



**04/01/2019 9:00AM - 10:00AM**

Deep Dive Workshop, Risk

National Harbor 13

**Delivering a Best-in-Class Digital Transition Experience**

Few events impact more customers, more acutely, than digital conversions and upgrades. Unfortunately, too often, banks are so focused on “getting it right” from the technology perspective, the customer experience often doesn’t get the critical attention it deserves. This workshop explores a proactive, pragmatic and always-on approach to managing the customer experience during digital banking conversions. It will present a viable roadmap for success that puts the customer experience at the center of the digital conversion journey, from awareness and implementation to full adoption and optimal utilization.

In this session you will learn:

- How to design unique, optimal customer experience journeys for consumers, small business and commercial clients;
- The fundamentals of scheduling, user segmentation and proactive customer engagement and support; and
- New insight into the resources, processes and dependencies required to deliver a quality transition experience.

**Speaker(s):**

**Geoff Thomas**, *Chief Product Officer*, Harland Clarke

**Kevin Connelly**, *Senior Strategic Advisor*, Harland Clarke, DigitalCX

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

Risk

National Harbor 13

**Navigating Changing Dynamics NOW: Cybersecurity in the First Line**

The cyber world is changing everyday. Hackers and fraudsters develop new and unique ways to steal identities, infiltrate systems and access branches. The first line of defense must always be nimble, quick and ready for attack.

In this session you will learn:

- Benchmarks of the current state of business control functions;
- Key focus areas and challenges, which provide a look ahead at the opportunities for the first line to protect themselves and their customers against cyber attacks; and
- Survey results of more than 40 leading financial institutions and their business risk and control function leaders on their evolving roles, organizational alignment, testing challenges, automation, and capabilities in driving business strategy and growth.

**Speaker(s):**

**Matthew Perconte**, *Managing Director*, Protiviti

**Vince Dasta**, *Associate Director – Technology Consulting, Protiviti*  
**Joan Dal Bianco**, *Senior Vice President, Head Business Management and Governance, TD Bank*

**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**

Risk

National Harbor 13

### **Efficiency Ratios: Right Sizing for Compliance**

Over the past decade, factors including high-profile enforcement actions, heightened expectations and the rise of UDAAP have driven a reactive approach to compliance management. For many institutions, this has resulted in fragmented controls, overlaps in testing, and other inefficiencies. Worse, lack of enterprise-wide alignment in compliance and other risk management programs may lead to gaps and failures to find and fix the most significant risks.

In this session you will learn:

- Key considerations to address in building strong compliance risk management programs in today's environment;

- Examples of best practices to engage and align internal functions at all levels to optimize compliance risk management structures; and
- Compliance Risk Management KPIs and KRIs – ways you can measure the success, efficacy and efficiency of your compliance risk management program.

**Speaker(s):**

**Paul Noring**, *Managing Director*, Navigant Consulting, Inc.

**Mindy Harris**, *Managing Director and General Counsel*, Auriemma Group

**Rosemary Gaidos**, *Executive Vice President, Head of Consumer Banking Risk*, Citizens Bank

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

Risk

National Harbor 13

**Risk: Regulatory Panel**

New leadership has taken the helm at the OCC, FDIC and Fed. Changes to the regulatory landscape have had major impacts on the lines of defense in terms of policy and procedure. Hear from a panel of policy makers discuss topics like AML/BSA, lifecycle products, AI, and priorities moving forward.

In this session you will learn:

- Trends in recent exam;
- What is on the regulatory horizon; and
- Changes to current policy and procedure impacting your bank.

**Speaker(s):**

**Bill Haas**, *Deputy Comptroller, Midsize Bank Supervision*, Office of the Comptroller of the Currency

**Michael Benardo**, *Chief Cyber Fraud and Financial Crimes Section, Division of Risk Management Supervision*, Federal Deposit Insurance Corporation

**Shelley Brown**, *Executive Vice President, Chief Risk Officer*, Woodforest National Bank

**John Kolb**, *Associate Director, Supervision and Regulation Risk Unit*, Federal Reserve Board

**Moderator:**

**Shelley Brown**, *Executive Vice President, Chief Risk Officer*, Woodforest National 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**  
Risk

National Harbor 13

**The Preemption Battle: Who Holds the Pen?**

Current court battles are creating headlines concerning the future status of preemption. An expert panel will share the ins and outs of the preemption debate.

In this session you will learn:

- The current status of preemption disputes;
- Hear how these preemption battles can impact your banks' business; and
- What your banks can do about this now to ensure compliance with the applicable law.

**Speaker(s):**

**Orest Lechnowsky**, *Senior Vice President & Managing Counsel*, Citizens Bank  
**Lisa Ledbetter**, *Partner*, Jones Day