



## Bankers Institute of the Philippines, Inc. (BAIPHIL)

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**Bankers Institute of the Philippines, Inc. (BAIPHIL),**

*in partnership with* **Institute of Internal Auditors of the Philippines (IIAP),**

cordially invites you to the Seminar on:

### **Risks, Controls & Internal Auditing of the Credit Cards Business**

#### **Speaker/s:**

**Reginald C. Nery**

SVP/Chief Audit Executive, Bank of Commerce

#### **Course Description:**

New technologies, product innovation, volume and speed of transactions have transformed the banking landscape, particularly in the consumer lending business – credit card operations. The dynamic and complex business and regulatory environment makes it very challenging for banks to continuously maintain and implement sound and effective control, risk management and governance framework.

The value that an Internal Audit Activity brings to the organization largely resides on the objective and independent assessment of the control, risk management and governance processes, as related to the business objectives set. Compliance with governing laws, rules and regulations and policies of the organization is likewise evaluated, considering the impact to the business of the deviations. And in the process, globally applied auditing standards and control and risk management assessment frameworks are observed in the conduct of the audits.

- ***This Training Program will provide the participants (i.e., bank auditors, risk practitioners, compliance officers, and operational management) with the body of knowledge relative to the credit card business that could help them carry out adequate and meaningful audits, risk management reviews of risk and control self-assessment reviews, respectively.***
- ***On the other hand, this program could also provide operational management with an understanding of how the Bank's "control functions" would evaluate the Business Unit's (BU) processes for the achievement of the bank's credit objectives, such as the following areas of the BU (a)governance for ensuring effective challenge on credit risk for unsecured credit cards business; (b) portfolio review controls, including compliance with credit card policy and the continuous upgrading of the quality of credit card portfolio, (c)effective risk management and risk mitigation while increasing***

*the risk assets; (d)managing the impact on the bank’s regulatory reporting (e.g., credit risk weighted assets and capital charge, impairment loss monitoring, and more).*

- *This Training Program will also provide a venue for workshop/group discussions in order to facilitate the learning effectiveness for participants.*

## **Course Outline:**

- I. Understanding the Credit Cards Business**
  - a. Strategic Thrust for Consumer Lending Business
  - b. Credit Card Business Model
  - c. Key Business Objectives and Top Risk
  - d. Credit Card Cycle
- II. Governance Framework**
  - a. Board of Directors
  - b. Senior Management Committee
  - c. Operational Management
- III. Three Lines of Defense**
- IV. Preliminary Risk Assessment & Audit Strategy Formulation**
- V. The Audit Program Guides Development**
- VI. Audit Results**
  - a. Evaluation of the Controls, Residual Risks, and Audit Issues
  - b. Analysis of Opportunities for Improvement
  - c. Assessment of Management’s Response/Action
- VII. Communicating Audit Results**
  - a. Advanced Reporting of High-Risk Issues
  - b. Contents of the Executive Summary
- VIII. Overall Audit Assessment and Rating**
- IX. Audit Issues Follow-through/Monitoring**

## **Schedule/s and Venue:**

**July 27 & August 3, 2019; 8:30 A.M. to 5:00 P.M.**

Dusit Thani Manila, Ayala Center, Makati City

## Registration:

Please complete the Registration Form below and send it to [training@baiphil.org](mailto:training@baiphil.org) or fax to (02)853-0889. Registration form received will serve as notice for reservation only.

### Registration Form:

Full Name : \_\_\_\_\_  
First Name
M.I
Surname

Nick Name: \_\_\_\_\_ Email Address: \_\_\_\_\_

Telephone no.: \_\_\_\_\_ Cellphone no.: \_\_\_\_\_

Designation: \_\_\_\_\_

Department: \_\_\_\_\_

Sponsoring Bank/ Institution: \_\_\_\_\_

#### For Department/Group Head

<p><b>Purpose for Nomination</b> <i>(please check appropriate box)</i></p> <p><input type="checkbox"/> Highly Related to nominee's job</p> <p><input type="checkbox"/> Has not attended any seminar for the past ____ years</p> <p><input type="checkbox"/> Has not attended seminar at all.</p> <p><input type="checkbox"/> Others, please specify</p> <p>_____</p> <p>_____</p> <p>_____</p>	<p><b>REMARKS</b> <i>(on nominees specific &amp; immediate training needs, potentials, etc.)</i></p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>
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<p><b>Signature of Nominee:</b></p> <p>_____</p> <p style="text-align: center;"><b>Signature Over Printed Name</b></p>	<p><b>Recommended by:</b></p> <p>_____</p> <p style="text-align: center;"><b>Signature Over Printed Name</b></p>
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## Investment Fees:

**Php9,000.00 / participant for Member Banks**

**Php10,000.00 / participant for Non-Member Banks**

(Inclusive of AM/PM Snacks, Lunch, Certificate of Attendance and materials)

## Payment Options:

- Deposit thru our Bank Account:

Account Name: Bankers Institute of the Philippines, Inc.

Name of Bank : Bank of Commerce – Dela Costa/Alfaro Rd. Br.

Acct. No. : 101-00-004876-4

Please fax or email the deposit slip and indicate the name of your bank, participants and seminar to be attended

- Bring Check Payment on the day of Seminar. (Check payable to Bankers Institute of the Philippines, Inc. or BAIIPHIL)
- Deliver check payment to BAIIPHIL Office at Unit 2103, 21<sup>st</sup> Floor, The Peak Tower, #107 L.P. Leviste Street, Salcedo Village, Makati City.

Payment should be made on or before the seminar date payable to Bankers Institute of the Philippines, Inc. (BAIPHIL). NO PAYMENT IN CASH DURING THE SEMINAR DAY.

For inquiries, please call the BAIIPHIL Secretariat at (02) 853-4457 or 519-2433.

Registration form may be reproduced, and fax at no. (02) 853-0889 or e-mail at: [training@baiphil.org](mailto:training@baiphil.org)

## Cancellation Guidelines:

**Deadline of Submission of Registration** is July 17, 2019 (Wednesday)

BAIPHIL reserves the right to cancel programs due to low turn-out of registration, illness of resource speaker, inclement weather or unforeseen events. As such, participants to the program or their HR representatives will be advised either through e-mail or by phone, at least five working days prior to the learning event otherwise same shall be billed accordingly.

BAIPHIL is responsible only for the full refund of the registration fee but not for the transportation expense of the participants who have booked their travel in advance.

Should a participant decide to cancel his/her registration, he/she may opt for a refund or transfer his/her participation in the program to another colleague by sending in writing his cancellation or transfer notice to BAIIPHIL. A 100% refund or transfer will be made if the advice is received within five working days before the seminar run.