

Defensible under regulatory scrutiny.
Built to scale with growth.
Designed to perform under pressure.

Virtual Risk Solutions

Compliance.

Re-engineered for the AI Era.

Who We Are

Strategic Compliance, Digital Asset Risk & AI Governance Advisory For Regulators, Banks, Fintechs and Digital Asset Institutions.

- *Specialist governance, risk and compliance advisory.*
- *Built for regulatory scrutiny, scale and resilience.*

VRS is a specialist governance, risk, and compliance advisory firm helping institutions build frameworks that withstand regulatory scrutiny, scale with growth, and perform under real world pressure.

“Regulators supervise outcomes, not intentions.”

Who We Serve

- Global banks
- Fintechs
- Digital asset firms
- Regulators & supervisory authorities
- Central banks
- Boards and executive committees
- Sovereign Programmes

Supporting institutions at the intersection of growth, governance, and trust.

V R S

VIRTUAL RISK SOLUTIONS

Our Services and Signature Solutions

Advisory

Strategic governance, regulatory transformation, and board-level redesign

- Regulatory Strategy Design and Licensing
- AML EWRA Build & Implementation
- FATF Mutual Evaluation Readiness

Solutions

We don't just advise — we build the systems that make compliance work

- AI & Data Governance
- Regulatory Remediation
- Stablecoin / Digital Assets

Managed Services

Ongoing practitioner-led support to sustain control effectiveness in real time

- Managed services
- Surge capacity
- Interim coverage

Training Programmes

Practical capability building designed for real-world application.

- Workshops
- Exam prep
- E-Learning Solutions

We don't just advise on compliance frameworks — we build the systems, governance, and capability that make them work in practice.

V R S

VIRTUAL RISK SOLUTIONS

Why VRS

Built by senior global practitioners

VRS is built by practitioners who have designed, defended, and remediated compliance and financial crime frameworks inside global banks, fintechs, and digital asset firms. Our experience is grounded in real accountability, not theoretical consulting models, which means our advice is shaped by what works under real regulatory and operational pressure.

Proven under supervisory pressure

Our methodologies are informed by first-hand experience responding to regulatory findings, enforcement scrutiny, independent reviews, and board-level challenge. We understand what frameworks must look like when tested by supervisors, auditors, and external stakeholders — and we build with that level of defensibility from day one.

Evidence-first frameworks

We design control environments around evidence, data lineage, management information, and explainability. This ensures every control, decision, escalation, and risk narrative can be traced, evidenced, and defended when challenged by boards, regulators, or enforcement authorities

Scalable operating models

VRS frameworks are designed to scale with institutional growth, new products, new jurisdictions, and evolving regulatory obligations. Whether supporting a fast-growth fintech, a global bank, or a sovereign programme, we create operating models that remain resilient as complexity increases.

Board-ready outputs

Our deliverables are designed for executive decision-making. From risk appetite statements and governance redesign to remediation roadmaps and AI control frameworks, we translate technical risk into clear strategic narratives that boards and senior committees can challenge, own, and act upon.

Trusted by boards and regulators

VRS is trusted by senior leaders, boards, supervisory authorities, and national risk programmes because our work combines practitioner realism with regulatory credibility. We help institutions move beyond compliance theatre into frameworks that withstand challenge, inspire confidence, and support strategic growth.

Leadership

Oonagh van den Berg
Founder & CEO

20+ years across global banking, fintech, AI and digital assets. Former leadership roles across HSBC | Citi | ING | Standard Chartered | Uphold



“Widely recognised as a leading voice in modern compliance, Oonagh van den Berg has built and transformed regulatory frameworks across some of the world’s most complex financial institutions.”

Oonagh van den Berg is an award-winning Compliance and Financial Crime expert, and one of the few professionals globally to have **built and transformed compliance frameworks across traditional banking, fintech, and the digital asset ecosystem.**

Having held senior roles at leading institutions Oonagh has **led large-scale regulatory transformation programmes across more than 180 countries.** Her work has consistently focused on one critical challenge: *how to move compliance from policy and theory into execution that holds up under real-world scrutiny.*

As **Founder and CEO of Virtual Risk Solutions (VRS)**, Oonagh is reshaping the consultancy model — combining deep practitioner expertise with data-led, automation-enabled approaches to build compliance frameworks that are not only effective, but defensible. Her work **sits at the intersection of data integrity, AI governance, and control architecture**, helping institutions design systems that can be explained, evidenced, and trusted.

Built on the experience of transforming compliance inside some of the world’s most complex financial institutions.

V R S

VIRTUAL RISK SOLUTIONS

Publications

Modernising Compliance™ is a practitioner-led book series used by risk practitioners globally. It is designed to help organisations move beyond fragmented controls and into data-driven, AI-enabled, regulator-ready frameworks.

Through our books, training programmes, and global speaking engagements, we provide the tools, frameworks, and insight required to build compliance systems that stand up to scrutiny.

Our work spans EWRA design, control frameworks, data and AI governance, and regulatory transformation — bridging the gap between theory and real-world application. Because compliance isn't about passing audits — it's about building systems that hold under pressure.

Current publications include:



The ideas, frameworks, and methodologies shaping the future of modern compliance.

V R S

VIRTUAL RISK SOLUTIONS

Building Compliance That Performs Under Pressure

Website: www.virtualrisksolutions.com

Email: info@virtualrisksolutions.com

Phone: +351 913 990 615

**Partner with VRS to build compliance that performs
under pressure.**

VRS operates internationally with a global footprint and representative presence across major financial centres and strategic jurisdictions.

Australia
Singapore
Hong Kong
India
Pakistan
Kazakhstan
UAE
Mauritius

South Africa
Nigeria
Portugal
France
The Netherlands
Germany
Estonia
Sweden

Portugal
United Kingdom
Ireland
United States
Canada
Mexico
Brazil
Argentina



VRS: Redefining compliance for a data-driven, AI-enabled world

V R S

VIRTUAL RISK SOLUTIONS