



Managing non-financial risk efficiently and consistently

Banks and financial institutions face the challenge of managing non-financial risks across different departments – against a backdrop of increasing regulatory requirements, growing complexity and a growing shortage of skilled staff. Existing approaches are often fragmented, difficult to understand and lack transparency.

When it comes to efficient management, these approaches quickly reach their limits: what is needed is a solution that maps risks on a domain-specific basis, consolidates data and enables comparisons between assessments – without losing sight of the specific characteristics of individual departments. At the same time, it must automate recurring tasks, reduce time-to-value and win over users with an intuitive user experience.

msg.NFRA offers exactly that: A modular platform for managing non-financial risk—from anti-financial crime (AFC) to operational risk (OR) in the banking sector—which allows for targeted expansion by business area, thereby offering flexibility and investment protection.

Risks are structured in a clear manner and assessed consistently – for rapid adoption and broad acceptance. Workflows enhance operational efficiency and support audit-proof processes. Risk information is available in real time, creating transparency beyond annual assessment cycles.

The OR and AFC modules of the msg.NFRA SaaS platform – key benefits at a glance

Domain-specific dashboards

Make informed decisions and access the information you need instantly with transparent, intuitive reports and dashboards that are available at all times for the CRO and specialist departments.



Standardized data & automated assessments

Clean data sets, clear methodology and consistent risk assessments – with no manual intervention.



Complete audit trails for maximum traceability

Every step documented, every assessment verifiable – audit-proof and compliant.



Role-based permissions

Different access and editing rights in the OR and AFC modules – tailored to roles such as claims reporter, risk manager, MLRO or administrator.



The modular platform approach

The msg.NFRA platform enables consistent and scalable risk management through lightweight modules that are ready to use for each specialist area.

All modules:

- Run on a shared technical platform
- Address different domains through automated use cases and guided workflows
- Enable end-to-end and audit-proof documentation

The outcome: An integrated view of risks and mitigation measures - robust and reliable for business units, management, and supervisory authorities.

msg.NFRA as Software-as-a-Service

Comprehensive software and service delivery



Attractive pricing and investment security

The attractive pricing model, tailored to company size and selected modules, combined with flexible contract terms, creates a transparent cost structure and ensures long-term investment security.



Rapid implementation and high availability

Standardized processes enable shortened implementation times and an exceptionally fast time-to-value. The modern application and infrastructure technology is highly available and automatically scalable.



Security and monitoring

Very high security standards, regular updates to protect infrastructure and sensitive data, as well as continuous monitoring, ensure ISO-compliant operation.



Maintenance-free operation

The ongoing maintenance of the operating platform, together with the technical and functional upkeep of msg.NFRA, relieves both IT departments and business units of operational effort.



Comprehensive operations and service package

As a central point of contact for all inquiries, the msg group provides a comprehensive operations and service package, including optional add-on services and reliable 1st, 2nd and 3rd level support.

OR

The OR Modul

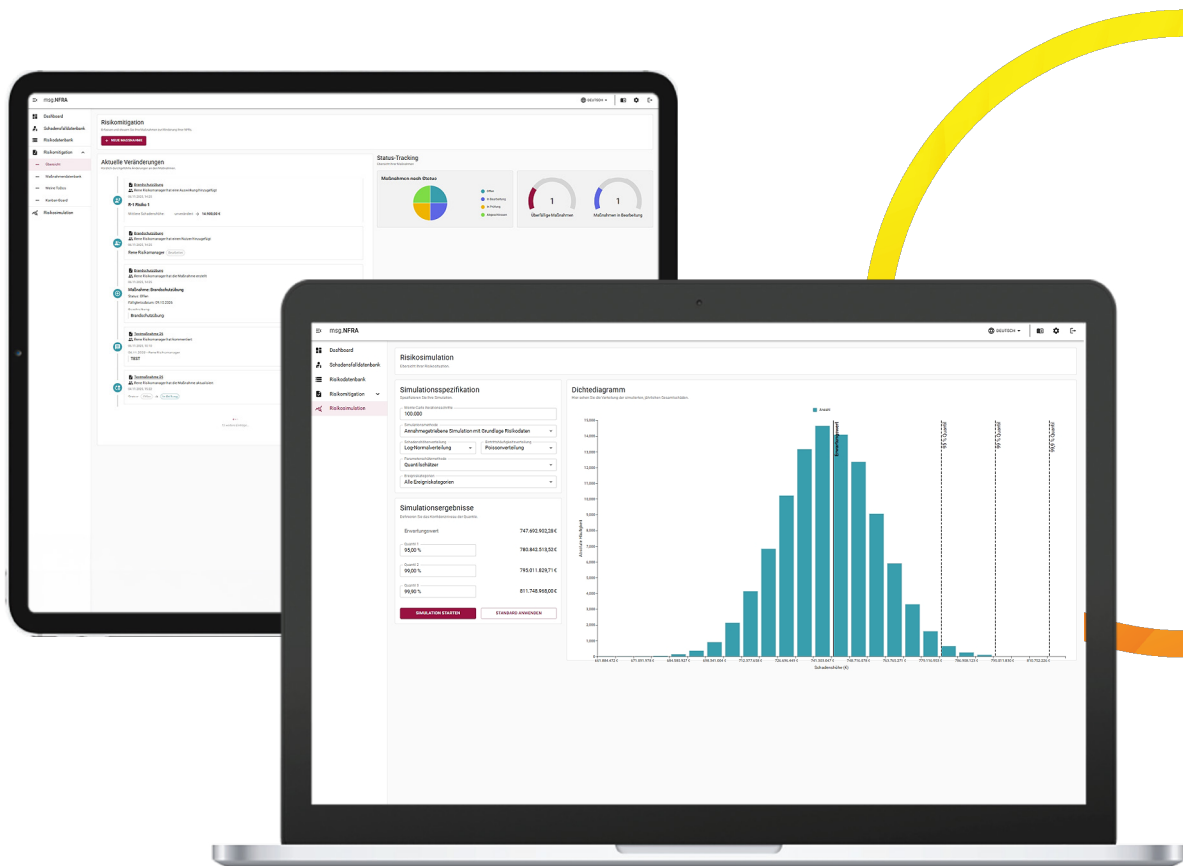
Structured OpRisk management and efficient risk self assessments

