



# THE OSGOODE CERTIFICATE IN REGULATORY COMPLIANCE AND LEGAL RISK MANAGEMENT FOR FINANCIAL INSTITUTIONS

**Master the evolving landscape of risk management.** You need to be prepared and know how to respond. Quickly.

Learn from **industry experts** and **major regulators** and get the practical knowledge and skills you need to effectively assess, monitor and mitigate regulatory and operational risks.

- Strategies for navigating the rapidly evolving and increasingly complex regulatory maze
- Tactics to balance multiple regulatory regimes – nationally and globally
- How to maintain independence as a valuable business partner and handle greater responsibilities – with limited resources
- Tips for effectively navigating emerging risks, including technology and global trends

Register today at:

[osgoodepd.ca/compliance](https://osgoodepd.ca/compliance)

## PROGRAM DIRECTORS

**Jasmin Jabri**  
Compliance Executive

**Jacqueline Shinfield**  
Partner, Blake, Cassels &  
Graydon LLP

**Joann Sochor**  
AVP, Corporate Compliance,  
Sun Life

## REGISTRATION OPTIONS

**Certificate (5 Modules): January 27\*,  
February 10, 24, March 10 and 31,  
2022**  
Online, Live

**Fundamentals of Compliance  
(1 Module): January 27\*, 2022**  
Online, Live

***Can't make the date?***  
*Registration includes 120-day  
unlimited, online access to the  
recorded program.*

*\* single-day registration available*



# THE OSGOODE CERTIFICATE IN Regulatory Compliance and Legal Risk Management For Financial Institutions

Not ready to  
commit to the full  
Certificate?

You can choose to register for one-day - the **Fundamentals of Compliance (Module 1)** on January 27, 2022.

In one intensive module you'll examine key compliance and risk management issues, including:

- Components of a successful compliance program
- Methods to categorize, mitigate and control risk
- Techniques to help shield your organization from costly and damaging violations

Designed by a select group of industry leaders, this **unique** and **intensive** Osgoode certificate will provide you with a comprehensive understanding of crucial regulatory compliance requirements in financial services, and the practical strategies to meet them.

Over five Modules, you will cover the intersection of compliance and enterprise risk management. You'll emerge equipped with the **most up-to-date knowledge, tools and tactics you need** to develop, implement or re-energize a state-of-the-art compliance program, along with insights into rapidly evolving compliance issues and trends.

## Interactive and Practical Learning

With a **focus on real-world examples**, you will take your learning to the next level through intensive and engaging sessions designed to give you the skills and tactics you need to manage risk and advance compliance in the face of technology, industry disruptors and global issues.

This program provides you with an **excellent and unparalleled opportunity** to engage with like-minded professionals facing the same challenges. In addition to obtaining valuable resources, you will:

- Connect with and learn from major regulators and industry experts
- Become part of a professional, online community
- Actively engage with content, faculty and peers
- Participate in brief case studies to reinforce key concepts and get feedback
- Get tactics and strategies to put to immediate use in your organization

**PLUS!** All participants receive on demand access to the **Online Primers in Compliance Foundations**

*“This course is worth it, and highly recommended. Each section was well-designed and thought out. All were strong.”*

Afamefuna Okeke, Regulatory and Privacy Compliance, ATB Financial



## Gain Practical Tips and Strategies:

- Prioritizing compliance as a risk management function
- Building resilience and better compliance during times of uncertainty
- Navigating federal and supervisory authorities, their objectives, powers and responsibilities
- Correlations between governance, risk management and compliance (GRC)
- How to become an effective partner and energize your organization
- Implementing an effective code of business conduct and ethics
- Managing a regulatory examination, investigation and incident
- Lifecycle of an unhappy client and the value of complaints and KPIs
- Best practices for crisis management and response
- Methods to apply learnings from behavioural ethics and economics
- Impacts of international standard setting organizations
- Managing technology and industry disruptors like data analytics, AI, ML, RPA, bitcoin/blockchain, fintech/regtech, and other unregulated financial services players
- Navigating emerging challenges, trends and expectations in ESG, EDI and cybersecurity

