

A low-angle, black and white photograph of several tall skyscrapers reaching towards the sky. The perspective is from the ground looking up, creating a sense of height and scale. The buildings have many windows and are made of glass and steel.

RISKCAPCOM

ICAAP Constructor

RegTech That Protects and Saves.

2020

BANKS REQUIRE SOCIAL TRUST

“Global banks’ misconduct costs have now reached over \$320 billion – capital that could otherwise have supported up to \$5 trillion of lending to households and businesses. But there is a bigger cost. An industry the scale and importance of finance needs social capital as well as economic capital. It requires the consent of society in order to operate, innovate and grow.”

MARK CARNEY
Governor of the Bank of England
21 March 2017

GLOBALLY BANKS HAVE FRAGILE COMPLIANCE PROCESSES THAT ARE UNDER CONTINUOUS SCRUTINY

AUSTRALIA AS A RECENT EXAMPLE:

“The Royal Commission’s interim report, released today, is a frank & scathing assessment of the culture, conduct & compliance in the financial sector. Australians expect and deserve better.”

Josh Frydenberg, Australian Federal Treasurer. (28 September 2018)

“Make no mistake, today is a day of shame for Australia’s banks. Having lost the trust of the Australian people, we must now do whatever it takes to earn that trust back.”

Anna Bligh, Australian Banking Association, CEO. (28 September 2018)

“...[Banking] entities treating regulatory compliance as a cost of doing business rather as a foundation that informs and underpins how the business must be conducted.”

Banking Royal Commission Interim Report. (28 September 2018)

A NEW APPROACH TO BANKING COMPLIANCE IS NECESSARY AND OVERDUE

- ❑ Regulators are instructing banks to adopt Regulatory Technology (RegTech) solutions to better operate compliance management procedures & reporting to regulators. Why? RegTech has proven to be far more effective, efficient, with less errors and historically consistent.
- ❑ Bank's antiquated & mostly manual compliance procedures or acquired empty workflow systems guarantee costly non-compliance, Board compliance oversight challenges and mis-governance issues. Bank/ADIs' Boards and Executives now understand that regulatory requirements have become too complex and onerous for manual systems to be effective.
- ❑ A comprehensive RegTech 'Compliance Operating System' system is the best solution possible.
- ❑ RiskCapCom offers that solution: The 'ICAAP Constructor' – commercially and practically proven to be a far more effective and efficient compliance management and reporting system than any procedures or system used in banks today.
- ❑ A unique RegTech compliance solution that pays for itself many times over in compliance cost savings, is designed to significantly reduce compliance risk, Board of directors' liability and to directly contribute to reduce the PCR ratio.
- ❑ Our 'ICAAP Constructor' software system has already proven itself invaluable at a TOP40 Global Bank, ASX Listed Banks (Australian Stock Exchange - Banking Group) and Regulators (Central Banks).
- ❑ We are the ONLY domain expert GRAC (Governance, Risk, Audit & Compliance) management solution on the market – offering a unique 'qualitative' methodology (expert guidance), based on each line of the International Basel regulations/laws, to achieve a GOLD STANDARD of comprehensive compliance.

"Today, everybody is asking how we can mitigate the conduct risk, and how we can reduce compliance manpower. The answer is clearly RegTech."

Arial Attias – CEO, Athena Portfolio Solutions

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WHAT WE DO: A COMPLIANCE JOURNEY STARTS WITH ICAAP

- ❑ Risk & Capital Compliance Solutions Pty Ltd (RiskCapCom) is an Australian based RegTech company – offering a World Leading ‘Compliance Operating System’ also known as a GRAC system.
- ❑ We specialize in Prudential Regulatory Compliance - focusing on the Basel Accord Prudential Standards Basel II (including Pillar 1, Pillar 2/ICAAP and Pillar 3), Basel III, proposed FRTB and proposed Basel IV.
- ❑ Our software starts with ICAAP and also includes the individual Risk and Capital Regulations that are associated with Prudential compliance in banking and insurance companies.
- ❑ ICAAP takes primacy over all other financial services regulations. ICAAP is the regulation by which a supervisor can impose severe fines, penalties and capital add-ons.
- ❑ Our RegTech allows an institution to structure, organise, coordinate and implement a more comprehensive, higher quality ICAAP and other Prudential Standards than are currently implemented in most Banks/ADIs.
- ❑ The system reduces compliance errors/gaps and builds a compliance culture throughout the institution.
- ❑ Our software uses a robust and stable computer code – Oracle Apex. We also code into open source codes and database frameworks. The system is stable, secure, robust and easy to implement and operate.
- ❑ The flexibility of the system means it can be deployed and used as standalone software in a bank’s internal server environment or via a secure and stable cloud service.

