



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

Certificate (5 Modules): January 28* • February 13 • March 12
• March 31 • April 14, 2020
Fundamentals of Compliance* (1 Module): January 28, 2020*
In Person and Webcast

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

Learn from **50+ industry experts** and **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

PLUS! All participants will receive access to three new Compliance Foundations Online Primers.

Register today at:

osgoodepd.ca/compliance

Program Directors

Jasmin Jabri
Head of Compliance,
Invesco Canada

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

Joann Sochor
AVP, Corporate Compliance,
Sun Life

Location

Osgoode Professional
Development
1 Dundas St. W., 26th Floor
Toronto, ON



THE OSGOOD CERTIFICATE IN Regulatory Compliance & Legal Risk Management For Financial Institutions

Not ready to
complete the full
Certificate?

Choose to register for
**Fundamentals of Compliance
(Module 1)** on January 28, 2020.

In this information-packed
day, you'll comprehend
key compliance and risk
management issues, including:

- components of a successful compliance program
- how to categorize and control risk
- real-world practices and strategies to help shield your organization from costly and damaging violations

This **intensive and unique** Certificate is designed by a select group of industry leaders, providing you with a comprehensive understanding of crucial regulatory compliance requirements and the practical strategies to meet them.

Over five Modules, you will cover the intersection of compliance and enterprise risk management. You'll emerge from the program armed 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.

Five Comprehensive Days of Compliance Learning

- Collegial setting to enhance participation
- Interactive instructional sessions
- Expert and regulator guidance and discussion
- Learn-by-doing case studies to reinforce key concepts

Practical Knowledge & Skills

With a focus on real-world examples, you'll take your learning to the next level while gaining tools and best practices for managing risk and compliance in the face of evolving issues, technology, and global trends. Whether **in-person** or **online**, the program provides an excellent opportunity for you to network and engage with other professionals (including program faculty) facing the same challenges.

“As a non-compliance, non-risk executive looking to learn more about the subject matter, the course has been wonderful. The presenters are so proficient in their area of expertise that they make complicated issues seem simple.”

David Campbell, Caledon Trust



Gain Practical Tips & Strategies, Including:

- Fundamentals of compliance for financial institutions - banking, investments and insurance
- How to effectively identify, mitigate and control risks
- Essential components of an effective compliance program
- Federal and supervisory authorities, their objectives, powers and responsibilities
- Impact of international standard setting organizations
- How major regulators regulate and supervise
- Correlations between governance, risk management and compliance (GRC)
- How to become an effective partner and energize your organization
- Effectively implementing a 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
- Strategies for managing high risk issues
- How to manage social media, technology and industry disruptors like data analytics, AI/machine learning, bitcoin/blockchain and fintech/regtech and other unregulated financial services players
- Emerging challenges in compliance and what you need to do to prepare

Who Should Attend

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

“Great to get information on new technology implications (crypto & social media). Real-life examples were very helpful.”

Helen Friedman, Miller Thomson LLP

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

Program Directors



Jasmin Jabri

Head of Compliance, Invesco Canada



Geoff Ritchie

General Counsel & Corporate Secretary,
Mawer Investment Management Inc.



Joann Sochor

AVP, Corporate Compliance, Sun Life

Advisory Board

Paola Cifelli

Associate General Counsel, Enterprise Regulatory Office, Legal, Corporate & Compliance Group, BMO Financial Group

John Lewsen

Head of Insurance Compliance, Legal, Corporate & Compliance Group, BMO Financial Group, Chief Compliance Officer, BMO Life Assurance Company & BMO Life Insurance Company

Katherine Macpherson

National Leader, Operational Risk: Financial Services Advisory, Ernst & Young LLP

Andrew Mushore

Chief Compliance Officer, Bridging Finance Inc.

Ilona Niemi

VP, Compliance Officer, Zurich Insurance Company Ltd (Canadian Branch)

Program Faculty

Dan Adamson, CTO and Co-Founder, PointChain Technologies

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

Claude Baksh, Chief Compliance Officer, Chief Risk Officer & Chief AML Officer, Computershare

Naomi Bartlett, Vice President, Compliance, Canadian Brokerage and International Wealth & Insurance | Global Compliance, Scotiabank

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)

Jill Clark, Senior Director, Capital Markets Internal Audit, CIBC World Markets Inc.

