Quarterly Regulatory Insights

April – June 2026

CrossCountry
CONSULTING

Banking & Capital Markets Regulatory Insights

CrossCountry's Quarterly Regulatory Insights Newsletter delivers actionable insights on the developments most likely to impact organizations' risk, compliance, and operating models in an increasingly complex regulatory environment.

From Regulatory Change to Informed Action

- This report provides a forward-looking view of regulatory trends shaping the financial services landscape, spanning depository, non-depository, fintech, payments, and capital markets organizations.
- CrossCountry offers practical interpretation of new rules, supervisory focus areas, and enforcement themes from U.S. federal and state regulators.
- These quarterly insights equip organizations to anticipate areas of regulatory attention and prepare proactively, before rules become exams and exams become enforcement.

Why This Quarter Matters

- A generational reset of supervisory frameworks. CAMELS, BSA/AML program standards, and model risk management guidance all underwent rewrites this quarter, with no recent precedent for this scale of simultaneous change.
- Digital asset modernization keeps pace elevated. Six agencies issued simultaneous, interlocking GENIUS Act rules this quarter, and the pace of regulatory change shows no sign of slowing as agencies continue modernizing rules and guidance for the sector.
- Fair lending splits into a federal-state bifurcation. The CFPB eliminated disparate impact from federal ECOA enforcement, but California, Massachusetts, New Jersey, New York, and the Fair Housing Act preserve it. Institutions now manage two parallel fair lending tracks instead of one federal standard.
- Deregulation moves from signal to delivery. Regulatory complexity intensifies as final rules landed this quarter, including the CBLR cut, FINRA's pattern day trader elimination, and the OCC escrow preemption.

Summary view of regulatory announcements can be found:
[Quarterly Regulatory Update]

Market Forces & The Regulatory Landscape

From Regulatory Signals to Organizational Action

Market Forces Shaping FS Regulatory Compliance

Organizations must innovate at speed while managing regulatory compliance risk and strengthening operational resilience across a fragmenting federal-state landscape.

Current Market Forces	Organizational Compliance Focus
1 Regulatory Reset & Right-sizing Deregulatory momentum and a 30-year CAMELS overhaul require organizations to recalibrate while preparing for the next supervisory wave.	Embrace lighter-touch regulation as a lever for economic growth, while tailoring compliance frameworks to size, complexity, and risk profile.
2 Stablecoin Execution Era Six agencies issued simultaneous GENIUS Act rules this quarter, moving the digital asset perimeter from legislation to live compliance obligation.	Build stablecoin compliance infrastructure across CIP, BSA/AML, sanctions, and capital requirements, rather than waiting for a single consolidated rule.
3 Model Risk & AI Governance Reset Interagency MRM guidance replaced SR 11-7 for the first time since 2011, arriving alongside Colorado's first comprehensive state AI law.	Rationalize model inventories under the new risk-tiered Model Risk Management guidance and extend governance to cover AI systems used in consumer decisions.
4 Fair Lending Bifurcation Federal ECOA disparate impact liability is eliminated, but state laws and the Fair Housing Act preserve it, creating dual-track compliance obligations.	Run dual-track fair lending programs: disparate treatment analysis federally, full disparate impact testing preserved at the state level.
5 Self-reporting Incentive Shift DOJ, OFAC, FinCEN, and CFTC all moved this quarter to reward voluntary self-disclosure and cooperation over technical enforcement.	Reassess internal escalation and self-reporting timelines to capture the compliance value now attached to voluntary disclosure.

Translating Market Forces into Compliance Priorities

Organizations that translate regulatory signals into clear compliance priorities will be best positioned to manage scrutiny, reduce risk, and drive strategic growth.

Align with FY26 Supervisory Priorities

AML/sanctions, fair lending, and Basel III capital requirements remain top supervisory priorities. Ensure controls are documented and tested across crypto, payments, and digital platforms.

Narrow Focus to Material Financial Risk

CAMELS, Model Risk Management guidance, and the Reputation Risk rule all signal the same shift: examiners will concentrate on material financial risk, not process or documentation findings.

