

The FIS logo is located in the top left corner of the image. It consists of the letters 'FIS' in a stylized, green, sans-serif font. The background of the entire image is a photograph of a modern building's exterior, featuring a complex, curved facade made of dark, metallic-looking panels with a grid-like pattern. The building's structure is highly dynamic, with multiple levels and curves that create a sense of depth and movement. The lighting is dramatic, with strong highlights and deep shadows, emphasizing the architectural details. In the bottom left corner, there is a small green horizontal line.

FIS MANAGED RISK SERVICES (MRS)

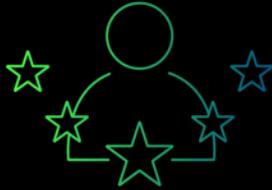
INTRODUCTION

Financial institutions are struggling to contend with rapidly evolving cybersecurity threats and regulatory/compliance requirements, often lacking clarity about what to do and when.

Many are turning to FIS Managed Risk Services (MRS) to help them stay ahead of the curve.

INTRODUCTION

By partnering with a trusted provider, financial organizations can access...



The expertise



Data-driven insights



And advanced tools

...they need to protect their operations, reputation,
and customers from risk now and in the future.

THE TWO MAJOR CHALLENGES FOR US FINANCIAL INSTITUTIONS

In the rush to digital transformation triggered by the pandemic, financial institutions have increased their exposure to two major threat vectors:



THE CHALLENGE FOR US FINANCIAL INSTITUTIONS

1. Increased security breaches



62%

Of all FIs experienced an increase in financial crime in 2022

Source: [PMNTS, 2022](#)

\$9.44M

Average cost of a data breach in the U.S.

Source: [IBM, 2022](#)

THE CHALLENGE FOR US FINANCIAL INSTITUTIONS

2. Increased regulatory/compliance requirements



\$4M

In avg. revenue lost due to a single non-compliance event

Source: [Secureframe, 2022](#)

170%

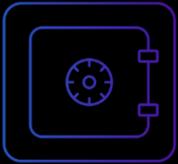
More is spent on non-compliance vs compliance

Source: [Secureframe, 2022](#)

**THE SOLUTION:
FIS MANAGED
RISK SERVICES (MRS)**

FIS MANAGED RISK SERVICES

Our Managed Risk Services introduce streamlined management of IT and operational risk for financial organizations:



14M+

Deposit accounts vaulted in Sheltered Harbor daily



15,000+

Vendors managed for clients



5,000

GLBA risk-assessed assets managed for clients



400+

Risk advisory services provided to clients

FIS MANAGED RISK SERVICES MAPPED



- Risk management models are based on FFIEC, other regulatory guidance, and industry standards
- Dedicated risk analysts facilitate risk management processes by educating and providing guidance and recommendations
- Our facilitative model allows you to build efficiencies in your risk management processes
- Our team stays current on regulatory expectations to help keep you informed of the ever-changing environment



WHAT MAKES FIS' MANAGED RISK SERVICES UNIQUE

Designed for financial institutions at their request, our solution stands out in the market due to our people, processes, and tools:

Our people

Because our solution is designed and led by a team of former bankers, we have a unique perspective into how financial organizations operate and what their key needs are.



WHAT MAKES FIS' MANAGED RISK SERVICES UNIQUE

Designed for financial institutions at their request, our solution stands out in the market due to our people, processes, and tools:

Our processes

We constantly monitor for changes in the regulatory environment and collaborate with our clients' auditors and examiners to stay ahead of trends and deliver up-to-date compliance and best practice guidance to customers.



