



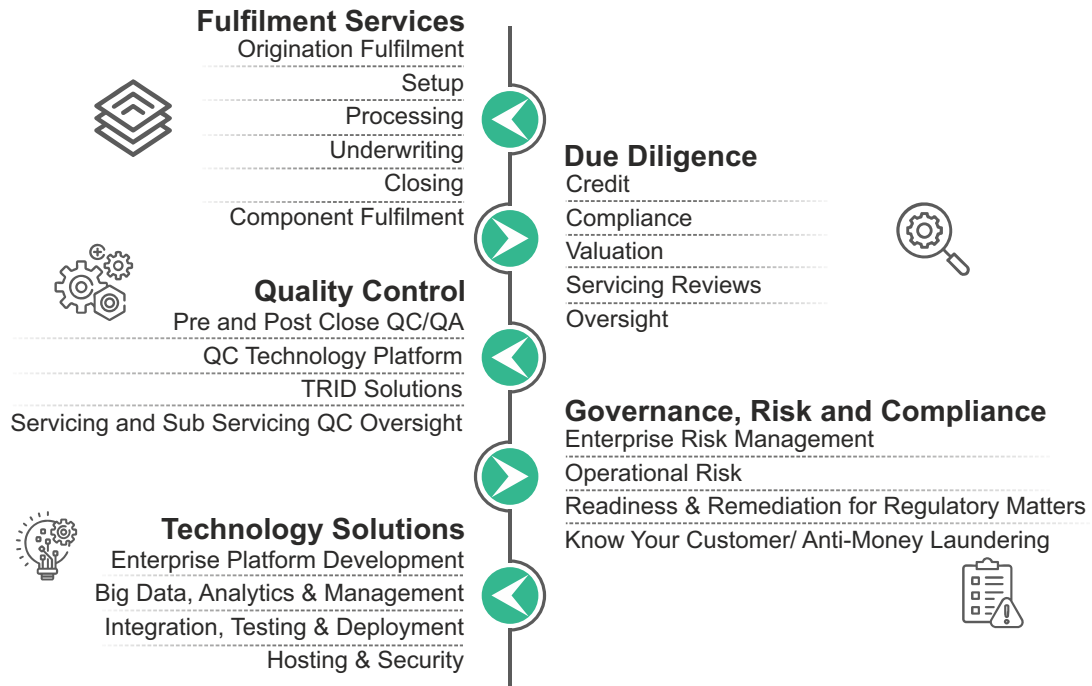
# GOVERNANCE, RISK AND COMPLIANCE

# CONTENTS

- 3 Overview
- 4 Governance, Risk and Compliance
- 5 Our GRC Solution
- 6 GRC Health Check
- 7 Managing Regulatory Requirements
- 8 End to End Exam management
- 9 Mortgage Oversight
- 10 Servicing Compliance Capabilities
- 11 Operational Solutions Readiness Testing
- 12 Target Testing by Segmentation
- 13 Aggregation & Collection of KYC for Customer Onboarding

# OVERVIEW

**Mphasis Digital Risk** empowers financial institutions to ensure safe and quality mortgage products for the benefit of consumers, lenders and investors. Our differentiated solutions combined with our innovative technology and employees with deep industry knowledge and experience allow us to continue to make mortgages safe.



## WHO WE WORK WITH

- > GSE's > Mortgage Originators > Warehouse Lenders > Conduits & Issuers
- > Mortgage Insurers > Banks > Servicers and Special Servicers
- > Distressed Asset Loan Investors > Whole Loan Investors

# GOVERNANCE, RISK AND COMPLIANCE

- There are complex federal and state regulations which are always changing and difficult to navigate
- Requires significant resource investment to achieve compliance
- Heavy penalties and / or repercussions for failure to achieve optimized governance, risk and compliance infrastructure



- Broad Technology Solutions
- Operational Solutions
- Technology Platforms for Complex Regulations, and AML

- We are the GRC experts
- We have state of the art technology
- Demonstrated performance
- Our solutions provide GRC oversight at a lower overall investment to the client

# OUR GRC SOLUTION



What sets **Mphasis Digital Risk** apart is our capability to operationalize near real-time data used for legal compliance and servicing oversight. With this comprehensive solution, clients gain the ability to achieve interactive assessments, cost savings, and a more effective tool to mitigate operational risk. We combine people, process, and technology solutions supporting the full spectrum of financial regulatory requirements at the federal and state level.