“Regtech also creates transparency and consistency, as well as sustainably increasing the quality of risk management and compliance.”

Pascal Lemann – Evolute AG, Chief Market Officer

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COMMON INTERNATIONAL RULES: THE GLOBAL TREND OF INTERNATIONAL REGULATIONS IS HERE TO STAY AND BECOME EVEN MORE STRINGENT

- ❑ **RiskCapCom's system complies with Basel II (including Pillar 1, Pillar 2/ICAAP, Pillar 3), Basel III, and the proposed Basel IV and FRTB regulatory frameworks.**
- ❑ **Basel regulatory framework applies to over 20,000 Banks/ADIs/Insurance Organisations.**
 - ❑ 90% of the world's 25,000 financial institutions (FIs) must comply with the international Basel Accords, upon which our RegTech solution is based.
 - ❑ Our World First and Commercially Proven 'Compliance Operating System' will provide a valuable automated compliance solution for any sized Financial Services Institution.
 - ❑ The system has already been deployed in a world Top 40 banking group and small monoline e-bank.
 - ❑ RiskCapCom has designed a flexible platform that is used in three countries by various banks.
- ❑ **Globally scalable and quickly deployable for large banking groups or small local monoline e-banks.**
 - ❑ 2 to 5 months to modify ICAAP Constructor for a new country – depending on the regulation mapping requirements.
 - ❑ Only a 5-day period to install and train staff ready for use.
 - ❑ Regtech is fast becoming the norm rather than the exception.
 - ❑ RegTech is a far more effective and efficient tool medium to manage compliance and to report internally or externally.
- ❑ **Smaller institutions should be more focused on adoption than larger institutions – providing mitigation, compliance confidence and significant cost and time savings.**
 - ❑ RegTech offers critically important compliance risk mitigation, increases the quality of governance and risk management and facilitates a compliance culture throughout the organisation.
 - ❑ FIs using RegTech to fill compliance gaps, reduce costs and detect enterprise risk before the regulator's.
 - ❑ 2020 Global RegTech market revenue estimated at \$40 billionn – est. to grow at 25.4% p.a. over the next 5 years.

"RegTech has many similarities with developments in the manufacturing sector in the late 1990s, when enterprise resource planning (ERP) revolutionized efficiencies in the sector."

Brooke Goudie – Thomson Reuters, E-learning and Connected Risk Marketing Specialist

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Globally, Banks are acquiring RegTech Solutions: 2020 RegTech acquisitions are expected to make up 34% of all operational expenditures



\$270bn

Financial institutions' annual compliance spending¹



>\$300bn

Fines paid by banks since 2008⁴



23,864

Fintech patents owned by the most prolific tech company⁷



\$1.37bn

RegTech investment in the first half of 2018 - more than for all of 2017²



\$76bn

Forecast RegTech spending by 2022 - up from \$10.6bn in 2017⁵



4,697

Total fintech patents owned by the top 15 banks⁸



7,000

Number of compliance staff employed by a global bank in 2014 – four times more than before the financial crisis³



10-15%

of financial institutions' staff work on governance, risk management and compliance⁶



34%

RegTech's predicted share of all regulatory spending by 2022 (4.8% in 2017)⁹

¹ FT, Banks' AI plans threaten thousand of jobs, 2017

² KPMG, The Pulse of Fintech, July 2018

³ FT, Banks face pushback over surging compliance and regulatory costs, 2015

⁴ Bloomberg, World's biggest banks fined £321bn since financial crisis, 2017

⁵ Juniper, Research Strategies for Financial Services 2017-2022, October 2017

⁶ FT, Banks' AI plans threaten thousand of jobs, 2017

⁷ Aistemos, Technology Disruption Through a Patent Lens, July 2018

⁸ Aistemos, Technology Disruption Through a Patent Lens, July 2018

⁹ KPMG, The Pulse of Fintech, July 2018

THE CURRENT SITUATION – Banking scandals, heavy fines and debilitating Capital Add-ons all centred around ICAAP and Prudential regulatory failings

