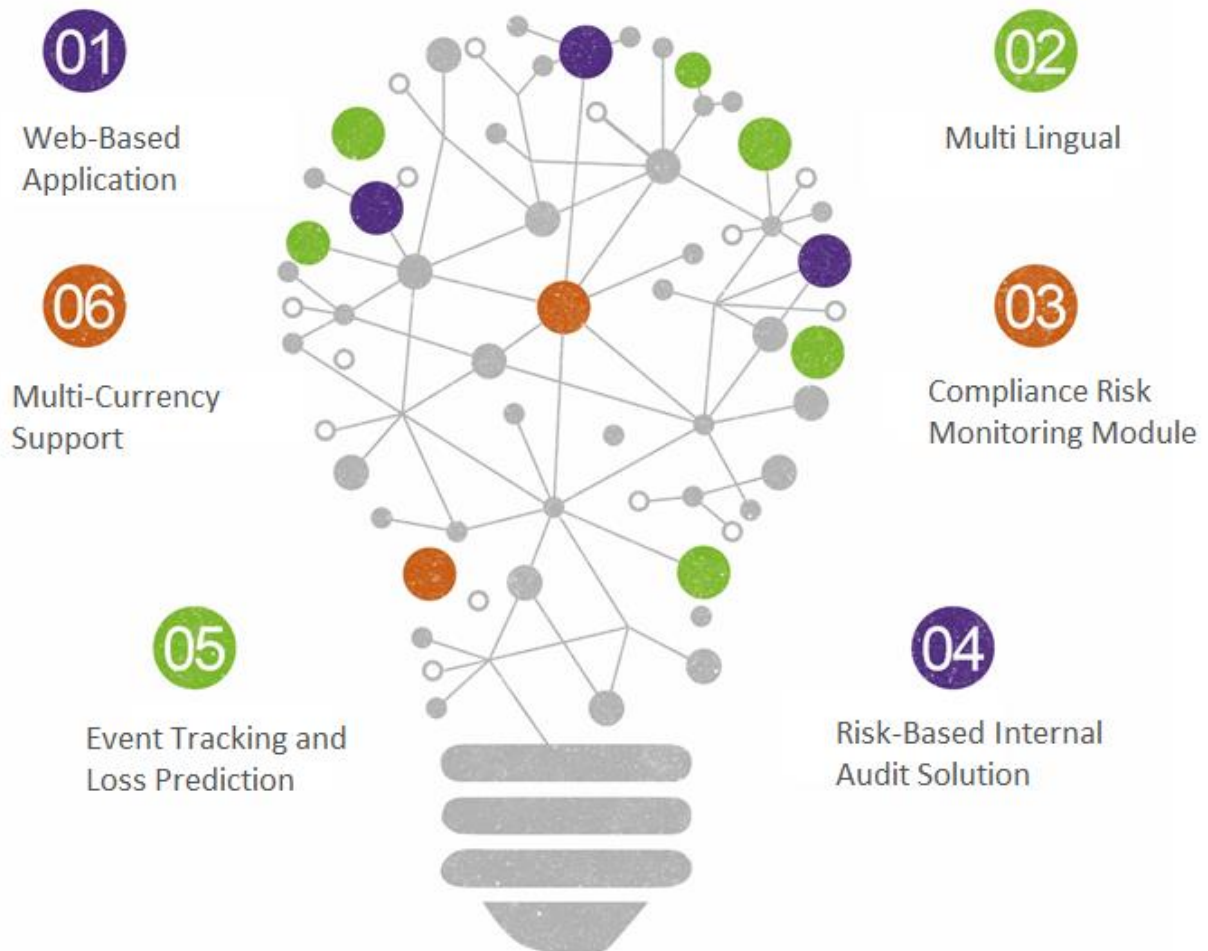


CARE™

(Control And Risk Evaluation) GRC Software

Enterprise Risk Management
Risk Based Internal Audit
Compliance Risk Monitoring

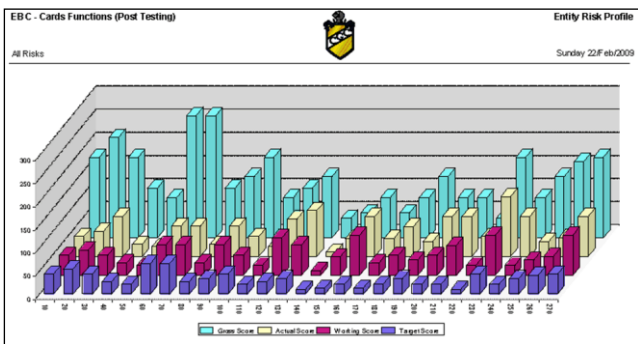


Control and Risk Self Assessment (CRSA) Module:

Using this module, managers will have full responsibility for risk and control identification, assessment & monitoring within their sphere of responsibility and will participate in the control evaluation process.