Julie Clarke, General Counsel, Portland Investment Counsel

Rebecca Cowdery, Borden Ladner Gervais LLP

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

John Fabello, Torsys LLP

Matin Fazelpour, Hicks Morley LLP

Pat Forgione, McMillan LLP

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

Sara Gelgor, LLB, LLM, MBA, ICD.D., Head of Regulatory Compliance, Retail Banking & Wealth Management, HSBC Bank Canada

Marsha Gerhart, VP Member Regulation Policy, Investment Industry Regulatory Organization of Canada (IIROC)

David Goodis, Assistant Commissioner (Policy & Corporate Services), Office of the Information & Privacy Commissioner of Ontario (IPC)

Jocelyn Hung, Manager, Culture & Conduct Risk Division, Office of the Superintendent of Financial Institutions (OSFI)

Fabio Iannicca, SVP, Operations, CI Investments

Carolyn Ibele, Director, Culture & Conduct Risk Division, Office of the Superintendent of Financial Institutions (OSFI)

Abubakar Khan, Director, Business Advisory Directorate, Office of the Privacy Commissioner of Canada (OPC)

Liane Kim, CFA, Chief Risk and Audit Executive, Ontario Power Generation

Penny Lee

Senior Director, Property & Casual Insurance Group, Insurance Supervision Sector, Office of the Superintendent of Financial Institutions (OSFI)

Jessica Leung, Vice President, Legal & Compliance, BlackRock Asset Management Canada Limited

Danielle Lin, Vice President, Canadian Banking & Consumer Legislation Compliance, TD Bank Group

Melissa MacKewn, Crawley MacKewn Brush LLP

Jay McMahan, Partner, Deloitte LLP

Suzanne Morin, VP & Associate General Counsel, Québec & Enterprise Chief Privacy Officer, Sun Life

Natalie Ochrym, Advisor, The AML Shop

Laura Paglia, Borden Ladner Gervais LLP

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

Waqas Rana, Vice President and Chief Compliance Officer, Corporate Compliance, The Co-operators Group Limited

Kerry Robbins, Vice President & Ombudsman, TD Bank Group

Amber D. Scott, Founder & Chief AML Ninja, Outliers Solutions Inc.

David Shuen, Chief Compliance Officer & Chief AML Officer, China Construction Bank Toronto Branch

Steven Slavens, Torsys LLP

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

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

Agenda

NEW! ONLINE PRIMERS

Compliance Foundations

These three Online Primers focus on core concepts (approx. 60 minutes each) and were developed for those who may be new to compliance or those seeking a succinct refresher. View online any time. Mobile-friendly. Primer topics include:

- **Regulatory Landscape Primer**
- **Privacy, Outsourcing & AML Primer**
- **Technology & Industry Disruptors Primer**

To obtain your Certificate, all three Online Primers must be viewed.

MODULE 1*

January 28, 2020
8:30 a.m. – 4:30 p.m. EST
Fundamentals of Compliance**
*(*also available as a one-day program)*

Building on core concepts covered in **Regulatory Landscape Primer**, you will take a deeper dive into details and more complex issues. Gain practical guidance on how to identify challenges and solutions when developing or refreshing a compliance program.

Elements & Requirements for Effective Compliance

- Why is compliance a priority in regulated industries?
- Elements and requirements for effective compliance
- Compliance as a risk management function
- Upcoming changes to the compliance framework
- Fostering a sound culture

Navigating the Regulatory Landscape: Perspectives for Banking, Capital Markets & Insurance

- A survey of common issues and pitfalls
- How to relate to and deal effectively with federal and provincial supervisory authorities
- Advantages and disadvantages of various approaches
- What to do when...regulators are not up to date or are focused on the wrong thing
- Discussion on 'regulation by principle'

Nuts & Bolts of a Successful Compliance Program

- Three Lines of Defence
- OSFI Guideline E-13
- Governance, regulatory change management
- Policies, procedures and controls
- Training, education and awareness
- Testing, monitoring and reporting

Risk Management Fundamentals: Types of Risk & 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 assessments and risks vs. quantitative assessments and risks

Fireside Chat: Navigating Interactions between Compliance, Risk & Legal

Leading industry experts discuss real-world examples & best practices/strategies on topics, including:

- Roles and interplay of legal, risk and compliance and the "grey zone"
- Financial and non-financial incentives
- Crisis management and escalation
- Who manages regulatory risk and the regulatory relationship?
- Effective communication and challenges
- Strategies for moving toward a successful program

