

- 1 Better Prepare For Consumer Duty & Customer Outcomes:** Risk and compliance teams clarify internal guidance to better safeguard customer needs and ensure fair customer outcomes
- 2 Robust ESG & Sustainable Finance Frameworks:** Remain compliant and competitive as the FCA shine the spotlight on ESG goals and reporting
- 3 Fit-For-Future Climate Risk & Stress Testing:** How can you embed climate-related risks and opportunities into wider risk models for strategic risk management and decision making?
- 4 Watertight Operational Resilience Frameworks:** As we move on from one set of regulatory updates into the next set of proposals, what needs adjusting to ensure business continuity?
- 5 Tech, AI & Cloud - Keep Pace!** Conquer mile-a-minute challenges and risks arising from new tech adoption to create risk models which ensure compliance and minimise disruption
- 6 Risk Cultures, Conduct & Governance Practical Insights:** Enhance risk cultures, increase security and embed controls that adapt to new ways of working in 2023 and beyond
- 7 Pressure Test Risk Frameworks:** Identify weaknesses to manage threats and minimise losses and reshape the risk management landscape for the better
- 8 Conduct, Ethics & Organisational Compliance:** Assess where conduct and ethics breaches have occurred to develop future models better adapted to risk and achieving compliance
- 9 Best-In-Class Third-Party Risk Management:** Controls to ensure security and compliance for cost-effective controls beyond the business and throughout the whole supply chain
- 10 Prevent Financial Crimes With Tougher AML Measures:** Tighten compliance models as risk evolves to protect customers and businesses alike
- 11 Horizon Scanning The Future Of Risk & Compliance:** Which emerging risks should financial services risk and compliance leaders prioritise next?

**PLUS!**

- Critical Insights & Fresh Updates From Spring Edition
- 10 Chiefs & Directors Across Banking, Insurance, Investment & FinTech
- Regulator Perspectives From Bank of England
- 4 Interactive Panels:
  - o Compliance Tech, AI & Cloud
  - o Risk Culture, Conduct & Governance – **NEW**
  - o Future of Risk & Compliance
  - o Climate Risk & Stress Testing – **NEW**

Organised By: 

# Deliver Rigorous, Agile & Watertight Controls That Respond To Emerging Risks & Remain Compliant During Financial Services Disruption

Group Discounts Available. Book 4 For The Price Of 3

Further Risk & Compliance Strategies To Develop Frameworks That Protect Customer Outcomes With Ethical & Organisational Conduct • Achieve Mature Risk Cultures Which Strengthen Operational Resilience & Mitigate Threat • Weather New Tech Hurdles Around Cloud & AI & ESG & New Climate Frontiers



Adrian Furniss, Risk Director & Kemi Balogun, Head Of Audit, IT Risk  
**Lloyds Banking Group**



Jane Claydon, Director Regulatory Compliance  
**American Express**



Swagatam Sen, Global Head of Innovation - Compliance Analytics  
**HSBC**



Madison Gray, Director, Regulatory Change Management - Compliance & Colin Ware, Regulatory Product Manager  
**BNY Mellon**



Julian Gooding, Managing Director, Chief Compliance Officer  
**Credit Suisse**




David Curtis, Chief Credit Officer  
**Permanent TSB**



Paul Grigg, ERM & Operational Risk Director  
**RSA**



Valeria Locatelli, Group Director of Financial Crime Compliance & Group MLRO  
**M&G**



Tom Hammond, Operational Resilience & Risk & Control Director  
**Monzo**



Jane Blackburn, Global Head, Compliance & FCC Assurance & Sarah Bennett-Nash, M.D Global Head of Colleague Conduct  
**Standard Chartered Bank**




Javier Munoz, Head of Conduct & Reputational Risk, Compliance & Conduct  
**Santander Corporate & Investment Banking**




Shona Sandhu, Deputy Chief Compliance Officer  
**Citadel Securities**




Samaroha Das, Director of IT Risk  
**Metro Bank (UK)**




Rocky Hirst, EMEA Head of Commercial Bank Compliance  
**Citibank**



Orlando Fernández, Senior Technical Specialist, Recovery, Resolution & Resilience Team  
**Bank of England**




Lydia Buttinger, Global Head of Shared Services, Risk & Compliance  
**abrdn**




Michael Hipwell, Senior Vice President - EMEA Head of Markets Compliance  
**Wells Fargo**



