FEATURES

4 Future-Forward Compliance
Unleashing Efficiency for Streamlined Success in the Digital-Native Future
BY JO ANN BAREFOOT

The bank compliance function stands on the brink of fundamental change driven by digital technology. This change is likely to accelerate sharply as generative AI drives new thinking about both the compliance challenges and the compliance solutions of the future. Imagine a compliance system that actually helps catch the bad guys, expands financial services access and saves money for banks in the process.

16 How to Make Digital Accessibility a Priority at Your Bank
BY TESHALE SMITH

With the evolution of digital banking, it is crucial that banks view digital accessibility as a priority. Not only does ensuring digital accessibility help avoid costly legal challenges, but it also promotes customer acquisition, retention, and satisfaction.

24 Conduct Risk Management
Empowering Financial Institutions through the DOJ’s Guidance for Compliance Programs
BY THOMAS W. GRUNDY, CRCM

With the present and future uncertainties and challenges facing financial institutions, having a robust conduct risk management program is essential. The DOJ’s guidance discussed here, serves as a useful and informative framework for financial institutions in building an effective framework for managing conduct and ethics.

32 Breaking Barriers
Overcoming Resistance to Compliance and Risk Program Transformation
BY BRENT CRIDER, PAUL KALAMARAS, AND DAVID SAMUELS

Banks can embrace technology and innovation to achieve compliance and risk management transformation. This article discusses the substantial benefits of resetting and revamping programs across people, processes, and technology.