

## Automated Risk Analysis Software (A-RAS)

A-RAS, Automated Risk Analysis Software, is the first module of the Compliance MD suite by the McAdams Group, Inc. The A-RAS tool capitalizes on investments already made by your financial institution. A-RAS re-uses the information already captured by most of today's KYC & AML programs and generates a risk analysis.

A-RAS delivers effective, quantifiable, objective risk evaluations tailored to an institution's market base, customer types and customer activity across the institution's products and services. A-RAS eliminates expensive data and system conversions and provides quantifiable assessment and analysis reports - all using the same operational platforms and data already captured and validated by the institutions AML monitoring platforms.

"Today's financial institutions cannot afford the time, and cost of annual risk assessments using traditional audit and assessment approaches" says Crystal McAdams after completing multiple assessment assignments with leading financial institutions. "Examiners demand quantifiable assessment results. The cost of delivery increase fear-after-year. A-RAS' innovative re-use paradigm offers substantial delivery and cost containment advantages.

### What can A-RAS diagnose and report:

- Account Risk
- Customer Risk
- Product Risk
- Geographical Risk
- Concentration of Activity
- Success of Reports
- High Risk Customers
- Strengths of AML system
- AML system Improvements
- Data Integrity Issues
- Mapping Issues
- Productivity of Analysts
- Quality of Risk
- Quantity of Risk

### The benefits of using A-RAS as a preventative tool for:

- A-RAS provides awareness & education on your AML program and client base.
- Preemptively reports issues typically found later by internal/external auditors.
- Can save your institution tens of thousands of dollars due to the automation of multiple areas of the risk assessment/analysis.

\*A-RAS does automate and expedite certain portions of the risk assessment but, portions such as review of mitigation processes, continuous employee education/training, and review/validation of the process outlined in the manuals are still reviewed manually.

### Can A-RAS work with your AML software?

A-RAS is a standalone system and is able to work with all AML/KYC systems.