Sustain Compliance Resilience

As digital assets, AI, and BSA/AML customer due diligence enter the regulatory perimeter together, compliance frameworks must evolve to address the full scope of supervisory expectations.

Four forces touched nearly every regulator this quarter: reduced regulatory burden, historic interagency coordination, state-level enforcement filling federal gaps, and digital asset rulemaking. This breadth of simultaneous change makes cross-functional compliance coordination necessary to stay ahead of the regulatory curve.

CCC Solutions to Support

- Risk & Control Self-Assessments
- Consumer Protection & Fairness
- Digital Banking Compliance

CCC Solutions to Support

- AI Governance & Enterprise Frameworks
- Compliance Testing
- Regulatory Relations CoE

CCC Solutions to Support

- Compliance Program Assessment
- Issues Management
- Regulatory Change Management

What to Watch for Next Quarter

Three themes are gaining regulatory momentum without a single rule to tie them together. Organizations should begin monitoring each closely, since rulemaking in these areas is likely to accelerate.

Third-Party Risk Management

Vendor and AI/cloud concentration risk continues to accelerate as a cross-agency concern. Confirm third-party risk management programs account for AI-driven dependencies and concentrated vendor relationships before this becomes a defined examination focus.

Private Credit & NDFI Concentration Risk

FRB, OCC, and the SEC/CFTC Form PF proposal each flagged private credit and non-depository FI (NDFI) exposure as a growing area of regulatory attention this quarter. Organizations with private credit or NDFI counterparty exposure should expect heightened scrutiny in upcoming examination cycles, even without a single rule yet driving it.

Self-Regulation & Voluntary Disclosure

DOJ, OFAC, FinCEN, and CFTC are now rewarding self-reporting and cooperation over technical enforcement. Review internal escalation protocols and self-disclosure timelines to confirm your organization can capture this compliance value if an issue surfaces.

Third-Party Risk Management

Private Credit & NDFI Concentration Risk

Self-Regulation & Voluntary Disclosure

CrossCountry Consulting

Quarterly Regulatory Updates

April – June 2026

Quarterly Regulatory Updates: April – June 2026

Key U.S. Regulatory Updates

Regulatory Topic	Agency	Key Updates	Organizational Compliance Focus
Supervision & Examination Framework Reform			
BSA / AML Supervision & Examination	FinCEN	**April 7, 2026 — comments closed Jun. 9, 2026** FinCEN proposed the most consequential reform of BSA/AML compliance in over two decades, replacing the technical compliance model with an effectiveness-based framework, elevating FinCEN's oversight role above banking agencies, and reserving enforcement for significant failures only.	This reform rewards institutions that can demonstrate program effectiveness and risk-based resource allocation. Begin mapping current program design against the proposed "establish vs. maintain" framework now; the 12-month implementation window after finalization will not be sufficient for institutions starting from scratch.
Unprecedented Posture Reduced Regulatory Burden	OCC / FDIC	**April 10, 2026 — eff. Jun. 9, 2026** OCC and FDIC jointly finalized the elimination of "reputation risk" from their supervisory frameworks and updates 15 interagency guidance documents. Examiners are now prohibited from criticizing institutions or directing customer relationship terminations on reputational grounds.	Document objective, risk-based rationale for all account actions. Complete reputation risk removal from examination preparation materials and internal risk frameworks.
BSA / AML Model Risk Management Reduced Regulatory Burden	OCC / FRB / FDIC	**April 17, 2026** OCC, FRB, and FDIC replaced SR 11-7 with new interagency risk-tiered model risk management guidance. FDIC additionally rescinded FIL-22-2017 and FIL-27-2021, its BSA/AML-specific model risk guidance.	Rationalize model inventories and tailor to size, complexity, and overall model risk profile of the organization. BSA/AML model governance can no longer be maintained as a silo from general MRM frameworks.
Supervision & Examination	OCC	**May 7, 2026** OCC's Spring 2026 Semiannual Risk Perspective named CRE/private credit refinancing risk, fraud sophistication, and sanctions/AML strain as top risk themes.	Institutions with private credit or CRE concentrations should expect direct examiner questioning on refinancing risk.
Unprecedented Posture Reduced Regulatory Burden	FFIEC (FRB, OCC, FDIC, NCUA)	**May 19, 2026** FFIEC proposed the first overhaul of CAMELS rating system in 30 years, shifting from process-based evaluation to material financial risk.	Institutions rated primarily on Management or process criteria face the greatest rating risk under the new framework.
BSA / AML Customer Due Diligence	FSOC / US Treasury	**May 19, 2026** EO 14406 directs Treasury and banking regulators to strengthen CDD and CIP requirements under the BSA, flagging ITIN-based accounts as a potential trigger, and setting a 90-day clock for proposed rule amendments.	Apply appropriate risk-based customer due diligence procedures when an Individual Taxpayer Identification Number (ITIN) is used. Begin CDD program gap assessments now, ahead of the mid-July Treasury Advisory on red-flag typologies.
Supervision & Examination Model Risk Management	FRB	**June 2026** FRB's Supervision and Regulation Report and Financial Stability Report flagged private credit, NDFI, and concentrated CRE exposure as top examination focus areas.	Institutions with private credit, NDFI, or CRE concentrations should expect heightened scrutiny regardless of overall capital strength.

