

# RADIX CONSULTING CORPORATION



## Don't leave your compliance to chance.

*"When we decided to obtain an independent assessment of our risk management and operating controls for ACH, we had three essential criteria -- a deep understanding of the ACH network itself, useful insights into fraud and regulatory compliance issues, and a direct approach that would focus on tangible changes rather than theoretical exercises. We found all of that, and more, in the work done by George Thomas and Radix Consulting."*

**SVP, Top Ten ACH Bank**

Radix Consulting is a boutique consulting firm in the payments area specializing in risk management, strategic planning and product development.

The principals, George F. Thomas and Rossana F. Salaris, have over 45 combined years of payments expertise.

## Does Your ACH Operation Comply with OCC Guidelines?

### Don't Wait For Your Next Federal Examination To Learn the Answer. Find out where you stand before the regulators tell you.

Contact Radix Consulting for a comprehensive independent assessment of your ACH Operations including:

#### Evaluation of:

- OCC 2006-39 and OCC 2008-12 compliance
- Techniques and security procedures for customer access. Review multi-factor authentication techniques used for business customer and consumer access

#### Review of:

- Internal and external audits and the disposition of any exceptions in the audits
- Most current regulatory examination
- Latest annual self-audit required by NACHA rules (an audit should have been completed by December 2009.)
- Internal risk assessment documentation highlighting vulnerabilities or threats to the ACH department including probability and financial risks
- Underwriting procedures for direct customers and third party senders. We will specifically examine your Bank's relationship with third party merchant processors and the techniques used by your bank to know your customer's customers.
- Compliance with NACHA rules and government regulations such as those required by the Gramm-Leach-Bliley Act (GLB) and the Office of Foreign Assets Control (OFAC), if applicable

#### Examination of:

- Roles and responsibilities of the Senior Management, ACH Operations and Risk Management functions
- Procedures and risk management software tools that analyze your Bank's incoming and outgoing ACH transactions and provide proactive alerts and management reports

We will deliver a detailed report containing an assessment of your Bank's ACH risk control policies, standards and procedures, a comparative analysis of your bank's risk management versus peers of comparable size and strategic recommendations for enhancing your ACH operations.

Contact us for a proposal:

[riskmanagement@radixconsulting.com](mailto:riskmanagement@radixconsulting.com)