

AuRisCom

Audit Risk Compliance

Risk Control Hub

What is AuRisCom - Risk Control Hub



An integrated platform connecting organisational structures, business processes, risks and controls

Risks are allocated directly to business processes, with controls mapped to the respective risks. This structured linkage supports completeness of the risk universe and ensures that identified risks are addressed by appropriate controls.

Group-wide standardisation provides consistency while maintaining local ownership and flexibility.

What are the main benefits?



Integrated Governance & Assurance

Efficient First and Second Line activities, sound Third Line audit planning, and transparency for Management and the Board.

Standardisation & Framework Alignment

Alignment with recognised frameworks and standards, combining group-wide standardisation with local management flexibility.

User-Friendly Data Management

Processes, risks and controls easily managed and connected in one place.

Reporting & Transparency

Consistent, structured reporting based on standardised data, supported by dashboards and dependency trees.

IT Security & Access Management

Secure IT and data management with granular role-based access and authorisation.

Efficient First and Second Line activities, sound Third Line audit planning, and transparency for Management and the Board.

- **First Line of Defence:** Risk and Control Self-Assessment (RCSA)
- **Second Line of Defence:** Independent control testing covering both design effectiveness and operating effectiveness
- **Third Line of Defence:** Sound basis for risk-based internal audit planning, supported by a group-wide view of process criticality, associated risks and controls, and overall control effectiveness

Alignment with recognised frameworks and standards, combining group-wide standardisation with local management flexibility.

- **ISO 31000-aligned risk methodology embedded into the risk management structure**
- **COSO-aligned control methodology embedded into control design and assessment**
- **Standardised risk and control attributes creating a consistent group-wide governance framework**
- **Group-wide methodological consistency combined with local risk and control ownership**

Processes, risks and controls easily managed and connected in one place.

- Risks and controls are standardised across the entire group, with defined user access rights.
- Risks and controls are managed individually at each local level, with access restricted to authorised local users.
- Five hierarchical levels enabling transparent management at both group and individual organisational levels.
- Four hierarchical levels for business processes
- Each entity has access to the complete four-level process hierarchy
- The mapping of Levels 1–3 is standardised across the entire group
- Level 4 business processes can be assigned individually to each entity

Consistent, structured reporting based on standardised data, supported by dashboards and dependency trees.

- **Group-wide transparency through structured reporting**

Consistent views based on standardised process, risk and control data.

- **Visual transparency across dependencies**

Relationships between processes, risks and controls visible at a glance.

Standardised Reports

Reports

Generate and download comprehensive reports

Generate Reports

Process Inventory

Processes and Criticalities

Group Division Region Meridi... Business

1-2 of 11 items < 1 2 3 4 5 6 > 2 / page Go to page

Legal Entity	Process Title	Description	Process Cr
Meridian Bank North AG	Account Maintenance	Maintain customer account information and service requests.	Medium
Meridian Bank North AG	Account Maintenance	Maintain customer account information and service requests.	Medium

Processes and Criticalities

Risks With No Controls

Reports

Report Description

Process Risk and Control Overview

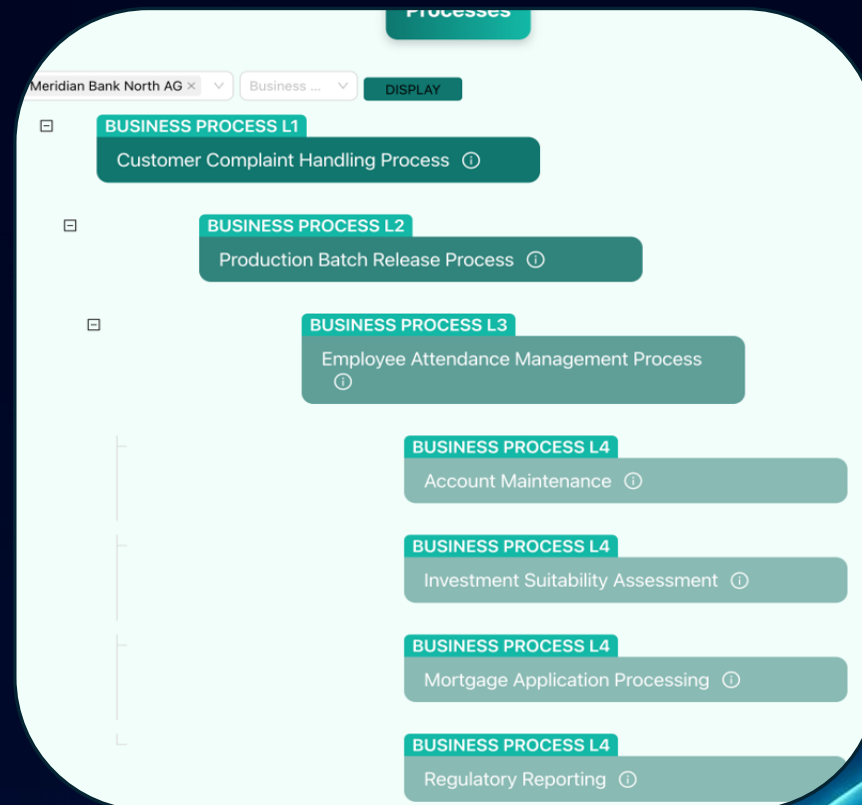
This worksheet provides an overview of business processes and the risks and controls associated with them. The structure allows the relationship between operational processes, identified risks, and implemented controls to be analysed in a consolidated view.

