

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

Master the evolving landscape of compliance and risk management. You need to be prepared and ready 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 for balancing multiple regulatory regimes – nationally and globally
- How to maintain independence as a valuable business partner while handling greater responsibilities – with limited resources
- Tips for managing technology such as AI, ML and RPA, emerging risks and global trends

Register today at:

osgoodepd.ca/compliance

PROGRAM CHAIRS

Jasmin Jabri
Compliance Executive

Joann Sochor
AVP, Corporate Compliance, Sun Life

REGISTRATION OPTIONS

January 25*, February 8, 22, March 7 and 21*, 2024:
Blended (Online)

**Blended (In-Person or Online) option available for January 25 and March 21 modules only.*

Fundamentals of Compliance (1 Module):
January 25, 2024 – In-Person OR Online
OR May 9, 2024 – Online (Replay)

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



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 invest
one-day in the **Fundamentals
of Compliance (Module One)**
program.

In one information-packed day,
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 **leading compliance and risk 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 within a shifting regulatory environment. You'll emerge with the **most up-to-date knowledge, tools and tactics you need** to develop, implement or re-energize a state-of-the-art compliance and risk program, along with insights for navigating emerging compliance issues and risk management trends.

Practical, Relevant and Engaging

With a **focus on real-world situations**, you will take your learning to the next level through interactive sessions designed to equip you with the analytical and decision-making skills you need to proactively manage risk and compliance in the face of changing technology, industry disruptors and ongoing business challenges.

This intensive OsgoodePD program also provides you with an **excellent and unparalleled opportunity** to engage with other 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 community
- Actively engage with content, faculty and peers
- Participate in thought-provoking case studies to reinforce key concepts and get feedback
- Learn tactics and strategies to put to immediate use in your organization

PLUS! All participants will receive on demand access to the **Foundations in Compliance** primers

“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, including:

- Prioritizing compliance as a risk management function and a business asset
- Building resilience and more adaptive compliance and risk strategies
- Navigating federal and supervisory authorities' shifting objectives, powers and responsibilities
- Correlations between governance, risk management and compliance (GRC)
- How to become a better business partner and energize your organization
- Implementing an effective code of business conduct and ethics
- Managing a regulatory examination, investigation and incident
- Learning about the lifecycle of an unhappy client and the value of complaints and KPIs
- Best practices for crisis management and response
- Insights to apply key learnings from behavioural ethics and economics
- Impacts from international standard setting organizations and lobbying
- Managing risks arising from technology, cybersecurity and industry disruptors including AI, ML, RPA, bitcoin/blockchain, fintech/regtech, and other unregulated financial services players
- Navigating emerging challenges and expectations involving ESG and equity, diversity and inclusion criteria

“The topics are very relevant and the presenters are well chosen. The course materials included sufficient coverage to recent developments.”

Sally Tan, Director, Technology Regulatory Compliance, Scotiabank

Who Should Attend

- Compliance professionals
- Privacy and risk professionals
- Operations professionals
- In-house counsel at financial institutions
- Legal professionals 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



Joann Sochor
AVP, Corporate Compliance, Sun Life

Advisory Board

Paola Cifelli
Manager, Policy and Initiatives, Ontario Securities Commission

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
Founder, KM Risk Consulting

Ilona Niemi
Compliance Executive

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

Program Faculty

Michael Abate, Partner, Risk Advisory, Deloitte LLP

Dan Adamson, CTO and Co-Founder, PointChain Technologies

Armando Alcaraz, Head and Director Anti-Bribery/ Anti-Corruption Advisory, RBC

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

Darcy Ammerman, McMillan LLP

Heather Andersen, Canada Competency Leader – Architecture & Infrastructure, Ernst & Young LLP

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

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

Amy Aubin, Chief Compliance Officer, Waypoint Investment Partners Inc. and True Exposure Investments 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

Denise Carson, Chief Compliance Officer, BMO Asset Management Inc & BMO Investments Inc., BMO Financial Group

Adeline Cheng, Partner, National Lead, Regulatory Compliance & ORM / Resilience Canada, Ernst & Young LLP

Domenic Commisso, Senior Counsel, Legal Division, TD Bank Group

Monica Cop, Senior Advisor, Office of the Privacy Commissioner of Canada

Stephanie Corvese, Manager, Risk and Forensics, Grant Thornton LLP

Waheb Gasm, Senior Supervisor, Supervision and Enforcement, Financial Consumer Agency of Canada

David Goodis, Partner, INQ Law, and former senior information and privacy regulator

Louise Hamel, Vice President, Member Compliance, Canadian Investment Regulatory Organization

Erica Hiemstra, Head, Insurance Conduct, Market Conduct, Financial Services Regulatory Authority

Michael Holder, Managing Director, North Star Compliance & Regulatory Solutions Inc.

Supriya Kapoor, Founder & Principal, Aurelius GRP

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

Kate McGrann, Crawley MacKewn Brush LLP

Wendy Mee, Blake, Cassels & Graydon LLP

Suzanne Morin, VP, Enterprise Conduct, Data Ethics and Chief Privacy Officer, Sun Life

Andrew Morris, Head of AML, QuestEnterprise, Questrade Financial Group

Natalie Ochrym, CEO, Evoke Capital Corp.

