

COMPLIANCE WORKING RECORD

Business-wide AML risk assessment preparation

Fictional sample. Requires tailoring and responsible review.

Document control

Field	Value
Document type	Business-wide AML risk assessment preparation
Document reference	FICTIONAL-RISK-AUDIT-1
Jurisdiction	United States
Version	1
Status	Named risk or audit workpaper prepared
Prepared by	Fictional responsible reviewer
Prepared on	October 9, 2026
Rule pack	2026-10-09.risk-audit-workpaper.1
Generated	October 9, 2026

Purpose and boundary

Prepare a business-wide AML risk workpaper from the customer-declared exposure population.

Compare customer-declared customer, product, service, channel, geography or other selected exposure axes with actual scenarios and controls. Check source populations, time periods and declared distinct exposure counts. Report uncovered exposures and supported inherent/residual judgments without deriving country ratings, prescribed categories, or a regulatory AML conclusion.

Customer-approved scope, risk judgments, licensed criteria, source observations and management decisions remain explicit. This preparation does not determine legal applicability, certification, misconduct, source authenticity, population completeness or assurance. No risk reduction is inferred from a listed control. Original files remain unchanged and browser-local unless explicitly saved through paid private cloud saving.

Approved scope and risk or audit method

Fictional actual boundary and source observations. Requires tailoring and responsible review.

Scope approval. FICTIONAL-SCOPE-1

Approved method. Fictional approved method 1. Source. f1. Locator. Exact fictional approved method and criteria JSON. Approver. Fictional responsible approver. Approval date. 2026-01-01

Population statement. Declared complete population. Customer-declared count. 1

Business-wide AML exposure and risk coverage scope

The first 20 exact task rows appear here. Displayed values are bounded to 1000 characters. Complete typed rows and exact values remain in Excel and JSON.

ID	Facts
1	Subject ID. SUB1 Business Unit. Fictional payments business Exposure Axis. Customer Exposure Name. Fictional small-business merchant population Population Count. 100 Period From. 2026-01-01 Period Through. 2026-10-08 Data Source reference. f2 observation FICTIONAL-OBS1 Scope Approval reference. FICTIONAL-SCOPE-1

Scales

The first 20 exact task rows appear here. Displayed values are bounded to 1000 characters. Complete typed rows and exact values remain in Excel and JSON.

ID	Facts
1	Scale ID. L1 Dimension. Likelihood Label. Fictional low Definition. Fictional reported likelihood for this declared horizon Method Version. Fictional approved method 1 Source ID. f1 Source Locator. likelihood[0]
2	Scale ID. I1 Dimension. Impact Label. Fictional limited Definition. Fictional limited reported consequence Method Version. Fictional approved method 1 Source ID. f1 Source Locator. impact[0]
3	Scale ID. I2 Dimension. Impact Label. Fictional material Definition. Fictional material reported consequence Method Version. Fictional approved method 1 Source ID. f1 Source Locator. impact[1]

Matrix

The first 20 exact task rows appear here. Displayed values are bounded to 1000 characters. Complete typed rows and exact values remain in Excel and JSON.

ID	Facts
1	Likelihood ID. L1 Impact ID. I1 Band. Fictional lower priority Priority Rank. 1 Method Version. Fictional approved method 1 Source ID. f1 Source Locator. matrix[0]
2	Likelihood ID. L1 Impact ID. I2 Band. Fictional higher priority Priority Rank. 2 Method Version. Fictional approved method 1 Source ID. f1 Source Locator. matrix[1]

Scenarios

The first 20 exact task rows appear here. Displayed values are bounded to 1000 characters. Complete typed rows and exact values remain in Excel and JSON.

ID	Facts
1	Scenario ID. R1 Subject ID. SUB1 Objective. Fictional declared objective Threat Event. Fictional threat event affecting the declared scope Weakness. Fictional documented weakness Consequence. Fictional material adverse consequence Time Horizon. Fictional next 12 months Inherent Likelihood ID. L1 Inherent Impact ID. I2 Inherent Rationale. Fictional owner judgment based on selected observation Residual Likelihood ID. L1 Residual Impact ID. I1 Residual Rationale. Fictional separately approved judgment supported by actual fictional control observations Control IDs. ["C1"] Evidence IDs. ["E1"] Uncertainty. Fictional limited observation population. No probability or general assurance. Owner. Fictional scenario owner Assessed On. 2026-10-09

Controls

The first 20 exact task rows appear here. Displayed values are bounded to 1000 characters. Complete typed rows and exact values remain in Excel and JSON.

ID	Facts
1	Control ID. C1 Scenario ID. R1 Description. Fictional actual preventive control and observed operation Owner. Fictional control owner Control Type. Preventive Design Evidence IDs. ["E1"] Operating Evidence IDs. ["E1"] Test Result. Supports design and operation Tested On. 2026-10-08 Exception.

Evidence

The first 20 exact task rows appear here. Displayed values are bounded to 1000 characters. Complete typed rows and exact values remain in Excel and JSON.

