

Domain 1: Assessment and Management of Compliance Risk (28%)

- Task 1:** Act as a compliance subject matter expert on projects and committees.
- Task 2:** Evaluate development of, or changes to, products, services, processes, and systems to determine compliance risk and impacts and ensure policies remain compliant.
- Task 3:** Provide compliance support to internal and external parties (e.g., answer questions, review marketing and external communications, conduct research and analysis).
- Task 4:** Review and/or provide compliance training to applicable parties.
- Task 5:** Participate in conducting due diligence for vendors.
- Task 6:** Design and maintain a comprehensive compliance risk assessment program to identify and mitigate risk within the organization’s risk appetite.
- Task 7:** Conduct compliance risk assessments in accordance with the risk assessment program to evaluate relevant information (e.g., inherent risk, control environment, residual risk, potential for consumer harm) and communicate results to applicable parties.

The following knowledge is required to perform the tasks within Domain 1:
<ul style="list-style-type: none"> All applicable laws, regulations, and guidance
Other essential CRCM knowledge:
<ul style="list-style-type: none"> Risk assessment program scope and objectives Compliance risk appetite (e.g., thresholds, escalation points, pass/fail rates) Bank’s products, services, processes, market area, and operations Regulatory and industry landscape Risk rating methodology Key risk indicators (KRIs) Volume and severity of known compliance incidents, breakdowns, and/or customer complaints Compliance policies, procedures, and other internal controls (e.g., quality assurance, independent testing) Exam/audit and internal compliance monitoring results Volume and complexity of products, transactions, and customer base Recent changes to compliance regulations, key personnel, products, services, systems, and/or processes Volume and complexity of products and services provided by third parties

Domain 2: Compliance Monitoring (25%)

- Task 1:** Define the scope of a specific monitoring or testing activity.
- Task 2:** Test compliance policies, procedures, controls, and transactions against regulatory requirements to identify risks and potential exceptions.
- Task 3:** Review and confirm potential exceptions, findings, and recommendations with business units and issue final report to senior management.
- Task 4:** Validate that any required remediation was completed accurately and within required timelines.
- Task 5:** Administer a complaint management program.
- Task 6:** Review first line compliance monitoring results and develop an action plan as needed.
- Task 7:** Evaluate the reliability of systems of record and the validity of data within those systems that are used for compliance monitoring.

The following knowledge is required to perform the tasks within Domain 2:
<ul style="list-style-type: none">• All applicable laws, regulations, and guidance.
Other essential CRCM knowledge:
<ul style="list-style-type: none">• Regulator expectations• Bank's products, services, processes, market area, and operations• Compliance policies, procedures, and controls• Applicable source data• Target audience• Compliance risk rating methodology• Compliance risk appetite (e.g., thresholds, escalation points, pass/fail rates)• Complaints received internally and externally, including volumes, sources, trends, and root causes• Regulatory expectations on complaint management program administration• Complaint handling procedures• Critical systems and usage by the business units• Recent changes to critical systems or processes

Domain 3: Governance and Oversight (10%)

- Task 1:** Establish and maintain a compliance management policy to set expectations for board, senior management, and business unit responsibilities.
- Task 2:** Develop, conduct, and track enterprise-wide and/or job-specific compliance training.
- Task 3:** Conduct periodic reviews of the compliance management program to evaluate its effectiveness and communicate results to appropriate parties.

The following knowledge is required to perform the tasks within Domain 3:
• Regulatory expectations
• Compliance risk appetite (e.g., thresholds, escalation points, pass/fail rates)
• Bank's products, services, processes, and operations
• Employee roles and responsibilities
• Compliance risk assessment results
• Regulatory change environment
• Compliance monitoring results
• Compliance audit/exam findings
• Compliance management policy (CMP)
• Volume and severity of known compliance incidents, breakdowns, and/or customer complaints

Domain 4: Regulatory Change Management (15%)

- Task 1:** Monitor and evaluate applicable regulatory agency notifications for new compliance regulations or changes to existing regulations to assess potential regulatory impacts and remediation needs.
- Task 2:** Assess new, revised, or proposed regulatory changes for compliance impacts, communicate to the appropriate parties, and develop action plans as needed.
- Task 3:** Assess regulatory guidance and compliance enforcement actions to determine if remediation is required to address potential compliance impacts.
- Task 4:** Report on the status of regulatory changes and implementation to appropriate parties.
- Task 5:** Monitor and validate action plans for confirmed regulatory impacts to ensure timely adherence to the mandatory compliance date.

The following knowledge is required to perform the tasks within Domain 4:
<ul style="list-style-type: none">All applicable laws, regulations, and guidance.
Other essential CRCM knowledge:
<ul style="list-style-type: none">Bank's products, services, processes, market area, and operations
<ul style="list-style-type: none">Key stakeholders
<ul style="list-style-type: none">Timeline and extent of impact to business units
<ul style="list-style-type: none">Planned changes to critical systems
<ul style="list-style-type: none">New or revised compliance policies, procedures, controls, and training
<ul style="list-style-type: none">Changes to bank's products, services, processes, market area, and operations
<ul style="list-style-type: none">Penalties and potential restitution for non-compliance
<ul style="list-style-type: none">Scope of impacts

Domain 5: Regulator and Auditor Compliance Management (11%)

- Task 1:** Prepare and review requested audit/exam materials to ensure timely and accurate fulfillment and self-identify potential areas of concern.
- Task 2:** Participate in audit/exam meetings to provide business overviews, address questions, discuss findings, or provide updates to appropriate parties.
- Task 3:** Review and draft responses to audit/exam results and ensure action plans are developed and communicated to appropriate parties.
- Task 4:** Report on action plan status to appropriate levels of management and auditors/examiners.
- Task 5:** Coordinate and submit ongoing regulatory reports to auditors/examiners.

