



## **Compliance transformation projects implementation**

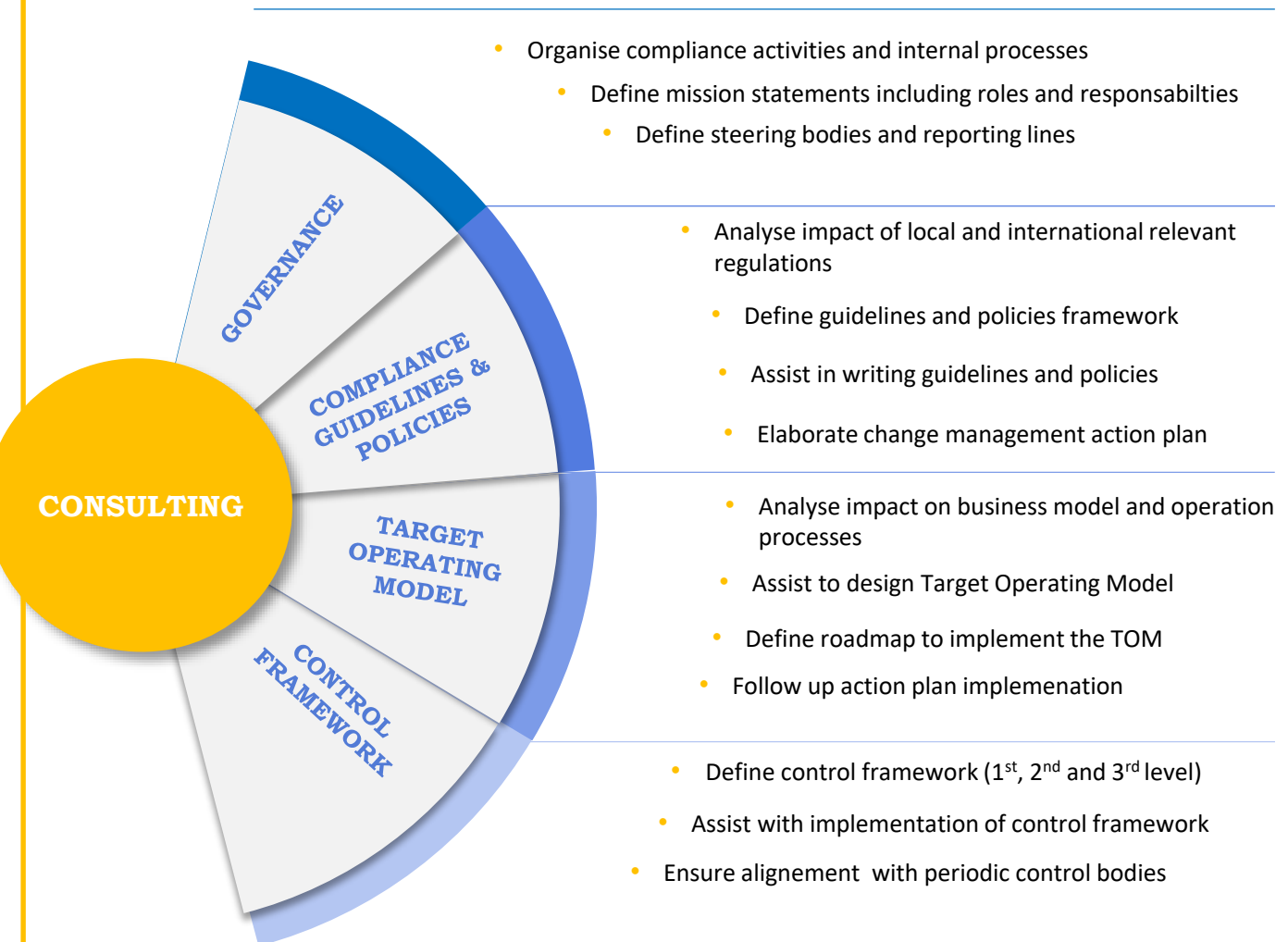
**The evolution of regulatory requirements is steady with increasing complexity and costs. Financial institutions need to develop robust, reliable and sustainable compliance framework.**

