EXECUTIVE LEADERSHIP / CASE STUDY 02

RISK, COMPLIANCE & QUALITY GOVERNANCE

Turning fragmented controls into one framework for prevention, reporting and quality

FINANCIAL SERVICES | MORTGAGE LENDING • ENTERPRISE SALES & OPERATIONS • 85 STAFF ACROSS 5 TEAMS



STRATEGIC TRANSFORMATION BLUEPRINT

- **Regulatory Accountability:** Held regulatory accountability as Designated Individual for Alberta mortgage brokerage licensing, across licensed operations in BC, Alberta and Ontario.
- **Data Governance & Security:** Unified data access, CRM standards and security controls across every division.
- **Digital Verification:** Replaced manual identity and bank checks with integrated digital verification.
- **Fraud Prevention:** Moved fraud prevention from reacting to incidents to monthly training, screening and clear escalation.
- **Policy & SOP Governance:** Built one governed library of SOPs, privacy standards and escalation pathways.
- **Centralized Reporting:** Consolidated reporting into live dashboards for executives, managers and frontline teams.

Regulatory scope: Mortgage brokerage licensing in BC (BCFSA), Alberta (RECA) and Ontario (FSRA) | FINTRAC / PCMLTFA (AML/KYC) | PIPEDA, BC PIPA and Alberta PIPA | CASL

TRANSFORMATION IMPACT | BEFORE / AFTER / CHANGE

PERFORMANCE KPI	BEFORE	AFTER	BUSINESS IMPACT
Fraud caught before funding	65%	94%	+29 pp earlier detection, lower loss
Automated Appraisal Review	~25 min Manual	~8 min Automated	68% faster valuation & risk identification
CRM duplicate & inconsistent records	~15%	Under 3%	One trusted customer record
QA coverage (% of interactions)	2%	8%	4× review coverage
Average QA score	78%	94%	+16 pp quality
Fraud & compliance training completion	~70%	100%	Mandatory full training participation
Manual reporting effort	~15 hrs/week	~3 hrs/week	80% less manual reporting
Reporting Accuracy & Consistency	~75%	Over 96%	Standardized KPIs, single source of truth
Files verified automatically (ID & bank)	0% (Manual)	75%	75% Straight-through verification

IDENTIFIED CHALLENGES | TRANSFORMATION BASELINE

OPERATING GAP	FRAGMENTED BASELINE	BUSINESS CONSEQUENCE
Data integrity	Inconsistent CRM entry, no mandatory fields, duplicate records	Unreliable records and rework on every file
Reporting	Department spreadsheets and conflicting metric definitions	Low trust in the numbers and slow decisions
Access control	Broad CRM access and inconsistent permissions	Sensitive data visible beyond need-to-know
Identity & verification	Manual ID and bank checks, applied differently by team	Exposure to impersonation and payment fraud
Fraud prevention	Ad hoc awareness and incident-driven response	Fraud found late, after the cost was incurred
Escalation & ownership	No standard pathway or owner for exceptions	Issues resolved late, inconsistently or not at all
Privacy & communication	Inconsistent protocols across phone, email, SMS and chat	Risk of exposing sensitive customer information
Policies & SOPs	Scattered procedures, outdated versions in use	Staff following different rules for the same task
Quality monitoring	Informal call review, no scorecards or root-cause analysis	Recurring service gaps went unaddressed
Training & readiness	No knowledge assessments or training records	No evidence of readiness for audit or regulators
Speed & accuracy	Lack of automation causing long delays in processing	Slower approvals, avoidable errors and disengaged customer journey

01 PREVENT *Protect data, reduce exposure*	02 DETECT *Find risk early*	03 REPORT *Make risk visible*	04 RESPOND *Escalate, resolve, own*	05 IMPROVE *Learn and tighten*
• Role-based CRM access • Digital ID & bank verification • Privacy & clean-desk standards	• Department screening controls • Exception flags in workflow • Monthly fraud training & tests	• Live role-based dashboards • Central exception tracking • One source of truth	• Standard escalation pathways • Clear ownership & tracking • Documented corrective action	• Audio & screen QA • Root-cause analysis • Coaching & SOP updates

INTEGRATED CONTROL MODEL | PREVENT, DETECT, REPORT, RESPOND, IMPROVE

TRANSFORMATION OUTCOMES | SIX G.R.O.W.T.H. LEADERSHIP PILLARS

01 BUSINESS TRANSFORMATION		
• Built risk checks into daily workflows	• Aligned operations, IT and QA on one control standard	• Replaced reactive fixes with prevention
02 CUSTOMER EXPERIENCE		
• Protected customer data on every channel	• Verified identity without adding friction	• Handled sensitive escalations consistently
03 SALES, OPS & SYSTEMS		
• Rebuilt CRM access around roles	• Integrated digital ID and bank verification	• Cut valuation to ~8 min per file
04 PEOPLE & CULTURE		
• Made fraud awareness part of every role	• Turned recorded calls into targeted coaching	• 100% training completion, 94% pass rate
05 DATA, PERFORMANCE & GOVERNANCE		
• Governed SOP library with version control	• Live risk and exception dashboards	• Over 96% reporting accuracy
06 REVENUE & GTM		
• Protected the origination pipeline	• Cut fraud loss to 0.06% of funded volume	• Built a compliant base to scale lending

RISK REDUCED | RESULTS AT A GLANCE

94%
FRAUD CAUGHT BEFORE FUNDING
Prevention replaced remediation

75%
FILES VERIFIED AUTOMATICALLY
Digital ID and bank verification

96%
REPORTING ACCURACY
Standardized KPI and single source of truth

EXECUTIVE LEADERSHIP IMPACT

Sales Moves. Operations Multiplies. People Drive It All.

Designed an integrated governance framework and operating model that unifies proactive risk prevention with frontline enablement and continuous quality assurance, ensuring sustainable commercial scale without compromising cooperative values.