Dealing with regulatory pressure continues to rate high on the CEO agenda, and stress testing has become a centerpiece of the financial post-crisis regulatory framework.

Global Systemically Important Financial Institutions (G-SIFI) are challenged to meet higher capital requirements, while managing complex stress test procedures and data gathering, all under strict time constraints and all subject to change at relatively short notice. Further, G-SIFIs are faced with multiple regional stress test authorities; including: the US Federal Reserve (Comprehensive Capital Analysis and Review - CCAR), the Bank of England (Prudential Regulation Authority - PRA), the European Banking Authority (EBA), Hong Kong Monetary Authority (HMA), and others.

Forward thinking banks are implementing technology to proactively address stress test requirements and are incorporating stress testing into business-as-usual practices and procedures, linking it to risk appetite, risk identification and assessment, baseline planning, and strategic decision-making.

**BENEFIT FROM A DISCIPLINED, YET FLEXIBLE TECHNOLOGY-ENABLED PROGRAM**

The Appian digital platform can address compliance requirements and drive benefits across the business, by delivering an integrated view across channels, geographies, products, and staff.

- **Increase speed to compliance.** Quickly deploy to define rules, automate compliance process models, and control data gathering from multiple sources.

- **Improve productivity and efficiency.** Improve oversight, accountability for decision making, and staff effectiveness.

- **Achieve a comprehensive view.** Gain a full audit history of risk processes across multiple businesses and regions.
CASE STUDY

**Business Challenge:**
Reviewing its stress testing obligations, a G-SIFI identified 30 processes—mostly manual, using email and spreadsheets—associated with CCAR testing. Senior leadership at the G-SIFI recognized that all processes required greater control and oversight, improved auditability, and better management of Service Level Agreements. Regulators also identified that bank controls in this area were not robust enough and asked for the issues to be rectified.

**Appian Solution:** After an extensive evaluation of vendors, the G-SIFI chose Appian as the only tool that gave the business teams a solution agile enough to keep pace with regulatory and internal banking changes. The Appian platform enables the business to demonstrate control and oversight of the procedures and processes by working collaboratively with IT leaders to perform the simulations and produce relevant outputs. Changes to the G-SIFI’s business model can be managed with Appian, taking the business in full control.

**FOCUS**
Deliver key capabilities for effective Stress Test Management with an automated approach to compliance.

- 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**
Quickly build, deploy, and scale governance, risk, and compliance initiatives with enterprise solutions including:

- Anti-Money Laundering (AML)
- Know Your Customer (KYC) / Enhanced Due Diligence (EDD) / Customer Identification Program (CIP)
- Enterprise Risk Management
- Fraud Investigations
- Regulatory Monitoring & Action
- Sanctions Case Management
- MiFID II Compliance

**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)