

Systemize Processes. Manage Risk. Be Audit Ready.

*An Enterprise-Wide, Unified Approach
to Governance, Risk & Compliance*



Business

Verification

Exam

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Finance



HARLAND CLARKE®

Financial institutions have **historically used a silo-based approach to governance, risk and compliance (GRC)**, with each group or department focused on specific risks or guidelines.

Today, this approach is outdated and highly inefficient.

Regulatory requirements, operational risks, third-party oversight and cyber-threats are now entwined and more complex.

Dividing these disciplines:

- Prevents financial institutions from creating a common framework to manage compliance
- Hinders management's ability to develop a unified risk appetite
- Limits the ability to report on cross-functional issues



- Requires more time to accumulate data across various business functions, resulting in isolated business decisions made by each function, instead of enterprise-wide
- Prevents auditors from establishing a universal view of the business

Financial institutions need to develop a comprehensive risk management program. But that's unrealistic when critical information is stored on multiple spreadsheets across the organization, viewed separately by each department, or managed using multiple software programs and processes.

GRC Spotlight makes compliance a proactive endeavor by offering a holistic solution that encompasses the entire compliance lifecycle.

Harland Clarke's GRC Spotlight, powered by LockPath, is an enterprise-wide governance, risk management, and compliance (GRC) platform that facilitates a unified approach by:

- Integrating operational, vendor and security risk assessments with appropriate compliance activities, giving you a holistic view into all risk and compliance activities
- Systemizing processes to eliminate redundancies and decrease risk of human error
- Importing relevant data from multiple sources
- Enhancing process maturity by establishing standard, repeatable procedures
- Providing management with visibility into the overall risk posture to identify trends before they become issues
- Organizing, storing and managing records across processes in a single location
- Increasing communication and collaboration between departments and business lines
- Giving users the ability to create reports that highlight relevant information, as needed
- Decreasing audit preparation and execution time

Financial institutions can use GRC Spotlight to systemize processes, manage risk, maintain logical and physical security and be audit ready. GRC Spotlight works on the LockPath Keylight platform, a cloud-based, integrated software platform that flexes to your needs.

Tracking Compliance

Compliance within the financial services sector typically occurs in one of two manners:

Reactive — distracting the company from its core business with last-minute fire drills and attempts to avoid heavy fines and reputational risk.

Proactive — allowing companies with a handle on their regulatory changes to self-police and remediate issues before auditors show up on-site.

GRC Spotlight was designed to make compliance a proactive endeavor by offering a holistic solution that encompasses the entire compliance lifecycle.





Requirements and Strategy

- GRC Spotlight’s content library capabilities support hundreds of laws, regulations, industry standards, best practices and contractual obligations including:
 - Sarbanes-Oxley
 - Payment Card Industry Standards
 - Gramm-Leach-Bliley
 - OCC Third-Party Guidelines
 - ISO 27001
 - Federal Deposit Insurance Corporation
 - Financial Industry Regulatory Authority
- GRC Spotlight’s platform provides various options to import data, including policies in their original format.
- Map policies, documents, and exceptions to risks and controls.
- Import customer and vendor contracts and manage them as any other compliance mandate.

Policy Authoring and Collaboration

- Users can create unlimited, non-linear workflows to mimic and streamline any business process.
- GRC Spotlight’s multi level permission capabilities allow you to control access within an application, data field and workflow stage.
- Users author policies and map controls to the policy statements and perform gap analysis on compliance documents.

Publishing and Education

- Every regulatory policy, internal policy and authority document is stored in a central repository, where access is controlled with designated permissions.
- GRC Spotlight stores a history of document versions to allow users to compare documents and make decisions regarding changes.
- Users can generate compliance-specific assessments in just a few simple steps — then issue them immediately on a regular schedule.