The dataset contains the following fields:

- business_process_id_title**
The Level-4 business process representing the most granular operational activity.
 - process_type_name**
The classification of the process according to the defined process taxonomy.
 - process_criticality_name**
The overall criticality assessment of the process. This assessment reflects the combined risk exposure and the effectiveness of the controls allocated to the respective process. It therefore represents a consolidated evaluation derived from the risks associated with the process and the mitigating controls implemented.
 - risk_title**
The identified risk linked to the respective process.
 - control_name**
The control implemented to mitigate the associated risk.
- Based on the process criticality, the information in this report can be aggregated across organisational levels (e.g., group, division, region, legal entity, or business unit). This enables consolidated views of process risk exposure and supports risk-based prioritisation and planning of internal audit activities. Overall, this report provides a transparent linkage between processes, risks, and controls, supporting governance oversight, risk analysis, and audit planning.

Processes and Criticalities

Dependency Tree





How AuRisCom enables this

Structure & Maintain

- Structured registers
- Organisational structure management
- Integrated process – risk – control governance

Connect & Govern

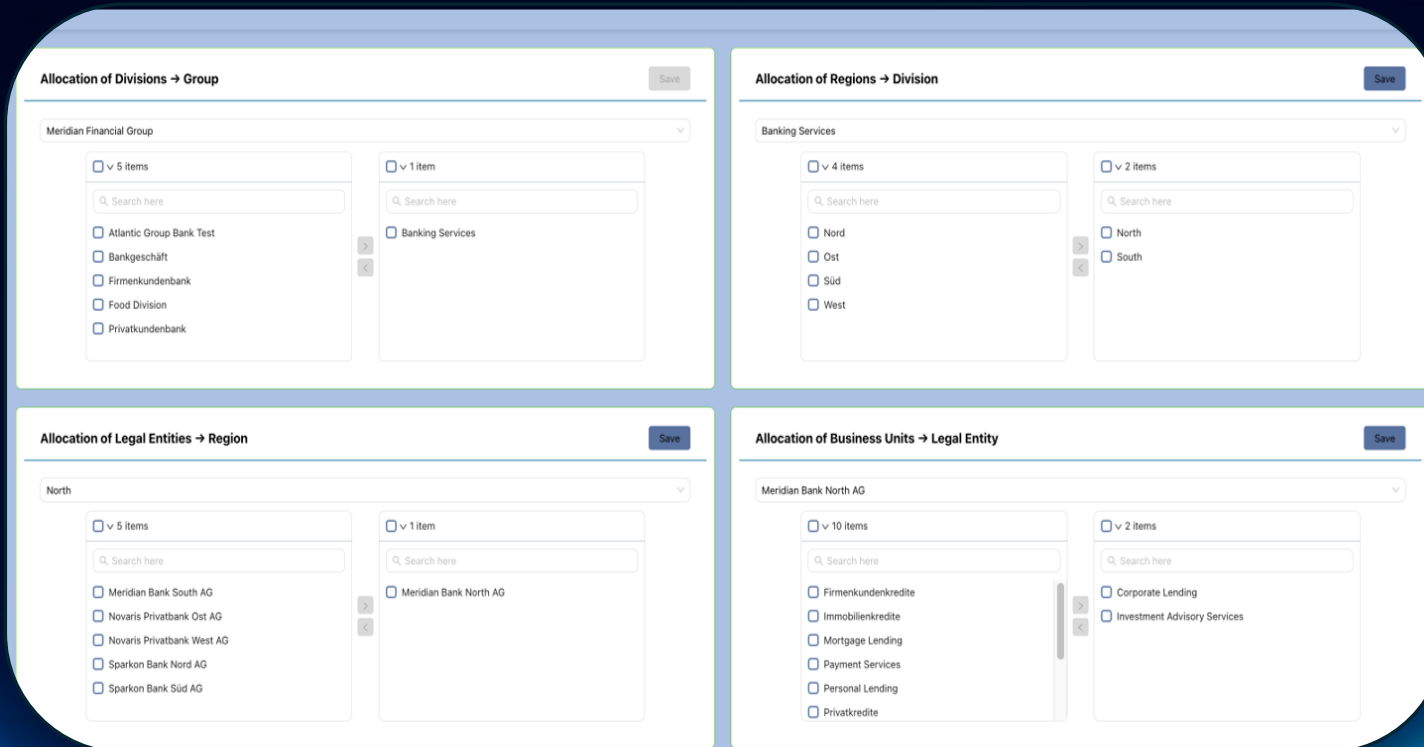
Assess & Test

Structure & Maintain

- Group organisation
- Business process organisation
- Group-wide structure of business processes
- Allocation of business processes to the respective group entities
- Risk register
- Control register
- Business process maintenance register
- Group entity register
- Easy management of group companies from group level to business unit level
- Easy management of business processes over four levels
- Easy migration from previous systems or Excel lists

How to keep your group organisation up to date

Organise and reorganise with easy allocation boxes

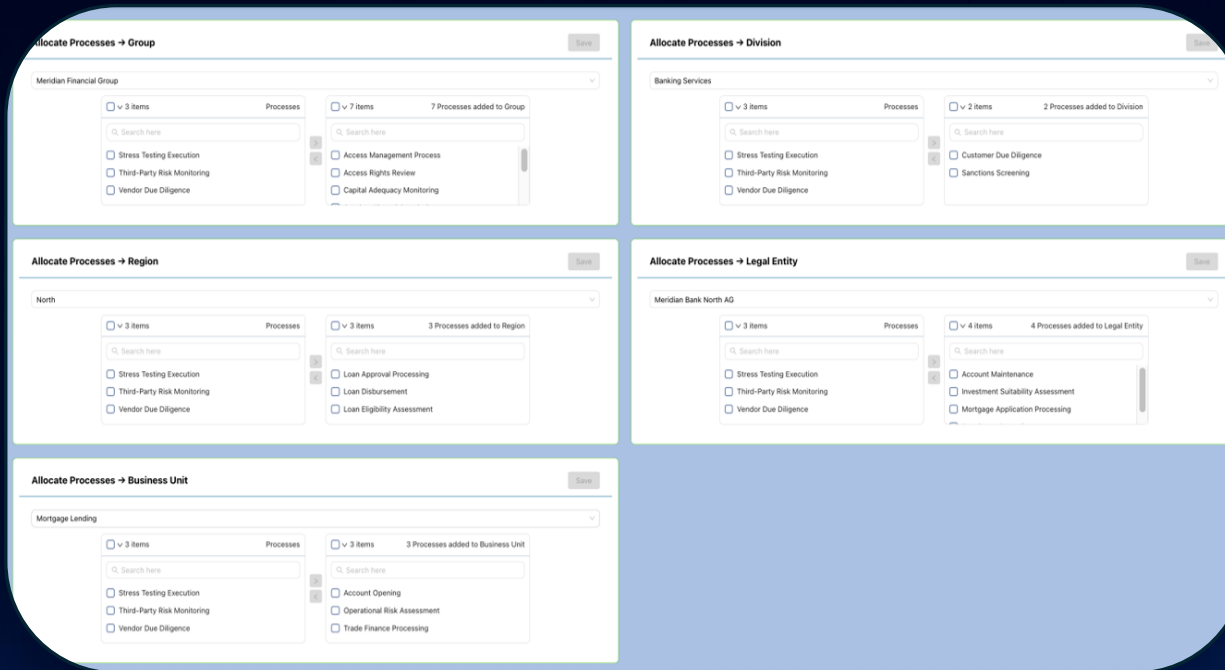


The screenshot displays four panels for organizational allocation, each with a 'Save' button in the top right corner.

