



XTRAC[®] for **Compliance**

XTRAC
SOLUTIONS_{SM}

A Fidelity Investments company

NEED MORE CONFIDENCE IN YOUR COMPLIANCE SYSTEMS?

As business and regulatory demands grow increasingly complex, compliance leaders are expected to oversee a broad range of activities while providing senior management with insights into program effectiveness and the potential impact on the business.

The problem? Chief Compliance Officers (CCOs) Claim Unreliable Data.



68% try to measure effectiveness of programs; however,
42% have little to no confidence in metrics they gather, while
26% are not confident in their IT systems' ability to meet reporting requirements.

Source: Compliance Trends Survey 2014. Deloitte & Compliance Week.

COMPLIANCE PROCESSES ARE DIFFICULT TO MANAGE, LET ALONE MEASURE.

ISSUES

- Ensuring processes keep up with a constantly changing regulatory environment
- Systems for auditing policies and procedures across departments are not optimized
- Challenging and time consuming to produce documents and maintain audit trails
- Security and accessibility for critical documents are inadequate
- Lack of confidence in reporting systems

IMPACT

- Unnecessary reputational and financial risk, including punitive fines
- Inconsistent compliance with policies and procedures
- Compliance and legal review bottlenecks
- Inability to demonstrate compliance effectiveness
- Lack of visibility, transparency and accountability

72% of financial services leaders select compliance and auditing as being in the top three most difficult processes to manage and measure.

Source: The Risk To Your Business You May Not Even Know You Have: Financial Institutions Driving Blind, December 2013 Technology Adoption Profile conducted by Forrester Consulting on behalf of XTRAC Solutions.

MAINTAIN EFFECTIVE GOVERNANCE. MINIMIZE RISK. FACILITATE COMPLIANCE.

The XTRAC® Workflow Suite automates, tracks and controls the way complex work gets done so compliance is facilitated. For over 20 years, XTRAC has been a proven solution for streamlining processes and providing reliable data. With XTRAC, business processes are standardized, all documents are stored in a highly secure electronic vault that is easily accessible, an audit trail is maintained and you gain greater visibility and control over operations.

