

# OPERATIONAL RISK MANAGEMENT



Comprehensive solution to assess, identify, measure, monitor, control, and report on losses resulting from inadequate or failed internal processes, people or systems. Financial losses from operational failures pose significant risk to the financial institution. To meet this business and regulatory challenge, a comprehensive, holistic solution is required to collect, analyze, report on and mitigate operational risk. The challenge of Basel II comes from the significant changes to bank policies, procedures and methods it applies to and from the need for technological solutions that do not exist or are inadequately developed in most banks today. But Basel II also provides banks with opportunities to realize many managerial and financial benefits. The HLBNGA International Basel II software RiskSecure™ offers a comprehensive set of solutions to assist banks in addressing credit and operational risk models and in performing Basel II analyses.

RiskSecure helps banks understand operational risk exposure at the corporate level by consolidating relevant risk factors into a single, verifiable view of Operational Risk. By offering one of the leading Risk platforms, sophisticated analytical applications and robust reporting tools, RiskSecure helps ensure compliance and benefit by lowering your operational risk exposure.

## RISKSECURE OPERATIONAL RISK MANAGEMENT SOLUTION FOR BASEL II:

- Delivers robust, enterprise-wide analytical framework to systematically collect, track, monitor, analyze and report data for risk assessment into operational risk exposures and promote improvement in the operational systems.
- Ensures consistent application of risk policies and procedures throughout the bank
- Measures and quantifies risk, establishing operational risk exposures and management tolerance for risk. Identifies risk exposure and mitigation, translating into specific policies, procedures and processes that can be implemented and tracked through the levels of the organization, from line management to the Board of Directors
- Assists in corporate governance, facilitating board and senior management to oversee risk mitigation from all departments and provides management perspectives for reporting of loss, exposure and risk
- Delivers reporting for continuous monitoring of risk exposures through detailed analysis and regular summarizations for line of business, level 1 and 2 event types and operational risk functions so you can understand, manage, control and mitigate risk
- RiskSecure provides an open architecture to meet the regulatory requirements and normal corporate reporting needs with solutions for aggregating, analyzing, managing and reporting on risk exposure throughout the organization.



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## ASSESSES OPERATIONAL RISK

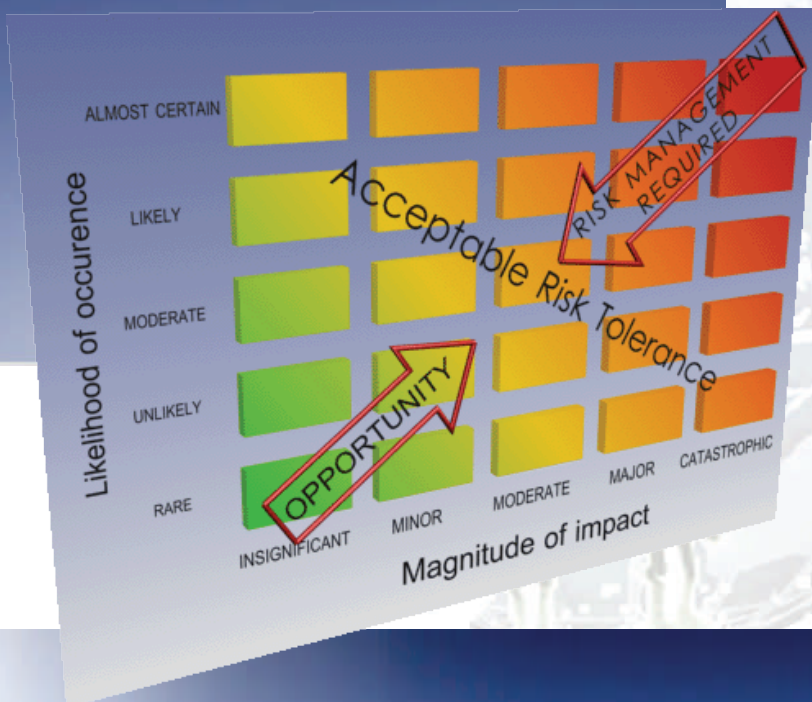
Risk driver and control status reporting allows management to track the status and trend of all material risks. Business line and level 1 and 2 loss event reporting lets management concentrate on the significant exposures for continuous improvement and reduce the risk profile and required capital.

## ENSURES OPERATIONAL CONTROL

Self-assessment (process mapper and training module), key risk indicators (KRIs), loss management and statistical analysis, gives management a comprehensive process that clearly identifies and tracks key operational risks throughout the organization on an ongoing basis to mitigate material operational risks. Comprehensive Web-based application delivers global collection, risk consolidation, reporting and analysis in a single, highly scalable solution. KRIs are reported and actual losses are monitored and reported via the KRI and Loss Event Dashboards.

## REPORTS RISK EXPOSURE

Escalation reporting and action plan tracking clearly enable proactive risk management to be communicated throughout the firm as well as to the Regulators. Self-assessment, loss event and KRIs can be reported to suit each bank's needs. Reporting can be configured to any line of business combination and event type and consolidated via legal entity or other reporting structure. Web-enabled data collection framework with its audit trail permits institutions to collect and report data in a standardized framework, enabling senior management to demonstrate a robust framework to the Regulators. Changes to the framework can be tracked, escalated and communicated in a number of ways throughout the organization via email, dashboard etc.



Offices in: UAE/South Africa  
For more info go to [www.risksecure.org](http://www.risksecure.org)

Associate Offices in UK/USA