- ❑ **Banks constantly fail to comply with ICAAP and other Prudential regulations.**
 - ❑ Regulators deploy substantial resources on ICAAP and Prudential compliance reviews.
 - ❑ Banks annually spend hundreds of thousands if not millions on ICAAP and Prudential regulatory compliance.
 - ❑ Despite Basel II (including ICAAP) being 10 years old, Banks regularly deliver non-compliant Prudential regulatory and ICAAP reports.
- ❑ **Non-compliant banks face severe penalties and consequences.**
 - ❑ **Australia as a case study.**
 - ❑ Large fines: Commonwealth Bank of Australia (CBA) fined AUD \$ 700 Million. AUD \$ 125 Million for ANZ, Westpac and NAB.
 - ❑ Capital Add-on: CBA and Westpac received AUD\$ 1 Billion each and \$ 500 Million for both ANZ and NAB.
 - ❑ Revocation of banking licenses, reputation damage and share price drops.
 - ❑ Morgan Stanley estimates Aussie Top 4 Banks face AUD \$ 3.4 Billion in regulatory costs over next 3 years.
 - ❑ \$3.4 billion estimate comprises expenditure on new compliance programs, fines and customer remediation programs.
 - ❑ **Other International case studies.**
 - ❑ BNP: USD \$ 7.9 Billion fine issued for operational risk breach through ICAAP and associated Prudential compliance areas.
 - ❑ HSBC: USD \$ 1.5 Billion fine issued for operational risk breach through ICAAP and associated Prudential compliance areas.
 - ❑ Standard Chartered: USD \$ 290 Million fine issued for operational risk breach through ICAAP and associated Prudential compliance areas.
- ❑ **Board directors and executives personally liable for non-compliance.**
 - ❑ Forced resignations: 5 Board members and CEO of AMP/Westpac CEO and Chairman (Australian examples).
 - ❑ Personal fines can exceed USD \$ 1 Million (Australian example).
 - ❑ Prison terms of up to 10 years for serious misconduct (Australian example).

“Regulators are growing less tolerant to instances of misconduct and are increasingly penalizing financial institutions and individuals for non-compliance.”

CHALLENGES AND CAUSATIVE FACTORS (1) – Reasons for utilising RegTech

- ❑ **Narrow margin for error in compliance.**
 - ❑ Regulators becoming stricter, not hesitant to impose substantial penalties for non-compliance.
 - ❑ Internationally, fines levied on banks are estimated to top USD \$ 400 Billion by 2021.
 - ❑ Manual Compliance systems simply cannot keep up – producing constant gaps and errors.
- ❑ **Most Prudential regulations including ICAAP are principle-based.**
 - ❑ Prudential rules including ICAAP rules do not specify a standard set of documents and/or questions from the Regulator.
 - ❑ A bank's view of what constitutes compliance invariably is insufficient when being reviewed by Regulators (especially in risk and capital management procedures).
- ❑ **Siloed approach to compliance.**
 - ❑ Too often, banks use a single department for ICAAP and Prudential regulatory compliance.
 - ❑ Siloed approaches substantially increase risk of ICAAP and Prudential regulatory non-compliance.
- ❑ **Compliance is onerous.**
 - ❑ ICAAP and Prudential regulations cover several complex areas:

❑ Governance	❑ Risk Appetite,
❑ Risk Identification	❑ Risk Management
❑ Capital Management	❑ Stress-testing
❑ Reporting	❑ Internal Audit.
- ❑ **Banks must create and manage over 95 separate documents to be compliant with ICAAP and other Prudential regulations.**

“Driving the growing popularity, investment and strategic importance of RegTech has been the ongoing wave of new and changing regulations over the last decade.”

