



Risk and Regulatory Services

Our services span the project lifecycle to help you seamlessly integrate business strategies with enabling technologies for competitive advantage.

STRATEGIZE

- Risk Appetite and Framework Development
- Operating Requirements Documentation
- ERM Roadmapping
- LOB Risk, Compliance, and Regulatory Relations Support
- Risk Program Development and Mobilization
- Risk Data Evaluation
- Customer Complaints Management Governance
- Third-Party Risk Management

IMPLEMENT

- Risk Process Mapping and Evaluation
- RCSA Planning and Executional Support
- Strategic Risk Initiative Execution
- Business Continuity and Disaster Recovery Planning
- MRA/MRIA Remediation
- CCAR/DFAST Support OCC Heightened Expectations
- Stress Test Solutions and Reporting

RUN

- Quality Assurance
- Compliance Monitoring and Testing
- Risk Documentation Review
- Risk Metrics and Reporting
- Controls Validation and Exam Preparation
- IT Risk and Cyber Security Evaluation

NTT DATA Consulting's risk assessment spawned an intensive, multi-year change program that yielded solutions within months. By year three, the bank attributed \$1 billion+ in loan loss reserve savings to this initiative.

TOP 4 U.S. BANK

Helping You Address the Challenges of Today's Market

Financial legislation is constantly changing and the associated risk is increasingly complex. While maintaining daily operations, banks must keep pace with a host of regulatory deadlines relating to changes in the Bank Secrecy Act and anti-money laundering requirements, new Consumer Financial Protection Bureau (CFPB) expectations, and stringent capital planning and stress testing routines. At the same time, cyber security and third-party relationship management risk are becoming top priorities. Unfortunately, the structures, processes, documentation, and technologies that institutions rely on to stay ahead of these regulatory mandates are frequently in need of updating or replacement. NTT DATA Consulting applies our industry perspective and deep risk experience to help clients plan, prioritize, and tailor risk programs and technology solutions that address relevant complexity levels and resource requirements.

Specialized Problem Solving: Risk and Regulatory Practice

NTT DATA Consulting's Risk and Regulatory practice partners with clients to solve their challenges in operational risk management and regulatory relations. Our consultants have extensive experience in banking risk and regulatory environments, offering a deep understanding of operational, market, credit, and reputational risk. The NTT DATA Consulting team is uniquely equipped to address existing issues such as Matters Requiring Attention (MRAs), as well as longer-term planning and implementation of sustainable governance structures, processes, and controls to help clients stay ahead of regulatory changes and avoid intervention. NTT DATA Consulting excels at tailoring solutions to satisfy auditors and examiners, enrich the customer experience, improve data quality and reporting, and reduce regulatory and compliance risk.

Client Success Story: Top 4 U.S. Bank



*\$1B in loan loss
reserve reduction*

CHALLENGE

At the height of the financial crisis, our client had limited understanding of its risk exposure across customer relationships, and operational silos hindered its ability to support customers' holistic credit needs.

SOLUTION

NTT DATA Consulting conducted a product-by-product assessment of risk data usage and sources, highlighted gaps, and prioritized recommendations. NTT DATA Consulting set up a PMO, governance structure, and execution framework to enable 80+ strategy, policy, process, and technology change initiatives.

RESULTS

Delivered in just 10 weeks, NTT DATA Consulting's assessment spawned an intensive, multi-year change program that yielded solutions within months. By year three, the bank attributed \$1 billion+ in loan loss reserve savings to this initiative.

Why NTT DATA Consulting?

Our industry-centric business and technology consulting approach offers a distinctive set of capabilities to help you grow and compete in the digital era:

Industry focus

We help you address your most pressing and complex challenges from the vantage point of your industry – financial services. Our consultants provide the deep, industry-specific insight and specialized counsel you seek to overcome hurdles, create new growth paths, and innovate your business.

Unmatched expertise

As a leading provider of business and technology consulting solutions to the financial services industry, we have more than 1,000 dedicated business consultants and we work with 25 of the leading financial institutions in North America.

Integrated approach to business and technology

We use our expertise and proven track record to create solutions that seamlessly integrate business strategies and enabling technologies for competitive advantage in the digital world.

Solutions for your entire business

We help you strategize for the future, implement transformative change, and run with efficiency for the long term by orchestrating solutions that tap the entirety of NTT DATA's global resources and technology expertise across digital, cloud, ERP, application management, and BPO.

Personalized attention

Our client-first culture ensures personalized and responsive attention that delivers an exceptional customer experience backed by the reach and resources of NTT DATA's global capabilities.

About NTT DATA

NTT DATA is a leading business and IT services provider and global innovation partner with 80,000 professionals based in over 40 countries. NTT DATA emphasizes long-term commitment and combines global reach and local intimacy to provide premier professional services, including consulting, digital, managed services, and industry solutions. We're part of NTT Group, one of the world's largest technology services companies, generating more than \$100 billion in annual revenues and partner to 80% of the Fortune 100. Visit www.nttdata.com/americas to learn more.

Let's Get Started

To learn more about how we can help you succeed, please contact:

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