Corporate Governance Module:

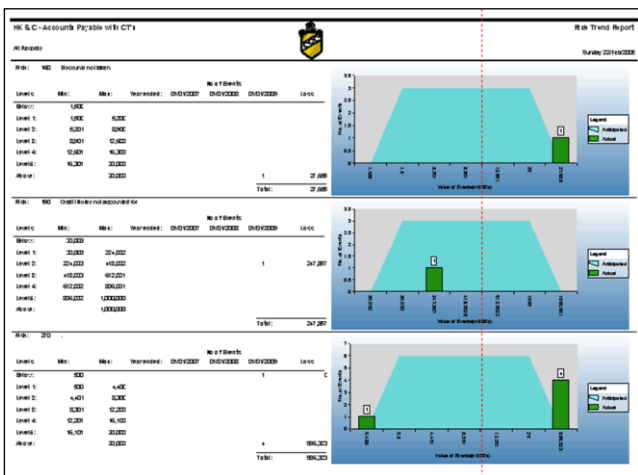
Generates a suite of standard reports and charts to senior management and the Board on the status of risks and controls for the organization as a whole;



Event Tracking module:

Allows for Full "event capture" functionality along with Risk Prediction Capability; this latter point not only allows banks to comply with Basle II, it also allows any organization to set up a process of Internal Capital Adequacy monitoring.

Data can be modeled to produce clear concise graphical output:



Diary Module:

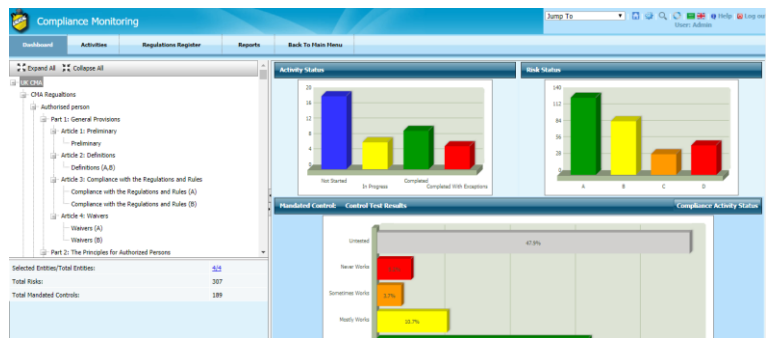
Facilitates monitoring and following up on the implementation of agreed recommendations in accordance with the pre-approved action plans. It also allows for measuring the impact these recommendations have on the Control environment.

Compliance Risk Monitoring:

CARE Compliance Risk Monitoring module has many features that facilitate identifying and assessing regulatory risks, evaluating their mitigating controls and developing comprehensive compliance monitoring programs.

The module allows for linking risks and controls to numerous regulations and continuously monitoring the status of compliance to these regulations. A dashboard screen is available for that purpose. It highlights / measures the level of compliance by all the relevant business units to each regulation.

A Library of regulatory risks and mandated controls is also available for some countries. This is to facilitate the identification and assessment of Compliance Risks and evaluation of mitigating controls.

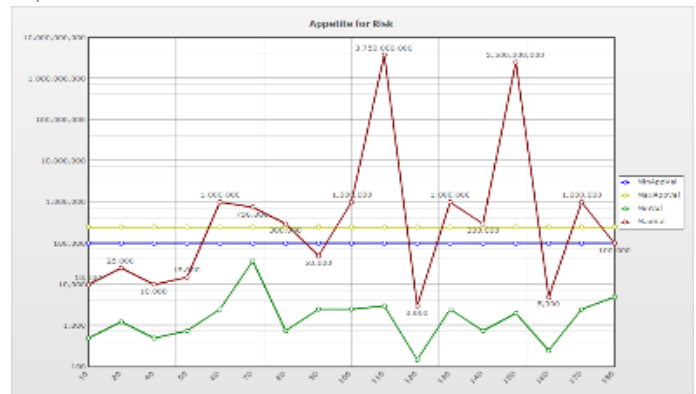


Email Alerts Module:

Using this module, automated email alerts on identified exceptions are sent / escalated to officers at various levels in the organization. These exceptions are defined by the user and may include: compliance tests overdue, controls that are "sometimes" or "never" working, remedial Actions outstanding for more than a month, KRIs above threshold ranges etc.