CHALLENGES AND CAUSATIVE FACTORS (2) – Reasons for Utilising RegTech

☐ **Unstructured, disorganised and manual compliance procedures.**

- ☐ Banks do not have a structured approach to compliance with Prudential regulations and ICAAP maintenance or reviews.
- ☐ Inefficient manual processes used to generate compliance reports and conduct audits.
- ☐ Conclusively: Compliance is unnecessarily difficult, time intensive and expensive – poor quality and non-compliant.

☐ **Knowledge attrition problems.**

- ☐ Every 1-3 years banks (depending on country) must submit a detailed ICAAP report to the Regulator which requires bank wide participation. For other Prudential regulations this is required on an annual-basis.
- ☐ Current manual approaches to ICAAP and other Prudential regulations means the specific staff complement of a bank must remain constant over long periods or this breaks continuity and consistency on information being presented to the regulator.
- ☐ Staff turnover and internal movement makes consistency year-on-year (and certainly within 3-year periods) very hard to achieve. This becomes costly to manage and most banks depend on external consultants (who are costly and also prone to attrition).

☐ **Ill-prepared board, senior executives and staff (Australian case study).**

- ☐ An Australian Banking Royal Commission found:
 - ☐ Bank board directors had no real grasp of governance in their bank.
 - ☐ Bank senior executives not risk aware nor conscious of compliance within their departments.

☐ **Inconsistencies between banks in a banking or financial services group.**

- ☐ Some banks within a group use varying Prudential and ICAAP compliance procedures which are unknown to each other and are inconsistent.
- ☐ Existing compliance processes makes it extremely difficult and expensive for banking groups to satisfy ICAAP and Prudential regulatory compliance.

“...many companies continue to fall short of regulatory expectations by maintaining highly manual regulatory and compliance processes, which lack meaningful data for transparency...”

John Humphries - Risk Priorities, CEO

THE SOLUTION – An Automated Compliance Operating Platform with a Comprehensive Methodology and Practical Functionality

- ❑ RiskCapCom's 'ICAAP Constructor' is a purpose-built Financial Services RegTech software system. The world's first and only 'Compliance Management & Automated Reporting System'.
- ❑ THE company's founder and CEO, Zeyn Adam, is a leading banking compliance expert, who has developed and implemented Prudential regulations (including Pillar 2/ICAAP) into several country's banking industries. He has also worked with several countries' regulators and has worked with several major GSiBs (globally important banks). His formative years were as part of the committee that developed and wrote the Basel II Accord.
- ❑ 20 years of regulatory compliance experience in the Financial Services Industry has helped him to identify a significant gap in the Fintech industry. The gap identified was the fact that there is NO Qualitative RegTech software system on the market today. The result was 'ICAAP Constructor'.
- ❑ "ICAAP Constructor" decomposes the all Prudential and ICAAP regulations on a sentence by sentence basis, against which a compliance guidance methodology is provided, along with relevant deep-dive compliance assessment questions.
- ❑ Once a selected topic or all compliance assessment questions are answered and supporting internal documentation is uploaded, the system provides a regulator-assessment ready document that can be provided to the Board and the Regulator.
- ❑ The system has unique functionality that assists in ensuring compliance and tracking various compliance initiatives or gaps and internal document changes or expiration.
- ❑ When Piloted, assessed and implemented, the software system has been called "unique", "comprehensive", "powerful", "practical" and above all "useful in ensuring compliance."

"Zeyn was the best Subject Matter Expert at getting Compliance projects delivered. A highly organised and recommended manager."

Adrian Waynforth – Sandtander, Head of Risk Transformation, Business Banking and SME Risk

ICAAP CONSTRUCTOR - OUR VALUE PROPOSITION (1)

☐ **Substantially reduce compliance costs.**

- ☐ Banks spend significant sums on compliance initiatives on an annual basis.
- ☐ ICAAP Constructor will reduce Regulatory and ICAAP compliance expenditure by **approximately 30-50% year-on-year**.
- ☐ **ICAAP Constructor compliance cost savings far exceed the annual software license fees (multiple times over).**

☐ **Board Compliance Supervisory/Management Tool (world first).**

- ☐ Board of directors frequently receive incomplete information late.
- ☐ Poor communication means fixable problems become public and punished.
- ☐ ICAAP Constructor provides the Board of directors receive an up-to-date, comprehensive yet summarised report of the banks' current level of Regulatory compliance with deep-dive capability.