Mary Reuben, Team Head, Financial Crime & Compliance Audit  
**Bank of China, UK**



Ramita Dhillon, Head of Compliance  
**BACB**



Daniel Lewsey, UK Head of Compliance  
**Nordea**

08.30 Registration, Informal Networking & GIC Opening Remarks ☕

### 09.00 Morning Co-Chairs' Opening Remarks



Lydia Buttinger  
Global Head of Shared Services,  
Risk & Compliance

abrdrn

abrdrn



Javier Munoz  
Head of Conduct & Reputational  
risk, Compliance & Conduct

Santander Corporate &  
Investment Banking

Santander  
Corporate & Investment Banking

CO-CHAIRS  
REMARKS

## CONSUMER DUTY & CUSTOMER OUTCOMES

### 09.10 As Further Consumer Duty Requirements Approach: How Are FS Increasing Expectations & Clarifying Internal Guidance To Better Safeguard Customer Needs & Guarantee Compliance?

- As financial institutions prepare their Consumer Duty proposals from the FCA - what should R&C teams ask themselves about the outcomes customers should expect from their products and services in 2023 and beyond?
- Translate the subjective into the concrete: establish and embed internal definitions of fair, good customer outcomes and ensure organisation-wide adoption
- Devise more customer-first cultures and approaches to risk models to go beyond simple policy and document tweaks to tangibly enable better customer outcomes
- Assess the effectiveness of existing frameworks: as vulnerability increases and tolerability of risk to individuals plummets, are our new strategies acting far and fast enough?

Speaker To Be Announced!

CONTINUED  
DISCUSSION

Reflect & Review!

## ESG & SUSTAINABLE FINANCE

### 09.30 Review FCA's Rising Expectations Around ESG, Explore New Investment Opportunities & Raise Business Standards To Build Sustainable Frameworks Which Remain Compliant & Competitive Across The Financial Sector

- Advice to build ESG risk modelling such as stress and carbon testing within the context of existing risk processes and compliance frameworks
- Given FCA's urgency and focus on ESG, how can we ensure that the "S" is prioritised alongside the "E" and "G" and reported accurately to build into company branding which appeals to employees and customers alike?
- Navigate the risk of greenwashing through robust data methods and tools that will encourage safe and secure ESG investment throughout the business and supply chain
- How can FS firms consider ESG exposure with M&A to develop frameworks that can accurately and effectively measure the value of sustainability-related risk?
- As ESG gains popularity and prominence, how can we further the conversation to ensure every C&R professional is savvy to the controls needed?

FRESH  
UPDATES!

Emerging  
Risks



Javier Munoz  
Head of Conduct & Reputational  
risk, Compliance & Conduct

Santander Corporate &  
Investment Banking

Santander  
Corporate & Investment Banking

## CLIMATE RISK & STRESS TESTING

### 09.50 Reassessing Risk: From Catastrophe To Future-Proofing & Resilience... How Can Financial Services Keep Pace With Climate Risk & Stress Testing For Fit-For-Future Frameworks Built To Resist Change

- With a marked increase in "once-in-a-generation" catastrophes and disasters, how are FS now reassessing the risk of climate and environmental concerns, on both a long- and short-term basis? And what regulatory updates do we see coming in to support this?
- How can you embed climate-related risks and opportunities into wider risk models for strategic risk management and decision making?
- From stress testing to liquidity... as world events increasingly impact economies, how can we ensure that FS remains operationally resilient in the face of change?
- To what extent can we horizon scan to predict how levels of risk will fluctuate?



David Curtis  
Chief Credit Officer  
Permanent TSB

permanent tsb

New Hot  
Topic

PANEL  
DISCUSSION

10.20 Bonus Session Reserved For Exclusive Conference Partner

10.50 Morning Refreshment Break With Informal Networking ☕

## OPERATIONAL RESILIENCE

### 11.20 Strengthen Operational Models & Increase Resilience To Secure Market Integrity, Ensure Continuity & Reduce The Impact Of Disruption On Business

- Where are FS now after implementing FCA proposals? What vulnerabilities in risk and compliance models were identified, and how much further do our strategies need to go?
- Which necessary investments were made to enable teams to operate consistently to limit disruption and meet mapping and scenario testing requirements set by the FCA?
- How can we compel boards to prioritise internal self-assessments and operationalise compliance with the changing regulatory landscape on a multi-year journey?