*Do you also need a forward-looking leadership roadmap to navigate key regulatory changes, evolving expectations and your new obligations?*

### Certificate Bundle Pricing\*

Register for the Certificate and the **3rd Annual Essential One-Day Update in Regulatory Compliance and Legal Risk Management for Financial Institutions** program as a bundle by January 27, 2022 and **save \$495\***

Certificate Bundle: \$4,795 + TAX

Newly Licensed Bundle: \$2,547.50 + TAX

\*bundle pricing valid until January 27, 2022

## Who Should Attend

- Compliance professionals
- Privacy and regulatory professionals
- Operations and risk professionals
- In-house counsel at financial institutions
- Lawyers who advise financial institutions
- Portfolio and fund managers
- Insurance professionals
- Accountants
- Internal auditors
- Compliance consultants
- Anyone aspiring towards a career in compliance or enterprise risk management

Drawing on the expertise and experience of leading compliance executives and lawyers, including:

## Program Directors



**Jasmin Jabri**  
Compliance Executive



**Jacqueline Shinfield**  
Partner, Blake, Cassels & Graydon LLP



**Joann Sochor**  
AVP, Corporate Compliance, Sun Life

## Advisory Board

**Paola Cifelli**  
Manager, Policy and Initiatives, Ontario Securities Commission (OSC)

**Mary Joyce Empensando**  
Chief Compliance Officer, Questrade, Inc.,  
Questrade Wealth Management Inc.

**John Lewsen**  
Compliance, Risk and Governance Specialist, and  
former insurance Chief Compliance Officer

**Katherine Macpherson**  
Associate Partner and Canadian Leader,  
Non-Financial Risk, Ernst & Young LLP

**Ilona Niemi**  
Group Chief Compliance Officer, The Co-operators  
Group Limited

**Geoff Ritchie**  
General Counsel and Corporate Secretary,  
Mawer Investment Management Inc.

**Ula Ubani**  
Ombudsperson and Chief Ethics and Conduct  
Officer | BMO Financial Group

## Program Faculty

**Michael Abate**, Senior Manager, Omnia AI,  
Deloitte LLP

**Dan Adamson**, CTO and Co-Founder,  
PointChain Technologies

**Imdad Ali**, Senior Counsel and Regulatory  
Liaison, Enterprise Regulatory Office | Legal and  
Regulatory Compliance, BMO Financial Group

**Darcy Ammerman**, McMillan LLP

**Kent Andrews**, Senior Vice President,  
Regulatory Risk, TD Bank Group

**Kate Archibald**, Senior Vice President and Chief  
Compliance Officer, Invesco Canada

**Naomi Bartlett, BA, JD, MBA**, Senior Vice  
President and Chief Compliance Officer, IGM  
Financial Inc.

**J-P Bernier**, Retired Executive from Canada's  
Financial Industry with International Exposure

**Sarah Bradley**, Ombudsman and Chief Executive  
Officer, Ombudsman for Banking Services and  
Investments (OBSI)

**Adeline Cheng**, Associate Partner, Financial  
Services Risk Management Consulting, Ernst &  
Young LLP

**Domenic Commisso**, Senior Manager, Canadian  
Banking Compliance, TD Bank Group

**Monica Cop**, Senior Advisor/Manager, Business  
Advisory Directorate, Office of the Privacy  
Commissioner of Canada (OPC)

**Stephanie Corvese, HBSc, MFSc, ACE, GCFE**,  
Manager, Digital Forensics and Cyber Security,  
Grant Thornton LLP

**Matin Fazelpour**, Hicks Morley LLP

**Tyler Fleming**, Director, Investor Office,  
Ontario Securities Commission (OSC)

**David Goodis**, Advisor, INQ IQ Law, and former  
Assistant Information and Privacy Commissioner  
of Ontario (IPC)

**Andrew Ma, CFA**, Chief Compliance Officer,  
Polar Asset Management Partners Inc.

**Kate McGrann**, Crawley MacKewn Brush LLP

**Karen McGuinness, CPA, CA**, Senior Vice-President,  
Member Regulation – Compliance, Mutual Fund  
Dealers Association of Canada (MFDA)