☐ **Compliance Gap analysis and Closure Workflow.**

- ☐ Our software identifies compliance gaps before Regulatory and ICAAP reports are submitted to Regulator.
- ☐ The software offers step by step expert guidance on how to address the gaps.
- ☐ The system provides a compliance gap analysis report and gap closure progress report as part of the functionality.

"RegTech will be crucial enable more efficient and effective regulation and compliance.."

UK Financial Conduct Authority - 2016–17 Business Plan.

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ICAAP CONSTRUCTOR - OUR VALUE PROPOSITION (2)

☐ **Designed for comprehensive compliance.**

- ☐ ICAAP Constructor provides a comprehensive set of compliance guidance methodologies for all regulatory topics and the relevant set of compliance questions.
- ☐ The compliance guidance and questions cover all permutations, including principle of proportionality.
- ☐ Compliance questions are assigned to all departments of the bank including the Board of directors, Finance, Treasury, Risk Management, HR and Internal Audit.
- ☐ Regulatory compliance built, maintained and assessed using ICAAP Constructor will achieve a GOLD STANDARD of compliance.

☐ **A structured, organised and coordinated compliance data management and legacy compliance reporting system.**

- ☐ Structured and efficient process to manage, maintain and report Prudential compliance (including ICAAP) to the Board of directors or the Regulator.
- ☐ Distributes Regulatory compliance assessments for Prudential Compliance and ICAAP procedures throughout the bank to the appropriate departments for increased transparency and compliance accountability.
- ☐ Regulatory compliance tasks are assigned to individuals in departments and tracked to completion.
- ☐ Links internal compliance documentation to relevant compliance assessment questions and compliance reports.
- ☐ Archives compliance and regulatory reports and associated internal documentation for historical reference and progression.

☐ **Trains, educates and builds best practice compliance knowledge and processes throughout the Bank/ADI.**

- ☐ Compliance guidance methodology and compliance assessment questions trains and educates staff in all departments.
- ☐ Legacy system solves staff turnover/knowledge gaps or transfer issues.
- ☐ Tracks compliance procedure & methodology implementations and improvements.

“...strong regulatory support for RegTech has already emerged, in particular from the Financial Conduct Authority, which has made innovation and adoption of RegTech a clear policy objective,”

John Dwyer – Celent, Senior Analyst.

ICAAP CONSTRUCTOR - OUR VALUE PROPOSITION (3)

☐ **Automated reporting platform.**

- ☐ Every year banks must submit Prudential compliance and summary ICAAP reports to the regulator.
- ☐ Every 2-3 years (depending on the country's regulator) banks must submit a detailed ICAAP report to the Regulator.
- ☐ The software's functionality allows compliance reporting for all Prudential compliance topics at a push of a button (including relevant internal documentation).
- ☐ The software enables banks to maintain year-on-year report quality and consistency for Prudential compliance reports.
- ☐ The automated report compilation and generation will save time and fund resources and lower compliance risk for the bank.

☐ **ICAAP Group Coordination.**

- ☐ ICAAP Constructor can be integrated throughout an entire banking group (i.e. parent, local subsidiaries, foreign subsidiaries).
- ☐ Group wide integration enables parent bank to create consistent Prudential and ICAAP compliance reports using similar compliance guidance and assessment questions for all subsidiary banks.
- ☐ The network based functionality allows subsidiary banks to seamlessly, efficiently and promptly provide a parent bank with Prudential compliance reports.
- ☐ Group wide compliance procedural inconsistencies are significantly reduced.

☐ **Assists in compliance risk mitigation and reduction of Prudential Capital Ratio (PCR)**

- ☐ Increased quality and comprehensive Prudential and ICAAP compliance reporting to the regulator, assists banks in developing, implementing and maintaining COMPLIANCE STRATEGIES.
- ☐ The system allows a bank to develop a purposeful and well-defined compliance strategy, focusing on Prudential compliance topics or departmental compliance procedures.
- ☐ The system can be used as a liaison between the bank and the Regulator to focus on key issues to reach specific compliance objectives.
- ☐ The software allows a bank to have detailed discussion with the Regulator on compliance routes to lower the PCR.

