



Improve business control environment and achieve your next compliance goals, now.

EXL solutions for Governance, Risk and Compliance.



The Need For Change

Recent failures in the financial services industry have resulted in greater stakeholder expectations from Governance, Risk & Compliance functions (GRC) to address key risks with limited resources. At EXL, we understand the challenges resulting from emerging regulations, the need for robust risk management systems and engineering of smarter controls in business processes. Our solutions combine strong credentials and capabilities with rich experience in the GRC space to manage these challenges.

Challenges faced by clients

Greater Expectation

- ▶ More and continuous assurance
- ▶ Be a strategic advisor not just a controls monitor
- ▶ Multi-regulatory compliance

High Costs

- ▶ Labor-intensive audit and risk management processes
- ▶ Risk-resource optimization

Complex IT Systems

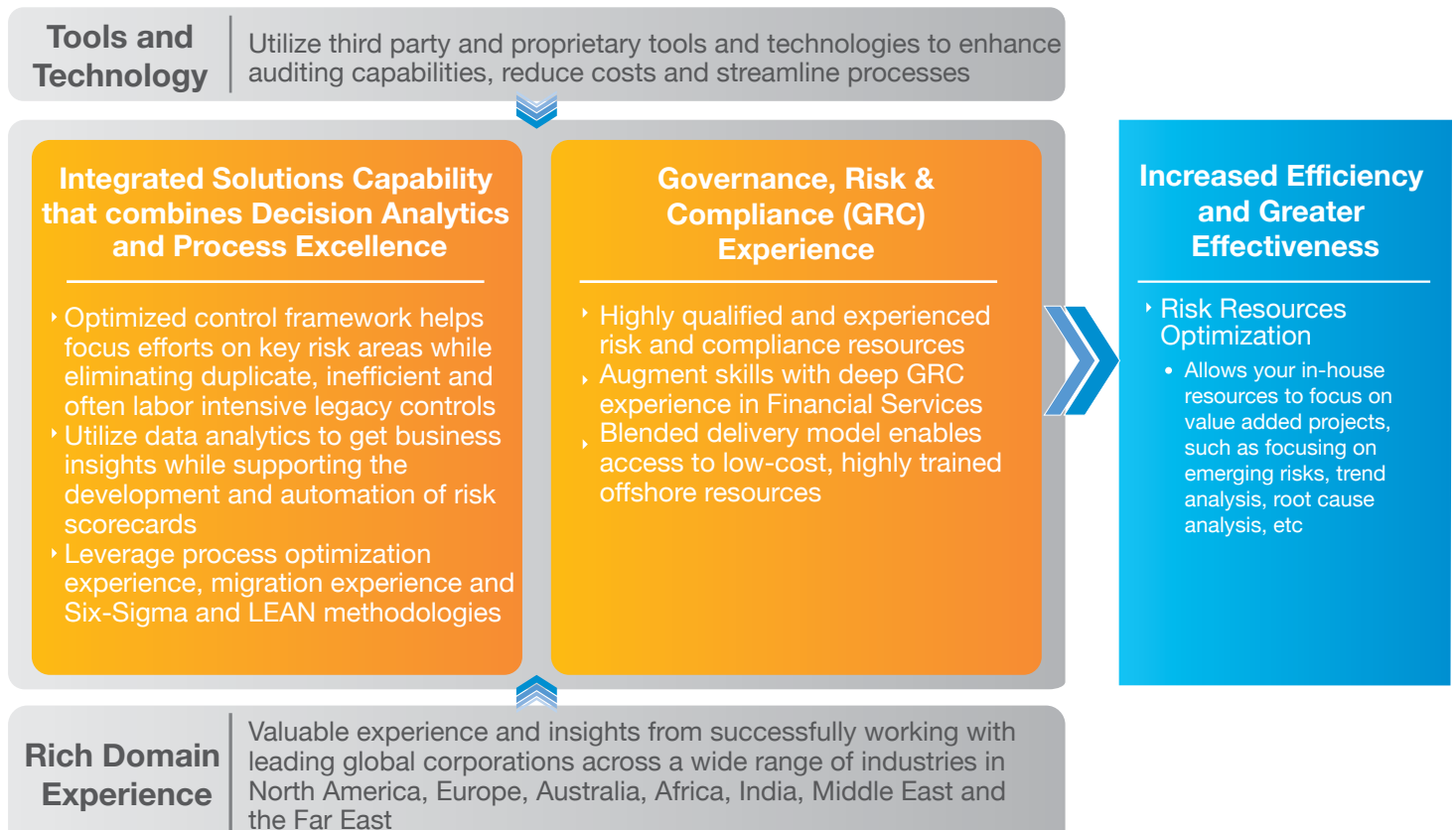
- ▶ Heterogeneous systems
- ▶ Large volumes of data
- ▶ Unique and complex transactions
- ▶ Lack of single view of transactions