Meera Paleja PhD, Program Head, Investor Research and Behavioural Insights, Investor Office, Ontario Securities Commission

Kerry Robbins, Vice President, Senior Customer Complaints Office, TD Bank Group

Amber D. Scott, Founder & CEO, Outliers Solutions Inc.

Candace Seton-Rogers, Vice President, Canadian Chief Compliance Officer, WM and P&BB, BMO Financial Group

Vladimir Shatiry, Partner, Blake, Cassels & Graydon LLP

Nathalie Sirois, Senior Director, Insurance Supervision, Autorité des marchés financiers

Steven Slavens, Torsys LLP

Felicia Tedesco, Deputy Director, Operations Compliance and Registrant Regulation, Ontario Securities Commission

Shameel Thakrar, Assistant Vice-President, Compliance Investigations, Examinations & Registrations, IG Wealth Management

Michael Tracey, Director, Behavioural Science, Scotiabank

Katie Wheatley, Head of Canada, Responsible Investment Ecosystems, Principles for Responsible Investment

Ben Wormley, Senior Supervisor, Supervision and Enforcement, Financial Consumer Agency of Canada

Sue-Ling Yip, Partner, Risk Consulting & Financial Crimes, KPMG LLP

“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, Manager, Market Conduct Compliance, Manulife

Agenda

MODULE ONE*

January 25, 2024

9:00am – 4:30pm ET

Fundamentals of Compliance*

(*also available as a single-day program)

Building on core concepts in the **Introduction to Compliance** and the **Regulatory Landscape** primers, 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, procedures and controls
- Training, education and awareness
- Testing, monitoring and reporting
- Overview of regulatory 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
- Tips for preparing for the “future of compliance”

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

Compliance Officer of the Future – Resilient and Future-Proof

- Key challenges and innovations and other forces that will require a rethink of compliance
- Evolutions in risk, program and delivery – resilience and continuity frameworks
- How compliance can demonstrate resilient behaviour using AI/tech
- Strategies for pivoting/adapting to new settings and regulatory guidelines, including OSFI’s new guideline on Resiliency
- Insights to enhance compliance’s standing in the organization

Overview of Managing Regulatory 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 and resources

MODULE TWO

February 8, 2024

9:00am – 4:30pm ET

Building Blocks of an Effective Compliance Program

Building on concepts covered in the **Privacy, Outsourcing** and **AML/ABC/ATF** primers, 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
- Information security regulatory expectations and implications of the Cloud
- Navigating change management and associated challenges
- Delving into technology risk and cyber breaches, expectations and developments
- Spotlight on key US/international perspectives, trends and influences in Canada

AML, ABC, ATF and Economic Sanctions

- Regulations, requirements, core principles and program elements
- Recent amendments
- Implications for getting it wrong
- Role of compliance in overseeing associated risks, cyber breaches and information security reviews on new projects
- Special issues to prepare for, including new laws and more formal requirements

Outsourcing and 3rd Party Risk Management

- Risk-based approaches to getting the deal done
- Managing third party relationships
- Role of compliance in due diligence and information security reviews on new projects
- 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
- Best practices for reporting and setting regulatory expectations

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

Applying core concepts and principles, participants will review a case study and work in small breakout groups to navigate 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: breakout groups will not be recorded.

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

MODULE THREE

February 22, 2024

9:00am – 4:30pm ET

Managing Regulatory Reviews, Exams and Complaints

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

Interactive Case Study: Managing Regulatory Reviews and Examinations**

You will review the core risks, challenges and issues involved at each stage of managing regulatory reviews and examinations – before, during and after – with a special focus on key risk elements, best practices and common pitfalls. You will then review a realistic fact scenario and work in small breakout groups to analyze the issues, identify key risks and challenges, suggest solutions and report findings and challenges. Faculty will provide instruction, guidance, a class debrief and recommendations.

**Note: breakout groups will not be recorded.

Managing Complaints, Client Disputes and KPIs

- Consumer protection framework – what you need to know and your new obligations
- Lifecycle of an unhappy client and the role of compliance in the ecosystem
- When is complaint tracking and reporting required by regulators?
- How to use complaints and KPIs to drive business improvement?
- Roles of compliance, customer complaints teams, mandates and key considerations
- Dealing with complaints effectively

Treating Customers Fairly and Market Conduct

- What is “fair” behaviour and why is it important? Designing programs to incent “fair” behaviour
- Legal developments and trends – what you need to know and your new obligations
- Creating fairness across all channels and recognizing and adjusting for behavioural biases and asymmetrical information and communication
- How to assess 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 compliance can address common rationalizations applied to unethical behaviour
- Strategies for when compliance can use behavioural ethics to be more effective

Interactive Discussion: A Day in the Life of Compliance... What Would You Do?

