

FINANCE COMMISSION
Austin, Texas

INTERNAL AUDIT PLAN

For Fiscal Year 2016



FINANCE COMMISSION

Austin, Texas

Internal Audit Plan
For Fiscal Year 2016

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Garza/Gonzalez & Associates

CERTIFIED PUBLIC ACCOUNTANTS

Finance Commission and
Audit Committee Members
Austin, Texas

Enclosed is the proposed fiscal year 2016 Internal Audit Plan (Plan) for the Finance Commission. This Plan determines the scope of internal audit activities and is the source for assignment and prioritization of internal audit responsibilities for fiscal year 2016 for the Texas Department of Banking (DOB), Department of Savings and Mortgage Lending (SML), and the Office of Consumer Credit Commissioner (OCCC). Specific planning for audit procedures is a naturally ongoing process; thus, the Plan is reviewed annually and may be revised as necessary by the Finance Commission or Audit Committee.

This Plan has been prepared following Generally Accepted Auditing Standards and International Standards for the Professional Practice of Internal Auditing, as determined by the Institute of Internal Auditors.



October 5, 2015

FINANCE COMMISSION

Austin, Texas

Internal Audit Plan
For Fiscal Year 2016

I. Methodology

The Finance Commission's fiscal year 2016 Internal Audit Plan (Plan) was prepared using a risk assessment process, where we reviewed various documents and questionnaires completed by staff from each of the 3 agencies, as documented below. These 3 agencies, which are considered financial regulatory agencies, were granted self-directed, semi-independent (SDSI) status in the 81st Legislature Session, effective September 1, 2009. With the SDSI status, these agencies are not required to have their budget approved by the Legislature; however, the Finance Commission is responsible for setting their spending authority or limits. Each agency's entire operating funds are generated from fees assessed to the businesses they supervise and are used to fund both direct and indirect costs. General revenue funds are not used to support their operations.

The following documents from the 3 agencies were reviewed and considered in our risk assessment process:

- Operating Budgets
- Organizational Charts
- Policies and Procedures
- Applicable Laws and Rules
- Audit and/or Monitoring Reports from Third Party Agencies
- Prior Internal Audit Reports

Questionnaires were developed for completion by the Commissioners, Deputy Commissioners, Division Directors, and other staff to update our understanding of each Division, and its role within the overall scheme of the respective agency. The questionnaires included topics; such as, recent changes in key personnel, time elapsed since last audit, status of past audit findings, and regulatory compliance requirements. Utilizing information obtained through the questionnaires and background information reviewed, audit areas for each of the 3 agencies were identified as potential audit topics. A risk analysis was completed for each individual audit topic and then compiled to develop an overall risk assessment for each of the 3 agencies.

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Internal Audit Plan

The following 8 risk factors were considered for each potential audit topic:

1. Materiality
Measure of the auditable unit's *financial* materiality based on the dollar amount per year of assets, receipts, or disbursements for which the unit is responsible; or, *non-financial* materiality based on the number of licensees for which the unit is responsible, or the magnitude of its responsibility related to the agency's primary mission.
2. Time since Last Audit or Review
Measure of the number of years between the date of the previous audit or review and the date of the risk assessment.
3. Results of Last Audit or Review
Measure of the results of the previous audit or review.
4. Adequacy of Staffing Levels
Measure of the adequacy of the staffing level of the auditable unit as it relates to the achievement of its objectives.
5. Policies and Procedures
Measure of the existence of policies and procedures documenting the auditable unit's activities.
6. Compliance with Contracts, Laws, and Regulations
Measure of the existence of contracts, laws, and/or regulations for which the auditable unit is responsible for complying.
7. Susceptibility of Material Theft or Fraud
Measure of the auditable unit's risk and controls in place as it relates to material theft or fraud.
8. Issues or Concerns
Measure of issues or concerns expressed by management, the Finance Commission, or Audit Committee.

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Internal Audit Plan

II. Scope

In accordance with the **International Standards for the Professional Practice of Internal Auditing**, the audit scope will encompass the examination and evaluation of the adequacy and effectiveness of the respective agency's system of internal control and the quality of performance in carrying out assigned responsibilities. The audit scope includes the following objectives:

- **Reliability and Integrity of Financial and Operational Information** – Review the reliability and integrity of financial and operating information and the means used to identify, measure, classify, and report such information.
- **Compliance with Policies, Procedures, Laws, Regulations, and Contracts** – Review the systems established to ensure compliance with those policies, procedures, laws, regulations, and contracts which could have a significant impact on operations and reports, and determine whether the organization is in compliance.
- **Safeguarding of Assets** – Review the means of safeguarding assets and, as appropriate, verify the existence of such assets.
- **Effectiveness and Efficiency of Operations and Programs** – Appraise the effectiveness and efficiency with which resources are employed.
- **Achievement of the Organization's Strategic Objectives** – Review operations or programs to ascertain whether results are consistent with established objectives and goals and whether the operations or programs are being carried out as planned.