- Allocation of Divisions → Group**
 - Selected Group: Meridian Financial Group
 - Left Box (5 items):
 - ☐ Atlantic Group Bank Test
 - ☐ Bankgeschäft
 - ☐ Firmenkundenbank
 - ☐ Food Division
 - ☐ Privatkundenbank
 - Right Box (1 item):
 - ☐ Banking Services
- Allocation of Regions → Division**
 - Selected Division: Banking Services
 - Left Box (4 items):
 - ☐ Nord
 - ☐ Ost
 - ☐ Süd
 - ☐ West
 - Right Box (2 items):
 - ☐ North
 - ☐ South
- Allocation of Legal Entities → Region**
 - Selected Region: North
 - Left Box (5 items):
 - ☐ Meridian Bank South AG
 - ☐ Novaris Privatbank Ost AG
 - ☐ Novaris Privatbank West AG
 - ☐ Sparkon Bank Nord AG
 - ☐ Sparkon Bank Süd AG
 - Right Box (1 item):
 - ☐ Meridian Bank North AG
- Allocation of Business Units → Legal Entity**
 - Selected Legal Entity: Meridian Bank North AG
 - Left Box (10 items):
 - ☐ Firmenkreditkredite
 - ☐ Immobilienkredite
 - ☐ Mortgage Lending
 - ☐ Payment Services
 - ☐ Personal Lending
 - ☐ Privatkredite
 - Right Box (2 items):
 - ☐ Corporate Lending
 - ☐ Investment Advisory Services

How to maintain individualised business process registers for each entity level

Easily assign Level 4 business processes to individual group entities.



The screenshot displays five panels for assigning Level 4 business processes to different entity levels. Each panel has a 'Save' button in the top right corner.

- Allocate Processes → Group**
Entity: Meridian Financial Group
Processes: 3 items (Stress Testing Execution, Third-Party Risk Monitoring, Vendor Due Diligence)
7 Processes added to Group (Access Management Process, Access Rights Review, Capital Adequacy Monitoring)
- Allocate Processes → Division**
Entity: Banking Services
Processes: 3 items (Stress Testing Execution, Third-Party Risk Monitoring, Vendor Due Diligence)
2 Processes added to Division (Customer Due Diligence, Sanctions Screening)
- Allocate Processes → Region**
Entity: North
Processes: 3 items (Stress Testing Execution, Third-Party Risk Monitoring, Vendor Due Diligence)
3 Processes added to Region (Loan Approval Processing, Loan Disbursement, Loan Eligibility Assessment)
- Allocate Processes → Legal Entity**
Entity: Meridian Bank North AG
Processes: 3 items (Stress Testing Execution, Third-Party Risk Monitoring, Vendor Due Diligence)
4 Processes added to Legal Entity (Account Maintenance, Investment Suitability Assessment, Mortgage Application Processing)
- Allocate Processes → Business Unit**
Entity: Mortgage Lending
Processes: 3 items (Stress Testing Execution, Third-Party Risk Monitoring, Vendor Due Diligence)
3 Processes added to Business Unit (Account Opening, Operational Risk Assessment, Trade Finance Processing)

How to maintain entity-specific business process registers for each entity level



- Business processes maintained in registers
- Name and Description
- Individual Information for Level 4 processes
- Level 4 processes are defined individually for each group entity.
- Allocated to Level 3 processes, leading to a group-wide standardised business process landscape

How to maintain an entity-specific business process register



Business Process Level 4

[Go to Working areas](#)[English](#)[Log out](#)

[Go back](#)[Arctic Horizon](#)

Select Group ▼Select Division ▼Select Region ▼Meridian Bank ... ▼Select Business ... ▼