**Suzanne Morin**, Vice President, Enterprise Conduct,  
Data Ethics and Chief Privacy Officer, Sun Life

**Natalie Ochrym**, Principal and Lawyer, Natalie  
Ochrym Professional Corporation

**Philippe Pellerin**, Manager, Supervision Division,  
Financial Consumer Agency of Canada (FCAC)

**Waqas Rana**, Vice President, Chief Compliance  
Officer, Old Republic Insurance Group

**Julien Reid**, Senior Director, Financial Institutions  
Oversight, Resolution and Deposit Insurance,  
Autorité des marchés financiers (AMF), former  
Working Group Chair, Canadian Council of  
Insurance Regulators (CCIR), and former  
Market Conduct Committee Chair, International  
Association of Insurance Supervisors (IAIS)

**Kerry Robbins**, Vice President and Ombudsman,  
TD Bank Group

**Amber D. Scott**, Founder, CEO and Chief AML  
Ninja, Outliers Solutions Inc.

**Candace Seton-Rogers**, Managing Director,  
Compliance Program Management and COO LRC,  
BMO Financial Group

**Steven Slavens**, Torys LLP

**Grant Spears**, Assistant Vice President,  
Market Conduct, and Senior Business Compliance  
Officer, Distribution, Canada Life

**Arlene Stephens**, Director, Culture and Compliance  
Risk Division, Office of the Superintendent of  
Financial Institutions (OSFI)

**Felicia Tedesco**, Deputy Director, Operations  
Compliance and Registrant Regulation,  
Ontario Securities Commission (OSC)

**Michael Tracey**, Director, Behavioural Science,  
Scotiabank

**Irene Winel**, Senior Vice President, Member  
Regulation and Strategy, Investment Industry  
Regulatory Organization of Canada (IIROC)

*“Online experience was great. Excellent agenda and well put together. Great presenters, very knowledgeable and easy to understand [and] great discussions amongst the panels. A great deal of tips and information [to] use when setting up a program.”*

**Cindy Bauder**, Compliance Team Lead, Market Conduct, Manulife

# Agenda

## MODULE 1\*

January 27, 2022

9:00 a.m. – 4:30 p.m. ET

### Fundamentals of Compliance\*

(\*also available as a single-day program)

Building on core concepts in *Introduction to Compliance Primer* and *Regulatory Landscape Primer*, you will get practical guidance on how to identify challenges and generate solutions when developing or refreshing a compliance program.

#### Nuts and Bolts of a Successful Compliance Program

- Three Lines of Defence, OSFI Guideline E-13
- Governance and regulatory change management
- Policies and procedures and controls
- Training, education and awareness
- Testing, monitoring and reporting
- Overview of regulatory exams, investigations and third-party risks
- Crisis management and setting the tone from the top
- Interplay among compliance, risk and legal – who manages risk?
- Accountability, communication and relationship management

#### Risk Management Fundamentals: Types of Risk and Qualitative Control

- Various categories of risk: operational, strategic, reputation, financial/credit
- How to identify, mitigate and control risks effectively
- Enterprise-wide risk management (ERM) and holistic risk management
- Purpose of stress testing, risk profile, risk appetite and risk tolerance
- Regulators' risk rating methodologies
- Integrating risk management into governance and compliance
- Understanding qualitative vs. quantitative assessments and risks

#### Building Resilience During Times of Uncertainty

- Key challenges and innovations arising from the pandemic
- Framework for resilience and continuity in a "new normal"
- Challenges arising from privacy, contact-tracing and a mass remote workforce
- Key risks and issues involving cybersecurity, digitization, data protection and analytics
- Delivering virtual testing, reviews, delivery and other processes effectively
- Evolving focus on people and processes – risk, innovation and adaptation

#### Overview of Managing Reviews, Exams and Complaints

- Overview of lifecycle - from complaints, to exam prep, to exit reviews/action plans
- Key components, challenges, issues and risks
- Practical tips/insights/strategies to overcome common pitfalls
- Suggestions for additional reading/checklist/resources

## MODULE 2

February 10, 2022

9:00 a.m. – 4:30 p.m. ET

### Building Blocks of an Effective Compliance Program

Building on concepts in *Privacy, Outsourcing and AML Primer*, you will delve into how to more effectively manage regulatory and operational risk using key building blocks in your organization's compliance program.

