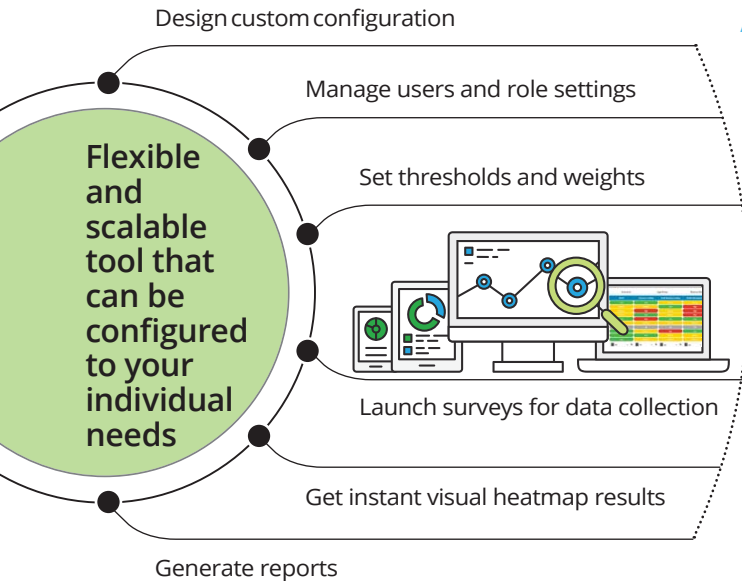


## Web-based Enterprise Risk Assessment Tool

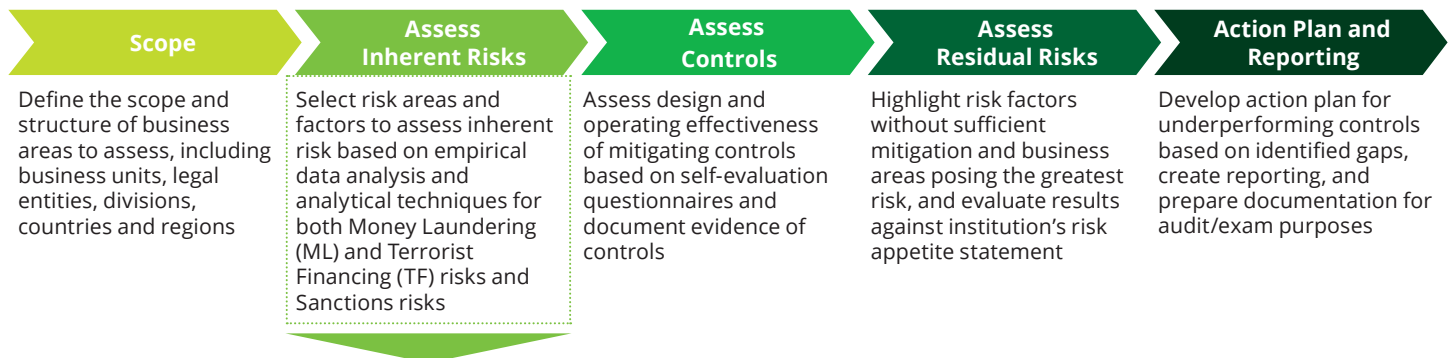


### An effective Anti- Money Laundering (AML)/Sanctions Compliance Program starts with an in- depth and enterprise-wide risk assessment (EWRA)

Financial and non-financial organizations are faced with the important responsibility of defining and measuring their AML/Sanctions compliance risk. Compliance officers are under an increased pressure to make informed decisions regarding how to properly allocate resources in a way that will both further the organization's core goals and strategy while reducing the organization's exposure to legal, financial, and reputational harm.

A well designed enterprise-wide risk assessment enables your organization to (i) identify and evaluate potential risks that may adversely affect the entire organization or a specific product or business line; (ii) assess the controls your organization has implemented to mitigate these potential risks; and (iii) determine the residual risk associated with your organization or a specific product or business line.