# GRC HEALTH CHECK

## HOW DOES YOUR ORGANIZATION STACK UP?



### **Fragmented Early Stages**

- Excel Spreadsheets
- Ad Hoc Implementations
- Limited Awareness of Risk or Risk Averse



### **Evolving Awareness**

- Risk tools are available, but not fully embedded
- Awareness of requirements
- Developing risk awareness
- Risk perceived as process



### **Functioning Established**

- Functioning Risk Framework
- Shift in focus - risk viewed positively
- Risk Behaviours embedded throughout organization
- General awareness of risk and outcome



### **Responsive Dynamic**

- Focus on continuous Improvement
- System facilitates risk versus outcome analysis and response
- Regulatory delivering is assured
- Key risk behaviour evidenced in test plans, audits, and exams



### **Intuitive Optimized**

- Risk and outcome drive all activity
- All stakeholders understand and support GRC requirements
- GRC Embedded in culture

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# MANAGING REGULATORY REQUIREMENTS

## An organized approach in tracking Examinations and Audits

The number of exams and audits to which a regulated organization must endure can be overwhelming. Over the last several years, clients have expressed numerous concerns as they experience an upsurge in cost to manage while ensuring all are handled timely.



Mphasis Digital Risk offers a unique proven solution utilizing technology and automation of the entire end to end process or components for all formal reviews and can also incorporate all exam related activity.

# End to End Exam Management



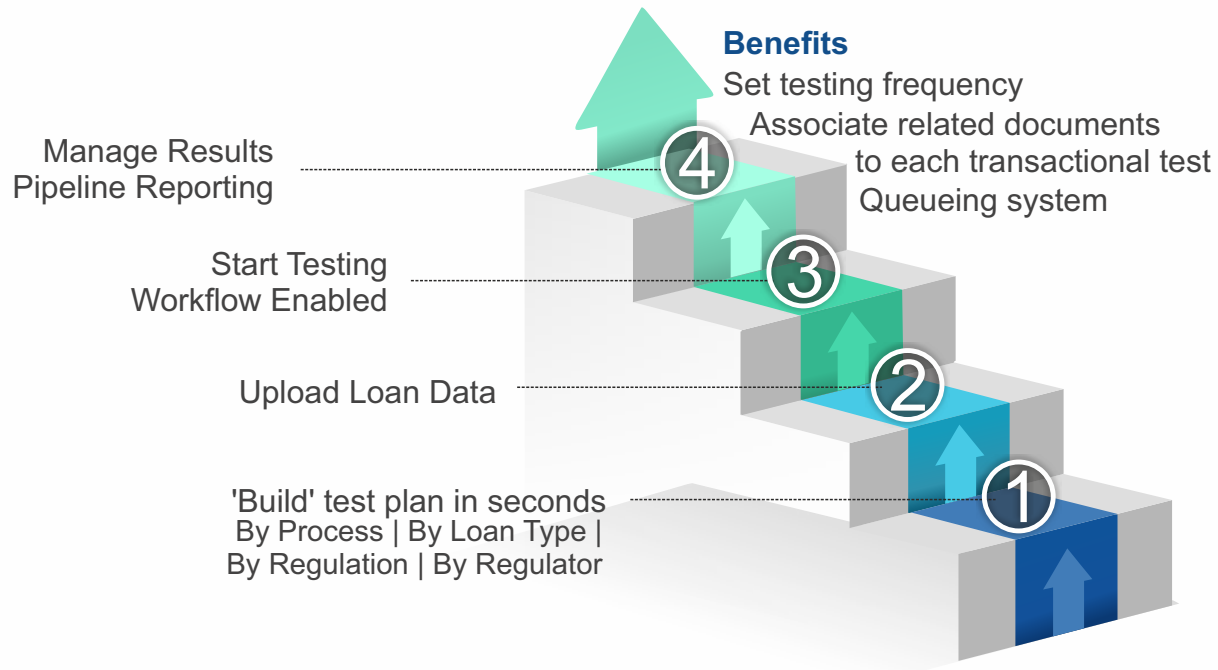


# MORTGAGE OVERSIGHT

The number of requirements to which a regulated organization must comply is daunting. Over the last several years, companies have expressed numerous concerns as they experience an upsurge in cost to comply and processing times.

## How are we helping the industry?

Mphasis Digital Risk maintains an up to date repository of all investor, regulatory and state requirements. Our team of legal and compliance experts perform regular, comprehensive evaluations of each requirement. The reviews incorporate an assessment and interpretation while tailoring and testing requirements for specific processes, regulation, regulator, or loan type. This platform provides one solution for the first and second lines of defence.



