

## Operational Compliance Services

Ensuring operational processes produce consistent, compliant results

### What this service delivers

The Operational Compliance Services of US Regulatory Consulting (USRC) helps institutions strengthen operational controls through National Automated Clearing House Association (NACHA) audits, model validation, and comprehensive process assessments aligned with regulatory expectations.

### Challenges we solve



Gaps in payment-risk (ACH) controls



Outdated or undocumented operational processes



Backlogs in model validation cycles



Insufficient governance around artificial intelligence (AI)/ machine learning (ML) tools



Inconsistent operational execution across business lines

### Core services

#### Operational Compliance

Translate regulatory requirements into sustainable operational processes that produce consistent, compliant results.

USRC helps institutions strengthen ACH programs, improve model governance, and operationalize compliance controls.

#### Key services provided

- **NACHA rules compliance audit**  
Annual independent audits assess adherence to NACHA rules and identify opportunities to strengthen ACH risk management programs.
- **Model risk management and validation**  
Independent validation of models using industry best practices and regulatory guidance, including:
  - AI and ML model assessments
  - Governance reviews
  - Data quality and performance testing
  - Documentation and transparency improvementsReduces operational, compliance, and reputational risk.
- **Operational process assessments**  
Reviews of controls, documentation, handoffs, workflows, and testing routines across key functions.



## Real-world use case

### Use case: Enhancing ACH risk management and model governance for a multi-state bank

A multi-state bank discovered inconsistencies in NACHA compliance during an internal audit. Simultaneously, the bank's model-validation cycle had fallen behind due to staff turnover, leaving several credit-risk and pricing models past due for review.

USRC conducted the required NACHA rules compliance audit, identifying control-weakness areas such as incomplete ACH authorizations, gaps in receiving depository financial institution (RDFI) return-code monitoring, and inadequate third-party oversight. Recommendations were delivered to enhance operational processes and risk governance.

In parallel, USRC performed model risk management and validation, conducting independent evaluation of key models using supervisory expectations and responsible AI principles. The review identified documentation weaknesses, calibration issues, and transparency gaps.

Armed with USRC's remediation roadmap, the institution strengthened both its payment-risk program and model-governance framework, significantly reducing regulatory exposure.



## Why institutions choose us



Independent expert auditors and validators



Practical, sustainable operational improvements



Strong alignment to supervisory expectations



Expertise across payments, models, and operational controls

[Schedule a consultation →](#)



**US Regulatory Consulting**

by Wolters Kluwer

wolterskluwer.com