Faculty will lead participants through a series of brief and interactive discussions involving short scenarios in compliance and risk. Participants will have the opportunity to reinforce concepts and to “think on their feet” by suggesting a course of action or response. Session will include insights, strategies and tips for navigating challenges.

MODULE FOUR

March 7, 2024
9:00am – 4:30pm ET
Meet Your Regulators

Exploring concepts in the **Regulatory Landscape, Privacy, Outsourcing and AML/ABC/ATF** primers, **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
- Office of the Superintendent of Financial Institutions
- Office of the Privacy Commissioner of Canada
- Canadian Securities Administrators / Ontario Securities Commission
- Canadian Investment Regulatory Organization
- Financial Services Regulatory Authority of Ontario
- Autorité des marchés financiers

Interactive Discussion: A Day in the Life of Compliance... What Would You Do?

Faculty will lead participants through a series of brief and interactive discussions involving short scenarios in compliance and risk. Participants will have the opportunity to reinforce concepts and to “think on their feet” by suggesting a course of action or response. Session will include insights, strategies and tips for navigating challenges.

MODULE FIVE

March 21, 2024
9:00am – 4:30pm ET
Technology, Emerging Risks and the Future

Building on the **Technology and Industry Disruptors** primer, you will examine 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 it is being used – features, strengths and weaknesses
- Implications for compliance and oversight
- Regulatory implications – testing, monitoring, reporting and oversight
- Data analytics and technology such as AI, ML, RPA, blockchain and bitcoin – key challenges, issues, risks, regulatory developments and expectations
- Using technology to build better compliance, includes 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
- Beyond risk and compliance – corporate governance and culture
- Compliance and lobbying – what are the effects on regulation and what are the implications?
- Special issues and concerns involving international standards and lobbying

Building Better Compliance: Managing ESG

- How does ESG relate to the evolving role of compliance?
- Key developments, trends 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 of Compliance – Where Are Things Going?

Learn about the future of compliance as a career and as a “strategic business asset” and how to adapt to current and emerging global regulatory and supervisory changes and expectations. Key themes include:

- Overview of compliance careers, resources, and challenges in finding rightly skilled people, etc.
- Strategies for optimizing compliance as a “strategic asset” to the business
- Insights for building the compliance profile and demonstrating business strength
- Tips for dealing with evolving risk, regulatory focus and expectations involving new and emerging technology and cybersecurity issues

FINAL ONLINE EXAM:

Available after Module 5, the online multiple-choice exam requires completion with a passing grade of 80% due by **April 19, 2024**.

ONLINE PRIMERS

Foundations in Compliance

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 who may benefit from a succinct refresher. All primers are included with the Certificate or the Fundamentals of Compliance (Module One) programs and are available on demand. Each primer is aligned with Certificate modules. We recommend viewing the appropriate primer before each Module (see above agenda for outline).

To obtain your Certificate, all primers must be viewed:

- Introduction to Compliance
- Regulatory Landscape
- Privacy
- Outsourcing
- AML/ABC/ATF
- Behavioural Ethics and Compliance
- Technology and Industry Disruptors

Register today at:

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

Registration Details

Fee per Delegate

Certificate Program (Modules 1 – 5): **\$4,595 + TAX**

Fundamentals of Compliance (Module 1): **\$925 + TAX**

Newly licensed*

Certificate Program (Modules 1 – 5): **\$2,297.50 + TAX**

Fundamentals of Compliance (Module 1): **\$462.50 + TAX**

*This fee applies to newly licensed regulated professionals within the past 2 years

Fee includes program registration, electronic program materials and 120-day unlimited online access to program archive. Group discounts and financial assistance available. Visit www.osgoodepd.ca/group-discounts for details.

Financial Assistance

This program is eligible for OSAP funding. Federal and provincial job grants may be available. You may also apply for financial assistance with OsgoodePD. To learn more, visit: www.osgoodepd.ca/financial-assistance.

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 AKaracsony@osgoode.yorku.ca


Certificate Requirements

You will receive a certificate upon completion of the **Osgoode Certificate in Regulatory Compliance and Legal Risk Management for Financial Institutions**. To receive a certificate, all participants must view all online primers, attend all program modules (whether live, by viewing recordings, or both) and pass the final online multiple-choice exam, **all by April 19, 2024**.

Register today at:

osgoodepd.ca/compliance

 **Email:** osgoodepd@osgoode.yorku.ca

 **Phone:** 416 597 9724

 **Mail:** 1 Dundas Street West, 26th Floor, Toronto, ON, M5G 1Z3



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

Eligible CPD Hours:

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

Certificate – All Modules (includes Online Primers) – LSO (ON): 38h CPD (32h 55m Substantive; 4h 35m Professionalism; 30m EDI)



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.



This program is approved for LAWPRO Risk Management Credit.

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, Senior Counsel, 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. I am sure I will benefit from this program for years to come.”

Sean Zou, Representative (Head of Legal and Compliance Designate, Proposed Toronto Branch) Bank of Communications Co., Ltd.

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, VP Governance, Corporate Secretary, Wyth Financial

“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 issue seem simple.”

David Campbell, Business Development Representative