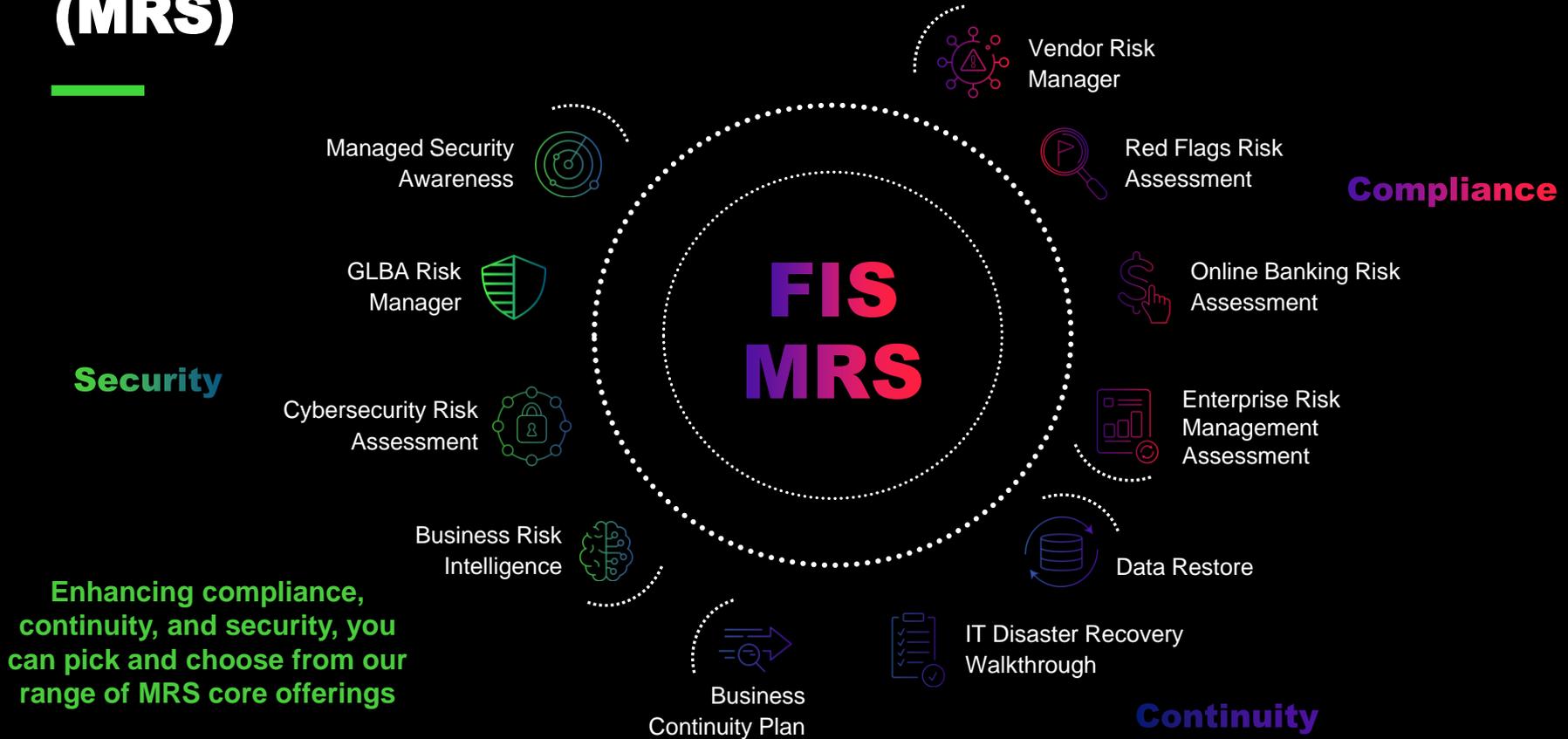
WHAT MAKES FIS' MANAGED RISK SERVICES UNIQUE

Designed for financial institutions at their request, our solution stands out in the market due to our people, processes, and tools:

Our tools

We offer you the same cutting-edge risk management and assessment toolset that we use to protect ourselves – ensuring you have a successful risk, information security, and compliance program at your fingertips.

MANAGED RISK SERVICES (MRS)



Enhancing compliance, continuity, and security, you can pick and choose from our range of MRS core offerings

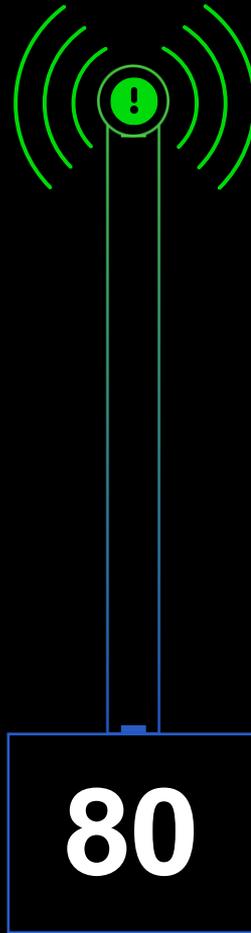
VENDOR RISK MANAGER

Awareness boosted

All data feeds are analyzed by our experts who provide you with greater financial health, PCI, regulatory, and consumer compliance awareness

Risk scored

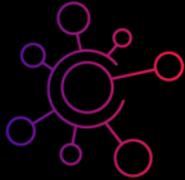
Our assessment and monitoring service offers a customized risk score based on your unique relationship with each of your vendors



Controls reviewed

FIS collects, reviews, and delivers custom control surveys and provides reviews of any supporting documentation

VENDOR RISK MANAGER



Intel centralized

Gain access to a centralized system for reporting, evidence/contract storage, issue management, and automated workflows



Vendors analyzed

Benefit from news sentiment analysis for up-to-date awareness of any negative news on your vendors



Standards monitored

Tracking of Service Level Agreements (SLAs) and Key Performance Indicators (KPIs)

RED FLAGS RISK ASSESSMENT

Key features

Risks assessed

Dedicated risk analyst conducts an assessment to identify all 'covered' and 'non-covered' accounts and evaluate their risk of identity theft

Flags surveyed

Analyst also carries out a review of numerous Red Flag indicators, including the 26 FFIEC indicators



Gaps identified

Detection and response processes are applied to each Red Flag situation, documented, and assessed to determine if there are any process gaps

