

Continental Risk Partners. Capabilities.



Tagline

EXPERIENCE AT THE
TABLE.

Practice

RISK · COMPLIANCE ·
CONTROL

Coverage

NORTH & SOUTH
AMERICA

Authored

CRP PARTNERS · JUNE
2026

Experience at the table.

The firm exists because senior people stop showing up. We do it differently. The partners sit at the table — not just at the kickoff. The fieldwork. The findings. The conversation with the audit committee.

Our team supports testing and documentation under our direct review. Clients buy our judgment, deep industry expertise, experience and ability to respond to complex challenges, and that is what they get.



Senior leaders deserve senior counsel. Every engagement is led by the experienced risk executive who earned your confidence, not delegated to a team you never met. That executive brings the judgment, industry expertise, and **clarity you need before your most consequential decisions.**

WHAT WE DO

DO

- Internal audit
- IT audit · SOX compliance
- Model validation
- AML & sanctions · Fraud risk
- IPO readiness
- Board reporting

WHAT WE DON'T DO

- Financial statement audits
- Attestation engagements

The separation is intentional. It keeps us independent — and it keeps us focused.

PART TWO — THE PRACTICE

Eight capabilities, one engagement model.

Senior partners lead each engagement, end to end. Our team supports testing and documentation under direct review.

Eight practice areas. Each one sits inside a clear bracket.

01 AUDIT

Internal audit

Risk-based assurance against the framework your regulator examines you under.

02 IT

IT audit

ITGC across access, change, operations, and resilience.

03 SOX

SOX compliance

Section 404 control design, testing, and remediation.

04 MODEL

Model validation

Credit, market, AML, and AI/ML models — independent of model development.

05 AML

AML & sanctions

Program reviews, look-backs, and tuning for transaction-monitoring systems.

06 FRAUD

Fraud risk

Assessment, investigation support, and control redesign.