#### Privacy, Information, Cybersecurity and Anti-Spam

- PIPEDA, fraud detection prevention and breach notifications
- Implications of GDPR outside the EU
- CASL and Do-not-call – where are we at now?
- Information security regulatory expectations and recent cyber developments
- Implications of Cloud
- Navigating change management in relation to privacy, information or cyber security

#### Bribery, Corruption, AML and Economic Sanctions

- Regulations, requirements and program elements
- Recent amendments and trends
- Implications for getting it wrong
- Special issues to watch out for now and in future

#### Outsourcing and 3rd Party Risk Management

- Risk-based approaches to getting the deal done
- Managing third party relationships
- Role of compliance in due diligence
- How to avoid or resolve common pitfalls

#### Role of the Board and Board Reporting

- Turning data and reports into decisions and actions (analytics/tools)
- Elements of risk indicators (theoretical/practical)
- How to prioritize regulatory expectations
- Tactics for reporting and setting regulatory expectations

#### Overview of Measuring and Demonstrating Culture and Compliance

- Enterprise navigation – how corporate culture

impacts compliance culture

- Tips for telling your "compliance story" internally and externally to regulators
- Strategies for measuring, demonstrating and testing culture and compliance
- Best practices for effective communication and regulatory relationship management

#### Interactive Case Study: Managing Complex Issues with Varied Compliance Mandates\*

Applying core compliance concepts and principles, participants will review a case study and work in small breakout groups to navigate through unique, real-world scenarios while managing compliance programs that vary in size, structure, profile and mandate. Faculty will provide instruction, guidance, a class debrief and recommendations.

\*Note: small breakout groups will not be recorded.

## MODULE 3

February 24, 2022

9:00 a.m. – 4:30 p.m. ET

### Managing Regulatory Reviews, Exams and Complaints

Building on concepts in *Behavioural Ethics and Compliance Primer*, this module focuses on managing regulatory incidents with practical guidance for identifying challenges and solutions.

#### Interactive Case Study: Managing Reviews and Examinations\*

Faculty will take participants through the core risks, challenges and issues involved at each stage of managing reviews and examinations – before, during and after – with a special focus on navigating key practical and risk elements and common pitfalls. Participants will then review a realistic fact scenario and work in small breakout groups to breakdown the issues, identify key risks and challenges, brainstorm solutions and report findings and challenges. Faculty will provide participants with instruction, guidance, a class debrief and recommendations.

\*Note: small breakout groups will not be recorded.

#### Managing Complaints, Client Disputes and KPIs

- New consumer protection framework – what you need to know before June 30, 2022
- Lifecycle of an unhappy client – the role of compliance in the ecosystem
- When is complaint tracking and reporting required by regulators?
- How to use complaints to drive business improvement?
- Roles of the ombuds, mandates and key considerations
- Dealing with complaints effectively

## Treating Customers Fairly and Market Conduct

- Reforms to the *Bank Act* – what you need to know and your new obligations
- What is “fair” behaviour and why is it important? Designing programs to incent “fair” behaviour
- Recognizing behavioural biases
- Creating fairness across all channels
- How to determine whether you are dealing with vulnerable customers appropriately?

## Behavioural Ethics and Compliance: Navigating Evolving Regulation and Expectations

- Regulators’ greater focus on ethical standards and integrity culture
- Key regulations, developments and the shifting role and expectations of compliance
- Need for judgement-based assessments of business conduct
- How can decision theory help explain unethical behaviour?
- How can compliance address common rationalizations applied to unethical behaviour?
- Strategies for when compliance can use behavioural ethics to be more effective

### **Interactive Discussion: Building Resilience with Compliance Culture or Managing a Regulatory Incident\***

Participants will have the opportunity to join faculty and peers in one of two live and concurrent informal group breakout discussions on select topics in compliance and risk. Faculty will lead the discussion and everyone is welcome to share insights, strategies and tips for navigating common challenges.