ID	Facts
1	Evidence ID. E1 Subject ID. SUB1 Record ID. R1 File ID. f2 Source Sha256. 43403cdc63338182d3c59cf456dd45741b81703d320f58e9244e052635b4d302 Locator. CSV observation FICTIONAL-OBS1 Conclusion. Supports Reviewer. Fictional responsible evidence reviewer Observed On. 2026-10-08 Reviewed On. 2026-10-09

Actions

The first 20 exact task rows appear here. Displayed values are bounded to 1000 characters. Complete typed rows and exact values remain in Excel and JSON.

ID	Facts
1	Action ID. ACT1 Record ID. R1 Decision. Mitigate Description. Fictional owned follow-up to address the declared scenario or finding. Owner. Fictional response owner State. Planned Due On. 2026-12-31 Closed On. Evidence IDs. [] Depends On. [] Approval reference. Fictional response approval Acceptance Expires On.

Business-wide AML exposure and risk coverage

The first 20 prepared output rows appear here. Complete rows remain in Excel and JSON.

ID	Result
R1	Scenario. R1 Subject. SUB1 Objective. Fictional declared objective Inherent band. Fictional higher priority Residual band. Fictional lower priority Approved priority rank. 1 Result. Prepared from declared judgments Reported scenario. Fictional threat event affecting the declared scope Reported uncertainty. Fictional limited observation population. No probability or general assurance.

Approved matrix lookup

The first 20 prepared output rows appear here. Complete rows remain in Excel and JSON.

ID	Result
	Likelihood ID. L1 Impact ID. I1 Band. Fictional lower priority Priority Rank. 1 Method Version. Fictional approved method 1 Source ID. f1 Source Locator. matrix[0]
	Likelihood ID. L1 Impact ID. I2 Band. Fictional higher priority Priority Rank. 2 Method Version. Fictional approved method 1 Source ID. f1 Source Locator. matrix[1]

Control design and operation

The first 20 prepared output rows appear here. Complete rows remain in Excel and JSON.

ID	Result
R1	Control. C1 Scenario. R1 Reported test result. Supports design and operation Result. Reported test evidence linked Exception.

Declared scope coverage

The first 20 prepared output rows appear here. Complete rows remain in Excel and JSON.

ID	Result
SUB1	Subject. SUB1 Declared records. 1 Result. Declared records mapped Exact scope. {"subjectId":"SUB1","businessUnit":"Fictional payments business","exposureAxis":"Customer","exposureName":"Fictional small-business merchant population","populationCount":"100","periodFrom":"2026-01-01","periodThrough":"2026-10-08","dataSourceRef":"f2 observation FICTIONAL-OBS1","scopeApprovalRef":"FICTIONAL-SCOPE-1"}

Owned response and follow-up plan

The first 20 prepared output rows appear here. Complete rows remain in Excel and JSON.

ID	Result
ACT1	Action. ACT1 Record. R1 Decision. Mitigate Description. Fictional owned follow-up to address the declared scenario or finding. Owner. Fictional response owner State. Planned Due date. 2026-12-31 Result. Declared response linked

Exact reviewed evidence index

The first 20 prepared output rows appear here. Complete rows remain in Excel and JSON.

ID	Result
SUB1	Evidence. E1 Record. R1 Subject. SUB1 Filename. fictional-reviewed-observations.csv SHA-256. 43403cdc63338182d3c59cf456dd45741b81703d320f58e9244e052635b4d302 Locator. CSV observation FICTIONAL-OBS1 Conclusion. Supports Result. Exact reviewed source linked

Review findings

1 distinct declared subjects and 1 named records. 0 unresolved findings.

The first 100 findings and 1000 characters per displayed field appear here. Complete findings remain in the data exports.

Kind	ID	Result	Finding
Named risk workpaper	R1	Prepared from declared judgments	Exact approved matrix lookup and source-linked reported judgments prepared. No control reduction was calculated.

Selected exact attachments

ID	Filename	Bytes	SHA-256
f1	fictional-approved-risk-metho d.json	663	4635b0a354ab89c08ffb405c9c5 452fbc313b457f9576791c3c4cc 97b031e5fe
f2	fictional-reviewed-observatio n.csv	123	43403cdc63338182d3c59cf456 dd45741b81703d320f58e9244e 052635b4d302

Unresolved items and limitations

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Official sources

Source	Provision	Date	Link
Federal Financial Institutions Examination Council: BSA/AML Risk Assessment	Compare customer-declared customer, product, service, channel, geography or other selected exposure axes with actual scenarios and controls. Check source populations, time periods and declared distinct exposure counts. Report uncovered exposures and supported inherent/residual judgments without deriving country ratings, prescribed categories, or a regulatory AML conclusion. This source does not establish this customer assessment, legal applicability, sufficient evidence or an assurance conclusion.	October 9, 2026	https://bsaaml.ffiec.gov/manual/BSAAMLRiskAssessment/01