07 IPO

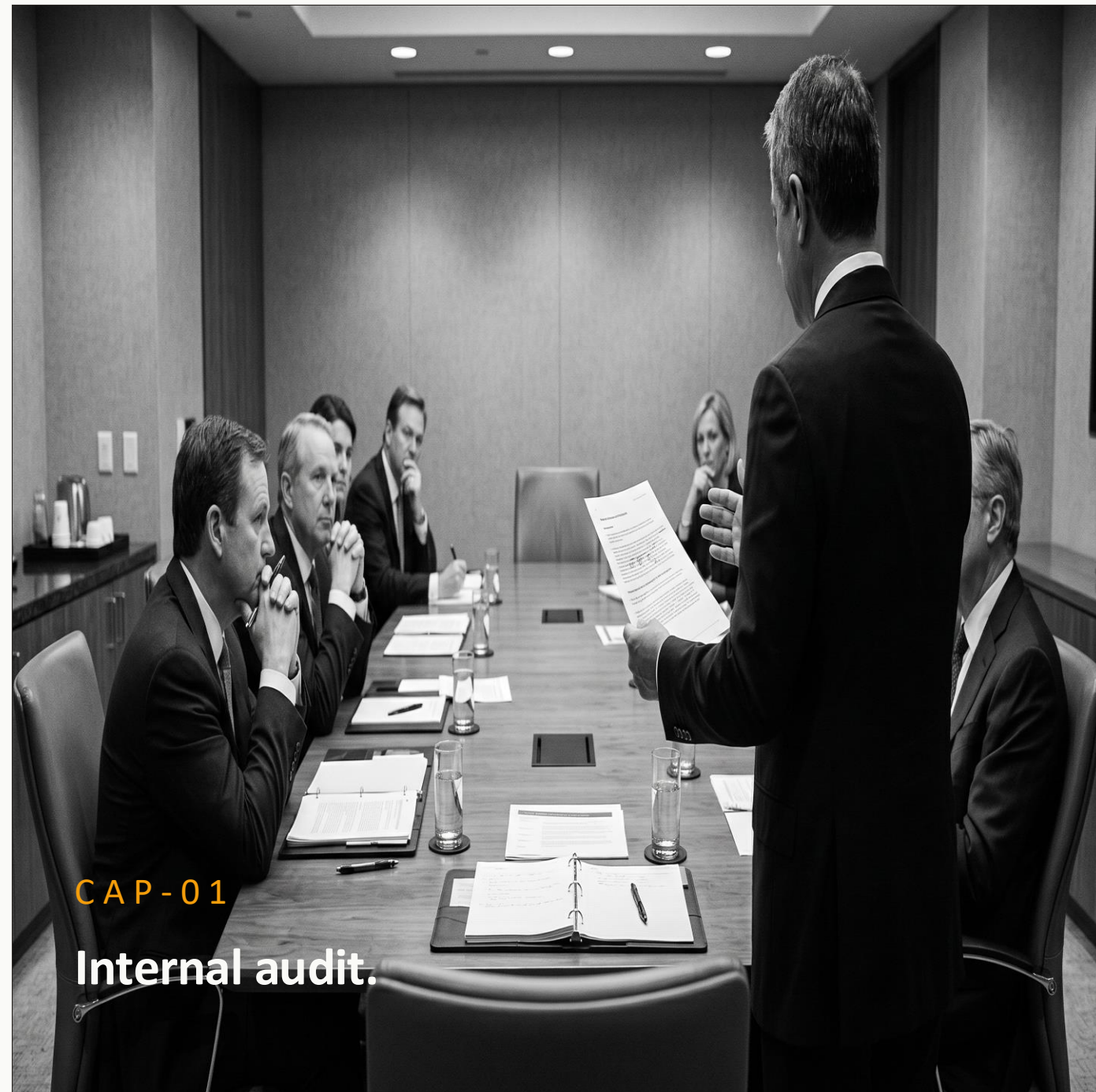
IPO readiness

Control environment, governance, and disclosure readiness.

08 BOARD

Board reporting

Audit-committee briefings written to be read once.



CAP-01

Internal audit.

Risk-based assurance, written to be read.

We audit against the framework your regulator examines you under — not a generic checklist. The output is a short, decisive findings report, with each finding owned by a partner.

COVERAGE Credit risk · BSA · IT general controls · third-party · compliance · operations

CADENCE Quarterly fieldwork blocks with year-end recap

DELIVERABLE Findings memo, board briefing deck, remediation tracker

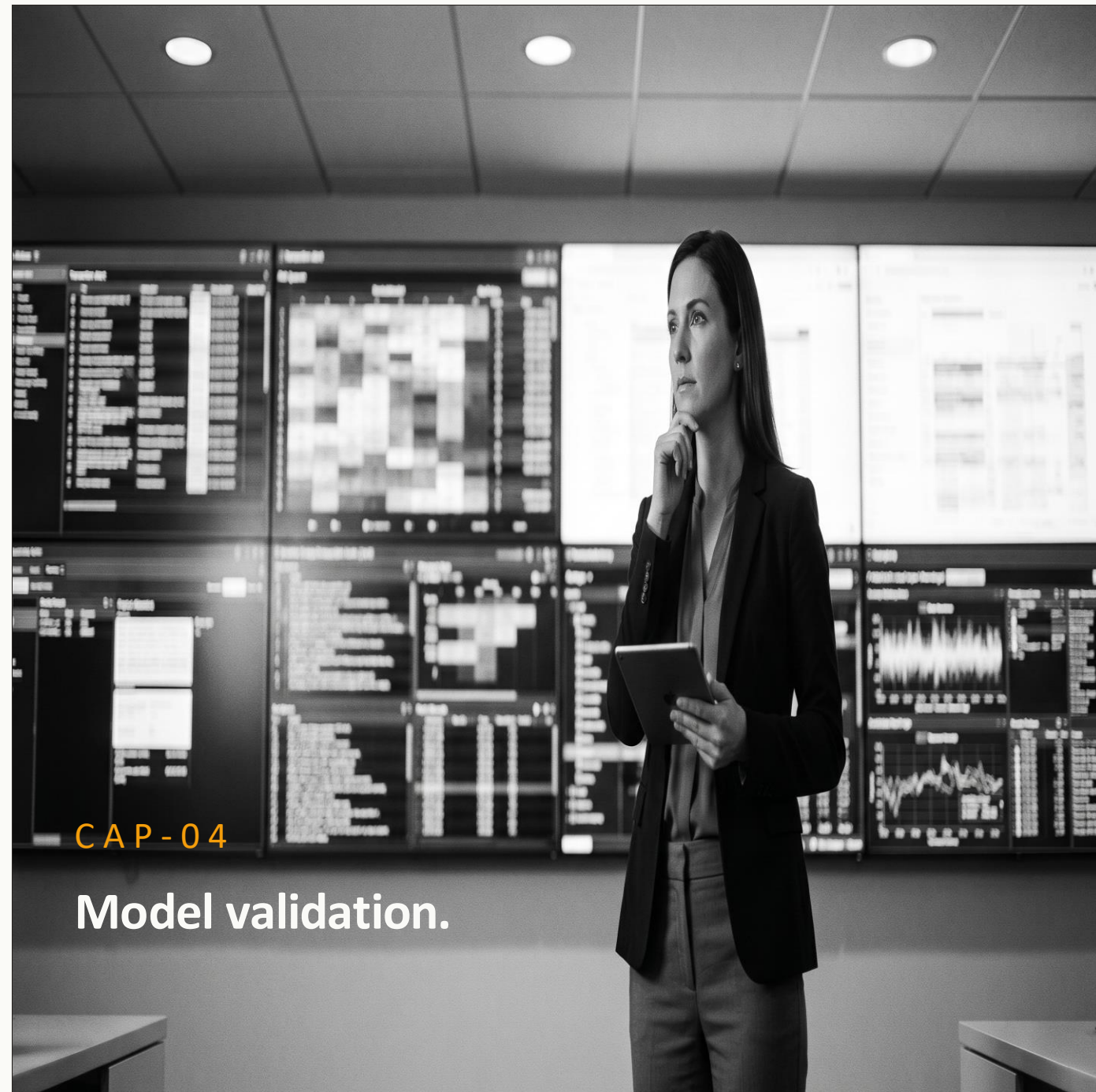
ENGAGEMENT SIZE Partner-led · 2 senior, 3 testing analysts
SIZE



