

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.
- Utilizes the proprietary SingleVUE™ Methodology that has been developed over numerous successful projects.
- Reduces the overall cost and risk of the compliance process as a result of people and processes 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

Financial
Services
Regulatory
Compliance



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.

Financial Services Regulatory Compliance:

Mandated regulatory compliance introduces Financial Services Providers to an “alphabet soup” of rules, regulations and requirements. In addition, events from Enron to sub-prime mortgage lending have opened a Pandora’s box of new or changing regulations including the Patriot Act and the Bank Secrecy Act as well as the Sarbanes-Oxley Act. The constant continues to be that in order to sustain a successful operation and experience growth in its market area, the Financial Services Provider must establish a regulatory compliance program that achieves or exceeds the standards established by the Regulators.

Visage Solutions, LLC addresses the issues that surround a successful regulatory compliance program by utilizing its proprietary, four-phased program. This process is designed to provide single source compliance and risk management controls. Included in the Visage program are Fair Lending Regulations, Compliance Lending Issues, Compliance Depository Issues, Abusive Practices, Privacy and Consumer Information and the Community Reinvestment Act.

Benefits to Financial Services Providers:

Eliminates the need to provide additional personnel in the regulatory compliance area as a result of the increasing complexity of regulations.

Offers an objective third party source for analyzing and monitoring a regulatory compliance plan on a consistent basis. Increases the likelihood of favorable regulatory examinations.

The Visage Proprietary Methodology: SingleVUE™

The Visage SingleVUE™ Methodology is based upon the premise that in order for a company to achieve and maintain regulatory 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 and sustainable, Visage believes that it must include consulting services that follow the methodology, utilizing tools that implement procedures and reports according to the model while ensuring that personnel are not only trained in the methodology but understand its long term value to the organization. The ultimate goal of a Visage engagement is to provide the client, the training and tools which may be used not only in its regulatory compliance program, but other internal initiatives as well.

Components of Regulatory Compliance Engagement:

Utilizing existing compliance personnel and analyzing past examination reports, Visage will provide:

Assessment – presents a complete analysis of the effectiveness of the existing regulatory compliance program to include items that require changes.

Remediation – utilizes the items highlighted in the assessment to provide a roadmap for correcting any deficiencies and/or improving the efficiency of the regulatory compliance program.

Training – provides in-depth training for compliance and other staff to maintain the regulatory compliance program.

Sustaining – monitors the regulatory compliance program, provides written reports to executive management relative to the continuing effectiveness of the plan, and trains new personnel.