



# Compliance during times of uncertainty

---

EMERGING FROM THE  
PANDEMIC INTO WHAT?

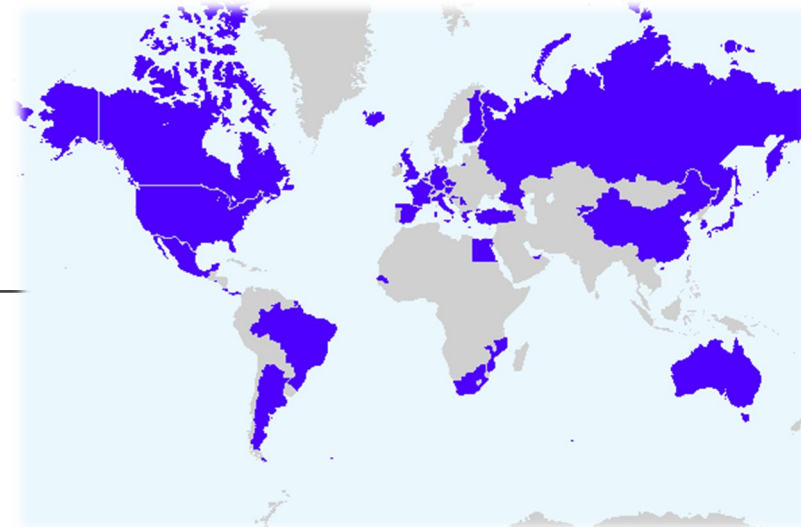
# Agenda

- Who am I
- Doing the Right Thing
  - Understanding the “why”
  - Executing Effectively
  - Managing Perception
- Key Issues to think about
- Effective Collaboration





# Who am I



FLORIDA STATE UNIVERSITY  
COLLEGE OF LAW



Smith+Nephew

ZOLL<sup>®</sup>  
an Asahi Kasei company

# Doing the Right Thing

BANKERS DEPEND  
ON IT

# The problem with “is it legal”







Execution  
requires  
Clarity

---



We choose  
our image in  
the  
marketplace

---

# Key Issues to Think About

PATTERNS IN THE DATA





# Emerging Fraud Schemes



# Regulatory Challenges

---



# Inflation

---





A conceptual illustration featuring a classical building with four columns. The pediment is inscribed with the Euro (€), Pound (£), Dollar (\$), Yen (¥), and Rupee (₹) symbols. A hand in a dark suit jacket points towards the building. A small figure of a person stands in the arched doorway. The word 'Politics' is written in white serif font, underlined, on the left side of the image.

Politics

# **Effective Collaboration**

COMPLIANCE/AML  
AND THE REST OF  
THE BANK



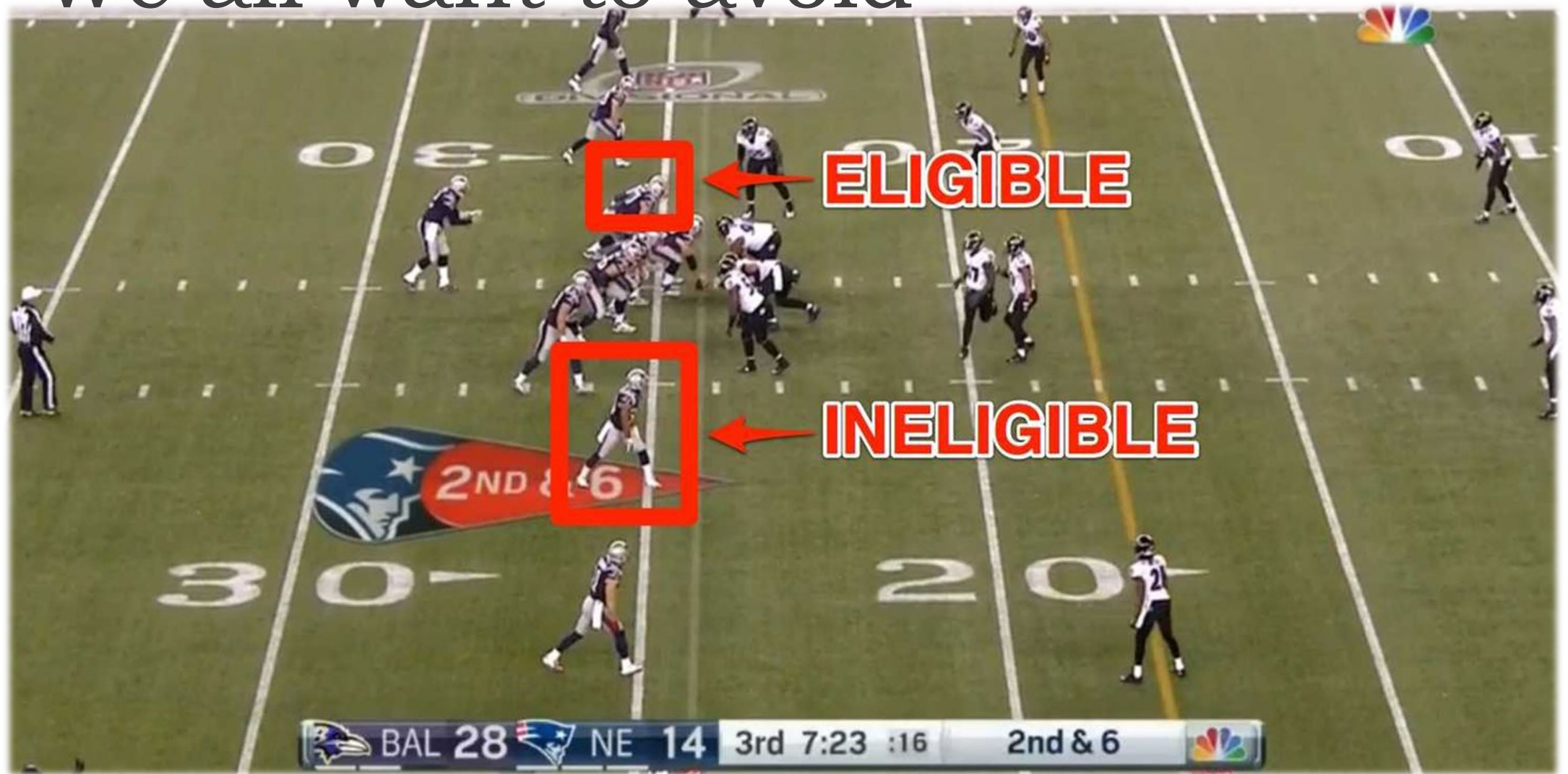


The need for discipline

---



# We all want to avoid



A hand holding a pen is positioned over a notebook. The notebook is open, showing lined pages. Several large, stylized question marks are scattered around the notebook. One question mark is on a yellow background, and others are on white and light brown backgrounds. The word "Conclusion" is written in white text on the right side of the image.

Conclusion