

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

- Certificate (5 Modules): January 28\*, February 18, March 4, March 25, April 15, 2021
- Fundamentals of Compliance (1 Module): January 28\*, 2021
- Online

\* single-day registration available

**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

***Can't make one or more live dates?***

***You will have online access to the program for 120 days.***

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

## Location

Online – Live, Interactive  
(Includes 120-day access to  
program archive)



# THE OSGOODE 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, 2021.

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

- Components of a successful compliance program
- How to categorize, mitigate and control risk
- Real-world strategies and tactics to help shield your organization from costly and damaging violations

This **unique** and **intensive** Certificate is designed by a select group of industry leaders to 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.

## **Practical, Intensive & Interactive Learning**

With a focus on real-world examples, you will take your learning to the next level with practical, intensive and interactive sessions designed to give you the skills portfolio you need to manage risk and build better compliance in the face of technology, industry disruptors and global issues.

This program provides you with an excellent opportunity to engage with other professionals facing the same challenges, and obtain valuable resources. You will:

- Hear from major regulators and industry experts
- Be part of a professional online community
- Actively engage with instructional content and program faculty
- Participate in learn-by-doing case studies to reinforce key concepts

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

*“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



## Gain Practical Tips & Strategies, including:

- Prioritizing compliance as a risk management function
- Building resilience and better compliance during times of uncertainty
- Dealing with the “sandbox concept” and the impact of “squishy rules”
- 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
- Optimizing learnings from behavioural ethics and economics for compliance
- 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
- Emerging challenges in compliance and what you need to do to prepare

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

Helen Friedman, Miller Thomson LLP

## Who Should Attend

- Compliance professionals at financial institutions
- Privacy and risk professionals
- Operations and risk managers
- 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**

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

### **Mary Joyce Empensando**

Chief Compliance Officer, Questrade, Inc., Questrade Wealth Management Inc.

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

### **Katherine Macpherson**

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

### **Andrew Mushore, LLM**

Chief Operating Officer & Chief Compliance Officer, Bridging Finance Inc.

### **Ilona Niemi**

Group Chief Compliance Officer, The Co-operators Group Limited

### **Geoff Ritchie**

General Counsel & Corporate Secretary, Mawer Investment Management Inc.

## Program Faculty

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

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

**Darcy Ammerman**, McMillan LLP

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

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

**Naomi Bartlett, BA, JD, MBA**, Vice President, Compliance, Canadian Wealth Distribution | Chief Compliance Officer, Scotia Capital 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**, Vice President, Regulatory Compliance, Personal & Commercial Banking and Wealth Management, Royal Bank of Canada

**Frank Chong**, VP and Deputy Superintendent, Regulation, BC Financial Services Authority (BCFSA), and Vice-Chair, Canadian Council of Insurance Regulators (CCIR)

**Jill Clark**, Senior Director, Capital Markets Compliance, CIBC World Markets Inc.

**Julie Clarke**, General Counsel, Portland Investment Counsel

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

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

**Rebecca Cowdery**, Borden Ladner Gervais LLP

**Sashya D'Souza**, Senior Vice President, Talent Initiatives, Toronto Finance International

**John Fabello**, Torsys LLP

**Matin Fazelpour**, Hicks Morley LLP

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

**Sara Gelgor, LLB, LLM, MBA, ICD.D**, Former Head of Regulatory Compliance, Wealth & Personal Banking, HSBC

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

**Michael Holder**, General Counsel and Chief Compliance Officer, Delphia

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

**Jonathan Joynt, CIPP/C**, Senior Advisor/Manager, Business Advisory Directorate, Office of the Privacy Commissioner of Canada (OPC)

**Sarah Kheir, CHRL**, Director, Diversity & Inclusion, Sun Life

**Jessica Leung**, Canada Investments Chief Compliance Officer, Mercer Global Investments Canada Limited

**Huston Loke**, Executive Vice President, Market Conduct, Financial Services Regulatory Authority of Ontario (FSRA), and Vice-Chair, Canadian Council of Insurance Regulators (CCIR)

**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 & Chief Privacy Officer, Sun Life

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

**Laura Paglia**, Borden Ladner & Gervais LLP

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

**Waqas Rana**, Compliance Executive

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

**Cecilia Samsoundar, MBA**, Regulatory Compliance Leader, Financial Services Risk Management, Ernst & Young LLP

**Amber D. Scott**, Founder, CEO & 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

**Anie Stuart**, Managing Director, Culture & Conduct 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**, Senior Advisor, Behavioural Insights, Investor Office, Ontario Securities Commission (OSC)

**Ula Ubani**, Chief Ethics & Conduct Officer, BMO Financial Group

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

# Agenda

## ONLINE PRIMERS

### Compliance Foundations

These primers focus on core concepts (approx. 1 hour each), for those who may be new to compliance or those seeking a succinct refresher. All primers are included with the Certificate or the Fundamentals of Compliance (Module 1). View online anytime. Mobile-friendly.

To obtain your Certificate, all five primers must be viewed (see dates below).

- **Introduction to Compliance Primer**  
(New! Available by Jan. 15, 2021)
- **Regulatory Landscape Primer**  
(Available on-demand)
- **Privacy, Outsourcing & AML Primer**  
(Available on-demand)
- **Behavioural Ethics & Compliance Primer**  
(New! Available by Jan. 15, 2021)
- **Technology & Industry Disruptors Primer**  
(Available on-demand)

## MODULE 1\*

January 28, 2021

8:30 a.m. – 4:30 p.m. EST

### Fundamentals of Compliance\*

(\*also available as a 1-day module)

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.

