

Risk Assessments & Governance

- Conducted Risk Assessments across the lines of defense and business functions:
 - Credit Portfolio Risk Assessment (CPRA)
 - Office of Foreign Asset Control (OFAC) Risk Assessments
 - Bank Secrecy Act/Anti-Money Laundering (BSA/AML) Risk Assessments
 - New Product Risk Assessment process
- Enhanced governance function and incorporated the evaluation and enhancement of risk control tests, processes, and testing parameters to ensure governance standards were being achieved
- Established the risk management framework to evaluate business units and the enterprise for Inherent Risk, Control Effectiveness, and Residual Risk
- Ensured First Line of Defense (FLOD) activities align with risk appetite and risk tolerance, including review of the policies and procedures
- Created dashboards and reporting mechanisms for key metrics, analysis criteria, and additional influence factors
- Determined gaps, recommendations, and enhancement opportunities
- Produced comprehensive, readable report used to inform the Board, management, and regulators

Sanctions/OFAC, Bank Secrecy Act, Anti-Money Laundering

- Determined Regulatory compliance requirements; assessed current infrastructure; developed and implemented risk-based programs in alignment with the organization's risk tolerance.
- Developed prioritized roadmap for OFAC program management and built a comprehensive sanctions program.
 - Managed RFP process selection of research and screening tool(s), and list provider(s)
 - Identified technology gaps; developed remediation plans, interim processes, and sponsored IT initiatives to implement long-term solutions

- Partnered with enterprise business units to update policies, procedures, and new technology tools
- Evolved sanctions program beyond name screening to proactively recognize sanction risks from products and customers
- Developed assessment programs for new product development
- Optimized screening systems with third-party tools to balance true and false-positive alerts
- Implemented multi-channel training programs to facilitate bank-wide cultural engagement of BSA/AML/OFAC
- Delivered corporate client training on sanction risk exposure to supply chain and customer base
- Conducted M&A due diligence of financial institutions and developed integration plan