MM&T
Incorporated

- ➢ Business Continuity
- ➢ Vendor Management
- ➢ Risk Management
- ➢ Cybersecurity
- ➢ IT Operations

Your Risk Management Partners

Business Profile

January 2020

Serving The Financial Industry for

30 YEARS

TABLE OF CONTENTS

Your Partner In

Identifying And Mitigation IT Risk

MM&T AND ITS BUSINESS

INTRODUCTION

MM&T, Inc. is a privately held corporation, formed in 1985. Our business is the development and support of automated solutions designed solely for Financial Industry Compliance. Our business objective is to establish methodologies along with our solutions that can make financial institutions self-sufficient in developing, maintaining and disseminating regulatory compliance requirements.

To these ends, MM&T has developed its Compliance Assistant Plus (CA-Plus) solutions designed around Microsoft Office Applications. CA-Plus is a complete management system designed to satisfy business and regulatory compliance requirements while organizing all information in a single database. In addition, MM&T can provide Customized Database Solutions designed to meet each client's unique needs and requirements.

PROFESSIONAL SERVICES

MM&T'S experienced and knowledgeable professionals provide quality management and technical consulting services. Our team works directly with clients to develop, implement and maintain programs necessary to protect corporate assets and business stability.

For over two decades Banks, Service Bureaus and Credit Unions have turned to MM&T to help control current compliance requirements and develop strategies for the future. We have served clients ranging in assets of 20 million to over 10 billion. More than 80 institutions in the Northeastern United States currently use our solutions and/or consulting services.

MM&T'S dynamic methods for developing compliance strategies can be customized to meet the unique needs of each client. Along with our business partners, we offer consulting services in the development of our risk management solutions.

PRODUCT OVERVIEW

CA-Plus – Compliance Assistant Plus

WHAT IS CA-Plus?

CA-Plus is a dynamic, fully automated solution for Business Continuity Management, Vendor Management and Risk Management (Including FDICIA Testing) that provides automated and integrated tools for developing, evaluating and maintaining critical compliance requirements with additional tools for critical information distribution.

WHAT IT INCLUDES:

BUSINESS CONTINUITY MANAGEMENT – A dynamic tool for developing & maintaining a comprehensive and evolving Business Continuity Plan for your entire institution meeting all FFIEC Regulatory Requirements.

- FFIEC Compliant
- Financial Industry Specific (*Everything you need for banking*)
- Built on a fully integrated Microsoft Office Platform (*The tools you already know and use*)
- Enterprise Wide Plan (*Not Just IT*)
- Logically assisted design from "**Our Client's**" input
- Catalog and BIA (*Business Impact Analysis*) Driven
- Assigns BIA Development to the Resources Responsible for each departments recovery
- Automatically generates your Recovery Sites, Teams, Call Tree and other critical information directly from your BIA's and Catalogs
- Administrator, BIA, Personnel Update Maintenance and Web-Based Documentation Distribution Modules (*A tool for each responsibility*)
- Easy Maintenance and Updating
- Full Reporting (*User interface for customized reporting*)

VENDOR MANAGEMENT – A dynamic tool for developing and maintaining the current and ongoing requirements of Vendor Management.

- FFIEC Compliant
- Assessment Assistant (*With user guidelines*)
- Maintenance Tools (*Keeping your vendor information current*)
- Automated Client Defined Documentation (*Multiple choice vendor information requests*)
- Integrated Vendor Catalog (*Used in all CA-Plus Modules*)
- Full Reporting (*By department, rating, due date and more*)
- Build in Confidentiality Agreement Preparation and Monitoring (*Keep track of all your vendors confidentiality requirements*)
- Automatic Scheduling (*Don't miss a required assessment or request action*)

RISK ASSESSMENT MANAGEMENT – A dynamic tool for developing and maintaining the current and ongoing requirements of Financial Institution Risk Assessments.