DISPLAYSAVE

Process L1Process L2Process L3

1-4 of 4 items < 1 > 10 / page ▼

Actions	Process Title 🔍	Description 🔍	Business Process Level 3	Process Criticality	Owner Maintainer 🔍	Process Type *	Process Validity From - To
 	Account Maintenance	Maintain customer account information and service requests.	Employee... ▼	Medium ▼	Operations Manager	Core Busi... ▼	2026-07-24 📅 9999-01-01
 	Investment Suitability Assessment	Assess whether investment products are suitable for customer needs and risk appetite.	Employee... ▼	Low ▼	Wealth Manager	Data Man... ▼	2026-07-24 📅 9999-01-01
 	Mortgage Application Processing	Process mortgage applications from submission through approval.	Employee... ▼	Critical ▼	Mortgage Manager	Financial ... ▼	2026-07-24 📅 9999-01-01
 	Regulatory Reporting	Prepare and submit reports required by banking regulators.	Employee... ▼	Medium ▼	Compliance Manager	Core Busi... ▼	2026-07-24 📅 9999-01-01

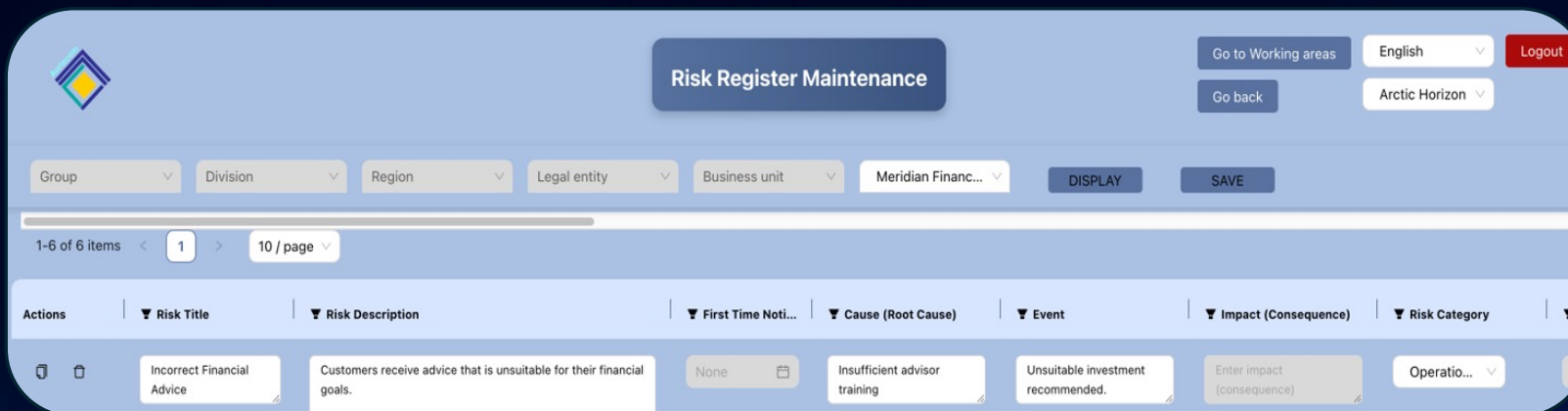
Risk register – Global standards and entity-specific risk assessments



Global standards enable consolidation by risk category across the group, while entity-specific assessments capture local severity, impact and other relevant risk values.

How to maintain a globally standardised risk register

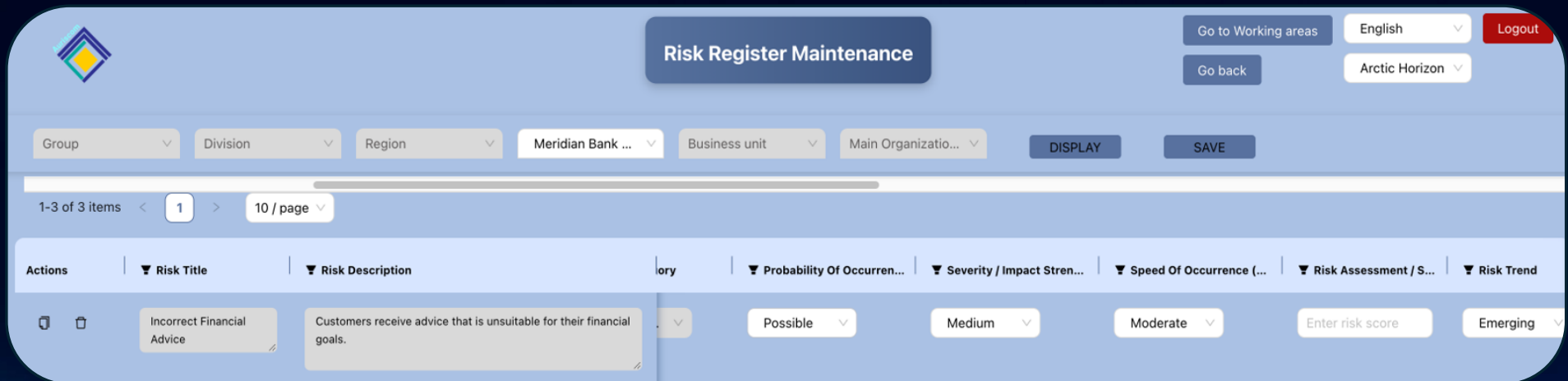
Risks and risk attributes are standardised globally, with maintenance restricted by defined user access rights.