Tom Hammond  
Operational Resilience & Risk &  
Control Director

Monzo

monzo

INDUSTRY  
BENCHMARKING

## COMPLIANCE TECH, AI & CLOUD

### 11.40 Keep Pace With The Mile-A-Minute Changing Challenges & Risks That Result From Cloud & AI Adoption To Create Risk Models That Support R&C Teams, Securely Monitor Customer Data & Mitigate Disruption

- Which financial institutions are paving the way to provide security assurance within cloud computing to help secure risk-related operations and comply with regulations?
- Industry view on how FS are managing risk using cloud, AI and tech to support their operations and balancing due diligence with regulations
- Where organisations are relying more on cloud-based operations, outline the risk-related impact to minimise disruption on customers and workflow
- Intelligence control, machine learning, automation and ethics, understanding tech-related risks and the imperative of upskilling staff to confidently deliver risk management decisions
- Tighten security models around customer data to raise standards of FS due diligence and reduce threat of cybersecurity breaches



Orlando Fernández Ruiz  
Senior Technical Specialist,  
Recovery, Resolution & Resilience  
Team

Bank of England



Kemi Balogun  
Head Of Audit

Lloyds Banking Group



Colin Ware  
Regulatory Product Manager

BNY Mellon



Michael Hipwell  
Senior Vice President - EMEA Head  
of Markets Compliance

Wells Fargo



## UPDATING ERM FRAMEWORKS

### 12.10 Reshape The Risk Management Landscape With ERM Strategies and Frameworks That Identify Gaps In Risk Approaches To Better Manage Threat, Minimise Loss & Remain Competitive In This New Era

- Develop a stronger, more robust ERM framework and approach with business leaders for improved corporate strategy and risk informed decision making
- Harness the value of ensuring risk appetite allows employees, the Board, investors and regulators to implement effective risk strategies and clear business decisions
- Implementing an agile ERM framework across multiple business areas and regions that allow colleagues to identify timely responses to threats and yield the best results
- With risks becoming increasingly connected, can risk teams create agile and integrated frameworks to manage risks across the business, supply chains and external environment
- Review processes and technology that support risk framework models to make faster and more intelligent risk-based decisions, establish better policies and procedures, and implement the appropriate controls?



Paul Grigg  
ERM & Operational Risk Director  
RSA



12.30 **Bonus Session Reserved For Exclusive Conference Partner**  
 13.00 Lunch & Informal Networking For Speakers, Delegates & Partners

14.00 **Afternoon Co-Chairs' Opening Remarks**

 Adrian Furniss  
Risk Director  
**Lloyds Banking Group**

 Tom Hammond  
Operational Resilience & Risk & Control Director  
**Monzo**

**LLOYDS BANKING GROUP**



**monzo**

CO-CHAIRS' REMARKS

**RISK CULTURE & CONDUCT & GOVERNANCE**


14.10 **Practical Insights To Enhance Risk Cultures, Build Higher Levels Of Trust & Security Amongst Staff For Risk Frameworks & Controls That Adapt To Hybrid Ways Of Working In 2023 & Beyond**

**SMCR** **Q&A**

- Review how staff are interacting with new policies and controls to create safer and assured risk cultures for appropriate and responsible actions that mitigate risk even in remote workforces
- Adding controls and frameworks responds to the regulatory environment of recent years, but the sheer volume can be overwhelming and create risk-averse mindsets and cultures – which user-friendly controls will equip and support staff better?
- Leverage technology to support the automation of controls and colleagues' ability to streamline the collection and analysis of data for optimal risk management
- How can senior leaders empower risk owners to have oversight of risks in the business to encourage confident risk-related decision making across the whole organisation?
- Identify gaps in R&C frameworks to combat inequality, raise standards of governance and deliver fairer treatment for customers

 Samaroha Das  
Director of IT Risk  
**Metro Bank (UK)**



 Sarah Bennett-Nash  
M.D Global Head of Colleague Conduct  
**Standard Chartered Bank**