- FFIEC and NIST Compliant
- Financial Industry Specific (*Everything you need for Financial Institutions*)
- Built on a fully integrated Microsoft Office Platform
- Capable of addressing Enterprise Wide Risk Assessments
- Client assisted design (*Input from the people who do this for a living, "Our Clients"*
- Built in Risk Category Topics, Specific Risk Descriptions and Threat/Vulnerability Outlines
- Addresses IT, Cybersecurity, Enterprise, GLBA, BSA, SSAE 16-SOC, AML Risk and More
- Outlines Risk Criteria
- Assists in assigning Risk Ratings with areas to describe how rating was determined
- Full Maintenance Center to insure all risks are evaluated, up-to-date and remain viable
- Tickler to insure assessments are done when required
- Assigns internal resources and vendor associations
- Defines audit frequency
- Prepares action plan
- Total integration with all CA-Plus products
- No duplication of information

Compliance Assistant Plus

CAPlus is a fully-automated database solution designed specifically to help financial institutions develop, distribute, and maintain FFIEC-compliant strategies for:

+ Business Continuity Planning
+ Vendor Management
+ Risk IT Management Including Cybersecurity

Each module is sold and licensed separately so you get the solution you need—at a price you can afford. Plus, with many examiners already familiar with CAPlus system reports, audits should go quickly and smoothly.

In addition to its customizable forms and reports, CAPlus contains innovative tools to create browser-based, electronic manuals for a simple, cost-effective way to demonstrate compliance and distribute plan documentation.

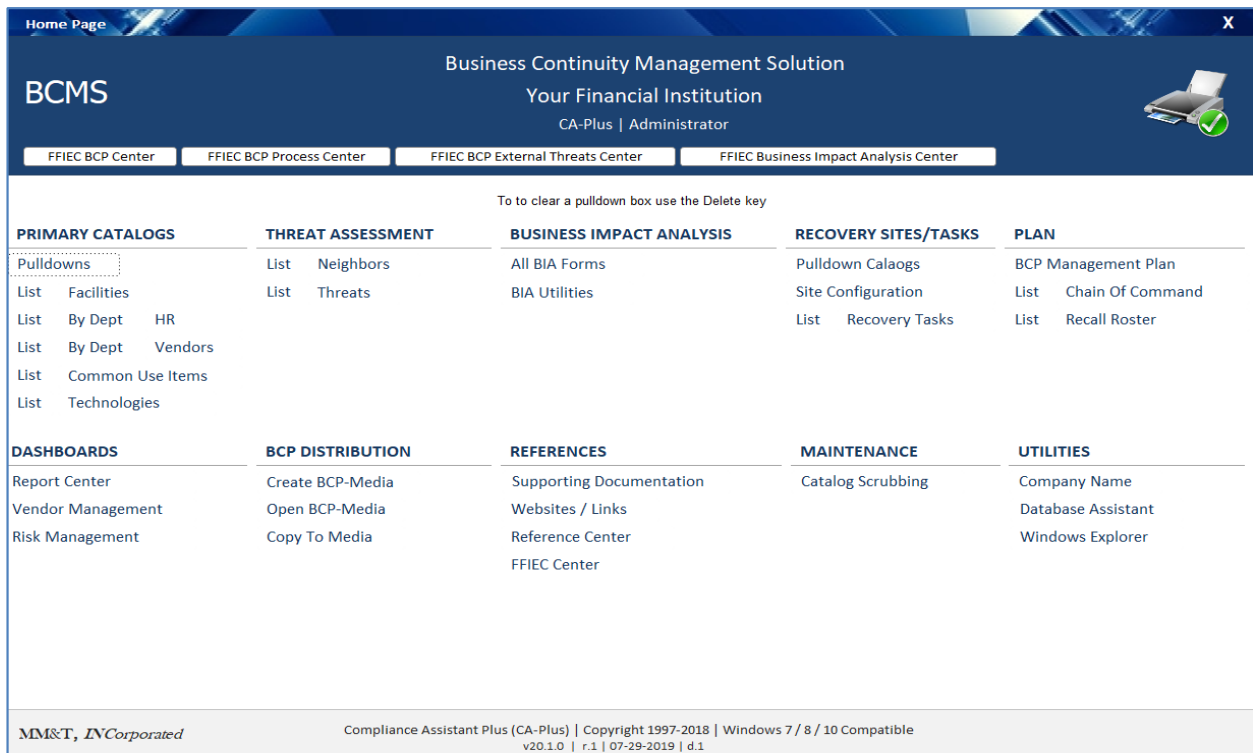| CA-Plus	Your Financial Institution			Home Page X
CA-Plus Control Center	The One Stop Risk Management Solution	Administrator		
Control Centers				
Business Continuity	Vendor Management	Risk Management	FFIEC Center	Database Assistant
References				
FFIEC BCP	GLBA	FFIEC Information Security	FFIEC IT Booklets	CA-Plus Reference
FFIEC BIA	SSAE-16 - Soc	NIST	FFIEC IT Workprograms	
	Red Flag	FDICIA	FFIEC Glossary	
MM&T, INCorporated | Compliance Assistant Plus (CA-Plus) | Copyright 1997-2019 | Windows 7 / 8 / 10 Compatible				
v20.1.0 | r.1 | 07-29-2019 | d.1				

