


Presentation materials and video replay will be provided within one week.

Have questions? Use the chat panel  – we'll field them as we go and during the Q&A recap at the end of the call

5 Governance, Risk and Compliance Scenarios (and How to Navigate Them)

October 25, 2017

Presenters



Kevin Malicki

Director, Product Management, Governance, Risk, and Compliance

- 20 years of banking experience driving risk management activities.
- Held multiple positions in Retail, Commercial, Marketing, Product, Pricing, Project and Vendor Management, as well as Risk and Compliance prior to joining Harland Clarke.
- Host of “Keeping Up With Kevin,” a video blog produced by Harland Clarke focused on helping financial institutions stay up to date on governance, risk, and compliance.



Karen Salamone

Vice President, Marketing

- 20 years of experience in brand strategy and integrated marketing
- Prior experience as an attorney and strategy consultant for leading agencies and financial services firms
- Joined Harland Clarke in 2011

Scenario #1 – Regulatory Change >>>

*The current administration is looking to **deregulate** certain aspects of Dodd Frank.*

How to Navigate

Whether it's a new regulation, change to an existing regulation or the removal of a regulation several things need to be considered.

- What processes will be impacted?
- What policies and procedures will be impacted?
- What changes this creates for risk tolerance?
- What third and fourth parties are impacted?
- Does training need to change?
- What client impacts?
- Changes to communications?

Scenario #2 – Third Party/Vendor Management >>>

The Situation

*Your institution just received a “**First Day Letter**” from the FDIC and they are going to focus on the Safety and Soundness exam on Vendor Management.*

How to Navigate

Items to Consider:

- What does this mean for the institution?
- What assets and processes are required?
- How is the institution going to manage it?

Scenario #3 – Consumer Complaints



The Situation

We just received notification that the CFPB is making inquiries into complaints regarding unauthorized credit card accounts being open.

How to Navigate

Questions to ask:

- How do you identify a complaint?
- How do you get the entire company to understand the complaint policy?
- How do you manage complaints?
- How do you retrieve, document and manage complaints from clients as well as from third parties?

Scenario #4 – Policy and Procedure Management >>>

The Situation

*You just found out one of your employees addressed an account holder, who was **bad mouthing** the institution, on social media.*

How to Navigate

Keep policies in a place where they can be shared and reviewed across the institution.

Scenario #5 – Risk Assessment & Management >>>

The Situation

*With **credit and debit card fraud** at an all-time high, the institution employs new technology to significantly reduce loss and prevention.*

How to Navigate

In order to properly manage risk an institution will need to:

- Conduct an assessment
- Identify the risks
- Allow for multiple areas to provide assessments
- Link the risk to a control
- Provide any residual risk
- Track and monitor the risks
- Identify gaps
- Provide gap analysis and solutions
- Track the implementation of the mitigating factors

GIVEAWAY!

- Harland Clarke will award three attendees of this webinar GRC Spotlight Level 1 for one full year. *
- ***A \$60,000 value!***
- Must attend live webcast on October 25th, 2017 and participate in a phone-based needs assessment with a Harland Clarke representative to become eligible.

Q&A Wrap Up

Type your question in the questions panel



Kevin Malicki

Director, Product Management, Governance, Risk, and Compliance

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