Quarterly Regulatory Updates: April – June 2026

Key U.S. Regulatory Updates

Regulatory Topic	Agency	Key Updates	Organizational Compliance Focus
Digital Assets & GENIUS Act			
Digital Asset Regulation Unprecedented Posture Reduced Regulatory Burden	FSOC / US Treasury	**April 8, 2026** Treasury proposed rules allowing payment stablecoin issuers with $10 billion or less in outstanding issuance to elect state regulation in place of the federal framework, provided the state regime is "substantially similar" to federal standards.	Institutions operating near the $10 billion threshold or evaluating a state licensing strategy should monitor how individual states develop their frameworks against the "substantially similar" standard.
Digital Asset Regulation Fintech & Payments	FDIC	**April 2026 — comments closed Jun. 9, 2026** FDIC proposed a comprehensive prudential framework for Permitted Payment Stablecoin Issuers (PPSIs) covering reserve composition, capital requirements, and IT/risk management standards. The rule confirmed stablecoin reserves are not pass-through FDIC-insured.	This is the most operationally detailed GENIUS Act rule issued to date, with simultaneous obligations across capital, liquidity, reserve controls, public reporting, executive certification, and IT security. None of these can be sequenced; institutions planning PPSI activities must build all compliance infrastructure in parallel before issuance begins.
Digital Asset Regulation Sanctions Compliance BSA / AML	FinCEN / OFAC	**April 8–10, 2026 — comments closed Jun. 9, 2026** FinCEN and OFAC jointly proposed the first federal requirement for any institution to maintain a formal sanctions compliance program, and carved stablecoin issuers out of the Money Services Business (MSB) definition.	PPSIs building AML programs without a parallel sanctions framework will be non-compliant from day one. Institutions assuming MSB compliance was sufficient for PPSI activities face a standalone, distinct, and more demanding category.
Sanctions Compliance BSA / AML	FDIC	**May 22, 2026** FDIC proposed BSA AML/CFT and sanctions compliance standards for FDIC-supervised PPSIs, aligning with FinCEN’s supervisory expectations and establishing FDIC enforcement authority over stablecoin failures.	FDIC now has a clear enforcement hook for stablecoin AML and sanctions failures at supervised institutions. Gaps in these programs carry examination and enforcement risk, not just compliance risk. Map requirements to existing program frameworks now.
Digital Asset Regulation Unprecedented Posture	CFTC	**May 29, 2026** CFTC approved the first regulated bitcoin perpetual futures in the U.S., classified as futures rather than swaps.	Hold compliance positions on clearing, reporting, and margin until the pending CME Group legal challenge resolves.
Digital Asset Regulation Unprecedented Posture	SEC	**June 2, 2026** SEC's draft strategic plan placed digital assets as its top regulatory priority, narrowing enforcement to fraud and clear violations.	The SEC's posture shift reduces near-term technical enforcement risk for crypto market participants, but the forthcoming rulemaking will create structural compliance obligations.
Digital Asset Regulation Customer Due Diligence BSA / AML	FRB / OCC / FDIC / NCUA / FinCEN	**June 18, 2026 — comments due Aug. 21, 2026** Five agencies jointly proposed bringing PPSIs under the same Know Your Customer (KYC) standards that apply to banks and broker-dealers, the first formal customer identification program (CIP) for the stablecoin sector.	Stablecoin issuers without a bank-grade CIP have a compliance gap that must be closed before the GENIUS Act takes effect. Reliance on an institution’s CIP is permitted but requires annual certification and a written contractual obligation.