Efficient management of operational risks

The OR module supports the end-to-end management of operational risks (OpRisk) – from structured risk identification and consistent assessment to targeted risk steering and reporting.

Steering and mitigation tracking

Mitigation measures for risk reduction are structured, transparently traceable, and clearly assigned to responsible owners. Visualization of implementation status and effectiveness supports efficient operational risk steering.



An integrated view of risks and loss events

The central foundation is a risk database in which operational risks are clearly described, assessed, and continuously maintained in an audit-proof manner. All changes remain fully traceable, and developments over time are transparent.

In addition to risk assessments, the OR module enables the systematic capture of loss events and their targeted allocation to existing risks.

Analytics and management view

The module leverages risk and loss data to perform quantitative OpRisk analyses through simulation and provides aggregated, scenario-based decision support based on transparent assumptions.

Integrated dashboards and visualizations support both day-to-day operations and management reporting, enabling timely and reliable responses to supervisory authorities and committees.

AFC

The AFC Module

Consistent and transparent AFC risk assessments

Growing regulatory expectations

Regulatory expectations for business-wide risk assessments (BWRAs) in Anti-Financial Crime (AFC) are increasing across jurisdictions, driven by both local supervisors and international standards such as FATF. Organizations must implement data-driven and consistent methodologies that ensure transparency and explainability of risk evaluations, supported by clearly documented and auditable risk mitigation measures.

Challenges in practice

In many institutions, BWRAs are still conducted manually and largely based on Excel solutions. This leads to significant coordination and maintenance effort, turning risk assessments into extensive analysis projects. Updates remain time-consuming, while assumptions and changes are only partially traceable. As a result, transparency and manageability are limited.

Structured approach

The AFC module of msg.NFRA supports institutions in conducting consistent and continuous risk assessments:

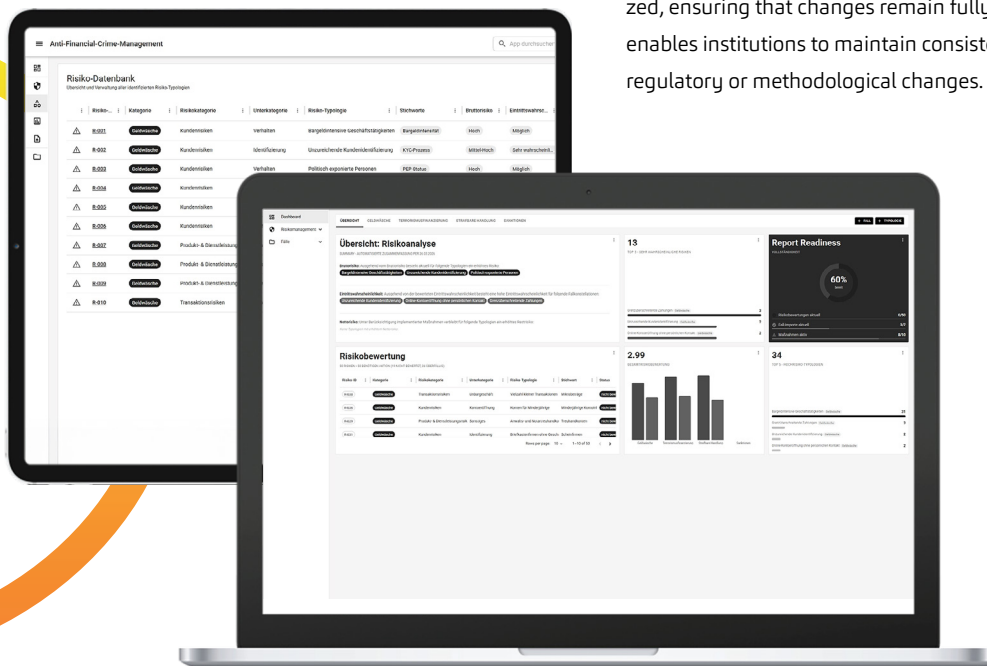
- Identification and capture of relevant risk factors and risks
- Assessment of gross and net risks
- Analysis of inherent and residual risk profiles
- Clear, methodologically sound derivation and documentation

All content is centrally managed, logically linked, and processed in a consistent manner.

Automated reporting

Reports can be generated automatically from the central data repository and are provided via standardized reporting templates or dashboards.

Assessments, assumptions, and controls are versioned and historized, ensuring that changes remain fully traceable over time. This enables institutions to maintain consistency – even in the face of regulatory or methodological changes.



Contact Us

Interested in learning more about msg.NFRA or scheduling a complimentary demo? Connect with one of our experts to discuss your requirements.



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