MODULE 2

February 13, 2020
8:30 a.m. – 4:30 p.m. EST
+ Optional Networking Event
Building Blocks of an Effective Compliance Program

Building on core concepts covered in **Privacy, Outsourcing & 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 Security & Anti-Spam

- PIPEDA and fraud detection prevention
- Implications of GDPR outside the EU
- CASL and Do-not-call – where are we at now?
- Information security regulatory expectations & recent cyber developments
- Implications of Cloud
- How to deal with common but persistent issues

Bribery/Corruption, Anti-Money Laundering & Economic Sanctions

- Program elements

- Recent amendments
- Implications for getting it wrong
- Special issues to watch out for now and in future

Outsourcing & 3rd Party Risk Management

- Risk-based approaches to getting the deal done
- Managing third party relationships
- Compliance role in due diligence
- Common pitfalls and how to avoid them or resolve them

Role of the Board & Board Reporting

- Turning data and reports into decisions and actions (analytics and tools)
- Elements of risk indicators (theoretical and practical)
- Regulatory expectations and how to prioritize them
- Practical advice on reporting to a Board
- Key tips and best practices for success

Key Implementation Challenges + Mini-Workshop

- Costs and funding
- Recruiting talent
- Business buy-in & aligning with all levels
- Training processes
- Board and management reporting and the desire for shorter reports

Fireside Chat: Culture of Compliance

- Understanding the business and those who lead it
- Business engagement and business integration
- How to remain independent while partnering and providing a control function
- What it takes to be a trusted advisor and maintaining boundaries
- Finding the best approach to building good relationships
- Showing how effective compliance, legal and risk teams can add value
- Setting the tone from the top – business engagement and business integration

SAVE THE DATE!

Post-Program Networking Event (optional, self-pay) – right after class on February 13, 2020. Details to be announced.

Register today at:

**osgoodepd.ca/
compliance**

MODULE 3

March 12, 2020

8:30 a.m. – 4:30 p.m. EDT

Managing Regulatory Reviews, Exams, Complaints & Conflict

Managing Reviews & Examinations

Before: Preparing for an Examination

- Read the data request carefully, don't assume, always keep scope/objectives in mind
- Make it easy for the examiners
- Document everything and be prepared to demonstrate what you claim

During: Managing the Examination

- How to manage an investigation, self-identify issues and assist the business
- Targeted Examinations
- Examinations due to control failures

After: Wrap-Up, Processes and Review

- Lessons learned, assessing the outcome and exit reviews
- Reviewing findings and drafting responses
- Track action plan items for completion

Resolving Client Disputes: Complaints, KPIs & the Ombuds

- Lifecycle of an unhappy client
- When is complaint tracking and reporting required by regulators?
- How can companies use complaints to drive business improvement?
- Roles of the ombuds, mandates and key considerations
- Dealing with complaints effectively

Treating Customers Fairly & Market Conduct

- What is "fair" behaviour and why is it important?
- Design programs to incent "fair" behaviour
- Dealing with asymmetric information and communication
- How to recognize behavioural biases in treatment of customers?
- Creating fairness across all channels – from face-to-face to digital
- How to determine whether you are dealing with vulnerable customers appropriately?

Behavioural Ethics & Behavioral Compliance

- Why are they important?
- Learnings from behavioural ethics and economics
- What situational factors cause people to cheat?

- How can decision theory help explain unethical behaviour?
- How can compliance address common types of rationalizations applied to unethical behaviour?
- Strategies for when compliance can use behavioural ethics to be more effective

Panel Discussion: When Things Go Sideways – Managing a Regulatory Incident or Allegation

Senior compliance professionals and counsel share their top tips and best practices on how to effectively manage a complex or unusual request, along with strategies for keeping the examination (and business) on track. Session includes "lessons learned" and a Q+A period.

MODULE 4

March 31, 2020

8:30 a.m. – 4:30 p.m. EDT

Meet the Regulators

Delving deeper into core concepts in the **Regulatory Landscape Primer**, major regulators and industry associations will share essential intel, insights and best practices on their new mandates, approaches to monitoring business, and share where things are heading, including:

- Financial Consumer Agency of Canada (FCAC)
- Office of the Superintendent of Financial Institutions (OSFI)
- 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)
- Office of the Privacy Commissioner of Canada (OPC)/Office of the Information & Privacy Commissioner of Ontario (IPC)
- Canadian Credit Union Association (CCUA)/Financial Services Regulatory Authority (FSRA)

Panel Discussion: The Regulators' Speak!

