



# 6 steps to turn risk into a profit center

Unlock deeper value in your risk organization

How would you describe risk management? As a cost center? A constraint on activities? Is success merely a lack of surprises?

Think again. There's a new way approach to risk today – as a partner to drive profit, not just a team that prevents losses. But with many firms still relying on fragmented risk systems and processes, how do you transform your risk organization to unlock value?



## Invest in modern technology

Tech investment has a measurable payoff. Start with solutions that are scalable, real-time and integrated. Emphasize features that directly impact financial outcomes, such as real-time PFE for intraday credit decisions, or fast scenario analysis for trading strategy. Cloud deployment can reduce long-term costs and increase your flexibility and scalability.



## Enhance data management

Fixing data quality and consistency is a foundational step. This might mean a data governance program, a unified data platform for risk and finance, or possibly using external data to enrich models – for example, getting better loss given default data can reduce uncertainties in credit risk calculations.

Whatever the approach, good data yields more reliable risk metrics, which means the organization can use them confidently in decision-making – freeing up capital because you're no longer adding extra buffer "just in case."



## Take a proactive approach

Engage with consultants or industry forums to learn best practices. Sometimes an outside perspective can identify quick wins in risk-cost reduction that internal teams have overlooked.

Also, regulators appreciate when firms proactively improve risk practices. Maintaining a transparent, constructive dialogue with regulators can even give you leeway to implement innovative approaches, such as sandbox trials for an internal model. This can accelerate turning ideas into real-world advantage.



## Embrace automation and AI

Automation and AI can improve many areas, and risk is no exception. Many institutions are exploring AI to handle routine risk monitoring, which could free up human experts to focus on value-adding analysis. Some are using machine learning to better predict which customers or trades might become problematic, thus focusing efforts more efficiently.



## Change the culture

Break down old habits by embedding risk experts within trading teams or product development teams. This fosters daily interaction so that the business consults risk early and sees the value. For example, risk and trading teams can work together to guide decisions through risk adjusted metrics.



## Move faster with outside expertise

Some firms choose strategic vendors like FIS to manage parts of their risk calculations via managed services or SaaS. This outsources technical complexity and allows you to benefit from a vendor's scale and updates; for example, you'll always have the latest regulatory calculation, or access to high-performance computing that you might not be able to afford on your own.

This strategy also ties into cultural change, because you can work with your partners to fill any gaps in talent and tech.

Risk as a profit centre isn't just a slogan; it's evidenced by real case studies, enabled by modern technology like FIS® Enterprise Risk Suite, and advocated by thought leaders in finance.

By redefining your risk systems from cost centers to profit centers, you'll not only find it easier to meet your regulatory obligations and reduce losses; you'll also be able to drive higher returns for investors, better service for customers, and greater stability for the financial system. That is a vision of risk management truly worth pursuing.

Discover how you can transform your risk management function into a key driver of shareholder value – and pVvut your capital to work with Enterprise Risk Suite.

UNLOCK VALUE



Money at rest. Money in motion. Money at work.™

Enterprise Risk Suite helps you put capital to work and turn risk into a profit center. Our **technology** powers the global economy across the money lifecycle.



Money at rest

Unlock seamless integration and human-centric digital experiences while ensuring efficiency, stability, and compliance as your business grows.



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