

# RDC Risk Management

## Minimizing the Burden



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

LexAlign revolutionizes Operational Risk Management for Remote Deposit Capture.

- Every Treasury Management professional understands that your RDC customers 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 distribute and collect,
  - **no more** data entry taking up all your time,
  - **no more** spreadsheets to be updated,
  - **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.

Contact us today for a demo:  
[contact@lexalign.com](mailto:contact@lexalign.com)

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

- It's a modern convenience your customers expect.
- But as you know ...

### It's almost impossible to manage the risk of Remote Deposit Capture while lowering your efficiency ratio.

- **Massive Risk:** 3 out of 4 businesses reported actual or attempted check fraud in 2021. ([JPMorgan AFP 2020 Payments Fraud and Control Survey Report](#))
- **Ineffective, Burdensome Risk Management:**
  - Your Treasury Management staff likely uses manual form questionnaires and spreadsheets to gather and analyze 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 difficult to attract.
- As a result, **risk overwhelms growth:** Your staff is preoccupied with risk and compliance, not growth.

### That's why we created LexAlign

- **LexAlign automates compliance audit and support** so that RDC risk management is proactive, targeted, efficient, and routine, and your staff can focus on growth not compliance.
- **Your customers receive:**
  - A better experience: a dynamic and intuitive online self-assessment, that incorporates best practices and regulator insights.
  - Instant access to audit reports, action plans and policies – the foundational information for 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 current ineffective risk management.
  - The ability to grow your customer base and increase your institution's footprint.
  - And, not least, evidentiary records that can shift the cost of loss to your customers.

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# Remote Deposit Capture Risk Management



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

— Corinne Kison,  
FVP Treasury Management,  
Provident Bank

## What your peers say about LexAlign’s Operational Risk Management solution for RDC

- “LexAlign has helped us ease the burden of our Remote Deposit Capture risk management.”
- “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 RDC compliance, security monitoring and data management.”

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