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Internal Audit Plan

III. Texas Department of Banking

Internal Audit Plan

The Internal Audit Plan (Plan) includes 2 audits to be performed during the 2016 fiscal year. The Plan also includes other tasks that may be assigned by the Finance Commission during the year, and preparation of the Annual Internal Audit Report for fiscal year 2016.

Risk Assessment

Utilizing information obtained through the questionnaires and background information reviewed, 17 audit areas were identified as potential audit topics. A risk analysis utilizing the 8 risk factors, mentioned in section I of this report, was completed for each individual audit topic and then compiled to develop an overall risk assessment.

Following are the results of the risk assessment performed for the 17 potential audit topics identified:

HIGH RISK	MODERATE RISK	LOW RISK
Bank Examinations	Trust Examinations	Corporate Activities
IT Examinations	Imaging & Records Management	Prepaid Funeral Contracts
Prepaid Funeral Guaranty Trust/Insurance Funds	Fixed Asset Management	Financial Reporting
	Payroll & Human Resources	Travel
	Purchasing	Management Information Systems
	Revenue Accounting Process	Risk Management
		Money Services Businesses
		Perpetual Care Cemeteries

This report includes the “Risk Assessment Summary” as Attachment A-1; and, the “History of Areas Audited” as Attachment B-1, which identifies audits/reviews performed from fiscal year 2006 through 2015.

FINANCE COMMISSION

Internal Audit Plan

In the prior 3 years, internal audits were performed in the following areas:

Fiscal Year 2015:

- Revenue Accounting Process
- Perpetual Care Cemeteries

Fiscal Year 2014:

- Money Services Businesses
- Management Information Systems

Fiscal Year 2013:

- Corporate Activities
- Prepaid Funeral Contracts

The areas recommended for internal audit and other functions to be performed for fiscal year 2016 are as follows:

1. IT Examinations

The planned audit procedures include the following:

- a. Review and obtain an understanding of DOB's written policies and procedures, applicable laws and regulations, and current practices in place for the IT Examinations area.
- b. Determine, on a sample basis, if the examination programs used by the examiners are in compliance with the applicable provisions of the Texas Finance Code and Texas Administrative Code.
- c. On a sample basis, review a selection of IT examinations performed during the year to assess the internal controls in place over the examination process.
- d. Review sample of reports issued to ensure they are reflective of the examination results, report accurate information, and prepared in accordance with established policies and procedures.
- e. Other procedures that may be deemed necessary during audit fieldwork.

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Internal Audit Plan

2. Imaging & Records Management

The planned audit procedures include the following:

- a. Review and obtain an understanding of Chapter 441, Subchapter L of the Texas Government Code, and DOB's policies and procedures in place over the Imaging and Records Management area.
- b. Review DOB's current records retention schedule to ensure the inclusion of all state-required elements.
- c. Review the list of records stored onsite and electronically to ensure they are current and within the prescribed retention period.
- d. Ensure records are purged in accordance with the Records Retention Schedule.
- e. Perform inquiries and reviews to assess the availability of imaged records, and the security of the electronic storage system.
- f. Other procedures that may be deemed necessary during audit fieldwork.

3. Other Tasks

Other tasks as may be assigned by the Finance Commission.

FINANCE COMMISSION

Internal Audit Plan

IV. Department of Savings and Mortgage Lending

Internal Audit Plan

The Internal Audit Plan (Plan) includes 1 audit to be performed during the 2016 fiscal year. The Plan also includes a follow-up of the prior year audit recommendations, other tasks that may be assigned by the Finance Commission during the year, and preparation of the Annual Internal Audit Report for fiscal year 2016.

Risk Assessment

Utilizing information obtained through the questionnaires and background information reviewed, 14 audit areas were identified as potential audit topics. A risk analysis utilizing the 8 risk factors, mentioned in section I of this report, was completed for each individual audit topic and then compiled to develop an overall risk assessment.