The following knowledge is required to perform the tasks within Domain 5:
<ul style="list-style-type: none">All applicable laws, regulations, and guidance.
Other essential CRCM knowledge:
<ul style="list-style-type: none">Bank's products, services, processes, market area, and operationsKey stakeholdersCompliance policies, procedures, and controlsCritical systems and usage by the business unitsServices provided by third partiesCompliance risk appetite (e.g., thresholds, escalation points, pass/fail rates)Effectiveness of actions takenRegulatory expectationsTop risk, emerging risk, and areas of continued focusNew bank products, services, processes, market area, and operations

Domain 6: Compliance Analysis and Internal/External Reporting (11%)

- Task 1:** Analyze and validate data to support regulatory reporting and ensure accuracy and comprehensiveness.
- Task 2:** Complete required reporting, ensure timely submission to the appropriate agency, and resubmit when required.
- Task 3:** Develop, implement, and monitor a plan of action to prevent future reporting errors or breakdowns.

The following knowledge is required to perform the tasks within Domain 6:
• CRA
• HMDA
• BSA (CTR, SARS)
• OFAC
• Regulation Z (Credit card agreements, marketing on college campuses)
• Regulation II
• Bank's products, services, processes, market area, and operations
• Critical systems and usage by the business units
• Findings and root causes
• Compliance policies, procedures, and controls
• Regulator expectations
• Compliance risk appetite (e.g., thresholds, escalation points)
• Penalties and potential restitution for non-compliance
• Scope of impacts

CRCM Exam Content Outline

REFERENCE RESOURCE



The CRCM exam tests knowledge of all applicable laws, regulations, and guidance, as well as other essential knowledge for performing the tasks required of the CRCM. The list below identifies all applicable laws, regulations, and guidance according to their importance. Tier 1 regulations will be represented the most heavily on the test, followed by Tier 2 regulations, then Tier 3 regulations.

Tier 1
Bank Secrecy Act
CFPB Consumer Complaints and Resolution Guidance
Community Reinvestment Act, Implementing Regulations and Interagency Q&A
Electronic Funds Transfer Act/Regulation E
Equal Credit Opportunity Act/Regulation B
Expedited Funds Availability Act/Regulation CC
Fair Credit Reporting Act/Regulations V and FF
Fair Debt Collection Practices Act
Fair Housing Act
Flood Insurance Laws and Regulations including Interagency Q&A
Guidance for Vendor Management/Third Party Risk
Home Mortgage Disclosure Act/Regulation C
Identity Theft Prevention Program Requirements (FCRA)
Information Security Provisions of GLBA/FFIEC Guidelines
Office of Foreign Asset Control Regulations
Privacy of Consumer Financial Information/Regulation P
Real Estate Settlement Procedures Act/Regulation X
Servicemembers Civil Relief Act
Truth in Lending Act/Regulation Z
Truth in Savings Act/Regulation DD
Unfair, Deceptive, or Abusive Acts or Practices (UDAAP)

CRCM Exam Content Outline

REFERENCE RESOURCE



Tier 2
Bank Bribery Act
Bank Protection Act
CFPB Bulletin: RESPA Compliance and Marketing Service Agreements
Controlling the Assault of Non-Solicited Pornography and Marketing Act (CAN-SPAM Act)
FDIC Deposit Insurance Regulations
Federal Benefit Payment Garnishment Rule
FFIEC Guidance on Authentication in an Internet Banking Environment
FFIEC Joint Overdraft Guidance
FFIEC Social Media Guidance
FIRREA Civil Money Penalties
General Data Protection Regulation (GDPR)
Homeowners Protection Act
Insider Lending/Regulation O
Military Lending Act
Real Estate Appraisal Regulations
Reserve Requirements/Regulation D
Right to Financial Privacy Act
Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act)/Regulation G
Telephone Consumer Protection Act (TCPA)
Title III of the Americans with Disabilities Act
Tier 3
Branch Closing Policy Statements
Children's Online Privacy Protection Act
Consumer Leasing Act/Regulation M
Consumer Protection in Sales of Insurance Regulations
CRA Sunshine Act and Implementing Regulations
Credit by Banks for the Purpose of Purchasing or Carrying Margin Stocks/Regulation U
Debit Card Interchange Fees and Routing/Regulation II
Exceptions from Broker-Dealer Requirements/Regulation R
Financial Records Reimbursement/Regulation S
Foreign Corrupt Practices Act
Interagency Guidance on Deposit Reconciliation Practices
Interstate Branching and Banking Efficiency Act
IRS Information Reporting and Withholding Regulations
Privacy of Protected Health Information (HIPAA/HITECH Act)
Retail Non-deposit Investment Products Guidance
Telephone Sales Rule (TSR)
Transactions with Affiliates/Regulation W
Unlawful Internet Gambling Enforcement Act/Regulation GG