Key U.S. Regulatory Updates

Regulatory Topic	Agency	Key Updates	Organizational Compliance Focus
Fintech, Payments & Emerging Technology			
Fintech & Payments; Reduced Regulatory Burden	FDIC	**April 10, 2026** FDIC rescinded FIL-32-2023, its 2023 supervisory guidance on multiple non-sufficient funds fees arising from the re-presentment of the same unpaid transaction, concluding the guidance was overly broad and had created uncertainty regarding when re-presentment disclosures constitute "unfairness" concerns under Section 5 of the FTC Act.	Institutions remain responsible for ensuring consumer disclosures accurately reflect their practices in accordance with applicable laws and regulations. Institutions should review existing NSF re-presentment disclosure language now to confirm it remains accurate and defensible without the prior guidance as a reference point.
Fintech & Payments; Reduced Regulatory Burden	OCC	**April 24, 2026** OCC affirmed national banks can charge interchange fees set by card networks, preempting Illinois' Interchange Fee Prohibition Act.	National banks operating card programs in Illinois should immediately assess exposure and confirm preemption applies.
Unprecedented Posture; Reduced Regulatory Burden	OCC	**May 19, 2026 — eff. Jun. 18, 2026** OCC issued two final rules addressing national bank and federal savings association authority over real estate escrow accounts. The first codifies long-standing flexibility in determining whether to pay interest or fees on escrow accounts; the second establishes that federal law preempts New York's interest-on-escrow law and 13 equivalent state laws, promoting consistency in escrow practices across state lines.	National banks and federal savings associations operating in the 14 affected states should review escrow account pricing and disclosure practices to capture available flexibility and monitor pending litigation on the underlying preemption standard for any reversal risk.
Fintech & Payments; Digital Asset Regulation	FSOC / Treasury	**May 19, 2026** EO 14405 directs federal financial regulators to streamline regulatory frameworks and promote collaboration among regulators, federally regulated financial institutions, and fintech firms.	Monitor the FRB's 90-day report and engage the Payment Account NPR comment process directly.
Fintech & Payments; Digital Asset Regulation	FRB	**May 20, 2026** The Fed proposed a new special-purpose Payment Account, the first viable Fed payment access pathway for nonbank and uninsured institutions.	This is the most significant shift in Fed payment system access in decades.
AI & Emerging Technology; State-Level Enforcement	State Regulator	**June 30, 2026 — effective date** Colorado's AI Act became the first comprehensive state AI law in the U.S., covering algorithmic discrimination in high-risk decisions.	Any institution using AI/ML in Colorado consumer decisions is in scope today, and the law carries active enforcement risk.