Following are the results of the risk assessment performed for the 14 potential audit topics identified:

HIGH RISK	MODERATE RISK	LOW RISK
Legal and Enforcement	Financial Reporting	Payroll and Human Resources
Thrift Examinations		Mortgage Licensing and Registration
Mortgage Examinations		Records Management
Thrift Supervision and Compliance		Consumer Protection
Revenue Accounting Process		Fixed Assets
Purchasing and Travel		Risk Management
Management Information Systems		

This report includes the “Risk Assessment Summary” as Attachment A-2; and, the “History of Areas Audited” as Attachment B-2, which identifies audits/reviews performed from fiscal year 2006 through 2015.

In the prior 3 years, internal audits were performed in the following areas:

Fiscal Year 2015:

- Mortgage Examinations

Fiscal Year 2014:

- Consumer Protection

Fiscal Year 2013:

- Thrift Supervision and Compliance

FINANCE COMMISSION

Internal Audit Plan

The area recommended for internal audit and other functions to be performed for fiscal year 2016 are as follows:

1. Management Information Systems

The planned audit procedures include the following:

- a. Review and obtain an understanding of legal and regulatory requirements relevant to SML's Management Information Systems.
- b. Review the controls and processes in place to manage access to information resources to ensure authorized use and that sensitive or confidential information is protected from unauthorized access, use, disclosure, disruption, modification, or destruction, in the following areas:
 - Encryption requirements for storage devices, data transmissions, portable devices, etc.
 - Modification to or removal of a user's access authorization.
 - Individual accountability for changes made to information resource systems.
 - Password settings (complexity, history, change interval).
 - Physical security over devices and terminals.
- c. Obtain an understanding of reporting requirements outlined in the Texas Administrative Code Chapter 202 and perform procedures to ensure SML's compliance with the requirements.
- d. Review the policies and procedures for data backup and disaster recovery, and perform procedures to ensure compliance with the established policies and procedures, and applicable laws and regulations.
- e. Other procedures that may be deemed necessary during audit fieldwork.

2. Follow-up of Internal Audits

Perform follow-up procedures to determine the status of prior year comments that were not fully implemented as of the fiscal year ended August 31, 2015. The audit procedures will result in a determination that the recommendation is (1) Implemented; (2) Partially Implemented; (3) Action Delayed; (4) No Action Taken; (5) Do Not Plan to Take Corrective Action; or, (6) Other.

3. Other Tasks

Other tasks as may be assigned by the Finance Commission.

FINANCE COMMISSION

Internal Audit Plan

V. Office of Consumer Credit Commissioner

Internal Audit Plan

The Internal Audit Plan (Plan) includes 1 audit to be performed during the 2016 fiscal year. The Plan also includes a follow-up of the prior year audit recommendations, other tasks as may be assigned by the Finance Commission, and preparation of the Annual Internal Audit Report for fiscal year 2016.

Risk Assessment

Utilizing information obtained through the questionnaires and background information reviewed, 17 audit areas were identified as the potential audit topics. A risk analysis utilizing the 8 risk factors, mentioned in section I of this report, was completed for each individual audit topic and then compiled to develop an overall risk assessment.

Following are the results of the risk assessment performed for the 17 potential audit topics identified:

HIGH RISK	MODERATE RISK	LOW RISK
Motor Vehicle Sales Finance Examinations	Records Management	Professional Licensing (Pawnshop Employees & MLO)
Registration	Property Tax Lender Examinations	Pawn Examinations
Texas Financial Education Endowment Fund	Billing and Collection of Fees	Fixed Assets
	Fiscal Division	Management Information Systems
	Complaint Intake and Investigations	Risk Management
	Regulated Lenders Examinations	Business Licensing
		Credit Access Business Examinations
		Human Resources

This report includes the “Risk Assessment Summary” as Attachment A-3; and, the “History of Areas Audited” as Attachment B-3, which identifies audits/reviews performed from fiscal year 2006 through 2015.

In the prior 3 years, internal audits were performed in the following areas:

Fiscal Year 2015:

- Texas Financial Education Endowment Fund

Fiscal Year 2014:

- Professional Licensing

Fiscal Year 2013:

- Credit Access Business Examinations

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The area recommended for internal audit and other functions to be performed for fiscal year 2015 are as follows:

1. Motor Vehicle Sales Finance (MVSF) Examinations

The planned audit procedures include the following:

- a. Obtain an understanding of the laws and regulations provided in the Texas Administrative Code and the Texas Finance Code, as applicable to the MVSF Examinations.
- b. Review established policies and procedures, collect various documents, and conduct interviews to obtain an understanding of the MVSF Examination Area's processes and current practices in place.
- c. Select a sample of MVSF examinations performed during the year to test for compliance with policies and procedures, rules and regulations, and current practices in place.
- d. Select a sample of MVSF licensees to ensure that the frequency of examinations is in accordance with the guideline established by the OCCC.
- e. Review policies and procedures for MVSF examiner training and perform procedures to ensure MVSF examiners are trained accordingly.
- f. Other procedures that may be deemed necessary during audit fieldwork.

