

COMPLIANCE WORKING RECORD

# Product and geographic risk workpaper

Fictional sample. Requires tailoring and responsible review.

Document control

| Field              | Value                                  |
|--------------------|----------------------------------------|
| Document type      | Product and geographic risk workpaper  |
| 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

Compare declared product and geography exposures using approved judgments and actual source evidence.

Preserve the exact product/geography pair, customer segment, channel, exposure measure, unit and period. Check duplicate pairs and exact nonnegative exposure values. Bind each scenario to source evidence and the selected matrix. Never substitute an automatic country rating or aggregate incompatible measures, units or periods.

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

## Product and geographic exposure worksheet 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 Product Name. Fictional merchant payment service Geography Name. Customer-declared United States market Customer Segment. Fictional small-business merchants Delivery Channel. Fictional online onboarding Exposure Measure. Declared transaction value Exposure Value. 120.25 Exposure Unit. USD Period From. 2026-01-01 Period Through. 2026-10-08 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. |

### Product and geographic exposure workpaper

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","productName":"Fictional merchant payment service","geographyName":"Customer-declared United States market","customerSegment":"Fictional small-business merchants","deliveryChannel":"Fictional online onboarding","exposureMeasure":"Declared transaction value","exposureValue":"120.25","exposureUnit":"USD","periodFrom":"2026-01-01","periodThrough":"2026-10-08","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<br>d.json | 663   | 4635b0a354ab89c08ffb405c9c5<br>452fbc313b457f9576791c3c4cc<br>97b031e5fe |
| f2 | fictional-reviewed-observatio<br>n.csv  | 123   | 43403cdc63338182d3c59cf456<br>dd45741b81703d320f58e9244e<br>052635b4d302 |

## Unresolved items and limitations

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## Limitations

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Official sources

| Source                                                                      | Provision                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Date            | Link                                                                                                                          |
|-----------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|-------------------------------------------------------------------------------------------------------------------------------|
| Federal Financial Institutions Examination Council: BSA/AML Risk Assessment | Preserve the exact product/geography pair, customer segment, channel, exposure measure, unit and period. Check duplicate pairs and exact nonnegative exposure values. Bind each scenario to source evidence and the selected matrix. Never substitute an automatic country rating or aggregate incompatible measures, units or periods. This source does not establish this customer assessment, legal applicability, sufficient evidence or an assurance conclusion. | October 9, 2026 | <a href="https://bsaaml.ffiec.gov/manual/BSAAMLRiskAssessment/01">https://bsaaml.ffiec.gov/manual/BSAAMLRiskAssessment/01</a> |