

TSG Case Study: Risk Management

# Assessing Risk and Compliance

*The Strawhecker Group (TSG) has extensive capabilities to assist clients manage portfolio risk and mitigate potential card network compliance issues.*

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Your Strategy. **Now.**

# Assessing Risk and Compliance

## The Need

TSG was engaged by a commercial bank to assess their BIN sponsorship program by performing a Global Acquirer Risk Standards (GARS) review as a means to evaluate their risk profile and controls used to manage their ISO merchant portfolios. TSG's assessment provided the necessary oversight for the bank to maintain compliance with the card brands' rules and regulations.

## The Process

TSG is among a select few vendors with the capabilities and expertise to complete a review of this type. With an assortment of skilled professionals, TSG's team was able to provide a clear understanding of the necessary requirements and offered insightful recommendations which help prevent regulatory concerns in the future.



TSG performed an in-depth review of the existing card program including the policy framework, merchant underwriting and onboarding, portfolio and merchant diversification, as well as additional critical components as it related to card brand rules.



TSG spoke directly with key management and executive officers to adequately assess the processes and procedures in place to measure if the necessary actions are being conducted.



TSG evaluated the merchant portfolio for chargeback issues, sufficient reserves, and proper documentation.



TSG worked directly with the card brands to gather a complete understanding of the necessary requirements for full compliance.



TSG inspected the general technology infrastructure to examine if PCI requirements were being met.

**The Outcome** of the GARS review allowed the commercial bank to ensure proper compliance among the card brands and industry regulators. Completing this review enabled them to identify irregularities within their program, formulate and improve upon compliant controls, and simplify their internal management processes. TSG's evaluation put the client in a better position for future growth and increased revenue.



## About TSG

The **Strawhecker Group (TSG)** has extensive capabilities to assist clients manage portfolio risk and mitigate potential card network compliance issues. TSG is one of a very select few vendors for Global Acquirer Risk (GARS) reviews and is one of the only firms globally that have been deemed eligible to complete GARS reviews for Visa.

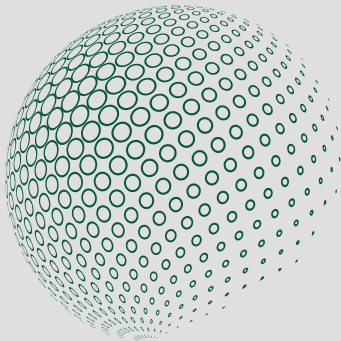


## Expertise

- Risk Standards and Prepaid Programs
- Card Network Compliance
- Sponsorship Reviews
- High-Risk Merchant Program
- Merchant Underwriting Review
- Policies and Procedures
- Portfolio Risk Analysis
- Risk/Fraud Management Evaluation



## TSG Can Help. Now.



### Global Acquirer Risk Standards (GARS) and Prepaid Issuer Risk Program (PIRP)

*As an approved vendor, TSG possesses the experience and qualifications necessary to perform thorough reviews of acquiring, prepaid, and debit operations.*