Quarterly Regulatory Updates: April – June 2026

Key U.S. Regulatory Updates

Regulatory Topic	Agency	Key Updates	Organizational Compliance Focus
Consumer Protection & Fair Lending			
Unprecedented Posture Reduced Regulatory Burden State-Level Enforcement	CFPB / State Regulator	**April 22, 2026 — eff. Jul. 21, 2026** CFPB finalized the most consequential Regulation B rewrite in 50 years, eliminating disparate impact from federal ECOA enforcement. State laws in CA, MA, NJ, and NY and the Fair Housing Act continue to preserve it.	Federal ECOA controls should shift to disparate treatment and proxy discrimination analysis by July 21; state-level disparate impact testing must remain fully intact and separately documented by each institution.
Fair Lending Reduced Regulatory Burden	CFPB	**May 1, 2026 — eff. Jun. 30, 2026** CFPB finalized a substantially narrowed Section 1071 small business lending rule. The amendments revise the scope of covered institutions and credit transactions, update the definition of small business, and reduce both the data points required and the methods for collection.	Institutions near the new threshold should evaluate their origination volume against the revised criteria now, since the look-back period will begin well ahead of the 2028 deadline.
Consumer Protection Reduced Regulatory Burden	CFPB	**June 24, 2026** CFPB overhauled its consumer complaint portal, standardizing credit reporting agency closure definitions and requiring consumers to exhaust FCRA dispute rights directly with credit bureaus first.	Credit reporting agencies and furnishers should review internal complaint workflows against the revised Company Portal Manual, since standardized closure definitions will change how complaint response data is reported and scrutinized by the bureau.
Capital, Liquidity & Regulatory Reform			
Capital & Liquidity Reduced Regulatory Burden	FINRA	**April 20, 2026 — eff. Jun. 4, 2026** FINRA replaced the 25-year-old pattern day trader framework with a new intraday margin standard.	Broker-dealers must overhaul supervisory procedures, margin agreements, and surveillance systems, since this fully replaces the prior framework rather than amending it.
Capital & Liquidity Reduced Regulatory Burden	SEC / CFTC	**April 20, 2026 — comments closed Jun. 23, 2026** SEC and CFTC jointly proposed amendments to Form PF that would raise the reporting threshold from $150 million to $1 billion in private fund assets and the large hedge fund adviser threshold from $1.5 billion to $10 billion, unwinding the 2024 amendments before their Oct. 2026 compliance date.	Private fund advisers near the $150 million threshold may be relieved of Form PF filing entirely, and large hedge fund advisers below $10 billion would no longer face quarterly current-event reporting.
Unprecedented Posture Reduced Regulatory Burden	SEC	**May 19, 2026** SEC proposed its most significant overhaul of the registered offering framework since 2005, removing Form S-3's one-year seasoning and public float requirements, giving newly public companies shelf registration access immediately after IPO. A companion proposal would collapse the five-tier filer status system into two categories.	Newly public companies should reassess capital-raising timelines, since shelf registration could become available immediately after IPO rather than after 12 months of reporting history. Pre-IPO companies and recent issuers should engage the comment process, as the proposal would expand Form S-3 eligibility to roughly 60% more companies than are currently eligible.

Regulatory Topic Taxonomy Reference

Regulatory Topic	Rationale / Where It Applies
Digital Asset Regulation	Crypto, stablecoins, digital asset regulation, and blockchain-related actions
Reduced Regulatory Burden	Federal rollback of rules, rescissions, policy reversals, or actions explicitly designed to reduce compliance costs or simplify requirements
Unprecedented Posture	Novel interagency coordination, historic firsts, or sharp directional policy shifts
BSA / AML	Bank Secrecy Act, AML program requirements, SAR/CTR obligations
Supervision & Examination	Examination frameworks, supervisory rating systems, priorities letters
Fintech & Payments	Payment processors, open banking, fintech licensing, interchange, Fed master account access
Capital & Liquidity	Basel III Endgame, leverage ratios, capital surcharges, liquidity standards, margin requirements
Fair Lending	ECOA, disparate impact, algorithmic discrimination, SPCP, immigration status in credit decisions
Sanctions Compliance	OFAC enforcement, SDN designations, sanctions evasion, PPSI sanctions compliance
State-level Enforcement	State regulator or AG enforcement actions filling federal de-regulatory gap
Customer Due Diligence	Customer identification programs, beneficial ownership verification, KYC requirements, CDD program standards, immigration-related due diligence
Model Risk Management	Model development, validation, governance, SR 11-7 successor guidance, and supervisory expectations for model risk across all model types
Consumer Protection	UDAAP, CFPB posture, FTC consumer actions, state consumer enforcement
Enforcement Action	Formal enforcement orders, consent orders, penalties, settlements
AI & Emerging Technology	AI governance, algorithmic decision-making, and emerging tech regulation, distinct from established model risk frameworks
Fraud	Financial fraud, DOJ/CFTC enforcement, prediction market insider trading