Emerging Risks

- ▶ Fraud (innovative schemes)
- ▶ Globalization (price volatility, currency fluctuations etc.)
- ▶ Complex organization structure

There is a greater need for providing better risk coverage. EXL leverages dual-shore resources and employs enhanced tools and techniques to provide increased efficiencies and greater effectiveness in audit, monitoring and assurance functions. EXL partners with multiple business functions of an organization to provide in-depth business insights that go beyond the traditional audit objectives.

Our Value Proposition



"...EXL has proved to be a great partner in our SOX initiative. Their business model delivers competitive pricing as well as high quality work, sometimes meeting really challenging deadlines. One can only deliver to that level of excellence when you have a team of highly competent, committed and motivated consultants, something that EXL is comprised of..."

~ Head of SOX, Diversified
Financial Services Company

Our Select Financial Services Clients

- ▶ 6 of the top 7 credit card issuers
- ▶ 2 of the top 5 leading global banks
- ▶ 20 of the largest insurance companies globally
- ▶ US globally diversified financial services firm
- ▶ Euro zone leading financial services group
- ▶ A multinational full service bank based in Singapore
- ▶ US wealth management firm

Our GRC Solutions

Risk Assessment

- ▶ Assess risks in:
 - Business and Financial Processes
 - IT Applications
 - General IT Processes

Controls Documentation

- ▶ Develop and update:
 - Process Flows and Narratives
 - Risk and Control Matrices
- ▶ Conduct Process Walkthroughs
- ▶ Ongoing Maintenance

Controls Testing & Remediation

- ▶ Develop Test Plans
- ▶ Perform Testing of:
 - Application Controls
 - Business Process Controls
- ▶ Remediation of Ineffective Controls

Process Improvement

- ▶ Controls Rationalization
- ▶ Fraud Risk Assessment
- ▶ Map Entity Level Controls to Process
- ▶ Level Controls

Enterprise Risk Management

- ▶ Enterprise Risk Inventory Definition
- ▶ Risk Analytics (Modeling, Scorecards)
- ▶ Operational Risk Assessment
- ▶ Implementation Support
- ▶ Enterprise IT Risk Assessment

Compliance Automation

- ▶ Assist in Deployment of Automated Workflows
- ▶ Continuous Controls Monitoring
- ▶ Train on New Technology Implementation

Application Due Diligence

- ▶ ERP Pre and Post Implementation Reviews
- ▶ Segregation of Duties Design and Assessment
- ▶ Applications Controls Design
- ▶ Automated Controls Testing
- ▶ Application Effectiveness Assessment
- ▶ End User Application Risk Assessment

Security & Governance

- ▶ Third Party Security and Controls Review
- ▶ Data Privacy Reviews
- ▶ Platform & Network Security Audits
- ▶ Disaster Recovery and BCP Reviews

"...(EXL) has partnered with us in our Sarbanes-Oxley compliance effort...they have demonstrated the knowledge, professionalism and right attitude. We are very pleased with their performance..."

~ EVP, Enterprise Risk
Assessment and Assurance
Leading Mortgage Services
Company

■ EXL Overview

EXL (NASDAQ:EXLS) is a leading provider of Outsourcing and Transformation services to Insurance, Banking & Financial services, Utilities, Transportation and Travel companies. EXL leverages its capabilities in operations management, analytics, risk management and process reengineering to provide customized solutions through its operations in India, the Philippines, Czech Republic and Romania. EXL is amongst Forbes' "America's 100 Best Small Companies" for 2010. With over 12,200 employees, EXL provides immediate business impact and long term financial value.

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