

# CREDIT CARD GOVERNANCE

## ABOUT US

Finarya is a smart technology platform for end-to-end Integrated Governance, Risk and Compliance. Over the last few years, industries across the board are witnessing fast paced and wide-spread digitization, heightened focus around remote working, stricter regulatory environment and rapidly growing size and complexity of global financial system. These issues underscore the significance of strengthening governance standards around Operational Risk, Compliance Risk, Financial Reporting Risk, Reputation Risk & Governance.

Our product, **"Ethical"**, is designed with a mission to enhance the level of governance and empower organizations to promote transparency in managing the stakeholders for ushering an era to **Reimagine Governance**. **Ethical** platform provides smart configurable dashboarding & reporting capability to review performance metrics across the organization.

## CREDIT CARD GOVERNANCE

The CCG Module facilitates consolidation of all observations across various streams such as Audit of co-branded cards (e.g., Flipkart, Amazon, Vistara etc.), mystery shopping surveys, customer complaints etc. Using technology, a 360-degree view is provided to the management on issue status, issue categorization and repeat observations. The module also has a search functionality based on taxonomy to perform a detailed analysis of the issues across streams, region etc. The software further facilitates managing the end-to-end lifecycle by users within the system right from submitting observation response, performing RCA, designing solution and closure of the observation.

## KEY FEATURES

- Integrated GRC Platform
- Enhanced UI/UX experience and ease of use
- Secure role-based User Access to perform actions, viewing reports and dashboards.
- Smart dashboarding functionality with dynamic filters to address the user requirements.
- Smart FIFA functionality to seamlessly upload the historical data including master data.
- Workflow capability to manage issue lifecycle management.
- RCA and Solution design capability to track actionable for closure of issues.
- Strong issue remediation functionality for closure of issue by the auditor
- Review report functionality with a drill down feature to track the last mile details of the reported issue.

## BENEFITS

- Single source of truth enabling better decision making
- Better risk management
- Learnings translated into clear actionable.
- Best practice reinforcement

**FULL-SERVICE PARTNERSHIP** Finarya partners with Scadea Software Solutions to implement its products and provide specialized technology services and solutions across the globe.