



**04/01/2019 9:30AM - 10:30AM**

Deep Dive Workshop, Internal Audit

Chesapeake 4-5

**Bringing Real-Time Payments to Everyone, Everywhere – An Update on Visa Direct**

Today, there is a fundamental shift in the way money moves around the world, and increased expectations for faster access to funds, from businesses to consumers. In this keynote, you will hear from Cecilia Frew, SVP Global Commercialization of Visa Direct at Visa, about the progress Visa Direct has made in enabling faster access to funds a reality and helping consumers and businesses thrive.

In this session you will learn:

- How Visa Direct is enabling real-time P2P, B2B and B2C payment experiences;
- The benefits Visa Direct provides over out-of-date payment methods like cash and checks; and
- Visa's vision for the future of real-time payments, and where the industry is headed.

**Speaker(s):**

**Cecilia Frew**, *Head of U.S. Prepaid, Visa*

**04/01/2019 12:15PM - 1:30PM**

Internal Audit

Chesapeake 4-5

**The Future of Internal Audit is NOW**

Innovation in the retail banking industry brings advancements and opportunities for improving efficiencies and effectiveness within a bank's operations, but also presents new risks. Internal Audit teams must ensure their people, processes and practices leverage innovative tools to keep pace with advancements within the bank, while also reviewing the risks and effectiveness of innovative tools.

In this session you will learn:

- Why Internal Audit must innovate;
- How innovation is occurring within Internal Audit; and
- What challenges and solutions Internal Audit teams confront when implementing new innovation.

Attendees of this session may be eligible to earn 1.0 CPE credit in the field of study for Auditing.

Pre-requisites/Advance Preparation: None

Program Level: Basic

Delivery Method: Group Live

In accordance with the standards of the National Registry of CPE Sponsors, credit is granted based on a 50 minute hour.

**Speaker(s):**

**Jeremy Harlow**, *Vice President, Professional Practices, Quality Assurance & Regulatory Relations | Internal Audit Group, American Express*

**Brian Dunn**, *Chief Audit Executive, Flagstar Bank*

**Michael Pagan**, *Senior Vice President, Global Head of Strategy and Transformation Internal Audit, TD Bank*

**Ninette Caruso**, *Senior Vice President, Chief Audit Executive, Discover Financial Services*

**Mark Wuchte**, KPMG

**Moderator:**

**Mark Wuchte**, KPMG

**04/01/2019 1:40PM - 2:40PM**

CFPB, Internal Audit, Risk

National Harbor 13

**Fintech Partnerships: A Compliance Guide**

Technology solutions within financial services have significantly transformed the delivery of products and services and created heightened consumer expectations for speed, ease of access and efficiency. Many retail banks are forming a stronger desire to incorporate fintech platforms within their organizations, however, the compliance risks associated with integration can present obstacles. In this session you will learn:

- Strategies for evaluating and managing fintech risk, without hindering the speed and innovation that drive technological solutions;
- How internal audit teams can support due diligence reviews; and
- What drives the decision to buy, partner or outsource to fintech.

Attendees of this session may be eligible to earn 1.0 CPE credit in the field of study for Auditing.

Pre-requisites/Advance Preparation: None

Program Level: Basic

Delivery Method: Group Live

In accordance with the standards of the National Registry of CPE Sponsors, credit is granted based on a 50 minute hour.

**Speaker(s):**

**Barbara Boccia**, *Senior Director Advisory Services and Regulatory Relations, Wolters Kluwer*

**Dorothy Lloyd**, *Managing Director, Senior Audit Manager, Chase*

**Jim Screws**, *Senior Vice President, Consumer Lending, Regions Bank*

**04/02/2019 9:20AM - 10:20AM**

CFPB, Digital Channels, Internal Audit

Chesapeake D-F

**Regulator Panel: The Digital Landscape**

The new digital environment has created both interesting opportunities and challenges for federal banking regulators. From fintechs to sandboxes to agency coordination, these agencies have no shortage of issues to address in order to promote innovation in our industry.

In this session, you will learn:

- Regulators' views on new or updating regulations to address or promote innovation;
- How the digital regulatory environment is changing; and
- Answers to your innovation issues.

Attendees of this session may be eligible to earn 1.0 CPE credit in the field of study for Regulatory Ethics.

Pre-requisites/Advance Preparation: None

Program Level: Basic

Delivery Method: Group Live

In accordance with the standards of the National Registry of CPE Sponsors, credit is granted based on a 50 minute hour.