The screenshot displays the 'Risk Register Maintenance' web application interface. At the top, there is a header bar with a logo on the left, a 'Risk Register Maintenance' title in the center, and navigation links ('Go to Working areas', 'Go back') and language/region selectors ('English', 'Arctic Horizon') on the right, along with a 'Logout' button. Below the header, a filter bar contains dropdown menus for 'Group', 'Division', 'Region', 'Legal entity', 'Business unit', and 'Meridian Financ...', followed by 'DISPLAY' and 'SAVE' buttons. A pagination bar indicates '1-6 of 6 items' and '10 / page'. The main content area features a table with columns: 'Actions', 'Risk Title', 'Risk Description', 'First Time Noti...', 'Cause (Root Cause)', 'Event', 'Impact (Consequence)', 'Risk Category', and 'P'. The first row of data shows: 'Incorrect Financial Advice' (Risk Title), 'Customers receive advice that is unsuitable for their financial goals.' (Risk Description), 'None' (First Time Noti...), 'Insufficient advisor training' (Cause (Root Cause)), 'Unsuitable investment recommended.' (Event), 'Enter impact (consequence)' (Impact (Consequence)), and 'Operatio...' (Risk Category).

How to maintain an entity-specific risk register

Risk registers are maintained locally, with risk values defined for each entity.



The screenshot displays the 'Risk Register Maintenance' web application interface. At the top, there is a navigation bar with a logo on the left, the title 'Risk Register Maintenance' in the center, and user controls on the right including 'Go to Working areas', 'English' (language dropdown), 'Logout', 'Go back', and 'Arctic Horizon' (entity dropdown). Below the navigation bar is a filter section with dropdown menus for 'Group', 'Division', 'Region', 'Meridian Bank ...', 'Business unit', and 'Main Organizatio...'. To the right of these filters are 'DISPLAY' and 'SAVE' buttons. A pagination bar shows '1-3 of 3 items', a page indicator '1', and '10 / page'. The main content area is a table with the following columns: 'Actions', 'Risk Title', 'Risk Description', 'Probability Of Occurren...', 'Severity / Impact Stren...', 'Speed Of Occurrence (...', 'Risk Assessment / S...', and 'Risk Trend'. The first row of data shows an action icon, the title 'Incorrect Financial Advice', a description 'Customers receive advice that is unsuitable for their financial goals.', and dropdown menus for 'Possible', 'Medium', and 'Moderate'. To the right of these are input fields for 'Enter risk score' and 'Emerging'.

Actions	Risk Title	Risk Description	Probability Of Occurren...	Severity / Impact Stren...	Speed Of Occurrence (...	Risk Assessment / S...	Risk Trend
	Incorrect Financial Advice	Customers receive advice that is unsuitable for their financial goals.	Possible	Medium	Moderate	Enter risk score	Emerging

How to maintain the control registers



Control register globally maintained.

Control register adapted to each entity.

Controls individually allocated to risks via drag and drop

How to maintain the control registers



Control Register Maintenance (1st Line of Defense)

Go to Working areas

English

Logout

Go back

Arctic Horizon

Group

Division

Region

Meridian Bank ...

Business unit

Main Organizatio...