Tracking and Enforcement

- Users can send awareness events to stakeholders to socialize policies and track acknowledgement.
- Assessment answers or scores can automatically kickoff remediation activities.
- Users can pull in key performance indicators across the enterprise and from third parties. The analytics engine can measure KPIs and KPI trends and evaluate them against key risk indicators.

Audit and Improvement

- GRC Spotlight provides a variety of capabilities to help organizations prepare for and respond to industry and regulatory audits by creating the ability to generate audit tasks, perform testing of controls and maintain documentation for future reference.
- Users can import audit-related information across the various applications; including controls, assessment information, incidents, risks, exceptions and exemptions.
- Audit findings can be routed through workflows for remediation and reporting, including the ability to attach supporting documentation regarding issue resolution.

Managing Risk

GRC Spotlight provides a centralized, visible database of assets, making it easier to register and assess risks, including:

- Credit, market and operational risk
- Liquidity, business and reputational risk
- Systemic and moral hazard risk

GRC Spotlight automates the process of managing workflows for risk acceptance and approving risk exceptions.

The platform provides the capability to score risks across the enterprise, regardless of size, complexity or location. It allows you to implement any risk analysis methodology (i.e., DREAD, STRIDE, OCTAVE, CVSS, or a custom system), perform calculations or present heat maps.

You can use the tools to assess vendors and third parties for risk and compliance.

The platform provides the means to analyze IT security incidents and manage the appropriate workflows to remediate the risks associated with an incident. Users can create multiple workflows to manage incidents by severity, business unit importance or other criteria.

Maintaining Security

Maintaining the security of networks housing sensitive information and customer data requires — first and foremost — readily available information.

GRC Spotlight is designed to import, store, organize and report the most up-to-date security information so you can make decisions, prioritize threats and address vulnerabilities before they become major problems.

GRC Spotlight can import multiple sources of threat intelligence, as well as system, web application and configuration vulnerabilities. That means no guessing whether a specific threat affects your facility.

At the same time, you can prioritize those threats and eliminate redundant and inconsequential threat information.

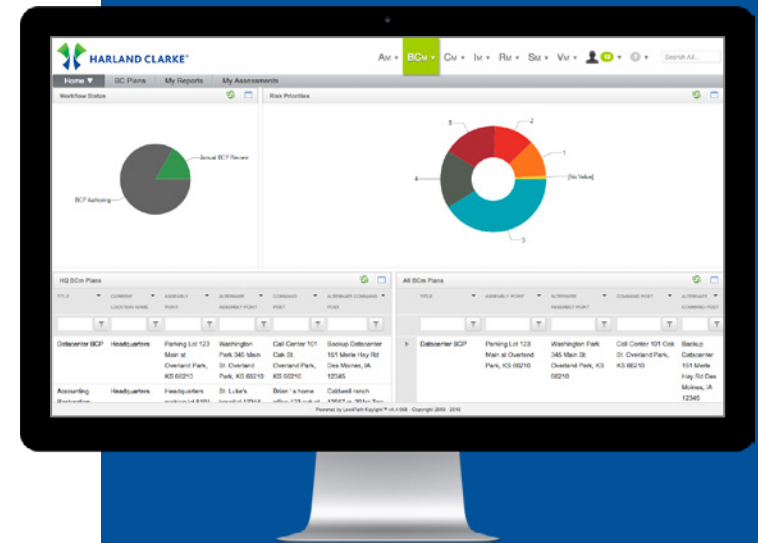
Threats are correlated to your IT assets that are stored in GRC Spotlight's Asset Repository. Scanners can even uncover and catalog assets that were not previously accounted for on your list of IT assets.

Each asset has a vulnerability scorecard where users can see, by severity, the history of vulnerabilities on that asset including reopened vulnerabilities.

GRC Spotlight's role-based permissions can control access to security data.

The platform's robust reporting engine aggregates, correlates and displays critical security data in easy-to-read dashboards and reports.

You'll instantly see your facility's threat posture each time you log into GRC Spotlight, and you'll be able to produce reports for your staff, management, executive team, board members and external auditors.