CrossCountry Firm Overview

How CrossCountry's Regulatory Compliance practice helps institutions navigate regulatory complexity

CrossCountry Firm Overview

About CrossCountry

CrossCountry is a trusted, independent business advisory firm that provides tailored finance, accounting, human capital management, risk, and operations consulting services to Fortune 500 companies, high-growth market leaders, and private equity platforms.

1400+ Consulting Professionals	**10+** Average Years of Experience	Inc.5000 HONOR ROLL 2023 8X HONOREE
90% Prior experience at Big Four or Premier Consulting Firms	**11** Offices Across the US, Europe, Asia and Africa	glassdoor 2023 BEST PLACES TO WORK

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Technical Accounting & Financial Reporting	AI-Enabled Finance Automation	Integrated & Enterprise Risk Management
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IPO & Sell-Side Readiness	Technology Enablement & Strategy	AI Governance Frameworks
Process Optimization	Data Transformation & Analytics	Regulatory Compliance

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CrossCountry Consulting is a Trusted Partner

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Regulatory Compliance Solution Offerings

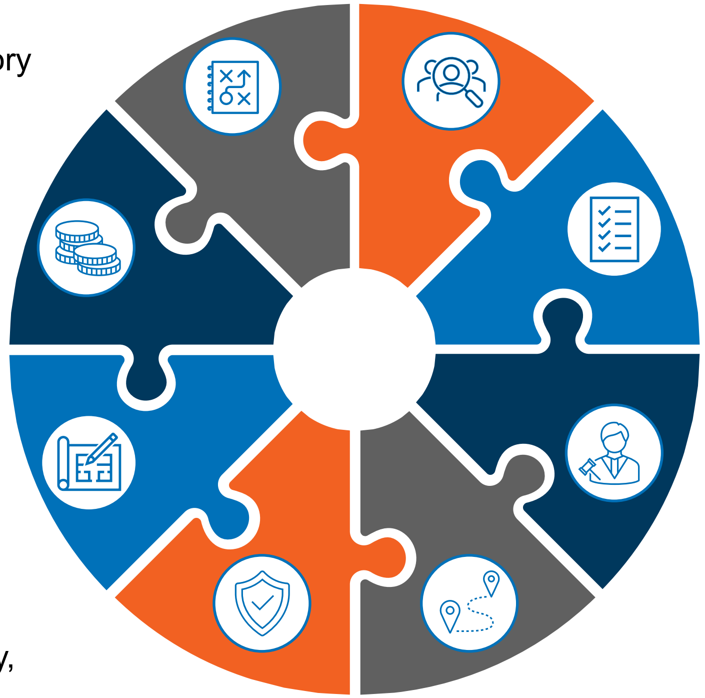
CrossCountry delivers strategic regulatory and compliance solutions across every stage of the compliance lifecycle, from strengthening prevention and detection to navigating response and remediation, positioning CrossCountry as a trusted advisor on the risk, regulatory, and compliance challenges that matter most.

Compliance Program Management
Outlines the core components of an effective risk and compliance program to reduce risk and support regulatory adherence.

Digital Banking Compliance
Leverages innovative technologies to enhance institutions' adherence to applicable regulatory requirements with operational efficiency and stability.

Issues Management
Delivers end-to-end issues management with clear governance, quality control, and consistent remediation across all lines of defense.

Consumer Protection & Fairness
Supports institutions in operating fairly and transparently, ensuring compliance with consumer protection requirements and upholding the integrity of products, services, and customer interactions.



Risk & Control Self-Assessment
Standardizes the process of identifying and evaluating operational risks, assessing the effectiveness of controls, and documenting gaps or improvement opportunities.