Control Owner

DISPLAY

SAVE

1-5 of 5 items < 1 > 10 / page

Actions	Control Name	Control Description	Owner (1st Line)	Control Performer (1st Line)	Control Origin (1st Line)	Control Status (1st Line)	Reason For Control Status(1st Line)	Control Prerequisites	Control Overall Effectiveness (1st Line)	Key Control
 	Compliance Monitoring	Monthly review of compliance records to ensure regulatory adherence.	Head of F...	Controller	Contract...	Operating	Implemen...	Select pr...		false
 	Compliance Sample Review	Review selected customer files to verify compliance with internal and regulatory requirements.	Head of I...	Employee...	Contract...	Operating	Select re...	Select pr...		true
 	Credit Approval Authority Policy	Verify all loans are approved according to delegated authority limits.	Select O...	Select Co...	Industry ...	Select Co...	Select re...	Select pr...		true

Connect & Govern

- Structure & maintain
- Easy governance with drag and drop
- Risks individually allocated to business processes via drag and drop
- Controls individually allocated to risks via drag and drop

How to allocate controls to risks

Control and Risk Allocation to Business Processes

Go to Working areas English
Go back Arctic Horizon

Group Division Region Meridian Bank Business unit DISPLAY SAVE

Drag & Drop Area Drag risks onto a process, then drag controls onto a risk to build your allocations.

Business Process Level 4

Search Business Process Level 4

Filter by Process Type

Medium

Account MaintenanceAccount Maintenance

Outdated Sanctions List ✕

Incorrect Credit Assessment ✕

Unauthorized Payment ✕

Low

Investment Suitability AssessmentInvestment Suitability Assessment

Unsuitable Investment Recommendation ✕

Incorrect Financial Advice ✕

Critical

Mortgage Application ProcessingMortgage Application Processing

Incorrect Loan-to-Value (LTV) Calculation ✕

Independent Property Valuation ✕

Incorrect Credit Assessment ✕

Credit Assessment System ✕

Property Overvaluation ✕

Risk Register Maintenance

Search Risk Register Maintenance

Filter by Category

Medium

Incorrect Credit Decision

High

Incorrect Financial Advice

Low

Incorrect Loan-to-Value (LTV) Calculation

Low

Outdated Sanctions List

Extreme

Property Overvaluation

Highly

Sanctions Violation

Highly

Unsuitable Investment Recommendation

Internal Controls

Search Internal Controls

Filter by Owner

Compliance Monitoring

Compliance Sample Review

Credit Approval Authority Policy

Credit Assessment System

Daily List Import

Four-Eyes Principle

Independent Property Valuation

Suitability Questionnaire

Assess & Test

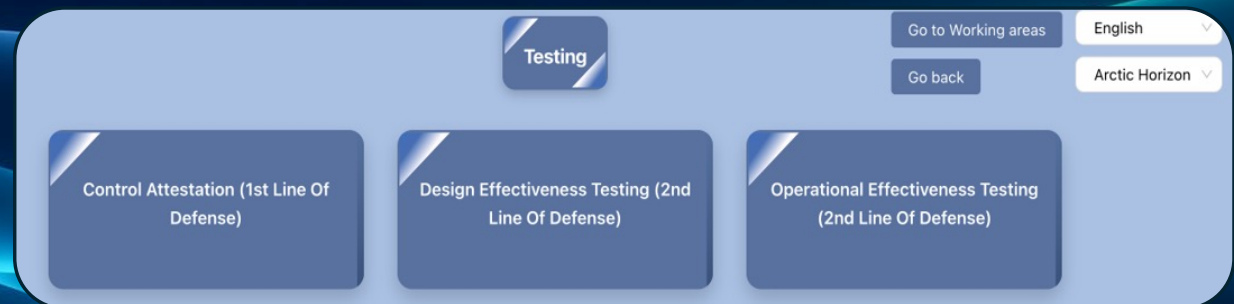
AuRisCom brings First Line control assessment and independent Second Line testing together in one integrated control assurance framework.

AuRisCom embeds the Lines of Defence directly into the control-assurance model, separating first-line control assessment from second-line independent testing while maintaining a single underlying control inventory.

First Line of Defence: Risk and Control Self-Assessment (RCSA)

Second Line of Defence: Test of Design (ToD) and Test of Operating Effectiveness (ToE)

Third Line of Defence: Possibility for risk-based internal audit planning



First Line Control Assessment



Ongoing control assessments performed directly by the First Line of Defence. Efficient control documentation by First Line operations with minimal administrative overhead. Clear distinction between Key Controls and Non-Key Controls.