# SERVICING COMPLIANCE CAPABILITIES



Our operational reviews are based on all mortgage servicing requirements, contained in the most comprehensive regulatory database in the financial industry.



Updated Monthly



Contains CFPB, NMLS, TRID, FNMA, FHLMC, GNMA, VA, FHA, USDA, Federal and State requirements



Test plans are customizable based on portfolio attributes and structure of entity.



CFPB readiness operational reviews get you ready for an exam



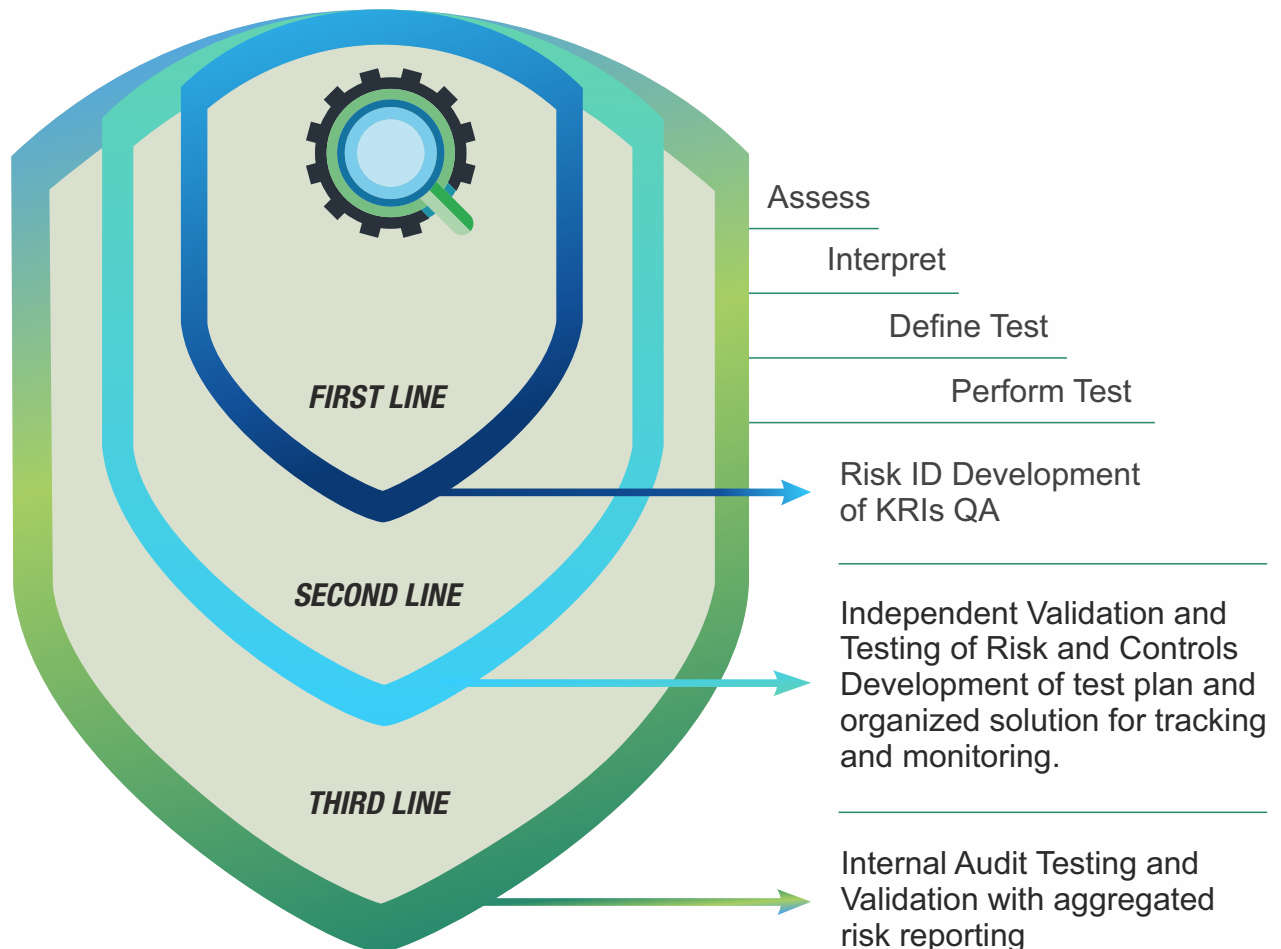
Gap Analysis for GSE compliance for operational readiness