**Speaker(s):**

**Kelvin Chen**, *Manager, Operational Risk & Fintech Section, Division of Supervision and Regulation, Federal Reserve Board*

**Grace Powers**, *Senior Vice President and Managing Counsel, eCommerce and Technology, Wells Fargo*

**Beth Knickerbocker**, *Chief Innovation Officer, OCC*

**Paul Watkins**, *Director, Office of Innovation, CFPB*

**Moderator:**

**Grace Powers**, *Senior Vice President and Managing Counsel, eCommerce and Technology, Wells Fargo*

**04/02/2019 10:55AM - 11:55AM**

Internal Audit, Talent Management

Chesapeake 4-5

**Reworking the Revolution: How Organizations are Creating Workforce Agility in an AI World**

Work is changing in profound new ways. Is the enterprise prepared to respond meaningfully, and at scale? Organizational sensing reveals only 12% of organizations are truly agile. Organizations ability to rapidly pivot to future-relevant workforce strategies bears that out. HR has the opportunity to lead a revolution of agility by providing evidence-based decision support on new workforce options to business leaders throughout the organization.

In this session, you will learn:

- How to use data-driven insights to reshape the future workforce using the “4Bs” – Buy, Build, Borrow and Bot;
- How to optimize the opportunities to use AI and other technologies that augment people’s capabilities; and
- How reskilling people results in comprehensive workforce strategies and agile options that are relevant both now and in the future.

**Speaker(s):**

**Michael Bazigos**, *Senior Partner and Global Managing Director*, Accenture  
**Kelsey Lang**, *Human Capital Management*, TCF Bank

**04/02/2019 1:45PM - 2:45PM**

CFPB, Internal Audit, Risk

National Harbor 13

**Roles & Responsibilities: Collaboration Between the Three Lines of Defense**

Efficiencies across the three lines of defense are best recognized when they all form strong partnerships. Hear from representatives in each line of defense about the ways collaboration can improve outcomes for your institution.

In this session, you will learn:

- How to effectively define accountability within each line of defense;
- Why effective collaboration can lead to a stronger control environment; and
- Perspectives on a model for collaboration between the three lines of defense.

Attendees of this session may be eligible to earn 1.0 CPE credit in the field of study for Auditing.

Pre-requisites/Advance Preparation: None

Program Level: Basic

Delivery Method: Group Live

In accordance with the standards of the National Registry of CPE Sponsors, credit is granted based on a 50 minute hour.

**Speaker(s):**

**Linda Gallagher**, *Managing Director*, Promontory Financial Group, LLC  
**Janine Pappas**, *Senior Managing Director/Deputy Chief Auditor*, TIAA Bank  
**Dawn Price**, *Senior Vice President, Retail Operational Risk Management Director*, PNC Bank  
**Pankaj Seth**, *Chief Consumer Credit Officer*, Bank of the West

**04/02/2019 3:15PM - 4:15PM**

CFPB, Internal Audit, Risk

Chesapeake 4-5

**Consumer Data & the Governance of Data Privacy**

In July 2018, the Treasury Department recommended the financial services industry improve data aggregation techniques by migrating from screen-scraping to more secure API-based data sharing practices. The Treasury Department has called for the enactment of national standards governing data privacy and data breach notifications to give consumers more control over when and how their data is used.

In this session, you will learn:

- The opportunities and challenges new data privacy standards present for banks, consumers, and regulators with respect to data aggregation and the use of alternative data and credit models;
- Tips for gathering and using consumer data legally and practically;

- Emerging trends with respect to allocating risks and responsibilities between private contracting parties; and
- Risk and control topics to consider in auditing data governance and data management.

Attendees of this session may be eligible to earn 1.0 CPE credit in the field of study for Business Law.

Pre-requisites/Advance Preparation: None

Program Level: Basic

Delivery Method: Group Live

In accordance with the standards of the National Registry of CPE Sponsors, credit is granted based on a 50 minute hour.

**Speaker(s):**

**Andrew Motter**, *Managing Director, Audit Senior Director*, JPMorgan Chase

**Ashlen Cherry**, *Chief Privacy Officer*, Epsilon-Conversant

**Ben Saul**, *Partner*, Bryan Cave Leighton Paisner LLP

**04/02/2019 4:25PM - 5:25PM**

Internal Audit

Chesapeake 4-5

**Internal Audit Demystified**

Have you ever wondered what your internal audit teams are up to? Gain insight into how your internal audit teams support your institution and better understand how the internal audit function intersects with the work you are doing now, before an audit begins.

In this session you will learn:

- How to leverage the most value in your third line of defense;
- Details about internal audit functions that can improve processes, products, and business decisions at the front-end; and
- Why the internal audit function matters to you.

**Speaker(s):**

**Bertram Spence**, *Senior Managing Director/Deputy Chief Auditor*, TIAA

**Shelley Metz-Galloway**, *Managing Director – Risk and Compliance Solutions*, Protiviti

**Michael Seek**, *Director, Internal Audit and Financial Advisory*, Protiviti

**Moderator:**

**Shelley Metz-Galloway**, Protiviti