#### Why is Compliance a Priority in Regulated Industries?

- Enterprise-wide impacts, and the rapid pace of change
- Integration of consumer/investor protection, culture and conduct
- Importance of good judgment, ethics and strategizing
- Non-traditional oversight for new products being developed at unprecedented speed
- Analysis of the “sandbox concept” and the impact of “squishy rules”

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

- A survey of common issues and pitfalls
- How to 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 and regulatory change management
- Policies and 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 vs. quantitative assessments and risks

#### Fireside Chat: Navigating Interactions between Compliance, Risk & Legal

Industry experts discuss real-world examples and best practices/strategies on topics, including:

- Roles and interplay of legal, risk and compliance, and the “grey zone”
- Crisis management, escalation and accountability
- Who manages regulatory risk and relationships?
- Effective communication and challenges
- Strategies for moving toward a successful program

## MODULE 2

February 18, 2021

8:30 a.m. – 4:30 p.m. EST

### Building Blocks of an Effective Compliance Program

Building on concepts 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, 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 & recent cyber developments
- Implications of Cloud

#### 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
- Role of compliance in due diligence
- How to avoid or resolve common pitfalls

#### Role of the Board & 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

#### Key Implementation Challenges + Mini-Workshop

- Costs and funding
- Business buy-in and aligning with all levels
- Training processes and recruiting talent
- Strategies for better communication and shorter reports

#### Fireside Chat: Culture of Compliance

- Understanding the business and those who lead it
- Remaining independent as a partner and providing a control function
- What it takes to be a trusted advisor while maintaining boundaries
- Finding the best approach to building good relationships
- Setting the tone from the top – business engagement and integration

## MODULE 3

March 4, 2021

8:30 a.m. – 4:30 p.m. EST

### Managing Regulatory Reviews, Exams, Complaints & Conflict

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

#### Managing Reviews & Examinations + Mini-Case Study

**Before:** Preparing for an Examination

- Review data requests carefully, don’t assume, always keep scope/objectives in mind
- Make it easy for the examiners

- Document everything and be prepared to demonstrate your 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
- Tracking 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 to use complaints to drive business improvement?
- Roles of the internal and external ombuds, mandates and key considerations
- Dealing with complaints effectively

**Treating Customers Fairly & Market Conduct**

- Reforms to the *Bank Act* – what you need to know
- What is “fair” behaviour and why is it important? Designing programs to incent “fair” behaviour
- Recognizing 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**

- What situational factors cause people to cheat?
- Which cognitive buffers delay awareness of what is ethically problematic?
- 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
- Regulatory insights and trends – including how to avoid common pitfalls

**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 25, 2021**  
**8:30am – 4:30pm EDT**  
**Meet the Regulators**

Exploring concepts in *Regulatory Landscape Primer* and *Privacy, Outsourcing & 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)
- 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)
- Financial Services Regulatory Authority of Ontario (FSRA)
- British Columbia Financial Services Authority (BCFSA)

**Panel Discussion: The Regulators’ Speak!**

Do not miss this unique opportunity to engage with major regulators and industry associations and get your top questions addressed. 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 15, 2021**  
**8:30 a.m. – 4:30 p.m. EDT**  
**Technology, Emerging Risks & Building a Better Future**

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

**Building Resilience During Times of Uncertainty**

- Key challenges and innovations arising from the pandemic
- A framework for resilience and continuity in a “new normal”
- Challenges arising from privacy, contact-tracing and a mass remote workforce

- Risks involving cybersecurity, digitization, data protection and analytics
- Delivering virtual testing, reviews, delivery and other processes effectively

**Technology & Industry Disruptors: Fintech/ Regtech, Data Analytics, AI/Machine Learning, RPA, Bitcoin/Blockchain & Mini-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
- Using technology to build better compliance, includes best practices

**Building Better Compliance: Advancing Equality, Diversity & Inclusion (EDI)**

- Review of compliance’s record/history on diversity
- Updates and trends in law, regulation, culture and business practices
- Business case for EDI in financial services – an exponential value proposition
- Understanding power and privilege, bias and microaggressions
- Optimizing human resources with EDI

**International Standards and 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, and how you can effectively grapple with these challenges in the next 1 to 5 years. 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 ONLINE EXAM:**

*Available after Module 5, the online multiple-choice exam requires completion with a passing grade of 80% due by June 15, 2021.*

# Registration Details

## Fee per Delegate

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

**Certificate Program (Modules 1 – 5): \$4,595 plus HST**

**Newly licensed (2018 – current): 50% off regular rate**

**Reminder:** this program is eligible for funding under many federal-provincial Job Grant Programs. Visit your local provincial government's website or [www.canada.ca](http://www.canada.ca) for details.

Fee includes attendance, electronic program materials, all Online Primers, and 120-day access to program archive. Group discounts, special rates and financial assistance are available. For details visit <https://www.osgoodepd.ca/continuing-legal-education/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](mailto: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**. In order to receive a Certificate, participants must attend/view all program Modules, including all Online Primers, and **pass the online exam**.

# 4 Convenient Ways to Register



Mail



Online



Fax



Call

Register today at:

[osgoodepd.ca/compliance](https://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 40m (4h 30m Substantive; 10m Professionalism).

Module One – LSO (ON): 7h (6h Substantive; 1h Professionalism).

Certificate – All Modules (includes Online Primers) – LSO (ON): 40h 10m (35h 5m Substantive; 3h 35m Professionalism; 1h 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](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

*“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

### 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 & 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