 Daniel Lewsey  
UK Head of Compliance  
**Nordea**



 Ramita Dhillon  
Head of Compliance  
**BACB**



 Jane Blackburn  
Global Head, Compliance & FCC Assurance

**Standard Chartered Bank**



14.40 **Bonus Session Reserved For Exclusive Conference Partner**

**CONDUCT, ETHICS & ORGANISATIONAL**

15.10 **Uncover Effective Risk Responses To Conduct Breaches Which Mitigate Impact, Strengthen Ethical Culture & Support Compliance Even Factoring In Remote Working**

**Hybrid R&C** **CRITICAL INSIGHTS**

- Assess the scenarios where conduct breaches have occurred and how FS dealt with it to develop future models that react better to risk
- In hybrid workforces, new compliance issues have emerged so what is the new ethical perspective in dealing with conduct breaches?
- Risk benchmarking with neighbours! Explore which overseas regulations are impacting reporting and framework practice to uncover new opportunities to better manage conduct breaches in UK&I
- Conduct risk needs to be understood more widely across organisations in other jurisdictions: develop appropriate actions that respond to regulations for consistent models to conduct risk
- Organisational compliance results from consistent engagement from staff: explore best practices to embed an ethical corporate culture to improve customer outcomes and protect bottom-line

 Rocky Hirst  
EMEA Head of Commercial Bank Compliance  
**Citibank**



**THIRD-PARTY RISK MANAGEMENT**

15.30 **Implement More Robust Third-Party Risk Management Programs That Fulfil Security & Data Privacy Compliance For Cost-Effective Controls On The Business & Customers**

**NEW FOR 2022**

- Which tools and assessment methods are available for FS to get early-warning signs of potential attacks against third parties and ensure continuous cyber and breach monitoring?
- Engage board members and senior leaders with risk reporting that can sufficiently demonstrate ROI on risk improvements to meaningfully justify expenditure on third-party risk management
- Cost-effective methods to measure risk remediation ethically without hindering the standard of business operations and attacks on customers

 Valeria Locatelli  
Group Director of Financial Crime Compliance & Group MLRO  
**M&G**




15.50 Afternoon Refreshment With Informal Networking

**AML & FINANCIAL CRIME**

16.20 **Responsibly Prevent Financial Crimes With Tougher AML Measures & Tighter Risk & Compliance Models For Protected Revenue, More Secure Finance & Customer Outcomes**

**Emerging Risks** **DIGITAL ASSETS COVERED!**

- How can financial institutions protect their reputation against financial crimes through AML frameworks which comply with regs to protect its business, employees, customers, and vendors?
- Cryptocurrency and NFTs is growing and with it are AML risks! Review what the FCA standards say to track virtual asset transactions and ensure appropriate handling of transactions and compliance.
- Invest in business tech, automation, and AI that will better support Compliance teams to assess how customers interact with the business on a larger scale and improve data quality for effective risk monitoring that immediately flag fraud trends
- Develop customer risk profiles that meet due diligence requirements for ongoing monitoring, tracking business patterns and identifying suspicious transactions through automation

 Mary Reuben  
Team Head, Financial Crime & Compliance Audit  
**Bank of China, UK**




**FUTURE OF RISK & COMPLIANCE**

16.40 **Which Emerging Risks Should FS R&C Leaders Prioritise Next? Navigate & Respond To The Changing Risks Disrupting The Industry For Risk Frameworks That Deliver On Compliance & Protect Revenue**

**What's Next?** **Q&A**

- ESG, Climate, Nth Party Risk... which are the emerging risks for FS leaders to focus on to navigate the new risk landscape as we emerge from pandemic crisis mode?
- How can financial organisations keep pace with employee demands for flexible working through evolving policy infrastructure while still delivering legal and compliant risk strategies?
- Tension between what the public expects and what governments deliver is widening more country-specific approaches to economic and regulatory governance – how does this impact R&C decision making?
- As the importance of data mapping and AI governance increases, what new regulations can FS prepare for to shape future R&C strategies?

 Julian Gooding  
Managing Director, Chief Compliance Officer  
**Credit Suisse**



 Madison Gray  
Director, Regulatory Change Management – Compliance  
**BNY Mellon**



 Jane Claydon  
Director Regulatory Compliance  
**American Express**



 Swagatam Sen  
Global Head of Innovation - Compliance Analytics  
**HSBC**



17.10 **Afternoon Co-Chairs' Closing Remarks & Official Close Of Conference**

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## Can You Support Financial Risk & Compliance Leaders Mitigate Disruption?

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