

NAY & JOE

RISK AND TECH CONSULTING

RiskINTEGRA

PRODUCT & SOLUTIONS PORTFOLIO

Integrated technology for credit risk, enterprise risk, internal audit and regulatory intelligence.

**Smarter risk decisions.
Stronger controls.
Greater confidence.**

INTERNAL AUDIT

RISKINTEGRA

IFRS 9 ECL

RISKINTEGRA

OBLIGOR RISK RATING

RISKINTEGRA

ENTERPRISE RISK MANAGEMENT

RISKINTEGRA

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EMPOWERING SMARTER RISK DECISIONS THROUGH TECHNOLOGY.

RiskINTEGRA ENTERPRISE RISK MANAGEMENT™

See Risk Clearly. Act with Confidence.

An Integrated, Intelligent ERM Platform for Stronger, Smarter Organizations.

RiskINTEGRA ERM unifies risk identification, assessment, controls, capital allocation, and monitoring in one intelligent platform—helping organizations anticipate threats, protect value, and drive resilience.

-  **360° Risk Visibility**
Unified view of enterprise risks across all categories
-  **Stronger Risk Governance**
Centralized control framework aligned with COSO & ISO 31000
-  **Data-Driven Decisions**
Real-time insights for faster, smarter risk and capital decisions
-  **Optimized Capital Allocation**
Allocate capital based on your risk appetite & exposures



THE CHALLENGE WITH EXCEL-BASED ERM

- Fragmented data & version control issues
- Manual risk scoring & inconsistent assessments
- Limited real-time visibility
- Weak control tracking & monitoring
- Challenging capital allocation & aggregation
- Time-consuming reporting & audit preparation
- High risk of human error
- Difficult to scale & maintain

VS

WHY RISKINTEGRA ERM IS SUPERIOR

- Centralized, real-time risk & control repository
- Automated scoring, aggregation & dashboards
- Integrated control library aligned with COSO & ISO 31000
- Dynamic capital allocation based on risk exposures
- Powerful reporting, board packs & export templates
- End-to-end audit trail & activity tracking
- Scalable, secure & enterprise-ready
- Faster implementation, lower TCO



One Platform. All Risks. Stronger Organization.

From risk identification to capital optimization—RiskINTEGRA ERM empowers you to manage risk proactively and lead with confidence.

POWERFUL CAPABILITIES FOR MODERN RISK TEAMS

-  **Risk Register**
Capture, assess & monitor risks across all categories
-  **Control Library**
Map & monitor controls linked to inherent risks
-  **MRI Monitoring**
Track Key Risk Indicators in real-time
-  **Capital Allocation**
Simulate, allocate & optimize capital across risk categories
-  **Audit Trail**
Track activities, changes & approvals with full transparency
-  **Dashboards & Reports**
Executive dashboards & custom reports at the click of a button

DESIGNED FOR

-  Commercial Banks
-  Development Finance Institutions
-  Pension Fund Administrators
-  Insurance Companies
-  Asset Managers
-  FinTechs
-  Mortgage Banks
-  Large Corporates
-  Public Sector Organizations



Transform Risk Into Resilience.

Empower your organization with clarity, control, and confidence.



Ready to Modernize Enterprise Risk Management?

Book a Live Product Demonstration
See how RiskINTEGRA ERM helps organizations move beyond spreadsheets into a centralized, intelligent risk management platform.



Let's Start the Conversation

Email us at
admin@nayandjoerisktechconsult.com
We're here to help you build a stronger, more resilient future.

RiskINTEGRA — Enterprise Risk Management™

See risk clearly. Act with confidence.

An integrated ERM platform connecting risk identification, assessment, controls, material risk indicators, capital allocation, monitoring and reporting.



Risk Register

Capture, assess and monitor enterprise risks across risk categories with a centralized risk inventory.

Control Library

Maintain a structured repository of key controls and link control activity to the risks they mitigate.

MRI Monitoring

Track Material Risk Indicators and emerging risk signals to support proactive escalation.

Capital Allocation

Simulate, allocate and aggregate risk-based capital across categories and exposures.

Audit Trail

Maintain traceable activity, review and approval records for stronger governance.

Dashboards & Reports

Provide executive dashboards and management reports for real-time risk and capital insights.

Framework Alignment

Designed around recognized ERM principles, including COSO and ISO 31000-aligned practices.

CORE CAPABILITIES

DATA

WORKFLOW

ANALYTICS

REPORTING

DESIGNED FOR

- Banks & financial institutions
- Pension & asset management
- Insurance companies
- Fintechs and large corporates
- Public-sector organizations

BUSINESS OUTCOMES

- 360° enterprise risk visibility
- Stronger risk governance
- Data-driven decisions
- Disciplined capital allocation