2. Follow-up of Internal Audits

Perform follow-up procedures to determine the status of prior year comments that were not fully implemented as of the fiscal year ended August 31, 2015. The audit procedures will result in a determination that the recommendation is (1) Implemented; (2) Partially Implemented; (3) Action Delayed; (4) No Action Taken; (5) Do Not Plan to Take Corrective Action; or, (6) Other.

3. Other Tasks

Other tasks as may be assigned by the Finance Commission.

ATTACHMENTS

TEXAS DEPARTMENT OF BANKING
Risk Assessment Summary
Fiscal Year 2016

		RISK FACTOR WEIGHT																
		10.00%	16.50%	16.00%	15.00%	12.50%	12.00%	8.00%	10.00%									
		RISK FACTORS																
		1	2	3	4	5	6	7	8									
										Compliance with Contracts, Laws & Regulations		Susceptibility of Material Theft or Fraud		Issues or Concerns		Total		
POTENTIAL AUDIT TOPIC		Materiality	Time Since Last Audit or Review	Results of Last Audit or Review	Adequacy of Staffing Levels	Policies and Procedures	Regulations	Fraud	Concerns									
High Risk: > 156																		
1	Bank Examinations	3	30.00	2	33.00	1	16.00	2	30.00	1	12.50	3	36.00	1	8.00	1	10.00	175.50
2	IT Examinations	3	30.00	2	33.00	1	16.00	1	15.00	1	12.50	3	36.00	1	8.00	1	10.00	160.50
3	Prepaid Funeral Guaranty Trust / Insurance Funds	3	30.00	2	33.00	1	16.00	1	15.00	1	12.50	2	24.00	2	16.00	1	10.00	156.50
Moderate Risk: 137 - 156																		
4	Trust Examinations	1	10.00	2	33.00	1	16.00	2	30.00	1	12.50	3	36.00	1	8.00	1	10.00	155.50
5	Imaging & Records Management	1	10.00	3	49.50	1	16.00	1	15.00	1	12.50	2	24.00	1	8.00	1	10.00	145.00
6	Fixed Asset Management	3	30.00	1	16.50	1	16.00	1	15.00	1	12.50	2	24.00	2	16.00	1	10.00	140.00
7	Payroll & Human Resources	3	30.00	1	16.50	1	16.00	1	15.00	1	12.50	2	24.00	2	16.00	1	10.00	140.00
8	Purchasing	3	30.00	1	16.50	1	16.00	1	15.00	1	12.50	2	24.00	2	16.00	1	10.00	140.00
9	Revenue Accounting Process	3	30.00	1	16.50	1	16.00	1	15.00	1	12.50	2	24.00	2	16.00	1	10.00	140.00
Low Risk: < 137																		
10	Corporate Activities	3	30.00	1	16.50	1	16.00	1	15.00	1	12.50	2	24.00	1	8.00	1	10.00	132.00
11	Prepaid Funeral Contracts	3	30.00	1	16.50	1	16.00	1	15.00	1	12.50	2	24.00	1	8.00	1	10.00	132.00
12	Financial Reporting	1	10.00	2	33.00	1	16.00	1	15.00	1	12.50	2	24.00	1	8.00	1	10.00	128.50
13	Travel	3	30.00	1	16.50	1	16.00	1	15.00	1	12.50	1	12.00	2	16.00	1	10.00	128.00
14	Management Information Systems	1	10.00	1	16.50	1	16.00	1	15.00	1	12.50	2	24.00	2	16.00	1	10.00	120.00
15	Risk Management	1	10.00	1	16.50	2	32.00	1	15.00	1	12.50	1	12.00	1	8.00	1	10.00	116.00
16	Money Services Businesses	1	10.00	1	16.50	1	16.00	1	15.00	1	12.50	2	24.00	1	8.00	1	10.00	112.00
17	Perpetual Care Cemeteries	1	10.00	1	16.50	1	16.00	1	15.00	1	12.50	2	24.00	1	8.00	1	10.00	112.00

Risk Factor Rating:

