ECAP utilizes a multi-faceted engagement approach with our clientele to provide more efficient and effective services. There are 3 phases to the engagement:

- **Phase I: Onsite HCE Discovery**
  - Discuss Business/Technical Operations and Pain-Points
    - Include half-hour to hour Observations of Current Operations
  - Potential Integration Opportunities
  - Reporting Activities [Existing Metrics/Dashboards] to Establish a Baseline for Operations

- **Phase II: Analysis for the Business and/or Technical Environments**
  - **Business:**
    - Perform Business Operations Evaluation
      - Current Usage of Solution Feature/Function
    - Integration Opportunities
    - Reporting Activities and Criteria
    - Benchmarking
    - Provide Report and Presentation
  - **Technical:**
    - Architecture Review
    - Batch Job Assessment
    - Database Evaluation
    - Performance Evaluation
    - Customizations Review
    - Provide Report and Presentation

- **Phase III: Improvements Analysis & Delivery**
  - Post-Health Check Evaluation – Prioritization of Enhancements
  - Deployment of Recommendations
eCAP Engagement Model

<table>
<thead>
<tr>
<th>Knowledge Share</th>
<th>Evaluation of Operations</th>
<th>Enterprise Governance</th>
<th>Observation Analysis</th>
<th>Consultancy &amp; Guidance</th>
<th>Impact Analysis &amp; Reporting</th>
</tr>
</thead>
</table>
| **DOMAIN EXPERTISE** | Identify Core Elements of Focus such as the following:  
▪ Financial Crime Program Assessment  
▪ Solution Evaluation  
▪ Customer Identification Program  
▪ Transaction Monitoring  
▪ Currency Transaction Reporting  
▪ Sanctions Program  
▪ Advanced Analytics  
▪ Data Management  
▪ Training & Education  
▪ Investigation | | | | |
| **ACTIVITIES** | Collaborative forum to identify current state of Financial Crime Program in order to define appropriate engagement models, timelines and deliverables. | | | | |
| **VALUE PROPOSITION** | Enterprise Target Operating Model  
Return On Investment and Resource Management  
Regulatory Compliance Adherence and Effective Risk Mitigation | | | | |

**ACTIMIZE VALUE ADDED SERVICES**
- Develop an ENTERPRISE TARGET OPERATING MODEL
- HEALTH CHECK Evaluation*
- Access to EXPERIENCED CONSULTANTS & ENGINEERS
- Incorporate industry best practices leveraging CONSORTIUMS
- Program assessment of AML, FRAUD and FINANCIAL MARKETS COMPLIANCE

*Health Check Evaluation is Additional Cost Per Solution
## eCAP Engagement Model

<table>
<thead>
<tr>
<th>Knowledge Share</th>
<th>Evaluation of Operations</th>
<th>Enterprise Governance</th>
<th>Observation Analysis</th>
<th>Consultancy &amp; Guidance</th>
<th>Impact Analysis &amp; Reporting</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>DOMAIN EXPERTISE</strong></td>
<td>Assessment of Operational Processes include the following:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>▪ Process Review and Gap Analysis</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>▪ Workflow Optimization</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>▪ Dashboards &amp; Reporting</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>▪ Policy and Procedure Review</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>▪ Evaluation of Training Program</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>▪ Business &amp; Technical Assessment</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>ACTIVITIES</strong></td>
<td>Partner with client to assess functions, roles and line of business structure of the Financial Crime Program.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>VALUE PROPOSITION</strong></td>
<td>▪ Identify Gaps and Vulnerabilities in the Operational Environment</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>▪ Development of Effective and Efficient Reporting Methodologies</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>▪ Achieve Consistent Processes and Align Educational Programs</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**EVALUATION OF OPERATIONS**

**ACTIMIZE VALUE ADDED SERVICES**

- Develop an ENTERPRISE TARGET OPERATING MODEL
- HEALTH CHECK Evaluation*
- Access to EXPERIENCED CONSULTANTS & ENGINEERS
- Incorporate industry best practices leveraging CONSORTIUMS
- Program assessment of AML, FRAUD and FINANCIAL MARKETS COMPLIANCE

*Health Check Evaluation is Additional Cost Per Solution
<table>
<thead>
<tr>
<th>Knowledge Share</th>
<th>Evaluation of Operations</th>
<th>Enterprise Governance</th>
<th>Observation Analysis</th>
<th>Consultancy &amp; Guidance</th>
<th>Impact Analysis &amp; Reporting</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Assessment of Enterprise Governance include the following:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>▪ Controls Management and Quality Assurance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>▪ Risk Assessments</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>▪ Enterprise Case Management and Traceability</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>▪ Regulatory Reporting Requirements</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DOMAIN EXPERTISE</td>
<td></td>
<td>Concerted effort to assess Enterprise Governance for continuous oversight and controls monitoring across lines of business.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ACTIVITIES</td>
<td></td>
<td>Transparency of Operations</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Risk-Based Program Management and Oversight</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Establish System of Record for Documentation and Reporting</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**VALUE PROPOSITION**

