible Configuration

Have it your way! Create a solution that fits your specific business requirements.



## Rapid Implementation

Get up and running in weeks, not months, with Corporater ready-to-go accelerators.



## Powerful Data Integration

Integrate data from various sources to have a complete overview of your business.



## Recognized by Top Industry Analysts

Corporater is recognized by top industry analysts including Gartner.



## Industry-leading Security

Corporater is VL5 Veracode Verified and offers the highest level of security for your data.



## Deployment of Your Choice

Select deployment option that fits your needs – SaaS, on premise, or private cloud.



## Unlimited Scalability

Scale as your needs evolve. Run your operations efficiently as a connected enterprise.



## World-class Customer Support

We are here for you with premium customer support and continuous innovation.





Corporater is a global software company that enables medium and large organizations worldwide to manage their business with integrated solutions for governance, performance, risk, and compliance built on a single platform.

We use our gains to make social impact.

[www.corporater.com](http://www.corporater.com)