Business Continuity Plan Solution

Ensure your institution is prepared to get business back on track after any emergency. Our automated Business Continuity Planning Solution allows you to develop, document, and distribute a comprehensive, practical business continuity strategy—customized to meet the unique needs of your institution.

Our Business Continuity Planning Solution addresses all FFIEC requirements and more:

+ Business Impact Analysis (BIA)
+ Automated BCP Catalog Development (from BIA)
+ Risk Monitoring & Maintenance Tools
+ Customizable Reporting Features
+ Electronic Distribution Capabilities

Once development is complete, you can use our innovative tools to create a browser-based, BCP manual designed for simple, electronic back-up and distribution of your business continuity plan.

Business Continuity Reporting

Business Continuity Management Solution
Preview / Print Reports And Documentation
CA-Plus | Administrator

CATALOGS

Primary Catalogs

List	Facilities
List	By Dept	Human Resources
List	By Dept	By Type	Vendors
List	Additional Contacts
List	Common Use Items

Pulldowns
Supporting Documentation

Deleted From Catalogs

Facilities
Human Resources
Vendors

Telephone Books

Employees (Alphabetical)
Employees (By Department)
Facilities
Vendors

BUSINESS IMPACT ANALYSIS

Threats Assessments

List   Neighbors
List   Technical/Natural/Malicious

All BIA Reports By Department   Select Department Required
SELECT DEPARTMENT   Press Delete to clear Pulldown Box

Business Impact Analysis
Functions List   Priority List   RTO   RPO
Department BIA PDF's
Function Workaround Assignments Cross Reference

Individual BIA Reports-Print Only

Emergency Readiness
List   Function Workarounds   Prioroty List
Function Workaround Assignments   RTO   RPO
Function Workaround Assignments Cross Reference
HR Team Responsibilities
Call Tree Assignments
Materials / Documentation
Technical Support

RECOVERY

Recovery Sites / Tasks

SELECT RECOVERY SITE

Recovery Site Configuration   By Timing
Recovery Site Team Member Responsibilities
Recovery Site Workaround Assignments
Seats By Site   Seats Assignments By Site
Seats By Timing By Department
List   Recovery Tasks

Recovery Plan

BCP Plan Summary   Supporting Plan Docs
BCP-CD Documentation
List   Emergency Chain Of Command

Teams
List   Recall Roster   List   By Department
Emergency Contact List   Opt2
List   Primary Caller   List   Secondary Caller
List   Call Tree (Based on ECOC)
Single Points Of Failure