Compliance Testing
Delivers targeted, evidence-based compliance testing to identify high-risk areas and control gaps, with clear, defensible results supported by independent QA/QC and a scalable delivery model.

Regulatory Relations CoE
Standardizes regulatory responses through clear governance and communication, enabling timely, accurate regulator engagement with reduced risk.

Regulatory Change Management
Provides an agile, governance-led approach to managing regulatory change, aligning risk, delivery, and cross-functional teams to drive efficient, scalable outcomes.

Regulatory Compliance Solution Offerings and Capability Scope

Compliance Program Management

- Compliance Program Assessment (Current State)
- Gap Analysis & Benchmarking
- Compliance Roadmap Development
- Organizational Resourcing Assessment
- Three Lines of Defense (LOD) Alignment, Training and Staffing Review
- LRR & Obligation Mapping Review
- Policy, Procedure & Guidance (PPG) Design Review
- Compliance Technology and Systems Review

Risk & Control Self-Assessments

- RCSA Framework & Methodology Review
- Business Process & Process Map Reviews
- Risk Identification & Assessment
- Control Identification, Effectiveness Scoring and Gap Analysis
- RCSA ‘Surge’ Support
- RCSA Scoring Prioritization and Annual Planning
- Risk Appetite Framework Alignment and Reporting
- Regulatory Examination RCSA Readiness
- RCSA Program Quality Assurance Reviews

Compliance Testing

- Compliance Testing Transformation Support
- Risk-based Test Plan Development
- Test Scope, Methodology, and Script Design
- Control Testing Execution Support (Control, Transactional, OBT)
- Independent QA/QC Validations
- People & Program Testing Program Review
- Testing Automation and Tool Deployment
- Deficiency & Corrective Action Plan Development
- Examiner and Audit Readiness Testing Support

Regulatory Relations CoE

- Reg Exam Readiness Assessment & Planning
- Reg Exam Management
- Regulatory Interactions, Inquiries, & Relationship Management
- Examiner Request Intake and Fulfillment
- Regulator Communication Governance
- MRA/MRIA, Consent Orders and Exam Findings Responses & Commitment
- Remediation/ Restitution Execution Support
- Supervisory Commitment Tracking & Monitoring
- Executive Board & Regulatory Reporting

Regulatory Compliance Solution Offerings and Capability Scope Continued

Regulatory Change Management

- Regulatory Change Assessments
- Regulatory Horizon Scanning and Alerts
- Consolidation of Remediation Workstreams
- Policy and Procedure Workflow Updates
- Technology Implementation and Dependencies (i.e., ERM, AML system implementations)
- Simplified & Structured Reporting
- Regulatory Change Startups and Management Services
- Change Completion Validation and Testing

