

FFIEC Cybersecurity Assessment Tool (CAT) Retirement – Institutional Readiness & Next Steps

OVERVIEW

The FFIEC will retire its Cybersecurity Assessment Tool (CAT) on August 31, 2025, ending a decade of use across the financial sector. The CAT helped institutions benchmark cybersecurity maturity across five domains. As of Q2 2025, firms must finalize transition plans to an alternative, risk-aligned framework to maintain regulatory readiness.

Key Milestones

- ⌚ Retirement Announced: August 29, 2024
- ⌚ Final Sunset: August 31, 2025
- ⌚ CAT Removed from FFIEC Site: Post-sunset
- ⌚ Transition Deadline: Q3 2025 (before examiner reviews begin)

Why CAT is Being Retired

- ⌚ Limited Progression: Most institutions reached maturity ceilings
- ⌚ Static Design: Inflexible to emerging threats
- ⌚ Modern Replacements: NIST CSF 2.0, CISA Goals, and CRI Profile offer adaptive, sector-relevant tools

Regulatory Expectations

- ⌚ Ongoing Self-Assessments Required
- ⌚ Framework Choice is Institution-Led: Must align to size, complexity, and threat landscape
- ⌚ Documentation Needed: Selection rationale and alignment with institutional risk strategy must be defensible

Highlighted Acceptable Frameworks

- ⌚ NIST CSF 2.0
- ⌚ CISA Cybersecurity Performance Goals
- ⌚ CIS Controls
- ⌚ ISO 27001
- ⌚ NCUA ACET (remains where applicable)

Transition Plan

- ⌚ Finalize framework selection by Q2 2025
- ⌚ Map existing CAT outputs to new framework
- ⌚ Update policies, risk registers, and board reporting
- ⌚ Prepare for examiner alignment in late 2025 reviews

TAKE ADVANTAGE OF CHANGE

With the CAT framework sunsetting, firms have a timely opportunity to rethink and modernize their approach to cyber governance. Navigating this transition doesn't have to be overwhelming. SDG's **Compliance-as-a-Service (CaaS)** offering is designed to simplify the process, streamline control frameworks, support audit documentation, and help teams stay aligned with evolving requirements.

If you're looking to turn compliance into a strategic asset rather than a checkbox exercise, SDG is here to help.

ABOUT US

With more than 30 years of experience partnering with global enterprises on complex business and IT initiatives, SDG is a trusted provider of advisory, transformation, and managed services. The firm empowers organizations to strengthen cyber resilience by integrating AI into identity, threat, and risk management solutions that protect digital assets and deliver measurable business value. Learn more at www.sdgc.com.



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