

Why Visage:

- Organized in 2003, focused entirely on risk management and regulatory compliance issues, including Sarbanes-Oxley, Information Security, Business Continuity, SAS-70.
- Provides senior level personnel with extensive business experience to provide effective business processes without introducing another level of compliance complexity.
- Uses its proprietary SingleVUE™ Methodology that has been developed over numerous projects.
- Decreases overall cost and risk of the compliance process as a result of people and process being utilized more effectively.
- Allows management to increase focus on the growth of the business rather than on the details of the compliance process.

because there is no substitute for EXPERIENCE

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Visage Solutions, LLC

Banking Services Division



Mission Statement:

Building upon our ethical principles, we provide comprehensive compliance and risk management solutions, to allow our clients to focus on their core business.

Banking Solutions:

New, evolving regulations and complicated compliance and risk management requirements present constant challenges to the operation of a successful Bank. Reams of information intended to inform and enlighten are available to compliance and risk management personnel. The issues arise in digesting the information, determining its impact on your operation, establishing procedures and ensuring compliance. In addition to ongoing **Regulatory Compliance**, Banks are also required to implement the compliance and risk management controls necessary in the areas of **Information Security, Business Continuity**, and compliance with the **Sarbanes-Oxley Act**.

Visage Solutions, LLC addresses each of these issues by utilizing its proprietary, four-phased process designed to provide single source compliance and risk management controls.

The Visage Proprietary Methodology: SingleVue™

The Visage SingleVUE™ Methodology is based upon the premise that in order for a company to achieve compliance in a cost effective way, compliance must be viewed as a business process, and receive active support from the top down in a corporate setting. In order for the process to be successful, Visage believes that it must include consulting services that follows the methodology, utilizing tools that implement procedures and reports according to that model while ensuring that personnel are not only trained in the methodology but understand its long term value to their organization. The ultimate goal of a Visage engagement is to provide to the client, the training and tools which may be utilized in other internal initiatives.

Benefits to Banks:

- Mitigates the additional personnel and costs required because of the increasing complexity of regulations.
- Offers an objective third party source for analysis and monitoring of compliance procedures on a constant and consistent basis.
- Translates new and existing regulations into effective business processes rather than an additional layer of complexity in existing business processes
- Increases the likelihood of positive audits
- Allows senior management to increase focus on growth of business rather than process
- Decreases overall cost and risk of the compliance process as a result of people and process being utilized more effectively

Service Offerings:

- Regulatory Compliance/Compliance Monitoring – Designs solutions for ensuring compliance with existing and new Federal Regulations including Bank Secrecy Act, Credit and Deposit Regulations.
- Risk Assessment – Utilizes Enterprise Risk Management (ERM) concepts to identify, prioritize and establish remediation of risk.
- Sarbanes Oxley Act – Incorporates strategy, risk assessment, process documentation, and objective third party testing.
- Information Security – Utilizes the ISO 27001 standard as a base for developing and implementing information security plans and processes.
- Business Continuity – Assesses needs and designs solutions for mandated business continuity plans. Works with leading industry alliance partners to provide plan implementation and ongoing support.