Do not miss this rare opportunity to interact directly with major regulators and industry associations and get your top questions addressed during this lively and engaging session! The high-profile panel will offer you practical guidance, insights and tips to navigate challenges including: juggling competing priorities, filling-in gaps in problem areas, communicating effectively and correcting errors.

MODULE 5

April 14, 2020

8:30 a.m. – 4:30 p.m. EDT

Technology, Emerging Risks & the Future

Building on core principles covered in **Technology & Industry Disruptors Primer**, you will "hit-the-ground-running" and focus on how to navigate competing considerations involving technology and emerging risks within the context of your organization's compliance efforts.

Social Media Strategies

- What you should know about defining your social media intent
- How to approach social media risk management
- How are companies using social media?
- Which regulations apply and what are regulators' expectations?

Technology & Industry Disruptors: Fintech/Regtech, Bitcoin/Blockchain, Data Analytics, AI/Machine Learning, RPA

- What is each technology and how does it work?
- How is it being used – includes unique features, strengths and weaknesses
- Implications for compliance and oversight
- Regulatory implications of using the technology, including regulators' expectations
- Top tips and best practices

International Standards & International Operations

- International standards & 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

Fireside Chat: The Future – Where Are Things Going?

Learn about the wave of global regulatory and supervisory initiatives cresting in Canada, including how you can effectively grapple with these challenges. Key themes include:

- Future trends and cybersecurity
- Strategies for how compliance, legal and risk can keep pace
- Overlapping and competing risk management issues
- Special considerations and what to watch out for

FINAL TAKE-HOME EXAM:

Distributed after Module 5, the exam requires online completion and a passing grade of 80% due by May 1, 2020.

Registration Details

Fee per Delegate

Fundamentals of Compliance (Module 1): \$895 + HST

Certificate Program (Modules 1 – 5): \$4,495 + HST

Newly licensed (2016 – current): 50% off regular rate

Reminder: this program is eligible for funding under many federal-provincial Job Grant Programs. Visit osgoodepd.compliance or canada.ca for details.

Fees include attendance, program materials, lunch and break refreshments. Group discounts, special rates and financial assistance are available. For details visit www.osgoodepd.ca/group-discounts.

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 at 647.999.8796 or AKaracsony@osgoode.yorku.ca

Certificate of Program Completion

You will receive a certificate upon completion of the **Osgoode Certificate in Regulatory Compliance & Legal Risk Management For Financial Institutions**. Participants must attend all program modules, view all Online Primers, and **pass the post-program multiple choice assessment** to receive a Certificate.

4 Convenient Ways to Register



Mail



Online



Fax



Call

Register today at:

osgoodepd.ca/compliance



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

Eligible CPD Hours:

Online Primers – LSO (ON): 2h 45m CPD (2h 45m Substantive).

Module One – LSO (ON): 7h CPD (5h 50m Substantive; 1h 10m Professionalism).

Certificate – All Modules (includes Online Primers) – LSO (ON): 38h 45m CPD (33h 50m Substantive; 4h 25m Professionalism; 30m 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.



What past participants have said:

Certificate Program

“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. Excellent agenda and well put together. Online experience was great.”

Cindy Bauder, Manager, Market Conduct Compliance, Manulife

“The quality of the whole program was excellent. It covered a broad variety of relevant and up-to-date subjects. I was really impressed by the instructors' expertise and wealth of experience and [the] real-life experiences that enriched the effectiveness of the training. Thank you very much!”

Patricia Pacanchique, Director, Pension Policy – OMERS Administration Corporation

“Excellent. Clear, high quality presentations and you [can tell] that the speakers enjoy being there. It also [includes] hands-on application and is full of information about the ‘real-life’ in compliance. The facilities are beautiful, spacious, clean [and] very motivating.”

Diane Hachem, Regulatory Investigator

Fundamentals of Compliance

“Very good. As someone new to the ‘formal’ world of compliance, the discussions around risk management approaches and the linkages to effective compliance testing/planning was of particular interest to me. [The] content was very relevant and well-presented - good materials for takeaways. Great facility and good food options for breaks.”

Jeff Niehaus, VP, People & Talent Development, eTracks Tire Management Systems

“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