



Ethidex Risk Manager Service

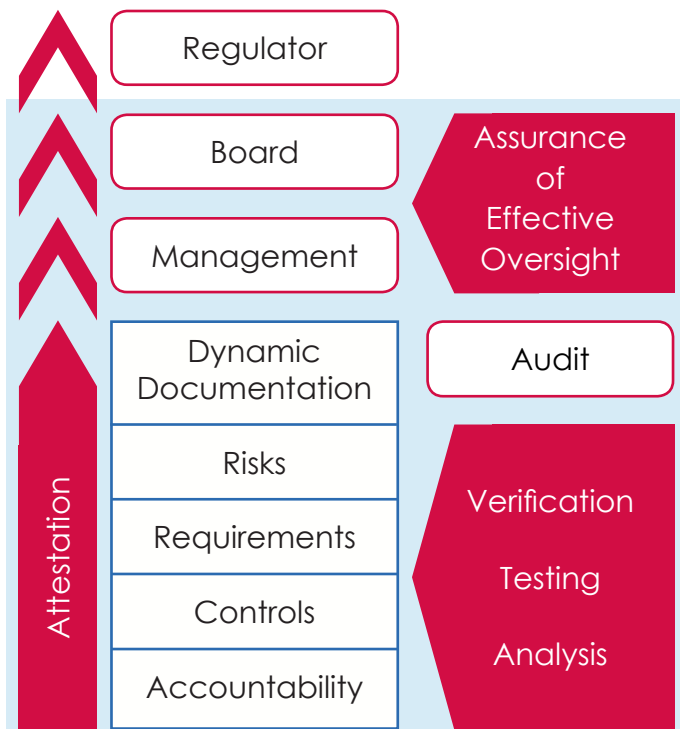
The Ethidex™ service is provided with the assistance of Fasken Martineau LLP to help our clients reduce the time and cost of managing risk and demonstrating compliance.

Regulatory Forecast: Enhanced Focus on Risk Management

“Effective supervision helps identify risks that individual financial institutions may be taking without understanding, or without controlling adequately, so that corrective action can be taken.”

(OSFI Superintendent Julie Dickson to Senate Standing Committee on Banking, Trade and Commerce November 23, 2011)

Entities' Board of Directors and Management are the first line of defense in risk identification and management.



Cost Effective Best Practice

Effective management of your company's controls, procedures and policies to ensure and demonstrate effective risk management and compliance *without* the Ethidex Risk Manager Service is both time consuming and expensive.

Our methodology allows financial institutions to focus on managing their business rather than managing legislative changes.

- ▶ We clarify and organize the relevant risks and requirements in plain, industry-specific language
- ▶ We provide an efficient framework for controls documentation, assessment and reporting
- ▶ We train and support your staff in using the Compliance Office™ system
- ▶ We alert you to relevant changes in the regulations that apply to your business and advise you on where they impact your business processes

Our Service Commitment

Our commitment is to ensure that our clients are active, satisfied Ethidex users.

To this end, we undertake to provide, at no additional cost, whatever ongoing support and training you may require in order to get the maximum value from our offering.

With the assistance of



Modules for Canadian Banks and Trust & Loan Companies

▶ Bank Act

- ✓ Act, Regulations, OSFI Guidelines
- ✓ Customized for Banks and Foreign Bank Branches

▶ Trust and Loan Companies Act

- ✓ Act, Regulations, OSFI Guidelines

▶ Privacy

- ✓ Privacy module covers PIPEDA and Quebec, BC and Alberta legislation

▶ Governance and Risk Management

- ✓ Aligned with OSFI's expectations on sound business and financial practices
- ✓ Customizable risk structure for a Canadian Bank, a Foreign Bank Branch, or a Trust Company.

▶ AML/Anti-Terrorist Financing

- ✓ Proceeds of Crime (Money Laundering) and Terrorist Financing Act, Regulations, Criminal Code, FINTRAC Guidelines

Asking the Right Questions

- ▶ How do requirements impact business processes?
- ▶ Are appropriate auditable controls built into business processes to ensure ongoing compliance and risk mitigation?
- ▶ Are responsible individuals:
 - ✓ Aware of the risks and requirements?
 - ✓ Accountable for control implementation and documentation?
 - ✓ Self-assessing control effectiveness?
 - ✓ Updating controls for a changing environment?

Ethidex Compliance OfficeTM is the industry standard

Over the past 13 years, we have developed and continuously enhanced Compliance OfficeTM to suit the needs of the industry and our 100+ clients in charge of managing business and compliance risks.

Web-based, secure, and backed up by our alliance with TELUSTTM, Compliance Office v.7.1 helps make the Ethidex Risk Manager Service the easiest and most cost-effective way to satisfy the risk-management and compliance expectations of your Directors, Auditors, Regulators and other stakeholders.

Contact us



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