



AFFIRMX Internal Audit Outsourcing

Let the leading remote compliance solution for credit unions provide an internal controls audit to ensure conformity with policies and procedures in the areas of:

- Required Independent Tests and Audits
- ADA Website Accessibility Audit
- New/Declined Accounts, Products or Services
- Core System and Report Monitoring

AffirmX INTERNAL AUDIT OUTSOURCING

Verify adherence with policies and procedures to protect against fraud and ensure effective operations

Why choose AffirmX?

Today's rapidly evolving operational landscape makes it increasingly more difficult for credit unions to ensure conformity with Board approved policies and established procedures. Credit unions must employ a system of checks and balances to protect against fraud and provide for a safe, sound and effective internal operations.

Delivered Remotely to Save You Time, Money and Headaches

We leverage the patented AffirmX Risk Intel Platform to conduct internal control audits remotely, saving you time away from serving members, saving you money from traditional approaches and saving you from distractions of onsite work or worry of internal fraud. For independent and on-going control audits, simply upload applicable documents to the secure environment, where you will also find completed reports. Detailed reports of findings and recommendations for addressing noted deficiencies are provided with every audit. If you desire, we can also deliver an annual report, which may be invaluable at examination time.

Comprehensive internal audits are easily customized to meet your needs and can be used to cover:

- ACH Audit
- SAFE Act Audit
- BSA Independent Test
- ADA Website Accessibility Audit
- New/Declined Accounts, Products or Services
- Core System and Report Monitoring
- Accrued interest greater than scheduled payment
- Accounts with P.O. box addresses
- Cash transactions over \$10,000
- Cash payment on loans
- Credit card disputes & charge back processing
- Dormant share accounts
- File maintenance reports
- First payment date over 45 days from loan origination
- High-balance and negative balance account review
- Insider reports
- Interest rates less than 5% or over 18% reports
- Non-sufficient funds analysis
- Non-payment within previous 90-day analysis
- Non-amortizing loans
- Paid ahead loans
- Supervisory override reports

We are here to help! Call 800.262.6285 or email Info@CURiskIntelligence.com.