\*Note: group breakout discussions will be live only and will not be recorded.

## MODULE 4

March 10, 2022

9:00 a.m. – 4:30 p.m. ET

### Meet Your Regulators

Exploring concepts in *Regulatory Landscape Primer* and *Privacy, Outsourcing and AML Primer*, major regulators and industry associations will share essential intel and insights on their new mandates, approaches to monitoring business, and where things are heading, including:

- Financial Consumer Agency of Canada (FCAC)
- Office of the Superintendent of Financial Institutions (OSFI)
- Office of the Privacy Commissioner of Canada (OPC)
- Canadian Securities Administrators (CSA)/Ontario Securities Commission (OSC)
- Investment Industry Regulatory Organization of Canada (IIROC) / Mutual Fund Dealers Association (MFDA)

- Canadian Council of Insurance Regulators (CCIR)
- Financial Services Regulatory Authority of Ontario (FSRA)

### **Interactive Discussion: The “Secret Sauce” of Compliance or Managing Regulatory Change\***

Participants will have the opportunity to join faculty and peers in one of two live and concurrent informal group breakout discussions on select topics in compliance and risk. Faculty will lead the discussion and everyone is welcome to share insights, strategies and tips for navigating common challenges.

\*Note: group breakout discussions will be live only and will not be recorded.

## MODULE 5

March 31, 2022

9:00 a.m. – 4:30 p.m. ET

### Technology, Emerging Risks and Building a Better Future

Building on the *Technology and Industry Disruptors Primer*, you will review emerging risks involving technology, industry disruptors and global trends, to elevate your organization’s compliance efforts and resilience.

#### **Technology and Industry Disruptors and Case Studies**

- What is each technology and how does it work?
- How is it being used – features, strengths and weaknesses
- Implications for compliance and oversight
- Regulatory implications for using the technology
- Data analytics – key challenges, issues, risks, regulatory developments and expectations
- Using technology to build better compliance, includes top tips and best practices

#### **International Standards and Operations**

- International standards and impacts on Canadian financial institutions
- Managing regulatory expectations and compliance programs in cross-border or multinational businesses
- Managing client relationships in foreign jurisdictions
- Special issues and considerations
- Beyond risk and compliance – corporate governance and culture

#### **Building Better Compliance: Advancing EDI and Managing ESG**

- ESG and EDI – how they relate to the evolving role of compliance
- Key developments, trends in law, regulation and culture, and the nexus to compliance

- More formalized expectations – industry demands and regulators weigh-in
- Key challenges, obligations and risk management strategies
- Approaches for addressing common pitfalls and challenges
- Tips for effective communication and elevating culture

### **Interactive Panel Discussion: The Future – Where Are Things Going?**

Learn about the new waves of global regulatory and supervisory change and expectations, including how you can effectively grapple with these challenges in the next 1 to 5 years. Session involves a Q&A period, and key themes include:

- Pressing trends, technology and cybersecurity risk – adapting to shifting regulatory focus and expectations
- Pandemic impacts and innovations – strategies for how compliance, legal and risk can keep pace
- Methods for prioritizing overlapping and competing risk
- Special considerations and best practices to surf the waves of change

### **FINAL ONLINE EXAM:**

Available after Module 5, the online multiple-choice exam requires completion with a passing grade of 80% due by May 2, 2022.

## ONLINE PRIMERS

### Compliance Foundations

These primers focus on core compliance concepts for financial institutions (approx. 1 hour each) for those who may be newer to the area or those seeking a succinct refresher. All primers are included with the Certificate or the Fundamentals of Compliance (Module 1) and are available on demand. *Each primer is aligned with Certificate modules. We recommend viewing the appropriate primer before each Module (as outlined above).*

**To obtain your Certificate, all five primers must be viewed:**

- Introduction to Compliance Primer
- Regulatory Landscape Primer
- Privacy, Outsourcing and AML Primer
- Behavioural Ethics and Compliance Primer
- Technology and Industry Disruptors Primer

