



De Novo Services

Overall Project Guidance

RLR will develop and manage detailed project plans, while coordinating vendors including data, item and other third parties.

Technology Planning

RLR provides a template Technology Plan and works with our De Novo Clients to determine the specific technology initiatives and objectives for the short and long term. We work with the De Novo to develop a "final" Technology Plan that may be used for inclusion in the De Novo's application.

Additionally RLR develops other technology related information as required for the De Novo's application, including:

- A high-level system schematic
- A budget for the technology initiatives and objectives

Vendor Selection Assistance

This process involves the development of a technology strategy for new products and services, as well as the development of requirements needed to create a representative Request for Information or Request for Proposal. Services include:

- Vendor Stratification
- Evaluation of Vendor Proposals
- Vendor Selection
- Vendor Due Diligence

Internet Banking Implementation

RLR assists with the prioritization of the Financial Institution's requirements based on information gathered, and ranks vendors in their ability to meet those requirements. RLR works with the Financial Institution in the development of the test plan, testing and the validation of testing results.

RLR can assist the De Novo with the development of Internet Banking (also referred to as "Electronic Banking") policies and procedures that comply with all FFIEC Requirements.

RLR will perform a risk assessment to address the following:

- Identification of the inherent risks of offering Internet Banking services
- Board and management oversight
- Threats to security, availability and integrity of systems and resources, confidentiality of information, and regulatory compliance

Contract Review and Pricing Negotiations

RLR can assist with the review of contract provisions to comply with FFIEC guidelines for service provider relationships.

- Service Level Agreements (SLA)
- Service standards and remedies for failure
- Agreements of responsibility
- Basis for costs, including development, conversion, processing, and special requests
- Established time schedules
- Security of the communications network
- Third Party audit requirements
- Back-up and record protection provisions
- Liability & Insurance issues
- Confidential treatment of records and compliance with GLBA
- Data, information & documentation ownership issues
- Training provisions, including costs
- Contract terms and conditions
- Pricing
- Performance of vendor due diligence
- Servicer disaster recovery plan and testing
- Requirement to comply with regulations and law

Policies and Procedures

RLR can deliver Policies and Procedures in the following key areas that comply with all regulatory guidelines:

- Information Technology
- Operational Information Systems
- Compliance
- Electronic (Internet) Banking

Disaster Recovery/Business Continuity Plan

RLR will assist with the development of our client's Disaster Recovery/Business Continuity Plan. The plan will include all operational areas, and compliance with applicable regulatory requirements.

RLR Check 21 Toolkit

Our proprietary check 21 toolkit delivers the ready-to-use solution needed for a successful Check 21 implementation. The toolkit includes:

- Planning and Rollout for your Bank
- Managing Your Vendor(s)
- Reg CC Changes
- Training and FAQ's
- Templates, Notifications and Disclosures
- Claims Tracking Software with Automated Forms Printing and Audit Reporting

Ongoing Services

- Information Technology Audits

De Novo Services

- Operational Compliance Reviews
- Operational Practices Reviews
- Technology Guidance