**Guy Laver, MBA**

901 Madrona St Apt 129 (804) 310-6976

Midlothian, Virginia 23114 [guylaver11@gmail.com](mailto:guylaver11@gmail.com)

**RISK MANAGEMENT LEADER**

**Risk Management ♦ Audit ♦ Compliance ♦ Project Management ♦ Process Improvement ♦ Quality Assurance ♦ Vendor Management**

Highly qualified and accomplished management professional offering 15+ years of experience in complex problem solving, Project Management, Risk Management, Assurance, and Compliance. Expert technical and analytical experience along with broad knowledge and background in the aforementioned areas. Excel in professional staff training, development, mentoring, leadership, high impact presentations, and execution.

**Operational Risk Management**

**Enterprise Risk Management**

**SOx Auditing**

**Quality Assurance Manager**

**Project Development & Execution**

**Operational Effectiveness Auditing**

**Credit Risk Management**

**Financial Statement Auditing**

**Organizational Effectiveness Analysis**

**Leadership & Staff Development**

**Change Management**

**Relationship and Vendor Management**

**PROFESSIONAL EXPERIENCE**

**Capital One, Richmond, VA 2013 – Current**

**Manager, IT Risk Management**

*Responsible for supporting 15 Global Finance and Anti-Money Laundering applications with Audit, SOx, and overall ITGC risk management governance.*

* Managing a team of diverse professionals including application owners, developers, programmers, business analysts, and audit professionals
* Managing to timeline requirements to ensure timely audit request fulfillment, follow ups, and remediation of identified audit issues
* Perform quarterly risk assessments and testing of individual application access management efficacy
* Responsible for completing SOx narratives, and testing all SOx application controls for Global Finance applications

**Senior Project Manager**

*New Process Implementation - Developed and led the Standardized approach system implementation for Basel III regulatory reporting requirements.*

* Responsible for ensuring compliance with Basel III risk weighted assets categorization and reporting of balance sheet and off balance sheet line items
* Leveraged key technical and stakeholder relationships in order to successfully complete complex issues
* Managed to timeline requirements to ensure timely regulatory financial statement filings
* Managed a log of issues and changes that are investigated and remediated

*Risk Event Remediation - Developed and led regulatory risk projects in excess of $2M in order to identify root cause, contain, and remediate risk projects with Capital One credit card line of business.*

* Trusted business partner to critical areas including Product Operations and Customer Channels
* Managed a team of diverse professionals including data analysts, business analysts, product owners, and IT resources
* Responsible for ensuring compliance with CFPB and OCC requirements while under a consent order
* Managed to timeline requirements to ensure completeness, accuracy, and timeliness
* Effectively completed over 15 complex and material projects across diverse business partners per annum

*Controls – Managed projects to identify control efficacy, developed an innovative control framework, and update current controls as needed on a weekly, bi-weekly, and monthly basis.*

* Developed over 75 operational controls
* Developed a control framework that tracks control efficacy, utilization, and control updates
* Managed a control framework with over 100 operational and systemic controls in order to ensure efficacy
* Clearly communicated with senior management in order to gain necessary approvals and create new controls and new control instructions

**RBS Citizens Bank, Richmond, VA 2012 – 2013**

**Vice President of Investor Risk Management**

*Senior Executive with responsibilities in managing multiple teams in Mortgage Servicing operations to ensure compliance with investor guidelines, regulatory requirements, and statutory law through quality assurance reviews, control development and testing, and requirement interpretation and operational implementation.*

*Quality Assurance Reviews*

* Supported Loss Mitigation, Bankruptcy, Foreclosure, and Servicing
* Reviewed and developed internal policy and procedural documents, external regulatory releases, and audit remediation risk objectives
* Worked with stakeholders across all business functions (Risk, Finance, IT, Legal, Compliance, and Operations) in order to ensure transparency across the business on overall operational effectiveness and regulatory compliance
* Managed a group of Quality Assurance Specialists by coaching, mentoring, and assisting with career development
* Approved creation of audit tests, procedures, and delegating assurance assignments to group.
* Reviewed and reported overall results and trends of compliance and operational metrics.

*Investor Risk Management*

* Identified new Investor (Fannie Mae, Freddie Mac, FHA) and Regulatory (CFPB, OCC, State Agencies, and Internal Audit) requirements
* Reduced backlog of outstanding Investor, Regulatory, and Statutory requirements by 60% over a 14 month period by creating a PMO (Project Management Organization) responsible for the Overall efficacy of the project management and implementation of requirements to ensure compliance with all requirements
* Managed a group of Compliance professionals in order to track overall project requirements
* Developed and executed back end controls to ensure newly developed controls are both designed appropriately and operating effectively
* Relationship manager for Making Home Affordable (MHA), Fannie Mae, Freddie Mac, Corporate Internal Audit, and select Attorney vendor network