# Registration Details

## Fee per Delegate

**Certificate Program (Modules 1 – 5): \$4,495 plus TAX**

**Fundamentals of Compliance (Module 1): \$895 plus TAX**

**Newly licensed (2020 – current): 50% off regular rate**

## Certificate Bundle Pricing

Register for the Certificate and the **3rd Annual Essential One-Day Update in Regulatory Compliance and Legal Risk Management for Financial Institutions** program as a bundle by **January 27, 2022** and save \$495

Certificate Bundle: \$4,795 + TAX

Newly Licensed Bundle: \$2,547.50 + TAX

This program is eligible for funding under many federal-provincial Job Grant Programs. Visit your local provincial government's website or [www.tcu.gov.on.ca/eng/eopg/cojg/](http://www.tcu.gov.on.ca/eng/eopg/cojg/).

Fees include online attendance, electronic materials, technical support and 120-day access to the program archive. Group discounts, special rates and financial assistance are available. For details visit <https://osgoodepd.ca/professional-development/fees-policies/>.

## Program Changes

We will make every effort to present the program as advertised, but it may be necessary to change the date, location, speakers or content with little or no notice. In the event of program cancellation, York University's and Osgoode Hall Law School's liability is limited to reimbursement of paid fees.

## Cancellations and Substitutions

Substitution of registrants is permitted at any time. If you are unable to find a substitute, a full refund is available if a cancellation request is received in writing 21 days prior to the program date. If a cancellation request is made with less than 21 days notice, a \$150 administration fee will apply. No other refund is available.

## For Further Program-Related Information please contact:

Alexandra Karacsony, Program Lawyer, [AKaracsony@osgoode.yorku.ca](mailto:AKaracsony@osgoode.yorku.ca)

# Certificate of Program Completion

You will receive a certificate upon completion of the **Osgoode Certificate in Regulatory Compliance and Legal Risk Management For Financial Institutions**. Participants must view all online primers, attend all program modules (live and/or by viewing program archive) and **pass the final online multiple-choice exam** to receive a certificate.

# 4 Convenient Ways to Register



Mail



Online



Fax



Call

Register today at:

[osgoodepd.ca/compliance](http://osgoodepd.ca/compliance)



OsgoodePD has been approved as an Accredited Provider of Professionalism Content by the LSO.

Eligible CPD Hours:

Online Primers – LSO (ON): 4h 50m CPD (4h 30m Substantive; 20m Professionalism).

Module One – LSO (ON): 6h 15m CPD (4h 45m Substantive; 1h 30m Professionalism).

Certificate – All Modules (includes Online Primers) – LSO (ON): 37h 5m CPD (31h 30m Substantive; 4h 20m Professionalism; 1h 15m EDI).

This program is approved for LAWPRO Risk Management Credit.

OsgoodePD programs may be eligible for CPD/MCLE credits in other Canadian and US jurisdictions. To inquire about credit eligibility, please contact [cpd@osgoode.yorku.ca](mailto:cpd@osgoode.yorku.ca).

What past participants have said:

## Certificate Program

*“The online platform, the quality of the live stream and the availability of materials were stellar. The quality of the presentations, the materials and the valuable experience shared by the presenters/panelists was nothing short of top-tier. I can genuinely incorporate the presentations and PDF materials (a treasure trove of substantive materials) into my daily practice immediately, thus making me a more effective in-house legal professional.”*

Luca Cerasuolo, Legal Counsel, TD Insurance, TD Bank Group

*“Excellent. The program is well organized, covered a wide range of topics, and I was really impressed with the scope and depth of content. The virtual networking was fun. I am sure I will benefit from this program for years to come.”*

Sean Zou, Representative and Head of Legal and Compliance Designate, Bank of Communications Toronto, Representative Office

## Fundamentals of Compliance

*“Very good – the sessions were relevant and useful. I was very impressed with the webinar interface [and] I did not feel disadvantaged not being present in the room.”*

Janelle Anderson, Governance Director and Assistant Corporate Secretary, Concentra Bank

*“Excellent. As a new member of the compliance world, this module provided me with valuable and helpful information to assist in better understanding compliance which I will take with me to further my career.”*

Paolina Corsaro, Compliance Coordinator, Amex Bank of Canada