



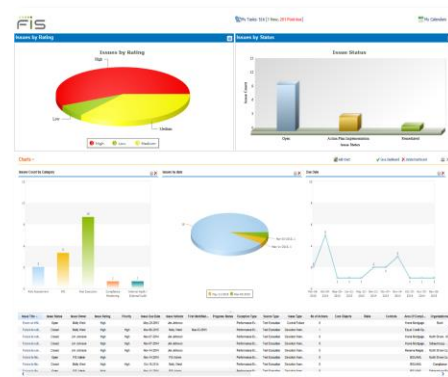
EARLY RISK MANAGER (ERM)

Early Risk Manager (ERM)

FIS™ Early Risk Manager (ERM) delivers a unique value proposition. With ERM you can quickly and easily identify inherent and residual risks by leveraging the library of risks and automated risk calculations for strategic, reputation, credit, market, liquidity, operational, compliance, information security, and more.

No software to download or install. Secure cloud-based solution available 24x7. Identify and mitigate risks before they become problematic and result in costly patterns or practices. Take risk management to the next level. Mitigate risk, maximize stakeholder value and attain optimal performance.

- Identify enterprise-wide risk profile and aggregate risk levels and impact of internal controls via robust heat maps and risk analytics
- Automatically trigger alerts if risk appetite tolerances or KRI thresholds are exceeded
- Track risk mitigation to prevent problematic patterns or practices
- Leverage the library of 3,000+ compliance checklist questions to quickly build, assign and execute monitoring reviews and testing to proactively self-identify issues and promptly trigger corrective action plans for high risk issues and report risk mitigation enterprise-wide
- Automate vendor and third-party risk assessments and monitoring and trigger action plans based on high risk findings and report risk mitigation
- Proactively identify and mitigate risks before they become a problem and negatively impact your earnings, capital or reputation.



FIS™ Early Risk Manager (ERM) is an innovative state-of-the-art enterprise risk management solution for financial institutions of all types and sizes.

EARLY RISK MANAGER (ERM)

Early Risk Manager comes with a library of risk categories, risk scenarios, key risk indicators and checklists covering safety and soundness and consumer compliance laws and regulations and products and services:

- Safety and soundness and consumer compliance laws and regulations
- Products include deposit, consumer lending, mortgage lending, commercial lending, loan servicing and more

Key Differentiators:

- Specifically tailored for financial institutions
- Over 350 pre-populated KRIs and includes benchmarking to CFPB-complaint metrics
- Complete enterprise risk assessment system to perform a highly effective risk assessment
- Automated and comprehensive risk and compliance monitoring and testing system to develop an automated enterprise risk and compliance monitoring plan
- Incorporate your strategic and business plan into the risk assessment
- Perform loss management and scenario analysis
- View risk profile and risk mitigation performance with risk dashboards

Contact Us

For more information about our Early Risk Manager, please contact FIS RISC Solutions at 800.822.6758 or moreinfo@fisglobal.com.

About FIS RISC Solutions

FIS Risk, Information Security and Compliance (RISC) Solutions provides industry-leading consulting, managed services and technology to mitigate risk, manage compliance and protect your institution and customers. With hundreds of subject-matter experts on staff – former regulators, examiners, attorneys and compliance officers – we cover all aspects of risk management including risk assessments, enforcement action remediation services, CFPB exam prep, compliance program development, model validation, quality control audits, BSA/AML, fraud management, cybersecurity, fair lending, mortgage servicing, UDAAP and more. For more information, please visit us online at <http://www.fisglobal.com/RISC>.

About FIS

FIS is a global leader in financial services technology, with a focus on retail and institutional banking, payments, asset and wealth management, risk and compliance, consulting, and outsourcing solutions. FIS serves more than 20,000 clients in over 130 countries. Headquartered in Jacksonville, Fla., FIS employs more than 55,000 people worldwide and holds leadership positions in payment processing, financial software and banking solutions. Providing software, services and outsourcing of the technology that empowers the financial world, FIS is a Fortune 500 company and is a member of Standard & Poor's 500[®] Index.