Recovery Site Required Seats By Timing

Show All

01 - Immediate

		PC	Shared-PC	Mobile	Offsite	Non-PC	Shared-Non-PC	None
Boss, Michael / Recovery Site 1 / 013	01 - Immediate	1	0	0	0	0	0	0
Manager, James / Recovery Site 1 / 014	01 - Immediate	1	0	0	0	0	0	0
Mortcloser, Al / Recovery Site 1 / 020	01 - Immediate	1	0	0	0	0	0	0
Mortunderwriter, Dottie / Recovery Site 1 / 025	01 - Immediate	1	0	0	0	0	0	0
Opstrouble, Karrie / Recovery Site 2 / 026	01 - Immediate	1	0	0	0	0	0	0
Senbranchmgr, Adrienne / Recovery Site 1 / 036	01 - Immediate	1	0	0	0	0	0	0
Techie, Matthew / Branch 02 / 001	01 - Immediate	0	0	0	1	0	0	0
Tellerg, Richard / Recovery Site 1 / 043	01 - Immediate	1	0	0	0	0	0	0
Total All Departments For This Recall Timing:	**Total Seats**	**PC**	**Shared-PC**	**Mobile**	**Offsite**	**Non-PC**	**Shared-Non-PC**	**None**

Vendor Management Assistant

Our Vendor Management Assistant module is an optional CAPlus module that provides a simple, cost-effective way to manage regulatory compliance requirements for internal and external service providers.

Customizable input forms and reports allow your institution to identify, prioritize, and document requirements for:

+ Risk Rating
+ Monitoring & Compliance Maintenance
+ Documentation & Distribution

Our Vendor Management Assistant module provides the tools necessary to ensure that vendors and service providers remain in compliance with all internal and external requirements. It includes:

+ Vendor Management Forms & Reports
+ Contract & Confidentiality Letter Guidelines
+ Automated Data Scrubbing & Maintenance

Home Page				X
VMS	Vendor Management Solution			
	Your Financial Institution			
	CA-Plus | Administrator			

Vendor Management	GLBA Center	SSAE-16 - 18 SOC Center	Red Flag Center

MAINTENANCE	**VENDOR ASSESSMENTS**	**SUPPLEMENTAL ASSESSMENTS**	**MONITORING**
List By Dept Catalog	List By Dept All Vendors	List GLBA Review	List By Dept Contract Tracking
List By Dept Checklist		List SSAE 18- SOC Review	Alerts
		List Red Flag Review	

DASHBOARDS	**CATALOGS**	**DISTRIBUTION**	**REFERENCES**	**UTILITIES**
Preview / Print	Pulldowns	Create VMA-Media	Websites And Links	Company Name
Business Continuity	List Facilities	Open VMA-Media	Supporting Documentation	Database Assistant
Risk Management	Human Resources	Copy To Media	Reference Center	Windows Explorer
	Catalog Scrubbing		FFIEC Center	Archive

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Compliance Assistant Plus (CA-Plus) | Copyright 1997-2018 | Windows 7 / 8 / 10 Compatible
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Vendor Reporting

Vendor Management Solution
Preview / Print Reports And Documentation
CA-Plus | Administrator

Refresh All Reports ◀

CATALOGS	ASSESSMENTS	GLBA - SSAE 18 -RED FLAG	MONITORING
Catalog	**Full Combined Assessment Report**	**GLBA**	**Contract Tracking**
List Rpt List By Dept Rpt	List Full Combined Assessment	List Review Summary	List Rpt List By Dept Rpt
Deleted Vendors	**Initial Assessment**	Action Items Non GLBA	**Contract Expiration**
Deleted Facilities	List Rpt List By Dept Rpt	**SSAE 18 SOC**	List Rpt List By Dept Rpt
Archive	**Inherent Risk**	List Review Summary	**Eliminated From Tracking**
Vendor Contacts	List Rpt List By Dept Rpt	Action Items	List Rpt List By Dept Rpt
List Rpt List By Dept Rpt	Summary	**Red Flag Reports**	**Maintenance**
Checklist	**Assessment**	List Review Summary	List Monitoring Only
List Rpt List By Dept Rpt	List Rpt List By Dept Rpt	Action Items	List Monitoring By Responsibility
Classification	Summary QOC Overrides	▼ Requires CAPlus Risk Management ▼	List Vendor Maintenance Update For Distribution
Selected For Assessment	**Executive Summary**	**Associated Technologies**	Action Items
Selected For Contract Tracking	Alphabetical - Color B/W	List Summary	Supporting Documentation
Eliminated	By Department - Color B/W	**Associated Risks-Threats**	Changes Made
		List Summary	

