

From the MailboX

How to get the most out of the Risk Intel Center.

Tips of the Month

Brief advice about how to get the most out of the AffirmX Risk Intel Center platform and our related services. If you have a question that you'd like to see answered here, contact us at info@affirmxintel.com.

#1: Risk InboX

With the furious pace of regulatory developments, how can smaller financial institutions keep up? One tool that can help is Risk Inbox. Each day, our team of analysts scans dozens of industry sites for all things compliance. We write a brief blurb about why each item matters, then post a link back to the source material. What's more, we're amassing a deluxe edition for clients only (more on that soon). But for now, be sure to make your first stop online www.riskinbox.com.

#2: Risk Watch

You often don't have time to wade through a stack of material and just want someone to give you the straight scoop in just a few minutes. For those times, turn to *Risk Watch*, our web series that features dozens of videos that summarize important compliance topics for you in about 3-5 minutes. You can find Risk Watch Extra, featuring our latest videos, [here](#). Soon our clients will have access to our full archive of videos in Risk Watch Central. More info coming soon.

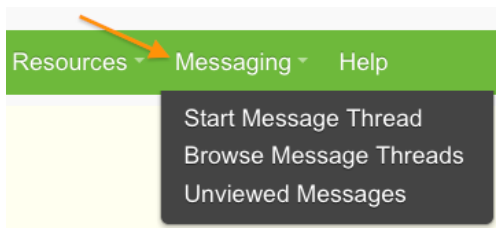
#3: Got Questions?

If you have questions about how to use the Risk Intel Center platform, a specific artifact request you're working on, or a report that we've prepared simply click on "Help" in the green menu to access how-to videos and support of all kinds.

What's New in the Risk Intel Center?

Have you seen the improved messaging system? We've added formatting options, spell checking capabilities, and (for the more adventurous messenger) the ability to view your message in HTML.

You may access it in the green menu bar at the top of your platform home page.



How Do I Upload Sensitive Information Safely?

As a financial institution you deal with a lot of sensitive information, from customer or member names to Social Security numbers to account numbers. AffirmX takes data security seriously, which is why we've created the secure messaging system in the platform.

However, we sometimes interact with our clients via email and the temptation to send documents attached to an email can be strong. Instead, we can open a new upload request in the platform to ensure HTTPS and SSL security.

For more information about how to use the tools we've developed to keep your information safe, [watch the video](#).

For more videos about using the Risk Intel Center, log into the platform and click "Help."

What's New in Compliance Reporter?

Compliance Reporter is a service exclusively for AffirmX clients that helps keep you up to date on regulatory changes. You may access the full Compliance Reporter in the platform. Here are excerpts from our most recent items.

OFAC Rule Revisions for Easing Cuban Sanctions

In December 2014, President Obama eased the long-standing economic sanctions against Cuba. The changes to the Cuban Assets Control Regulations affect a number of areas, including travel to Cuba, foreign remittances to Cuba, the ability of U.S. financial institutions to work with Cuban...[READ MORE](#).

Key Regulatory Threshold Increases: HMDA & Truth in Lending

It's that time of year, when certain regulatory thresholds must be evaluated to determine whether an increase in the average Consumer Price Index for urban wage earners/clerical workers requires that those thresholds tied to this index be...[READ MORE](#).

If you have any suggestions for future editions of From the MailboX, contact us at info@affirmxintel.com.

Did You Know...?

AffirmX's Sister Company Offers AML Validation Services

An effective anti-money laundering (AML) monitoring system is the foundation of your financial institution's Bank Secrecy Act program. But if your automated system is missing or incorrectly flagging unusual activity, then every subsequent component of your BSA program is suspect, potentially resulting in enforcement actions and costly look-back projects. That's why simply turning your AML system on, without an independent validation and periodic follow-ups, is a high-risk gamble that no financial institution should make.

AffirmX's sister company, AdvisX, offers a host of BSA/AML services, including AML validation, for financial institutions throughout the country. Contact AdvisX at sales@advisx.com to see how we can help ensure your Bank Secrecy Act program is on solid footing.