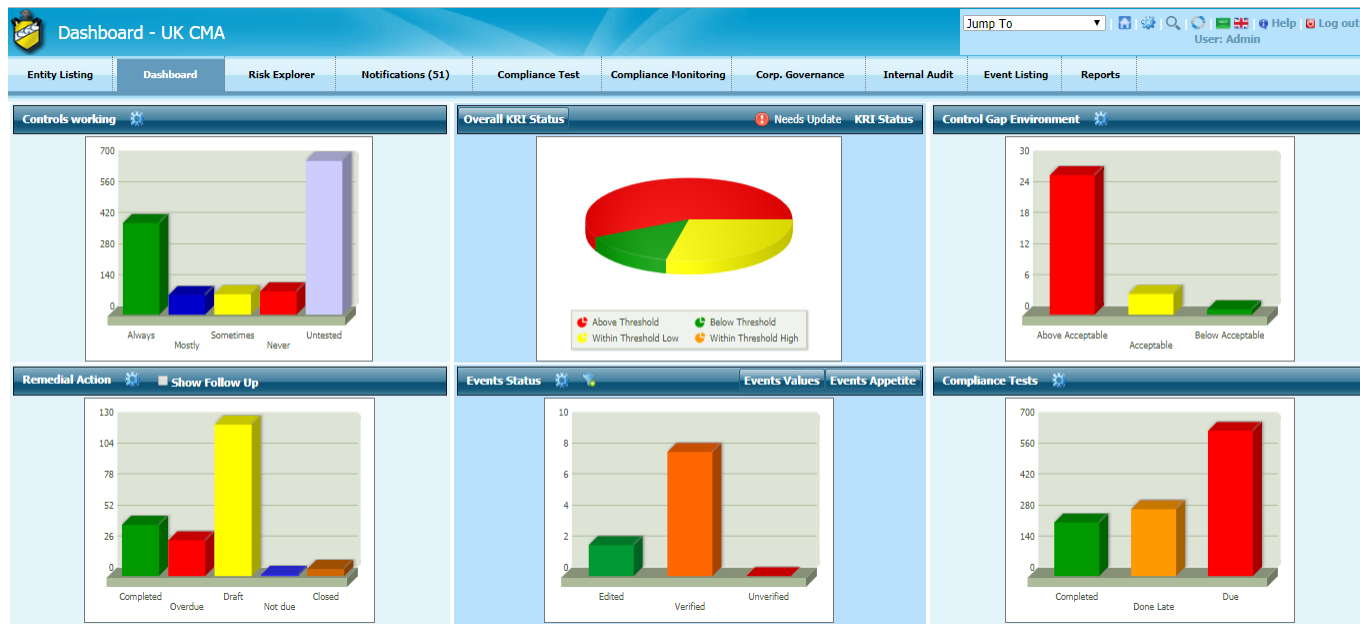
Appetite for Risk:

Risks above a predetermined appetite level are easily captured:



Key features of the system

- Risk Profiles can be built for functions, processes, products or a combination of all three
- Reporting to regulators on the status of risk and control environment can be done as a routine activity within the day-to-day Risk Management work
- The system allows for linking the entities risks to identified business processes and objectives
- Internal Audit planning and execution can be integrated with Risk Management and Compliance activities
- The system fully supports Control and Risk Self Assessment (CRSA) processes
- Full “event capture” capability
- A dedicated module for monitoring Compliance Risks
- Unlimited number of users
- Flexible configuration of probability and impact levels - 3x3, 4x4, 5x5.
- Search facility for all listings within the software etc.
- Enhanced reporting with concise graphical output
- Audit log embedded
- The system is fully compatible with Microsoft applications and other products, which means that data can be exported directly into applications such as Word, Excel, PDF, etc.
- A configurable Dashboard screen enables Risk Management and the Business Unit heads to continuously monitor KRIs relating to major risks, status of compliance tests, outstanding remedial actions, and entities that breach the “Acceptable Gap” limits.



For more information please contact:

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