FinMio

The Risk Operating System, Redesigned

Our Philosophy

Don't just report on risk.

Explain it.

100+
Risk types modelled in a single platform

1st
Line-first risk operating system design

Why Legacy GRC is Losing its Seat at the Table

Three fault lines every legacy platform shares.

Risk Reported in Isolation

Heatmaps and registers disconnected from the processes, products and systems that generate revenue.

Appetite is Decorative

Defined annually, monitored only for breaches. Reactive by design. Invisible to the 1st Line.

Data Fragmented Across Tools

Events here, KRIs there, RCSAs in a third place. No golden source, no aggregation, no analysis.

Three Drivers. One Outcome

Risk that Earns its Seat.

01 Context

Business Profile

Every business unit modelled as a structured profile – processes, objectives, critical systems, key partners.

02 TAVA

Risk Appetite, Operational

Target Actual Variance Analysis turns appetite from a board document into a live business metric.

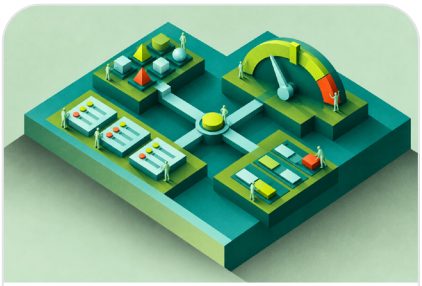
03 Golden Source

One Platform, One Truth

Standard taxonomies for Risks, Controls, Processes, Products – so you can aggregate and analyse with confidence.

01 Platform Modules

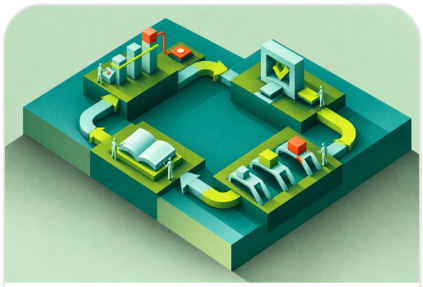
Modular by design. Wired together by philosophy.



Risk Starter ✓

Risk Events | TAVA | Issues & Actions

- ISO 31000-aligned event taxonomies, out of the box
- **TAVA:** Target Actual Variance – appetite made live
- **RCSA:** Structured, auditable, comparable across BUs
- Issues & Actions owned by 1st Line, tracked centrally



Risk Advanced ✓✓

RCSA | KRI's | Lessons Learnt

- Key Risk Indicators linked to TAVA appetite thresholds
- Capture indicator values inline – breach auto-triggers
- Control assurance & scenario stress-testing built in
- Learning loops that close the risk cycle



Risk Premium ✓✓✓

Assurance | Scenario Analysis

- Peer benchmark data across industries and geographies
- **FIN AI (FinBot):** Risk-exposure analysis
- Reporting packs from a single golden source

02 Risk Appetite, Operational

Explain risk metrics and proactively manage risks.

TAVA makes risk appetite operational.

Every deviation – shortfall or surplus – is decomposed into causes the business already recognises: failed processes, third-party underperformance, system malfunction, external events. Structured data, not commentary.

Target › Actual › Variance

Every variance decomposed:
Process I System I Third Party I External I Product

FinBot

FinBot is the AI layer inside FinMio.

It analyses business and risk trends together, bridges the distance between risk exposure and business challenge, and turns risk information into language the C-suite recognises – strategic decisions, not heatmaps.

Reactive › Proactive › Predictive

03 One Platform, One Truth

One Golden Source. Both Lines. Every Decision.

Built for Both Lines of Defence and the Executives they Answer to

1st Line: Business

Raise risks you actually see. Trace losses to the process, system or partner that caused them.

2nd Line: CRO & Risk

Stop chasing actions. Aggregate appetite. Cascade granular limits. Risk through a business lens.

ExCo & CFO

Variance commentary that holds up. Explain deviations with structured data – not commentary.

Internal Audit

One golden source to plan against. Auditable lineage from event back to process and root cause.

Reporting & Analytics

Quarterly packs flow from a single source: variance decomposed by process, partner, system, product, root cause and effect.

The Risk Committee becomes the most important forum on the calendar – because the data is finally trustworthy and the commentary writes itself.

From 4-week manual packs to live, structured reporting.

Ready to see FinMio in action?

Request a live product demo and see how FinMio transforms risk into performance intelligence.

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