1 - Low Risk

2 - Moderate Risk

3 - High Risk

OFFICE OF CONSUMER CREDIT COMMISSIONER
Risk Assessment Summary
For Fiscal Year 2016

		RISK FACTOR WEIGHT																
		10.00%	16.50%	16.00%	15.00%	12.50%	12.00%	8.00%	10.00%									
		RISK FACTORS																
		1	2	3	4	5	6	7	8									
		<div style="display: flex; justify-content: space-between;"> Materiality Time Since Last Audit or Review Results of Last Audit or Review Adequacy of Staffing Levels Policies and Procedures Compliance with Contracts, Laws & Regulations Susceptibility of Material Theft or Fraud Issues or Concerns Total </div>																
POTENTIAL AUDIT TOPIC																		
High Risk: > 162																		
1	Motor Vehicle Sales Finance Examinations	3	30.00	3	49.50	1	16.00	1	15.00	1	12.50	3	36.00	1	8.00	1	10.00	177.00
2	Registration	1	10.00	3	49.50	1	16.00	2	30.00	2	25.00	2	24.00	1	8.00	1	10.00	172.50
3	Texas Financial Education Endowment Fund	3	30.00	1	16.50	2	32.00	1	15.00	1	12.50	2	24.00	2	16.00	2	20.00	166.00
Moderate Risk: 147 - 162																		
4	Records Management	1	10.00	3	49.50	1	16.00	1	15.00	2	25.00	2	24.00	1	8.00	1	10.00	157.50
5	Property Tax Lender Examinations	1	10.00	3	49.50	1	16.00	1	15.00	1	12.50	3	36.00	1	8.00	1	10.00	157.00
6	Billing and Collection of Fees	3	30.00	2	33.00	1	16.00	1	15.00	1	12.50	2	24.00	2	16.00	1	10.00	156.50
7	Fiscal Division (includes Purchasing, Travel, and Payroll)	3	30.00	1	16.50	2	32.00	1	15.00	1	12.50	2	24.00	2	16.00	1	10.00	156.00
8	Complaint Intake and Investigations	2	20.00	2	33.00	1	16.00	1	15.00	1	12.50	3	36.00	1	8.00	1	10.00	150.50
9	Regulated Lenders Examinations	2	20.00	2	33.00	1	16.00	1	15.00	1	12.50	3	36.00	1	8.00	1	10.00	150.50
Low Risk: < 147																		
10	Professional Licensing (Pawnshop Employees & MLO)	1	10.00	1	16.50	2	32.00	2	30.00	1	12.50	2	24.00	1	8.00	1	10.00	143.00
11	Pawn Examinations	1	10.00	2	33.00	1	16.00	1	15.00	1	12.50	3	36.00	1	8.00	1	10.00	140.50
12	Fixed Assets	3	30.00	1	16.50	1	16.00	1	15.00	1	12.50	2	24.00	2	16.00	1	10.00	140.00
13	Management Information Systems	1	10.00	1	16.50	2	32.00	1	15.00	1	12.50	2	24.00	2	16.00	1	10.00	136.00
14	Risk Management	1	10.00	2	33.00	1	16.00	2	30.00	1	12.50	1	12.00	1	8.00	1	10.00	131.50
15	Business Licensing	1	10.00	1	16.50	1	16.00	2	30.00	1	12.50	2	24.00	1	8.00	1	10.00	127.00
16	Credit Access Business Examinations	1	10.00	1	16.50	1	16.00	1	15.00	1	12.50	3	36.00	1	8.00	1	10.00	124.00
17	Human Resources	1	10.00	1	16.50	1	16.00	1	15.00	1	12.50	2	24.00	2	16.00	1	10.00	120.00

Risk Factor Rating: 1 - Low Risk 2 - Moderate Risk 3 - High Risk
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TEXAS DEPARTMENT OF BANKING
History of Areas Audited
For Fiscal Year 2016

	POTENTIAL AUDIT TOPIC	Fiscal Year Audited									
		2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1	Bank Examinations	B			E	E		A, E1	E1		
2	Corporate Activities			A					A		
3	Purchasing	C				C	A1			C	
4	Fixed Asset Management				A	C1				C1	
5	Imaging and Records Management			A							
6	IT Examinations					A					
7	Management Information Systems	D	B, D	D	D	A, D	D	D	D, H	A	
8	Payroll and Human Resources	B, C				C	A1		G	C, I	
9	Perpetual Care Cemeteries				A						A
10	Prepaid Funeral Contracts			A					A		
11	Risk Management	F	F	F	F	F				F	F
12	Travel	C				C	A1			C	
13	Trust Examinations		B				A				
14	Money Service Business		B			A				A	
15	Revenue Accounting Process (Effective FY 2011)						A				A
16	Financial Reporting (Effective FY 2011)						A				
17	Prepaid Funeral Guaranty Funds (Separate Area FY 2012)							A			

