

Moving beyond the burden to opportunity

EXPERIAN CAN HELP YOUR BUSINESS SATISFY COMPLIANCE REGULATIONS

Basel II and III

Customer Identification Program (CIP), OFAC and Anti-Money Laundering

Comprehensive Capital Analysis and Review (CCAR) and Dodd-Frank Act Stress Test (DFAST)

Fair Debt Collection Practices Act (FDCPA) and Large Debt Collection Participants

FFIEC Guidance on Authentication in Internet Banking Environment

Integrated Origination Compliance

Integrated Portfolio Management Compliance

FDIC Large Bank Pricing Rule

Supervisory Guidance on Model Risk Management

Red Flags Rule

Regulation V (FCRA) — Duties of Furnishers of Information

Risk-Based Pricing Rule

Telephone Consumer Protection Act (TCPA)

Identifying opportunities within key regulations

Despite the increased burden the plethora of regulations has imposed on financial institutions, we've seen clients uncover a sufficient number of opportunities within these new regulations.

The **STRENGTH OF PORTFOLIOS** is improving as institutions implement the mandated capital adequacy and stress-testing requirements, increasing stakeholder confidence and share value

Putting it into practice: Regular assessment of liquidity positions gives organizations a systematic way to evaluate the adequacy of capital allocation, given a more intense view of potential future losses, and make modifications as needed to assess the true strength of its portfolios

COMPETITIVE POSITIONING is becoming commonplace as greater scrutiny is placed on identifying and pursuing the most profitable market as with the right products

Putting it into practice: In the mortgage sector, lenders who understand the mix and composition of qualified versus nonqualified mortgages can benchmark themselves against other lenders, allowing them to tweak and adjust their own product offerings to understand their competitive position and gain potential market share

SOUND BUSINESS PROCESSES are driving greater alignment between strategic and operational decisions, leading to better outcomes and financial results

Putting it into practice: Regular model and attribute reviews give organizations a systematic way to evaluate the effectiveness of the models and make modifications as needed to improve proactively processes that drive new customer acquisition and ongoing customer account management

CUSTOMER CONFIDENCE is on the rise as lenders implement sound business practices that benefit both the financial institution as well as the customer

Putting it into practice: Through the creation of manageable product lines, lenders regain customer confidence and loyalty in their ability to serve their customers' lending needs individually