



Verittas provides a broad range of services to its clients across the country. We have specialists in a variety of areas trained and tasked with helping our clients navigate the ever-changing regulatory landscape from a variety of perspectives. Please see below for a full list of common services we are often contracted to perform on an annual basis (frequency dependent on the risk profile of the institution).

• **Full Outsource and/or Co-source Internal Audit:** Covering all business units/functional areas applicable to the institution and required by institution's regulatory authority, including, but not limited to:

- Accounting & Finance
- Corporate Governance
- Commercial & Construction Lending
- Mortgage Lending
- Consumer/Retail Lending
- Fair Lending
- Community Reinvestment Act
- Purchased Loans
- HMDA
- Loan Servicing
- Loan Operations
- Insider Lending
- Lending Compliance (Inclusive of all applicable regulations)
- Regulatory Compliance (Inclusive of all applicable regulations)
- Compliance Management
- Deposit Operations
- Bank Secrecy Act
- Marketing & Social-Media
- Human Resources
- Branch Operations
- Information Technology
  - General Controls
  - ISO Certification & Validation
  - Identity Theft Red Flags
  - Cyber Security
  - Business Continuity/ Disaster Recovery
  - GLBA
- Investments
- Wire Transfer
- Electronic Banking
- ACH NACHA Rules
- Asset Liability Management
- Allowance for Loan & Lease Losses (CECL)

- Vendor Management
- Enterprise Risk Management
- **Independent Model Validation/Optimization**
  - BSA/AML Models
  - Information Technology Models
  - Asset Liability Management/Liquidity Models
  - CECL Valuation Models
  - Mortgage Origination Models
  - Loan Operations Models
  - All Banking Systems/Models meeting the regulatory interagency definition of a model, Verittas will assign experts based on subject matter
- **External Quality Assessments (EQA)/Quality Assessment Reviews (QAR):** in accordance with Institute of Internal Auditors (IIA) requirements
- **Vulnerability Assessment & Penetration Testing**
  - Internal Network Penetration Test
  - External Network Penetration Test
  - ATM Network Penetration Test
  - New Account Opening Web Application Penetration Test
  - File Sharing Portal Web Application Penetration Test
- **Financial Reporting**
  - Internal Control Testing Services – Perform Control Identification and Year-Round Testing to comply with year-end ICFR attestation requirements – Meet with Management (& External Party) Quarterly to report and present at applicable committee meetings
    - FDICIA
    - SOX
- **Program Implementation**
  - ERM Program Development
  - IA Program Development
  - Compliance Program Development
  - Training Program Development
- **Risk Assessment:** Including Executive Narrative/Risk-Control Matrix
  - Internal Audit Full Risk Assessment
  - BSA/AML Risk Assessment
  - Compliance Risk Assessment
  - Operational Risk Assessments
  - Business Unit Risk Assessment – Specific Department/Functional Area
- **Consulting**
  - BSA/AML Specific Services
    - In Person Training for Compliance Committee Members
    - BSA/AML Model Implementation Consulting
    - BSA/AML Staffing Assessment
    - BSA/AML Corrective Action Plans/Regulatory Remediation
  - Regulatory Remediation Services
  - Corporate Governance Consulting
  - Staffing Reviews (Departmental or Bank-Wide)

- **Independent Functional/Program Testing**

- Loan Review/Model Validation

- **Staff Augmentation**

- BSA/AML Staffing: Suspicious Activity Monitoring
- Risk Assessment Assistance
- Loan File Review Assistance