**ACTIMIZE VALUE ADDED SERVICES**

- Develop an ENTERPRISE TARGET OPERATING MODEL
- HEALTH CHECK Evaluation*
- Access to EXPERIENCED CONSULTANTS & ENGINEERS
- Incorporate industry best practices leveraging CONSORTIUMS
- Program assessment of AML, FRAUD and FINANCIAL MARKETS COMPLIANCE

*N*Health Check Evaluation is Additional Cost Per Solution
## eCAP Engagement Model

<table>
<thead>
<tr>
<th>Knowledge Share</th>
<th>Evaluation of Operations</th>
<th>Enterprise Governance</th>
<th>Observation Analysis</th>
<th>Consultancy &amp; Guidance</th>
<th>Impact Analysis &amp; Reporting</th>
</tr>
</thead>
</table>

### DOMAIN EXPERTISE

Assessment of Observation Analysis include the following:
- Health Check Evaluation*
- Workflow Processes Efficiency
- Utilization of Features and Functions
- Onsite Business User Engagement

### ACTIVITIES

Joint effort to identify opportunities for improvement, effectively align business processes and solution usability.

### VALUE PROPOSITION

- End to End Holistic Governance
- User Driven Modification and Enhancements
- Gain Insights to Fragmented Operational Environment

---

*Health Check Evaluation is Additional Cost Per Solution*
### eCAP Engagement Model

<table>
<thead>
<tr>
<th>Knowledge Share</th>
<th>Evaluation of Operations</th>
<th>Enterprise Governance</th>
<th>Observation Analysis</th>
<th>Consultancy &amp; Guidance</th>
<th>Impact Analysis &amp; Reporting</th>
</tr>
</thead>
</table>

#### DOMAIN EXPERTISE

Assessment of Consultancy & Guidance include the following:
- Anayze Program Processes and Approaches
- Evaluate and Assess Operations Across all Lines of Business
- Enforce Corporate Strategy and Vision Across Business Operations
- Provide Best Practices Leveraging Industry Consortium

#### ACTIVITIES

Partner with client to provide best-in-class guidance utilizing financial industry and solution experts.

#### VALUE PROPOSITION

- Alignment of Organizational Design
- Achieve Strategic Goals, Reduce Costs and Drive Revenue
- Eliminate Obstacles for Collective Understanding Across the Enterprise

*ACTIMIZE VALUE ADDED SERVICES*

- Develop an ENTERPRISE TARGET OPERATING MODEL
- HEALTH CHECK Evaluation*
- Access to EXPERIENCED CONSULTANTS & ENGINEERS
- Incorporate industry best practices leveraging CONSORTIUMS
- Program assessment of AML, FRAUD and FINANCIAL MARKETS COMPLIANCE

*Health Check Evaluation is Additional Cost Per Solution*
### eCAP Engagement Model

<table>
<thead>
<tr>
<th>Knowledge Share</th>
<th>Evaluation of Operations</th>
<th>Enterprise Governance</th>
<th>Observation Analysis</th>
<th>Consultancy &amp; Guidance</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>DOMAIN EXPERTISE</strong></td>
<td>Assessment of Impact Analysis and Reporting include the following:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>▪ Operational Analysis and Data Validation</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>▪ Risk-Based Effects on Financial Crime Program</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>▪ Detailed Metrics Assessment</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>▪ Benchmarked Study Comparison to Industry Peers</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>ACTIVITIES</strong></td>
<td>Report generation of observation detail in order to provide a comprehensive Financial Crime Program assessment.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>VALUE PROPOSITION</strong></td>
<td>▪ Enterprise Target Operating Model</td>
<td>▪ Return On Investment and Resource Management</td>
<td>▪ Regulatory Compliance Adherence and Effective Risk Mitigation</td>
<td></td>
</tr>
</tbody>
</table>

**ACTIMIZE VALUE ADDED SERVICES**

- Develop an ENTERPRISE TARGET OPERATING MODEL
- HEALTH CHECK Evaluation*
- Access to EXPERIENCED CONSULTANTS & ENGINEERS
- Incorporate industry best practices leveraging CONSORTIUMS
- Program assessment of AML, FRAUD and FINANCIAL MARKETS COMPLIANCE

*Health Check Evaluation is Additional Cost Per Solution