

## Financial Services Compliance Agility for a Changing World

### HOW TO RESPOND TO MAJOR POLICY SHIFTS AND STAY IN LOCK-STEP COMPLIANCE

- Manage compliance holistically with a low-code platform powered by business process management technology.
- Become more agile and transform risk into core strength to deliver customer-centric products and capabilities.
- Implement a digital overlay to strengthen governance architecture and stay ahead of conflicting and overlapping regulations.
- Proactively address effective risk data aggregation and risk reporting requirements.

#### UNCERTAINTY REIGNS FOR GLOBAL BANKING INDUSTRY

Financial Institutions face an increasingly complex regulatory environment, frequently viewed to be in direct conflict with growth. Recent changes in the political landscape further fuel the complexity around compliance:

- Results of the U.S. election has led bankers to believe compliance mandates will continue to evolve and in few cases there could be significant roll-back of key regulations, including Dodd-Frank Reform, DoL Fiduciary Rule and Consumer Financial Protection Bureau priorities.
- In the U.K., the aftermath of Brexit is expected to alter dynamics around the banking industry, with many banks coerced to quickly restructure their operations and perhaps modify their legal structures.

*You have seasoned compliance professionals in place. Have you enabled them with the technology to accomplish their objectives in the current volatile environment?*

#### FOSTER RESPONSIVE, HOLISTIC COMPLIANCE

In the financial services industry, most businesses continue to be aligned by product silos rather than customer. The net impact is a compounded level of complexity when addressing compliance due to a proliferation of Silos - data, stand-alone apps, one-off answers to the latest most critical fire-drill.

Traditional technology choices most likely fall short, especially when the only certainty is change. Risk

management applications are expensive to acquire and time-consuming to implement. Adapting packaged solutions can extend the time to delivery and, once deployed, may well become unwieldy and brittle legacy systems. Both approaches present difficulties to integrating compliance into your key processes.

How can banks deploy technology that will integrate with key processes and enable compliance with current and future regulations, especially when new directives may likely overlap and impact previous regulation?

This is where strategies that adopt low-code technology - powered by business process management - to create 'digital overlays' can deliver immediate, positive business outcomes. Being able to quickly adapt and create value by delivering answers to business challenges in key processes without having to retool legacy systems.

#### DEPLOY A DIGITAL OVERLAY WITH APPIAN PLATFORM

With a single, unified digital platform, proven security and a powerful and intuitive interface, you can address all challenges around compliance.

- **Increase speed to compliance.** With the low-code approach of the Appian Platform – powered by Business Process Management (BPM) capabilities – you can quickly deploy applications to manage and control the gathering of data from multiple sources.



- **Integrate people, process and data.** Appian assembles data from all sources into a comprehensive view and can be modified without losing sight of the entire process. Appian's easy to build and change rules enables the bank to collaborate and manage simple or complex procedures across all businesses and geographies.

- **Achieve a comprehensive and integrated view.** The Appian unified platform enables management of risk processes on one low-code flexible platform, allowing improved oversight, accountability for decision making, and staff effectiveness in executing large scale data gathering programmes. With Appian platform you can implement processes to remediate issues identified during your data gathering and analysis.

- **Improve productivity and efficiency.** Appian supports integration with multiple data sources, enables access to process optimization tools, and provides a full audit history of risk processes across multiple businesses and geographies, all on one platform.



## FOCUS YOUR EFFORTS

Focus your efforts to meet all compliance challenges. With Appian, you can:

- Manage basic cases and more complex scenarios within the same process
- Create comprehensive views across events, departments, products and regions
- Conduct ongoing screening with reasonable review and escalation of exception cases

## TAKE CONTROL

Take control of performance with the Appian application platform, a powerful yet easy to use platform for managing complex business processes.

Quickly build and deploy enterprise apps for:

- Know Your Customer
- Anti-Money Laundering
- Stress Test Management
- Fraud Investigations
- Regulatory Monitoring

## PREPARE FOR THE FUTURE

- Pressure is mounting to deliver innovation in the financial services sector.
- It takes speed and power to deliver transformational solutions. The Appian low-code application platform provides both, while leveraging your legacy IT investments.
- With Appian, organizations can build web and mobile apps faster, run them on-premises or in the cloud, and manage complex processes, end-to-end, without limitations.

## LEADING ORGANIZATIONS TRUST APPIAN:



# Appian

Appian provides a leading low-code software development platform that enables Financial Services Institutions to rapidly develop powerful and unique applications. The applications created on Appian's platform help companies drive digital transformation and enables competitive differentiation.

For more information, visit [www.appian.com](http://www.appian.com)