Access · change · operations · resilience. resilience.

We audit IT general controls against the framework your regulator examines you under. SOX 404 work focuses on design, operating effectiveness, and the remediation paths management is going to choose anyway — but earlier.

IT SCOPE	Logical & physical access · change management · operations · resilience · third-party
SOX SCOPE	Risk assessment · control design · operating-effectiveness testing · deficiency aggregation
FRAMEWORKS	COSO · COBIT 2019 · NIST CSF · AICPA TSC
DELIVERABLE	Control-by-control test results · deficiency log · disclosure-committee brief



Independent validation under SR 11-7 11-7 and equivalents.

Credit, market, ALM, AML transaction monitoring, capital, pricing, and AI/ML models. We test conceptual soundness, ongoing monitoring, and outcomes analysis — and we tell you when re-development is the right answer.

MODEL CLASSES	Credit (PD / LGD / EAD) · market · ALM · AML TM · pricing · AI /
STANDARDS	ML SR 11-7 · OCC 2011-12 · SS1/23 · Bank of Mexico equivalents
PHASES	Conceptual soundness · data & implementation · outcomes ·
DELIVERABLE	governance Validation report · finding rating · remediation timeline



Program reviews, alert dispositions, dispositions, look-backs.

We work with the BSA officer, not around them. AML reviews cover risk assessment, KYC/CDD, transaction monitoring, and SAR quality. Fraud-risk work spans assessment, investigation support, and control redesign — including the controls that should have caught it earlier.

AML COVERAGE Risk assessment · KYC / CDD / EDD · TM rule tuning · SAR quality · OFAC / sanctions screening

LOOK-BACKS Regulator-driven retrospective alert reviews and disposition documentation

FRAUD COVERAGE Wire · ACH · check kiting · account takeover · insider ·

DELIVERABLE payments
Program report · ruleset recommendations · remediation plan



CAP-07 / 08

IPO readiness. Board reporting.

Ready to be a public company. Ready to be read by the audit committee.

For pre-IPO companies, we benchmark the control environment, governance, and disclosure muscle against what public-company readiness actually requires. For audit committees, we write briefings in the firm's voice — findings first, three pages, no narrative throat-clearing.