Legend

- A** Audit performed by Garza/Gonzalez & Associates
- A1** Limited review performed by Garza/Gonzalez & Associates
- B** Audit performed by Wiener Strickler, LLP
- C** Post-payment audit performed by the Comptroller of Public Accounts
- C1** Limited review performed by the Comptroller of Public Accounts
- D** Controlled penetration test performed by the Department of Information Resources
- E** Audit performed by the State Auditor's Office
- E1** Off-site review of outstanding audit findings performed by the State Auditor's Office
- F** Risk management program review or on-site consultation performed by the State Office of Risk Management
- G** Review of personnel policies & procedures system performed by the Texas Workforce Commission Civil Rights Division
- H** Information security assessment review performed by Gartner
- I** Criminal history record audit performed by the Department of Public Safety

DEPARTMENT OF SAVINGS AND MORTGAGE LENDING
History of Areas Audited
For Fiscal Year 2016

	POTENTIAL AUDIT TOPIC	Fiscal Year Audited									
		2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1	Payroll and Human Resources		G		A, E					E	
2	Financial Reporting	E, F	H		E						
3	Thrift Examinations				I	I, A					
4	Mortgage Examinations	B	H	A							A
5	Legal and Enforcement		B				A				
6	Consumer Protection		H							A	
7	Thrift Supervision and Compliance	B							A		
8	Mortgage Licensing and Registration		H					A			
9	Fixed Assets	E1			A1					E1	
10	Management Information Systems		B	C	C, I		C		C		C
11	Risk Management	D1		D2	D1	D1			D1	D1	
12	Records Management				A						
13	Revenue Accounting Process						A				
14	Purchasing and Travel	E, F			E					E	

Legend

- A** Audit performed by Garza/Gonzalez & Associates
- B** Audit performed by Wiener Strickler, LLP
- C** Controlled penetration test performed by the Department of Information Resources
- D1** Risk management program review or on-site consultation performed by the State Office of Risk Management (SORM)
- D2** Audit of building safety, emergency evacuation procedures, and overall work conditions performed by SORM
- E** Post-payment audit performed by the Comptroller of Public Accounts
- E1** Limited review performed by the Comptroller of Public Accounts
- F** Post procurement and payment audit performed by the Texas Facilities Commission
- G** Personnel policies & procedures review performed by the Texas Workforce Commission
- H** Audit on protection of consumers from predatory mortgage lending practices performed by the State Auditor's Office
- I** Audit performed by the State Auditor's Office

OFFICE OF CONSUMER CREDIT COMMISSIONER
History of Areas Audited
For Fiscal Year 2016

Fiscal Year Audited

	POTENTIAL AUDIT TOPIC	Fiscal Year Audited									
		2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1	Human Resources				A	C			C		
2	Credit Access Business Exams (Effective FY 2012)								A		
3	Fiscal Division (includes Purchasing, Travel & Payroll Divisions)	C, D				C			C		
4	Complaint Intake and Investigation			F				A			
5	Billing and Collection of Fees				A						
6	Registration (Effective FY 2012)										
7	Professional Licensing (Pawnshop Employees & MLO) (Effective FY 2012)									A	
8	Motor Vehicle Sales Finance Examinations	B		F							
9	Business Licensing		B	F			A				
10	Regulated Lenders Examinations					A					
11	Fixed Assets	C1		A		C1			C1		
12	Property Tax Lender Exams (Effective FY 2012)										
13	Pawn Examinations					A					
14	Management Information Systems		B, E	E	E		A		E	E	E
15	Records Management			A							
16	Risk Management	G			G			G			
17	Texas Financial Education Endowment Fund (Effective FY 2013)										A

Legend

- A Audit performed by Garza/Gonzalez & Associates
- B Audit performed by Wiener Strickler, LLP
- C Post-payment audit performed by the Comptroller of Public Accounts
- C1 Limited review performed by the Comptroller of Public Accounts
- D Post procurement audit performed by the Texas Facilities Commission
- E Controlled penetration test performed by the Department of Information Resources
- F Audit performed by the State Auditor's Office
- G Risk management program review or on-site consultation performed by the State Office of Risk Management