#### Deloitte Advisory's EWRA Approach:



#### Example Inherent Risk Factors and Measures:

	Customers	Products & Services	Geographies	Channels	Qualitative Risks	Sanctions Risks
<b>Risk Factors</b>						
<b>Measures</b>	<ul style="list-style-type: none"> <li>Customer type</li> <li>Ownership structure</li> <li>Industry</li> <li>Politically Exposed Persons (PEPs)</li> <li>Length of relationship</li> <li>Customer Risk Rating (CRR)</li> </ul>	<ul style="list-style-type: none"> <li>High degree of anonymity or limited transparency</li> <li>Rapid movement of funds</li> <li>High volume of currency or equivalents</li> <li>Payments to/ from third parties</li> </ul>	<ul style="list-style-type: none"> <li>Location of business</li> <li>Location of customers</li> <li>Origin/ destination of transactions</li> </ul>	<ul style="list-style-type: none"> <li>Account origination</li> <li>Account servicing</li> </ul>	<ul style="list-style-type: none"> <li>Growth vs. stability</li> <li>Mergers &amp; acquisition</li> <li>New products/ services</li> <li>Strategy changes</li> <li>New regulatory requirements</li> <li>Emerging risks</li> </ul>	<ul style="list-style-type: none"> <li>Geographical proximity to sanctioned jurisdictions</li> <li>Close economic ties to sanctioned countries/entities</li> <li>Indirect sanctions risks</li> </ul>

# DERA is a web-based, standardized and automated tool that enables consistent AML/Sanctions risk assessments across an organization

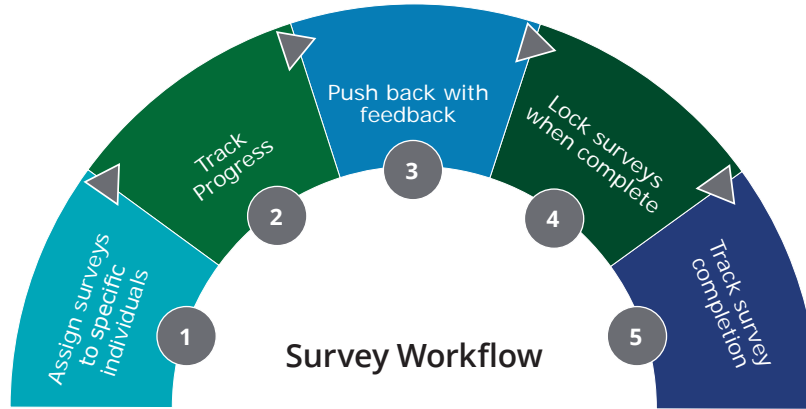
DERA enables a single point of aggregation at each level of the organization (e.g., product line, business line, legal entity, country, or region) and facilitates aggregated reporting to support a holistic view of enterprise risk and strategic decision making.

DERA manages surveys end-to-end like a case management workflow process from assignment to completion and provides tracking by legal entity, division, region and enterprise-wide.

## EWRA Heatmap:

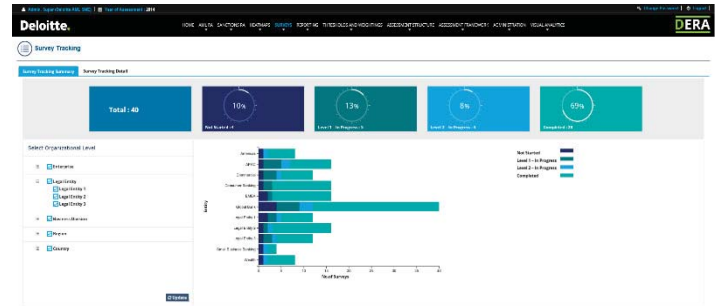
EWRA Heatmap	Enterprise	Legal Entity	Business Division	Region	Country
1. Consumer	High	Low	High	High	High
2. Wealth	High	Low	High	High	High
3. Health	High	Low	High	High	High
4. Insurance	High	Low	High	High	High
5. Other	High	Low	High	High	High
6. Geographic	High	Low	High	High	High
7. Supplier Risk	High	Low	High	High	High
8. Counterparty Risk	High	Low	High	High	High
9. Strategic Risk	High	Low	High	High	High
10. Compliance	High	Low	High	High	High
11. Overall	High	Low	High	High	High

## Example Survey Workflow:



## Survey Dashboard:

## Survey Tracking:



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