MALA TECHNOLOGY ADVISORS

Independent Technology Guidance. Market Intelligence. Better Decisions.

BANKING & CREDIT UNIONS · INDUSTRY DATA SHEET

Technology Risk Advisory, Before the Examiner Calls.

FFIEC examiners hold your institution accountable for vendor risk, not just the vendors. MALA helps community banks and credit unions meet vendor-management, third-party risk and operational resilience expectations tied directly to examiner findings, not general IT best practice. Start with a no-fee initial assessment.

Vendor Inventory + Criticality Tiering + Contract Provisions + Pricing Benchmarks + **No-Fee Initial Assessment**

THE CHALLENGE

A generic IT review checks security. Not what an examiner will ask for.

Stale due diligence

Due-diligence files that haven't been touched since the contract was signed.

Inconsistent tiers

Vendor criticality applied unevenly, or not in the way examiners expect.

Missing provisions

Contracts lacking breach-notification, audit-right or subcontracting language.

Costs beyond the incident

Examiner scrutiny, customer notification and reputational damage.

OUR APPROACH

Find the gaps before the exam does.

01 Inventory
Every vendor contract and oversight document in one place.

02 Tier
Rank vendors by criticality the way an examiner expects.

03 Benchmark
Compare vendor pricing against market rates.

04 Flag Gaps
Identify specific documentation and contract gaps.

05 Report
Deliver prioritized findings mapped to FFIEC guidance.

Built once with outside help, then maintained through a consistent review cadence.

HOW MALA HELPS

An exam-ready third-party risk program.

Pre-exam review
Vendor contracts and documentation checked ahead of examination.

Criticality tiering
Risk tiers proportional to each vendor's criticality.

Contract provisions
Audit rights, breach notification and subcontracting disclosure.

Fourth-party visibility
Subcontracting relationships documented and disclosed.

Pricing benchmarks
Vendor costs compared against market rates.

Board-level reporting
Oversight documentation in the form examiners expect.

Most community banks and credit unions don't have a dedicated third-party risk team. A defensible program doesn't require one.

BY THE NUMBERS

Why this matters now.

5
areas examiners most often cite: diligence, tiering, contracts, monitoring, board reporting
FFIEC EXAM FINDINGS

3
contract provisions to verify: audit rights, breach notice, subcontracting
EXAMINER EXPECTATIONS

23%
average overpayment against market rates
MALA ENGAGEMENT DATA

$0
for your initial assessment. No obligation to move forward
NO-FEE INITIAL ASSESSMENT

WHO IT'S FOR

Built for the people who own the decision.

CIO	A vendor portfolio documented and tiered before the exam.
CISO	Third-party security risk tied to examiner expectations.
Compliance Officer	Findings mapped to FFIEC guidance, not generic audits.
Board	Clear, defensible reporting on vendor oversight.
Post-exam teams	Institutions recovering from exam findings.

THE MALA MODEL

Unbiased. Vendor-sponsored.

Our services are sponsored through strategic referral agreements with 330+ technology solutions providers, never billed to you. MALA is paid by the vendor only if you move forward with a vendor we recommend.

- **Unbiased recommendations**
  Providers within each category have similar compensation models, so your requirements drive the answer.
- **Paid only if you move forward**
  The selected vendor compensates MALA, and only when you choose a recommended vendor.
- **No obligation**
  You are never required to move forward with any recommended vendor.

COMMON QUESTIONS

What clients ask first.

Q What does the assessment include?
A full vendor and document inventory, examiner-style criticality tiers, market pricing benchmarks and specific documentation gaps.

Q What do examiners prioritize?
Pre-contract diligence, risk tiering, key contract provisions, ongoing monitoring and board-level reporting.

Q Why isn't a generic IT review enough?
It checks security. It doesn't check what an examiner will ask for.

Q Do we need a dedicated TPRM team?
No. You need a consistent inventory, criticality tiers and a review cadence.

ENGAGEMENT AT A GLANCE

Framework	FFIEC vendor-management and third-party risk guidance
Deliverable	Prioritized findings mapped to FFIEC guidance
Institutions	Community banks and credit unions
Cost to you	No-fee initial assessment. Vendor-sponsored, no obligation

SERVICES Reality Assessment · Contract Review · Cybersecurity

NO-FEE INITIAL ASSESSMENT

Request your no-fee Banking Technology Risk Assessment. No obligation.

We review your vendor-management documentation, criticality tiers and key contract provisions, and show you the gaps before an examiner does.

Vendor-sponsored: MALA is paid by the vendor only if you move forward with a recommended vendor. No obligation to do so.

Let's simplify your next technology decision. Talk to an advisor.

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