Recognizing the need for **easy-to-use** software that is **flexible and scalable**, GRC Spotlight was created by industry experts to serve ever-changing and expanding organizations.

Preparing for and Responding to Incidents

Financial institutions can use GRC Spotlight to streamline the process of identifying incidents, building reports, assigning tasks, monitoring activities and resolving issues.

GRC Spotlight is a leading solution for business continuity management and disaster recovery planning.

Developing and implementing plans is made easier with the platform's dependency mapping capabilities, tabletop exercises to test plans and business impact analyses (BIA).

With risks tied to key assets, you can test your plans with tabletop exercises to determine likely outcomes, then revise your plans to optimize results. GRC Spotlight also interconnects your plans with your overall risk process, so you can perform a BIA and easily visualize key performance and risk indicators.

Users can add and modify business impact structures and create rating approaches to determine a potential incident's business impact. GRC Spotlight offers the flexibility to report BIA results by priority, business, location, and over a range of timeframes, as well as the ability to report using spreadsheets, heat maps and other graphic depictions. The platform also streamlines incident response.

It facilitates the collection of incident reports related to information security, human resources, operations, etc., from anonymous whistleblowers, end users, SIEM alerts and Syslog data.

GRC Spotlight provides an Anonymous Incident Portal where incidents can be logged without revealing the whistleblower. All cases entered in AIP are pushed to GRC Spotlight workflow for management.

GRC Spotlight makes it easy to document incidents using prepopulated fields or creating your own tables to direct the information gathering process, making responses consistent and repeatable.

The ability to store risk and incident records allows you to preserve critical analysis such as incident discovery date, severity, evidence and prevention.

Gain better visibility into which vulnerabilities, devices, facilities and third parties are linked to an incident.

Link separate incidents that are similar or potentially related, and preserve critical root cause analysis.

Cross-referencing incidents to other data stored in GRC Spotlight could lead to the creation of new policies or reinforcement of existing ones, updated business continuity plans, or other actions to prevent similar incidents in the future.



About Harland Clarke

Harland Clarke is a leading provider of best-in-class integrated payment solutions, marketing services, and retail products. It provides integrated solutions for financial institutions; investment firms; business-to-business clients; individual consumers; and small, medium and large businesses serving multiple industries. Harland Clarke's clients range in size from major financial institutions and corporate brands to small businesses and individual consumers. Harland Clarke provides products and services to nearly 15,000 financial and commercial clients.

About LockPath

LockPath is a market leader in corporate governance, risk management, regulatory compliance (GRC) and information security (InfoSec) software. The company's flexible, scalable and fully integrated suite of applications is used by organizations to automate business processes, reduce enterprise risk and demonstrate regulatory compliance to achieve audit-ready status. LockPath serves a client base of global organizations ranging from small and midsize companies to Fortune 10 enterprises in more than 15 industries. The company is headquartered in Overland Park, Kansas.

An Efficient, Intuitive GRC Solution

Compliance, risk management and security needs that exist today may broaden tomorrow, and concerns you don't have today may manifest in a few months or years. In the complex world of financial services, you can't settle for just any GRC tool. You need one that:

- Won't take months to implement and configure
- Can scale as your company grows and expands
- Can be changed without a single line of programming code
- Can conform to your processes rather than you having to adapt your business to the software

GRC Spotlight is easily configurable so it can be adapted to changes in company operations, regulations or security needs. In fact, while most GRC platforms require additional programming and code writing to configure, GRC Spotlight requires just a mouse and keyboard.

If you're frustrated by the slow implementation of your current GRC software, still trying to retrofit your existing technology to meet the new standards, or just throwing in the towel and hoping spreadsheets and other antiquated tools can do the job, contact Harland Clarke.

- Call** 1.800.351.3843
- Visit** harlandclarke.com/GRCSpotlight
- Email** contactHC@harlandclarke.com