The screenshot shows a web-based application for control assessments. At the top, there are several dropdown menus for filtering: "Group", "Division", "Region", "Meridian ...", "Business u...", and "BRU Assig...". To the right of these are "DISPLAY" and "SAVE" buttons. Below the filters is a pagination bar showing "1-8 of 8 items", a page number "1" in a box, and "10 / page" with a dropdown arrow. The main content is a table with seven columns: "Control Assessment", "Description", "Assessment Objective", "Assessment Description", "Assessment Method", "Evidence Description", and "Evidence File". There are two rows of data. The first row is for "Compliance Monitoring" with a description of "Monthly review of compliance records to ensure regulatory adherence." The second row is for "Compliance Sample Review" with a description of "Review selected customer files to verify compliance with internal and regulatory requirements." Each row has input fields for "Assessment Objective" and "Assessment Description", a dropdown for "Assessment Method" (currently set to "Inquiry"), an input field for "Evidence Description", and a button labeled "Click to Upload" with a download icon.

Second Line Control Testing

Standardised second-line control testing covers design and operating effectiveness.
Independent second-line testing of key controls, covering both Test of Design (ToD) and Test of Operating Effectiveness (ToE).

Second Line Control Test of Design and Test of Operating Effectiveness

Independent second-line testing of key controls, covering both Test of Design (ToD) and Test of Operating Effectiveness (ToE).



The screenshot shows the 'Design Effectiveness Testing (2nd Line of Defense)' interface. It features a header with a logo, a title bar, and navigation links like 'Go to Working areas', 'English', and 'Arctic Horizon'. Below the header is a filter section with dropdowns for 'Group', 'Division', 'Region', 'Meridian ...', 'Business u...', 'BRU Assig...', and 'Control O...'. There are 'DISPLAY' and 'SAVE' buttons. A pagination bar shows '1-6 of 6 items' and '10 / page'. The main table has columns: 'Control Name', 'Description', 'Test Objective (2nd Line)', 'Test Description', 'Testing Method (2nd Line)', and 'Evidence Description'. Two rows are visible: 'Compliance Sample Review' and 'Credit Approval Authority Policy'.

Control Name	Description	Test Objective (2nd Line)	Test Description	Testing Method (2nd Line)	Evidence Description
Compliance Sample Review	Review selected customer files to verify compliance with internal and regulatory requirements.	Verify sanctions lists are updated dailys	Enter test description	Inspection	Enter evidence description
Credit Approval Authority Policy	Verify all loans are approved according to delegated authority limits.	Ensure approvals follow delegated authority.	Enter test description		



The screenshot shows the 'Operational Effectiveness Testing (2nd Line of Defense)' interface. It features a header with a logo, a title bar, and navigation links like 'Go to Working areas', 'English', and 'Arctic Horizon'. Below the header is a filter section with dropdowns for 'Group', 'Division', 'Region', 'Meridian ...', 'Business u...', 'BRU Assig...', and 'Control O...'. There are 'DISPLAY' and 'SAVE' buttons. A pagination bar shows '1-6 of 6 items' and '10 / page'. The main table has columns: 'Control Name', 'Description', 'File 2', 'Operating Effectiveness...', 'Design Effectiveness (2nd ...)', 'Performer ToE (2nd Line)', and 'Last Test Date Operatio...'. Two rows are visible: 'Compliance Sample Review' and 'Credit Approval Authority Policy'.

Control Name	Description	File 2	Operating Effectiveness...	Design Effectiveness (2nd ...)	Performer ToE (2nd Line)	Last Test Date Operatio...
Compliance Sample Review	Review selected customer files to verify compliance with internal and regulatory requirements.	Click to Upload	Effective		Enter performer ToE	2024-08-06
Credit Approval Authority Policy	Verify all loans are approved according to delegated authority limits.	Click to Upload	Select O...		Enter performer ToE	None



How secure is AuRisCom

Security by Design

Security is considered throughout the application and infrastructure lifecycle, with **continuous improvements and evolving safeguards** as the platform grows.

Protect the data. Control access. Maintain integrity. Build trust.



Data Protection

Sensitive data is protected through **encryption at rest and in transit**, helping safeguard information both when stored and while being transmitted.

Controlled Access

Secure authentication and role-based access controls help ensure that users can access only the information and functionality relevant to their responsibilities.

Secure Infrastructure

The platform is designed around a **secure cloud architecture**, with controlled communication between application, backend, and database components.



Aurion Consulting

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