Comcast						Auto Renew		Missed Prior Notice Date			Expired
Department:	01 Information Technology										
Vendor Type:	Communications Providers										
Date Validated/Assessed:	5/1/2012	Validated	**Assessment Required:**	No	**Active:** Yes	**Class:** 1st Party	**Usage:** High				
Date Of Origin:	5/1/2009	**Criticality:** Not Critical	**On OFAC Watch List:**	No	**GLBA:** ☐	**SOC:** ☐	**Red Flag:** ☐				
Auto Renewal:	Yes	**Internal Responsibility:**	Manager, James								
Inherent Risk:	Not Rated	**Residual Risk:** Not Rated	**BCP Status:**	Required							
Contract Date:	5/1/2012	**Expiration Date:** 5/1/2015	**Term:**	**Year(s):** 3	**Month(s):**	**Annual Cost:** $0					
Prior Termination Notice (mths):	1	**Notification Date:** 4/1/2015	**Send Notice By:**	2/1/2015							

Meeting Vendor Obligations / Termination Fees / Penalties / Exclusions / Legal Requirements / Etc.:

Yes

Eliminated For Contract Tracking:	☐
Justification:	

eFax Corporation											
Department:	01 Information Technology										
Vendor Type:	IT Service Providers										
Date Validated/Assessed:	10/17/2017	Validated	**Assessment Required:**	Yes	**Active:** Yes	**Class:**	**Usage:** Low				
Date Of Origin:	1/1/2017	**Criticality:** Not Critical	**On OFAC Watch List:**	No	**GLBA:** ☑	**SOC:** ☐	**Red Flag:** ☐				
Auto Renewal:	No	**Internal Responsibility:**	Manager, James								
Inherent Risk:	Low	**Residual Risk:** Low	**BCP Status:**	Not Required							
Contract Date:		**Expiration Date:**	**Term:**	**Year(s):**	**Month(s):**	**Annual Cost:** $0					
Prior Termination Notice (mths):	-1	**Notification Date:**	**Send Notice By:**								

Meeting Vendor Obligations / Termination Fees / Penalties / Exclusions / Legal Requirements / Etc.:

No

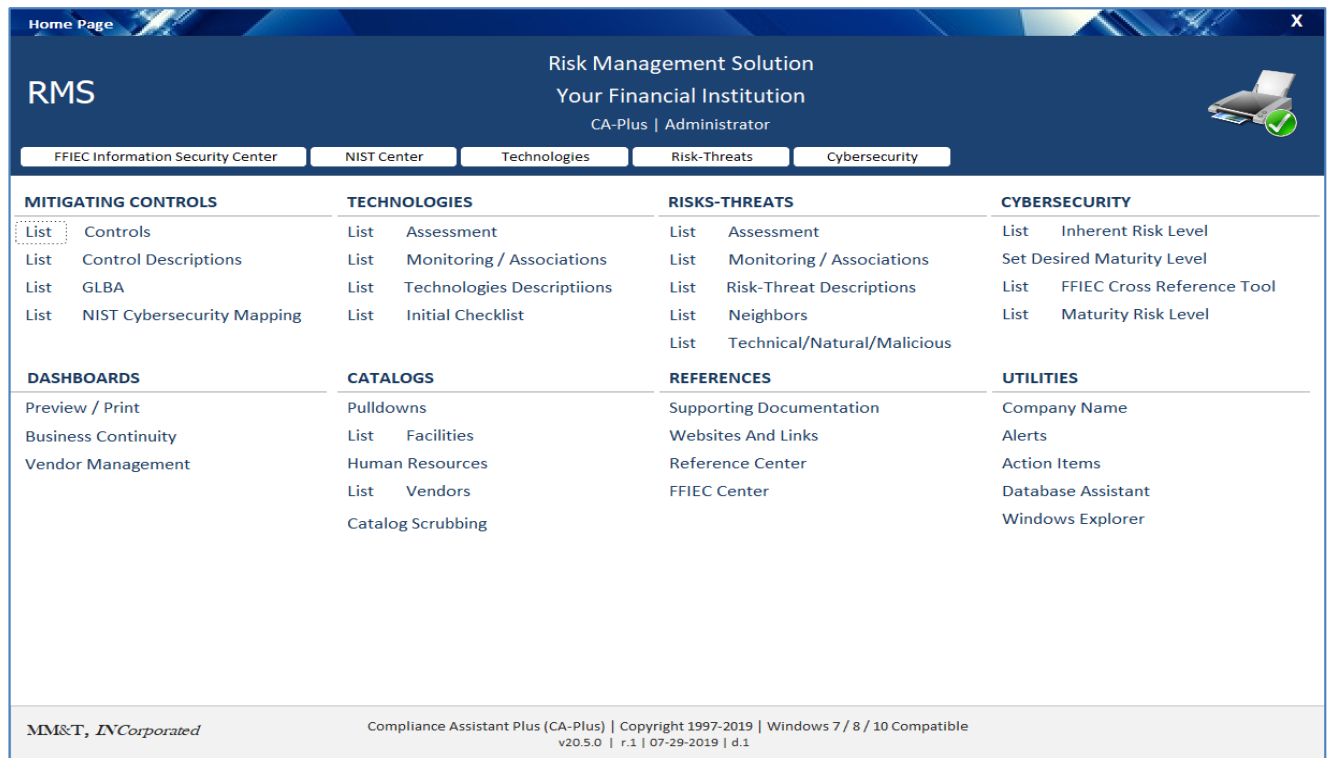| **Eliminated For Contract Tracking:**	☑
Justification:	

No contract, monthly billing.

Risk Management Solution

Our comprehensive, FFIEC-compliant Risk Management Solution gives you the tools to assess and effectively control risks throughout your institution. Identify operational risks associated with IT, GLBA, BSA, SOX, AML and more by examining your institution's:

+ Operating Environment
+ Internal & External Audit Results
+ Security Controls (Physical/Data/Communications)
+ Policies & Procedures
+ Vendor Compliance & Viability

Our Risk Management Solution even helps you to prepare an action plan to mitigate identified risks. And maintenance tools help to keep your data up-to-date, ensuring that FFIEC and NCUA requirements remain adequately addressed.

Best of all, our Risk Management Solution is fully integrated with all CAPlus products, so you can use existing data from your CAPlus, BCP, and Vendor Management Assistant databases to get started— saving your institution time and money.

Risk Management Reporting

Risk Management Solution
Preview / Print Reports And Documentation
CA-Plus | Administrator