Consumer Protection & Fairness

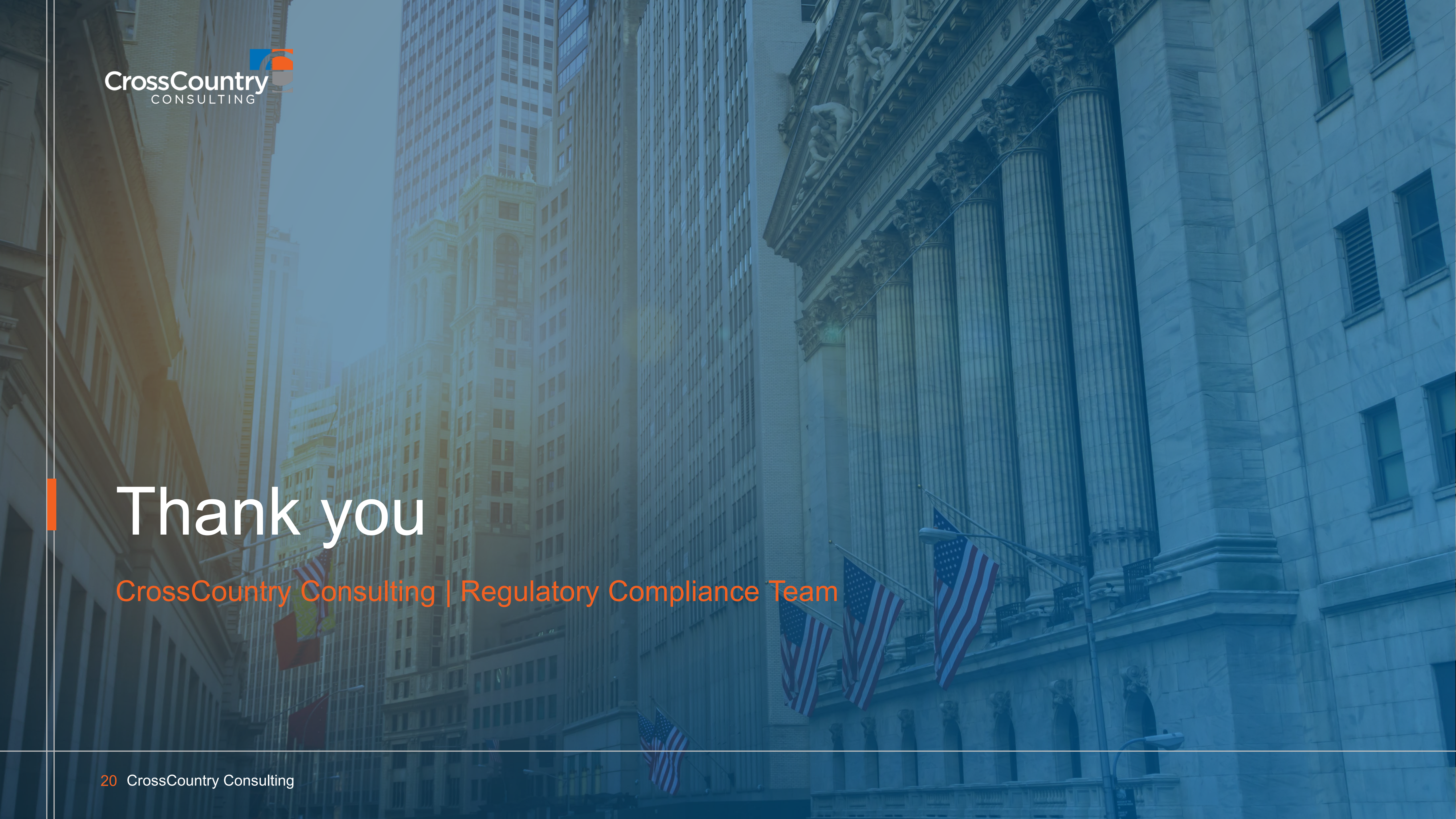
- Regulatory Compliance Readiness Assessment
- Consumer Regulatory Protection Review (A-Z regulations)
- Fair Banking and Fair Lending Program Review and Model Validation
- Product Lifecycle Review (i.e., Originations, Lending)
- Disputes, Complaints, and Fraud Management and Monitoring
- CRA Program Assessment and Planning
- UDAAP Marketing and Disclosure Review

Issues Management

- Issue Identification & Assessment
- Issue Monitoring & Remediation Management
- Risk Appetite & Governance Frameworks
- Issue Rating and Prioritization Methodology
- Root Cause Analysis Framework
- 3LOD Issue Governance and Escalation Protocol
- Milestone Execution, Tracking and Reporting
- Issues Inventory Quality Assurance
- Issue Program Enhancement Inputs from Risk and Control Testing

Digital Banking Compliance

- Compliance Preparedness Assessment
- Law, Rule, and Regulation (LRR) Technology and Regulatory Applicability Reviews
- Digital Banking Inventory Assessments (LRR, Risk, Control, Process, Policy)
- Digital Banking Product Build, Deployment & Transformation
- Agile Project and Program Management
- AML / BSA Digital Channel Monitoring
- Regulatory Change Integration for Digital Products
- Consumer Protection Controls for Digital Products



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Thank you

CrossCountry Consulting | Regulatory Compliance Team