IPO READINESS Gap assessment · disclosure-committee design · internal-audit charter · SOX runway

BOARD REPORTING Quarterly briefings · escalations · heatmap supplements · audit-committee deck templates

STYLE Inter Tight headlines, JetBrains Mono labels, tabular figures, no decoration

CADENCE Aligned to your audit-committee calendar (or quarterly close)

A typical engagement runs five phases.

Partner-led on every boundary.

01

WEEK 1

Scoping

Read every existing touchpoint. Document scope and out-of-scope in writing.

02

WEEKS 2–3

Walkthroughs

Process understanding with control owners. Confirm population and sampling.

03

WEEKS 4–7

Fieldwork

Testing under partner review. Our team documents; partners interpret.

04

WEEK 8

Findings

Drafted in CRP voice. Each finding owned by a partner; remediation timeline attached.

05

WEEK 9

Board reporting

Audit-committee deck, escalation summary, working papers retained.

English and Spanish, at the same level of seniority.

Every senior conversation can happen in either language. A regulator in Miami and a CFO in São Paulo read the same finding, written for them. Headlines are authored in both languages — never translated.

EN · DISPLAY 1 · 64 PX

Two AML alerts unresolved since January.

TWO LINES · 6 WORDS.

ES · DISPLAY 2 · 48 PX (SIZE SHIFT)

Dos alertas AML sin resolver desde enero.

TWO LINES · 6 WORDS · DROPS ONE SIZE TO MATCH.
MATCH.

Representative engagements. **Names withheld** under confidentiality.

01	Regional bank, Florida	Internal audit — credit risk & BSA. Two-year engagement, three audit cycles.	\$3.2B ASSETS	2024 — 2026
02	Community bank, Texas	Model validation — credit, ALM, AML transaction monitoring. SR 11-7 framework.	\$1.1B ASSETS	2025
03	Credit union, Florida	AML look-back. Eighteen months of TM alerts re-reviewed and dispositioned.	\$2.4B ASSETS	2025
04	LatAm fintech	IPO readiness — control environment, disclosure committee, internal-audit charter.	PRE-IPO	2025 — 2026
05	Lending platform, Brazil	Fraud-risk assessment. Wire, ACH equivalents, account takeover. PT-BR engagement.	\$800M PORTFOLIO	2026

Three founding partners. Senior at every seat.

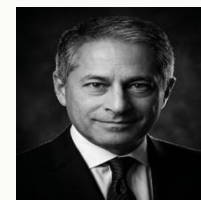


Andres J. Castañeda

RISK ADVISORY & INTERNAL CONTROLS

Twenty-seven years advising boards and C-suites across the Americas. Former Principal at Grant Thornton, leading Florida Advisory Services — 40+ professionals across 14 Latin American markets, Fortune 1000 audit-committee work in enterprise risk, internal audit, SOX, and AI governance.

C-LEVEL ADVISOR EN · ES

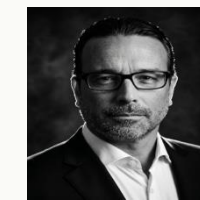


Patricio Perez

ENTERPRISE RISK & BOARD ADVISORY

A career inside financial services as a senior risk and audit executive — building governance, risk, and compliance models that pass examination and sitting at the table when the regulator returns. Member of The National Executive Roundtable.

BOARD-LEVEL ADVISOR EN · ES



Edgar Osuna, Ph.D.

QUANTITATIVE RISK & ANALYTICS

Twenty-five years in banking, risk management, and data analytics across the US, Switzerland, and Latin America. Co-led Mercantil's Global Risk Management Function. Former CDAO at iuivity. Ph.D. Operations Research, MIT. IEEE Longuet-Higgins Prize.

QUANT & MODEL RISK EN · ES

Four principles. They show in everything we ship.

01 · PRECISION

Over volume.

A short, accurate finding is worth more than a long report. Our deliverables run lean.

02 · BILINGUAL

Is a feature.

Not a footnote. Every senior conversation in English or Spanish, at the same level.

03 · HYBRID

Not offshored.

Partners lead, sit with the client, and own every finding. Our team supports testing.

04 · INDEPENDENCE

Is a posture.

It shows in what we refuse to do — financial statement audits, attestation engagements.

Twenty minutes **is** **enough.**

If a working session would be useful, write to us. We will tell you within the same day whether we are the right fit, and what scope would look like.

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