"RegTech represents more than just an efficiency tool and rather is a pivotal change leading to a paradigm shift in regulation."

FinTech, RegTech and the Reconceptualization of Financial Regulation (October 2016) – Arner, Barberis and Buckley

ICAAP CONSTRUCTOR - OUR VALUE PROPOSITION (4)

☐ **Audit system**

- ☐ ICAAP Constructor provides specialised internal audit methodology and functionality that can be used for the annual internal audit cycle and for audit submissions to the Regulator .
- ☐ The internal audit profile and function includes a corrective workflow where compliance gaps have appeared and need to be closed.
- ☐ Internal Audit now have a system that includes methodology criteria, internal documentation submission & tracking and an internal audit scoring and reporting platform for Prudential and ICAAP compliance annual reviews.

☐ **Consolidated electronic library**

- ☐ The system captures, associates, structures and tracks the validity of all Prudential and ICAAP compliance internal documentation.
- ☐ The document upload facility allows the user to associate an internal document with a compliance point and with a detailed compliance question. The system tracks the document and ensures that as it expires or is amended or changed then the associated compliance answers should be also be updated.

☐ **Mitigates against non-compliance penalties.**

- ☐ The software reduces compliance procedure inconsistencies.
- ☐ ICAAP Constructor will reduce compliance risk for a bank.
- ☐ Provides the bank with a ever-evolving Compliance Operating platform that changes and is updated as regulations and compliance procedures are developed.
- ☐ This system will save the Board of directors from reputational damage and is a good instrument to use for compliance cultural change in a bank.
- ☐ A majority of fines and capital add-ons occur because of procedural and document compliance inadequacies

"What if that RegTech solution could prevent our company from receiving a \$60m fine or from dealing with a regulatory issue involving multi-year global remediation requiring \$10m in consulting fees?"

John Humphries - Risk Priorities, CEO

ICAAP CONSTRUCTOR - IS THE ONLY SOLUTION ON THE MARKET

- ❑ No other RegTech software in the world exists that can offer the same decomposition of the Prudential and ICAAP regulations, a compliance methodology, compliance detailed questions, internal document linkage, regulatory reporting system, reporting archive and organisation-wide compliance design – providing our clients with distinct cost savings, compliance advantages and capital ratio reduction strategies.
- ❑ Prudential and ICAAP regulations involve increasing emphasis on qualitative aspects of compliance (including descriptions of risk and capital management procedures, model development and operational descriptions, stress-test scenario design and procedures).
- ❑ The emphasis of compliance is placed on correct, robust and practical compliance procedures. A majority of Prudential and ICAAP regulatory requirements are qualitative by implementation.
- ❑ ICAAP Constructor is the ONLY software in the world that is ‘purpose-built’ to assist banks to comply with Prudential and ICAAP regulatory ‘qualitative’ compliance requirements.
- ❑ No other GRAC system being used in banks currently, offers comparable compliance methodology, functionality and reporting found in this ‘Compliance Operating System’.

“There has been technology used at various levels in the Regulatory space for over 20 years. However, what the new RegTech label recognises is that the gap between software and non-software enabled services has widened significantly.”

Alan Meaney – FundRecs CEO.

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THE TEAM



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Founder and
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Leading world authority on banking regulations. Designed ICAAP Constructor. Advised multiple Top10 Global Banks, bank regulators and governments over an 18 year career.

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ICAAP Constructor (the Tool) is meant to assist and guide banks in becoming and maintaining compliance. RiskCapCom does not guarantee nor is legally liable for the erroneous, unreliable, inaccurate or expired data or information being loaded into the Tool by a financial institution. The information contained in this document is being made under regulations at a specific point in time.

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On the other hand, the software development industry is also characterized by a high level of competition. Our methodologies and approaches are the property of RISKCAPCOM, so we expect our customers to protect the interests of RISKCAPCOM by ensuring the confidentiality of materials from our commercial proposals and presentations. The specified materials should under no circumstances be transferred to third parties without the written consent of RISKCAPCOM.

RISK AND CAPITAL COMPLIANCE SOLUTIONS

For more information and to arrange a meeting please
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