**Genworth Financial Corporation, Richmond, VA 2007 – 2012**

**Director of Risk Operations** (2009 – 2012)

*Managed internal audit and quality assurance professionals in order to develop and execute quality assurance reviews of lenders in order to ensure compliance to Genworth guidelines associated with delegated authority. Managed 2nd line of defense internal audit team with direct reporting into the Operational Audit Committee.*

* Planned, performed, and reviewed audits based on Operational, Financial, and Fraud risk factors.
* Ran a small audit shop with 8 senior to staff auditors that performed quarterly audit reviews.
* Worked with stakeholders across all business functions (Risk, Finance, IT, Legal, Compliance, and Operations) in order to ensure complete audit review
* Communicated final audit report to management, Audit Committee, and senior leadership team including CEO
* Managed a group of auditors by delegating audit assignments and coaching, mentoring, and assisting with career development

*Managed a group of vendor managers to ensure vendor contract creation, performance measurement, and budget analysis*

* Developed and utilized due diligence procedures for new vendors, and I was successful in the on-boarding of several vendors which created material loss mitigation savings in excess of $25M
* Assisted with determining vendor selection based on pricing and risk models
* Oversaw and developed audit schedule and programs to ensure vendors with higher risk are reviewed on an annual basis
* Assessed vendor’s productivity and operational effectiveness
* Reviewed invoice and contract audits

*Developed and reported on select Enterprise Risk Management factors.*

* Completed monthly risk assessment by utilizing an independently developed reputational risk scorecard
* Developed framework with key indicators (metrics) and thresholds in order to determine an overall reputational risk score
* Communicated results out to global risk leadership quarterly

**Senior Audit Consultant** (2007 – 2009)

*Auditor in charge of complex financial, operational, and regulatory reviews within a diversified insurance company.*

* Planned, performed, and reviewed audits based on risk and fraud based approach
* Communicated final audit report to management and senior leadership team
* Identified and managed performance improvement engagements
* Coordinated a team of subject matter experts to assess process gaps, strengths and weaknesses
* Communicated results to management and senior leadership team

*Mergers and Acquisitions (Surge Role)*

* Worked with Business Development teams on acquisition new businesses
* Performed due diligence procedures
* Developed financial metrics, sensitivity models, and assumptions for business model
* Built and adjusted the financial model in order to determine profitability
* Adjusted model based on supported assumptions, and developed Board of Director slides to communicate summary of model results

**PricewaterhouseCoopers, Richmond, VA 2005 –2007**

**Experienced Associate**

*Performed general assurance reviews of fortune 500 companies and industries that included financial services, manufacturing, retail, and consumer industrial products.*

* Planned, performed, and reviewed audits in accordance with GAAP
* Audited general ledger accounts including analysis and investigation of variances
* Analyzed financial statement data and compliance with disclosure requirements
* Performed complex analysis and substantive testing on designated risk areas (inventory, revenue recognition, asset management, leases, contracts, etc.)

*404 Sarbanes-Oxley*

* Planned performed and reviewed controls testing
* Identified process controls and mapping of controls to financial statement assertions
* Evaluated design and effectiveness of key controls
* Provided management with suggestions on control and process improvements

**Cumberland Hospital, New Kent, VA 2003–2005**

**Senior Staff Accountant (Assistant to CFO)**

*Accounting manager with responsibilities over Payroll, Accounts Payable, Accounts Receivables, Taxes, and all Balance Sheet and Income Statement accounts.*

* Managed a group of back office associates
* Managed and maintained all general ledger accounts
* Constructed annual budget and performed forecasting duties
* Responsible for cash management
* Completed all tax work
* Led month-end, quarterly, and annual closing of accounts

**Medical College of Virginia, Richmond, VA 2001–2003**

**Accountant**

*Performance Improvement Accountant*

* Assisted with Performance Improvement Engagement (The Hunter Group)
* Responsible for calculating, analyzing, and sorting performance data
* Responsible for presenting results and making suggestions to management team

*Staff Accountant*

* Saved the organization millions in clean-up of suspense accounts
* Performed reconciliation of balance sheet accounts
* Responsible for cash management
* Completed special projects including clean-up of old accounts

**EDUCATION**

**Executive Master’s Degree, Business Administration -** Virginia Commonwealth University, Richmond, VA

**Bachelor’s Degree, Accounting -** College of Charleston, Charleston, SC

**Training:**

Building Leaders Program **♦** Strategic Management **♦** Leadership Skills for Managers **♦** Project Management **♦** Change Management **♦** Facilitation Skills **♦** Presentation Skills **♦** Enterprise Risk Management **♦** SAP **♦** Crystal Reports **♦** Business Objects **♦** Oracle **♦** Lawsons

**Technical Tools:**

Advanced skills with Excel, PowerPoint, Word, Project, Access, Visio, SalesForce, SharePoint and Outlook.

**Compliance Knowledge:**

AML, FDA, FHA, FNMA, FHLMC, VA, ADA, SCRA, BSA, Basel, OCC, CFPB, Joint Commission, Fair Lending