



LexAlign

Risk Management for Treasury

Minimizing the Treasury Support Burden

- Every Treasury Management professional understands that your treasury clients are key to your financial institution's commercial portfolio success.
- **Weighing risk without overburdening customers** or your Treasury Management team is a challenge for many financial institutions — that's why we created LexAlign.
- With LexAlign there are:
 - **no more** manual customer questionnaires to email and collect,
 - **no more** data entry taking up all your time,
 - **no more** spreadsheets to be updated or corrected,
 - **no more** reports to generate, and most importantly,
 - **no more** taking time away from building relationships with your customers.
- Instead, the LexAlign system **automates** the process and seamlessly tracks activity for both you and your customers. Plus, your customers access the system when it's convenient for them and obtain essential, actionable guidance. And you get relevant information instantly via your secure, online dashboard.

Maximize customer compliance monitoring and support, minimize the time you spend on compliance, and improve the customer experience –

LexAlign revolutionizes Risk Management for treasury products and services like RDC and ACH.

Your treasury customers are key to your financial institution's commercial portfolio success.

- Treasury products and services like RDC and ACH are a modern convenience your customers expect.
- But as you know ...

It's almost impossible to manage the risk of treasury products and services while lowering your efficiency ratio.

- **Massive Risk:** 3 out of 4 businesses reported actual or attempted payments fraud in 2020. (JPMorgan AFP 2021 Payments Fraud and Control Survey)
- **Ineffective, Burdensome Risk Management:**
 - Your Treasury Management staff likely uses manual form questionnaires and spreadsheets to gather and review relevant data on compliance and security risk.
 - Regulators and auditors expect you to have that information.
 - But it's a huge burden with no obvious benefit to customers, and
 - It's simply impossible to assess every customer using current methods.
 - Not to mention that skilled Treasury Management talent is proving more and more difficult to attract.
- As a result, **risk overwhelms growth:** Your staff is preoccupied with risk and compliance, not growing treasury.

That's why we created LexAlign

- **LexAlign automates compliance audit and support** so that risk management for treasury products and services is proactive, targeted, efficient, and routine, and your staff can focus on growth not compliance.
- Your customers receive:
 - A better experience: dynamic and intuitive online self-assessments, that incorporate best practices and regulator insights.
 - Instant access to audit reports, action plans and policies – the foundational information for sound risk management.
- Your financial institution receives:
 - Risk ratings and actionable data on customer operational risk.
 - **Actionable reports** that filter and group customers by audit status and relevant risk factors.
 - Customer-specific data and aggregate trend analysis that clearly demonstrate robust risk management **with minimal staff involvement**.
 - A **meaningful customer experience** that shows that you care for their business safety and continuity.
 - **Up to 90% savings** on risk management.
 - The ability to grow your customer base and increase your institution's footprint.
 - And, not least, evidentiary records that could shift the cost of loss to your customers.

“I would recommend LexAlign to any financial institution looking to reduce the burden of compliance monitoring and/or improve their risk management for treasury products and services like RDC.”

Corrine Kison,
FVP Treasury Management,
Provident Bank

What your peers say about LexAlign’s Risk Management for treasury solution

- “LexAlign has helped us ease the burden of risk management for our treasury products.”
- “Before LexAlign, monitoring customer adherence to their responsibilities related to a high-risk service like RDC was extremely difficult and laborious.”
- “LexAlign automates the essential risk management functions, while also educating our customers on their responsibilities, and providing them with actionable insight on their operational gaps and remedial guidance.”
- “Before LexAlign, Audit tracking and data consolidation were incredibly time consuming, and it was hard to access actionable data.”
- “LexAlign is the future of compliance, security monitoring and data management for treasury products and services.”