Refresh All Reports ◄

MITIGATING CONTROLS	TECHNOLOGIES	RISKS-THREATS:
NIST Mitigating Control Assessments	**Assessments**	**Assessments**
List By Dept List By Category Detailed	List Dept Detailed Assessment	List Dept Detailed Assessment
List Initial Checklist Selected Deferred	List Dept Monitoring/Associations	List Dept Monitoring/Associations
By Group Rec. QOC NIST Guide / Type /Alpha	Categories	List Dept Quality Of Risk Management
Cybersecurity Assessment	**Associated Mitigating Controls**	**Associated Technologies/Other Threats**
Inherent Detailed Profile Summary	Individual Mitigating Controls	Technology Groups
Mapping Tool Detailed Profile Summary	Technologies	Technologies Individually Selected
Maturity Detailed Profile Summary	Mitigating Controls Groups	List Neighbors List Defined Threats
Executive - Management	**Executive - Management**	**Executive - Management**
Summary	Summary	Summary
Summary With Action Items	Summary With Inherent Risk Criteria	Summary With Tracking and Scheduling
Color Coded Summary	**Color Coded Summary**	**Color Coded Summary**
Alphabetical Department	Alphabetical Department	Alphabetical Department
Black and White Summary	**Black and White Summary**	**Black and White Summary**
Alphabetical Department	Alphabetical Department	Alphabetical Department
Archive	**Archive**	**Archive**
Assessment	Assessment	Assessment

Controls Accepted Stats:

Total Controls:	Threat Level:			Quality of Control:			Likelihood of Failure:		
220	Low 11	Medium 26	High 183	Strong 89	Adequate 26	Weak 105	Low 31	Medium 68	High 121
Filter By >	Low	Medium	High	Strong	Adequate	Weak	Low	Medium	High ⓘ

Double click Control to open   Show All 🗐 🟠 🖨 ❌

Risk Category: IT - Management Controls

🟥 = High, Weak   🟨 = Medium, Adequate   🟩 = Low, Strong

Mitigating Control:		Date Validated /Assessed:	Threat Level:	Quality of Control:	Likelihood of Failure:
CA-01 Security Assessment and Authorization Policies and Procedures	V	6/1/2019	Low	Adequate	Low
CA-02 Security Assessments	V	6/1/2019	High	Adequate	High
CA-03 System Interconnections	V	6/1/2019	High	Strong	Medium
CA-05 Plan of Action and Milestones	V	6/1/2019	Medium	Strong	Low
CA-06 Security Authorization	V	6/1/2019	High	Weak	High
CA-07 Continuous Monitoring	V	6/1/2019	High	Weak	High
CA-08 Penetration Testing	V	6/1/2019	High	Weak	High
CA-09 Internal System Connections	V	6/1/2019	High	Weak	High
CM-11 User-installed Software	V	6/1/2019	High	Strong	Medium
PL-01 Security Planning Policy and Procedures	V	6/1/2019	Medium	Strong	Low
PL-02 System Security Plan	V	1/1/2019	High	Weak	High
PL-04 Rules of Behavior	V	6/1/2019	Medium	Strong	Low
PL-05 Privacy Impact Assessment	V	1/1/2019	High	Weak	High
PL-07 Security Concept Of Operations	V	1/1/2018	High	Weak	High
PL-08 Information Security Architecture	V	1/1/2018	High	Weak	High
PL-09 Central Management	V	1/1/2018	High	Weak	High
PM-01 Information Security Program Plan	V	6/1/2019	High	Strong	Medium

Client Assistant Solution

The Client Assistant allows creating customized Tables, Queries, Forms, Reports and Macro's in a standalone Module.

These can be client developed or MM&T developed specifically for a client.

WHO USES OUR PRODUCTS?

Our products are currently utilized by banks, credit unions, service bureaus and other financial industry companies.

STRATEGIC ALLIANCES

MM&T has developed a series of strategic alliances to distribute our products and is VAR for a national technology firm.

INSTALLATIONS

MM&T has successfully installed products in over 100 companies and is in the process of developing a national marketing campaign.

MANAGEMENT

MM&T's principal and staff are experienced management and technology professionals all with 30 plus years of experience.

OTHER RESOURCES

In addition to the two principals MM&T has a staff several experienced management and technology professionals to provide services on an as needed basis. The experience level of these individuals, combined with its ability to provide services on an economical cost basis has given MM&T a competitive advantage. MM&T has also developed a network of experienced sub-contractors.