**Regulators and Authorities are expecting “zero default” from financial institutions. Failing to comply to the rules is putting a lot at stake as last years events have proven: rates manipulation, Fraud, corruption, OFAC sanctions circumventions and AML breaches have lead to serious consequences. Some banks payed dramatic amounts of fines to settle their cases in court not to mention individual prosecutions. Compliance can be nothing but the financial world top propriety.**

Our approach is combining discipline / rigor and is business focused. Our expertise is based on our significant experience of banking transformation in the last 2 decades and worldwide financial security projects involving financial authorities supervision from USA, UK and France. We covered all compliance areas including Client Interest Protection, Financial Security, Market Integrity and Fraud for all bank businesses from retail banking to investment banking or wealth management.

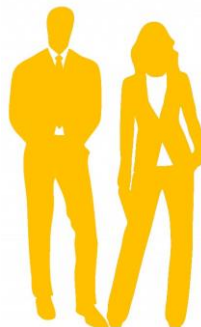
# Our methodology to implement compliance projects

"If you believe in unlimited quality and act in all your business dealings with total integrity, the rest will take care of itself." – **Frank Perdue**



## Our values

ETHIC •  
AGILITY •



• ALLIANCE  
• INNOVATION



# Risk Based approach with deep knowledge of banking businesses



**Assessment of Exposure to compliance:** elaborate Key Risk Indicators for all business and activities processes to optimise the perimeter definition



**In-depth diagnosis** to detect the potential non compliant elements within services, products and transactions



**Target Operating Model** Leveraging on risk appetite framework and diagnosis findings to build target operating model and associated action plan



**Updated compliance guidelines :** Assistance to elaborate a state of the art compliance guidelines and policies



**Assistance in implementing action plan** with appropriate KPI to ensure a timely and efficient implementation



**Involvement of management executives** to empower the adoption of compliance behaviour and enforce the application of guidelines and policies

## References

### Programs to implement compliance remediation plan for a Euro Zone Bank

- Design and set up projects roadmaps validated by Executive Committees and US regulators for all entities within a major European bank including but not limited to Retail banking, Asset and Wealth Management, Corporate banking, Real Estate
- Improvement and update of control framework to comply with the requirements of FCA (UK Financial Conduct Authority) for Wealth Management Branch

Retail Banking

Wealth Management

### Program to Implement a worldwide KYC Target operating model for a French bank

- Design the TOM for KYC covering AML/FT, Sanctions and regulatory classification.
- Target model include introduction of Fenergo to manage the KYC workflow including Vetting and classification.

Corporate Banking

Asset Management

### Deployment of operational procedures for an international

- Design the set of standard compliance procedures for Wealth Management, including compliance aspects KYC, AML/CFT
- Drive the adaptation in 15 countries with local specifics and regulation

Trade Finance

### Digital transformation program for a leading Eurozone Bank

- Design the strategy for the group to adopt collaborative mode of working
- Digitalisation of a front to back process for commodities Finance

Cash Management

## Significant track record within banking industry

### Our values are at the core of our actions

Ethic, Agility, a strong culture of alliances with our clients and innovation

### Our Proven banking experience

Over 20 years of successful international program management in the Banking sector



### Our deep knowledge of banking activities

Significant experience in all banking business lines including Retail Banking, Wealth & Asset Management, capital market or Corporate banking

### Our change management expertise

Certified coaching skills and proven results while implementing large scale change management programs

NovInsight – 17 rue Planchat –75020 Paris  
N° Siret 830053492 00013 RCS Paris  
Code APE naf70.22Z - N° TVA Intracom. FR 59830053492  
[www.linkedin.com/company/novinsight](http://www.linkedin.com/company/novinsight)  
[www.novinsight.eu](http://www.novinsight.eu)