ONLINE BANKING RISK ASSESSMENT

Key features

Improvement focused

Dedicated risk analyst introduces risk assessment processes and creates documentation with recommendations on program/process improvements

Risk scored

Transaction analysis based on the FFIEC Internet Banking Guidance calculates inherent/residual risk scores, including which transactions pose the greatest risk



Blindspots revealed

Program review conducted based on FFIEC Internet Banking Guidance to identify any online banking program gaps

Processes reviewed

Review of online banking risks, identification, documentation, and controls evaluation to identify process gaps

ENTERPRISE RISK MANAGEMENT ASSESSMENT

Key features

Every department covered

Dedicated risk analyst conducts sessions with each business unit/department

Business profiled

Enterprise assessment identifies all business functions and associated risk before evaluating the impact based on the nine OCC risk categories and the effectiveness of physical, technical, and administrative controls

Data deciphered

Data is analyzed to provide an overview based on the organization, each department, and each risk category. Trend analysis is also performed if multiple years of data are available

Risks prioritized

Action items list developed to precisely evaluate high risk areas and determine whether they are within an acceptable risk tolerance or if an action plan is required



DATA RESTORE

Key features

Data shielded

File creation, validation, encryption, and vaulting service that backs up your account data offline and provides a comprehensive recovery process

Certification accelerated

Accelerated qualification for the Sheltered Harbor Data Protection certification that ensures you are vaulted, coordinates the data verification test, and guides you through the certification process



Sheltered Harbor secured

Membership to the Sheltered Harbor community with exclusive access to materials and best practices for data protection and recovery

IT DISASTER RECOVERY WALKTHROUGH

Key features



BUSINESS CONTINUITY PLAN

Key features

Planning updated

Dedicated risk analyst leads the collection of information required for the development and maintenance of your business continuity plan, incorporating changes to meet current regulatory expectations

Dependencies determined

As with our Disaster Recovery offering, FIS identifies dependencies, RTOs, and RPOs and conducts full Disaster Analysis



Scenarios tested

Documented tabletop exercise covering three disaster scenarios including physical disaster, pandemic, and cyber attack

BUSINESS RISK INTELLIGENCE

FIS follows a three-step process to source the intelligence your organization needs to combat risk:



CYBERSECURITY RISK ASSESSMENT

Key criteria



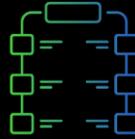
FFIEC CAT Inherent Risk Profile

Assessment based on the 39 FFIEC Inherent Risk areas and their scoring methodology



FFIEC CAT Maturity Level

Comprehensive review of the ~500 declarative statements with risk analysts providing clarity, peer perspectives, and recommendations on how to achieve a desired maturity level



NIST Cybersecurity Framework Core

Inherent risk, residual risk, and controls identification based on the National Institute of Standards & Technology (NIST) Cybersecurity Framework Core



NIST Cybersecurity Framework Tiers

Evaluation of cybersecurity maturity based on the NIST Cybersecurity Framework Tiers



Cyber Threat Analysis

Assessment of the financial, reputational, legal/regulatory, operational impact, and likelihood of various cyber threats combined with full controls identification and evaluation

GLBA RISK MANAGER (GRM)

Key features

Risk reviewed

Real-time, online quantitative risk assessment and monitoring service with customized score based on your GLBA risk

Controls checked

Schedule, coordinate, and manage controls testing as well as assign test owners, define testing plans, upload evidence, and document results



Issues managed

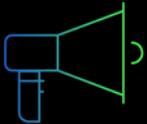
Launch issues and associate them to an asset; control whether each issue is identified during testing, during normal operations of an asset, or by an auditor/examiner

Scores updated

Once found, an issue dynamically impacts the residual risk score of the asset, reducing the risk mitigation rating for the corresponding control until the issue is resolved

MANAGED SECURITY AWARENESS

Key features



Awareness increased

Running 36 campaigns a year, three campaigns a month, to build security awareness across your organization



Campaigns targeted

General campaigns to capture metrics and build overall awareness as well as targeted campaigns featuring tailored content aimed at designated business units



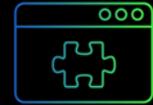
Education enhanced

Videos, newsletters, and quizzes to enhance cybersecurity education and awareness



Security probed

Reporting metrics to analyze pan-company security effectiveness and identify areas of weakness



Plugin provided

Our integrated Microsoft Outlook/Exchange plugin enables end users to report suspicious emails in seconds

SECURE YOUR FINANCIAL ORGANIZATION

From internal and external risks with FIS Managed Risk Services. Learn more about how we can help you manage the risks of today and tomorrow:

Start Now

<https://www.fisglobal.com/en/products/managed-risk-services> / <https://www.fisglobal.com/en/contact-us>

Email: getinfo@fisglobal.com

**ALTERNATIVELY, CONTACT YOUR
RELATIONSHIP MANAGER TO DISCUSS
YOUR SECURITY AND RISK REQUIREMENTS:**

Contact: <https://www.fisglobal.com/en/contact-us> / Email: getinfo@fis.com