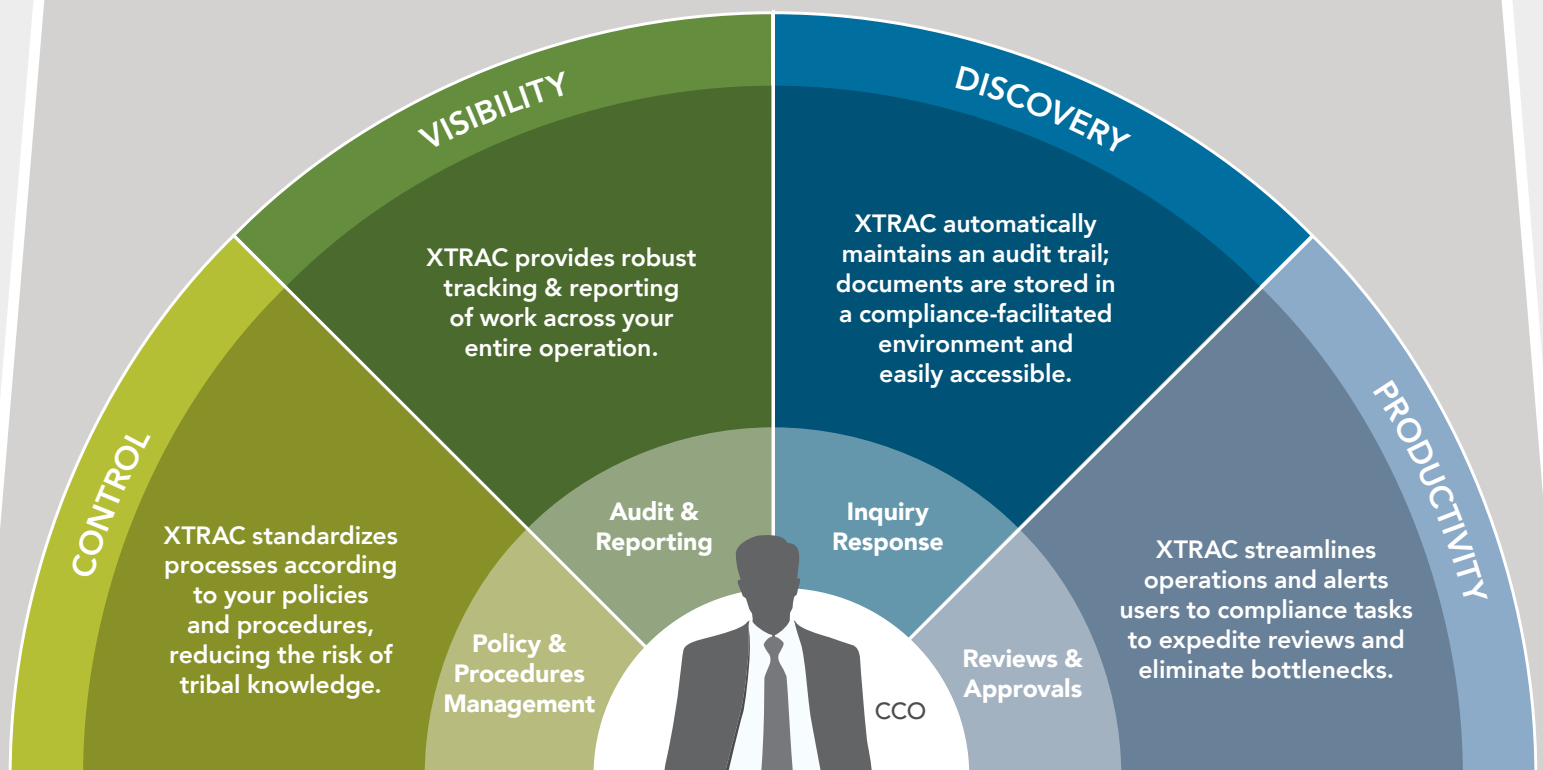
XTRAC® Workflow Packs for Compliance

XTRAC offers a range of pre-configured workflows designed for a broad range of compliance concerns to help enforce accountability throughout the organization. These include:

- Internal Audit
- Controls Review
- Policy Creation
- QC Processes
- Audit Preparation
- Regulatory Inquiry Response
- Compliance Reporting
- Policy Update

GAIN GREATER CONTROL AND VISIBILITY.

XTRAC helps CCOs operationalize compliance policies for improved risk management, while providing greater transparency and visibility into the effectiveness of programs.



LEARN HOW XTRAC CAN GIVE YOUR COMPLIANCE DEPARTMENT:

- A more effective compliance program
- A platform that drives business benefits
- Greater visibility and control across the organization
- The ability to assess impact of compliance programs
- Insights and understanding of firms risks
- An organization responsive to uncertainty and acts with integrity

CONTACT US AT SALES@XTRACOLUTIONS.COM OR 855-WRK-FLOW.



A Fidelity Investments company

Proven Processes. Simply Delivered.

About XTRAC Solutions

XTRAC Solutions, an independently operated Fidelity Investments company, provides workflow automation and document management. With its solutions used extensively across Fidelity and by many other companies, XTRAC has over 20 years of industry experience managing complex, mission-critical processes that support thousands of users and millions of work items annually. XTRAC delivers excellence in business results and customer satisfaction for all its global clients.

XTRAC is a registered trademark, and the XTRAC Solutions logo is a service mark of XTRAC LLC. All Rights Reserved.

Fidelity Capital Markets and National Financial are divisions of National Financial Services LLC. Fidelity Family Office Services and Fidelity Institutional Wealth Services are divisions of Fidelity Brokerage Services LLC. Both members NYSE, SIPC. Products and services provided through Fidelity Financial Advisor Solutions (FFAS) by Fidelity Investments Institutional Services Company, Inc. 245 Summer Street, Mail Zone V3B, Boston, MA 02210

December 2014

710297.1.0

XTRAC Solutions | A Fidelity Investments company | 855-WRK-FLOW | www.xtracsolutions.com