Summaries and Remediation plans ensure gaps are covered

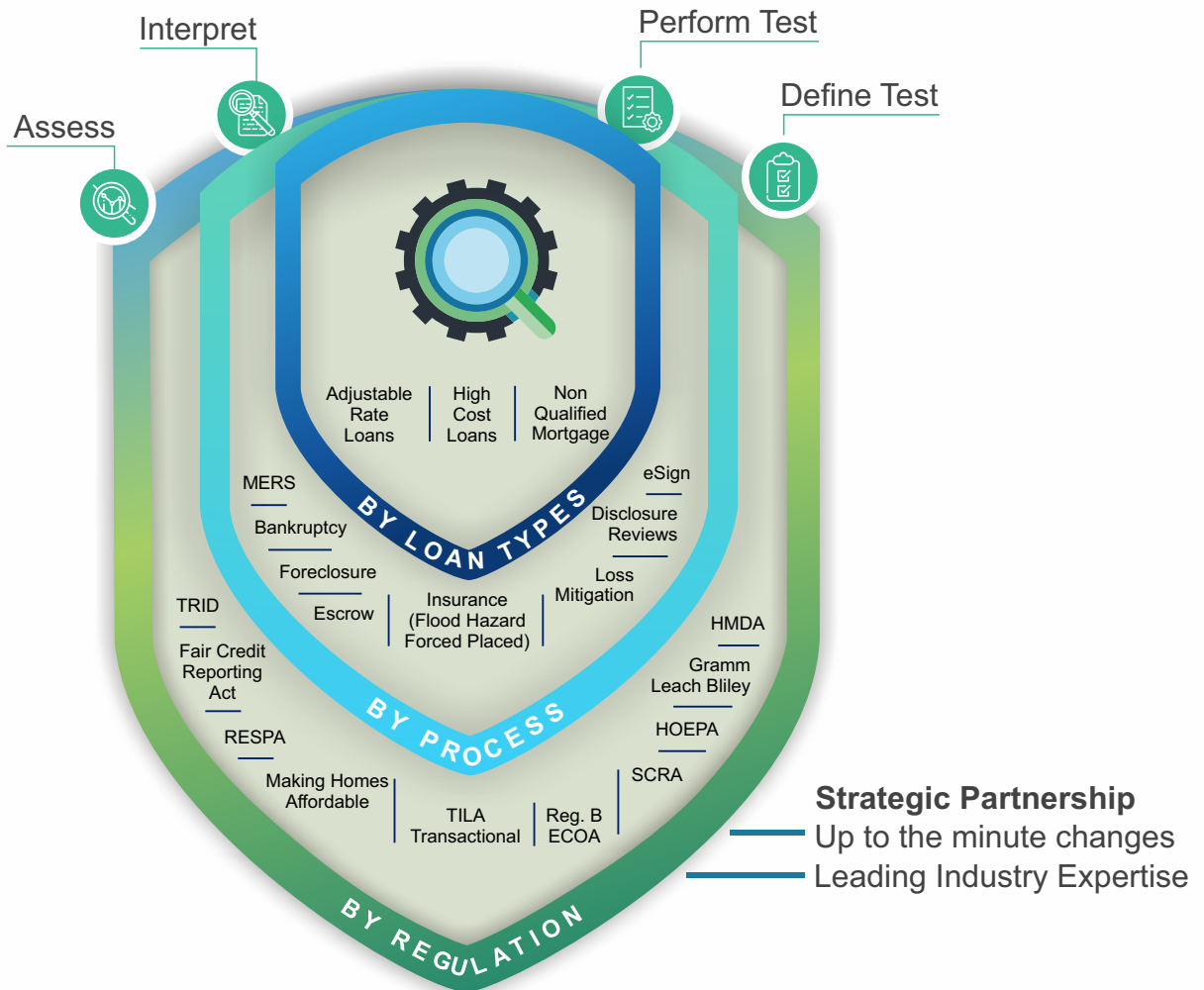
# Operational Solutions Readiness Testing

We proactively help with any layer of defense through operational readiness review testing



# TARGET TESTING BY SEGMENTATION

Provide targeted testing by loan type, process or regulation



# AGGREGATION & COLLECTION OF KYC FOR CUSTOMER ONBOARDING

Mphasis Digital Risk's AML Onboarding Platform provides full functionality to:





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