

John P. Troiano

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Mystic, CT | 774-212-4735

OPERATIONAL RISK MANAGEMENT EXECUTIVE

Results-driven risk strategist known for establishing enterprise-wide risk programs and establishing performance metrics in the financial services industry. Skilled in operational risk management, global regulatory compliance, and business process management within public and private sectors. Expertise in first and second-line risk management, fraud and vendor management, and large-scale banking operations. Thought leader who fosters open and collaborative team environments through transparency, integrity, and equanimity. US Army and Civilian Police Officer veteran experienced in conducting high-risk tactical operations and criminal investigations.

CORE EXPERTISE

Fraud & Security | Strategic Leadership | Consultancy | Transformation | Conflict Resolution
Vendor Risk Management | Operational & Enterprise Risk | Organizational Design | Regulatory Relations
Internal Control Framework | Stakeholder Management | Strategic Program Development

PROFESSIONAL EXPERIENCE

JPT CONSULTING, LLC

2023 - Present

Principal Consultant | 2023 - Present

Bank risk program assessment, design and development specifically in Third Party Risk Management, Risk Assessments, and Fraud Risk Management. Operational risk and expert witness services to clients in the financial services and legal industry.

- New Bank program design, regulatory exam preparation
- Legal research and expert opinion in large scale financial services fraud.

SANTANDER BANK

2019 - 2023

Senior Vice President, Head of Fraud Operations | 2021 - 2023

Led bank-wide initiatives for fraud prevention, investigation, and loss mitigation across consumer and commercial products. Ensured compliance with legal and regulatory requirements, managing Key Risk Indicators (KRI) and Key Performance Indicators (KPI) for effective oversight of fraud program performance in all business lines. Orchestrated annual fraud loss budgeting and forecasting for diverse product portfolios. Resolved complex regulatory initiatives and managed executive-level risk remediation efforts while overseeing a team of 150+ fraud professionals.

- Spearheaded change management program implementation and formulated performance and risk metrics resulting in reduced false positive rates and improved customer experience.
- Enhanced fraud loss performance across the entire spectrum of major products through stronger controls performance in areas including decision quality, returns process, and recoveries.

Senior Vice President, U.S. Head of Third Party Risk Management | 2019 - 2021

Directed and oversaw U.S.-level programs for five Santander US legal entities within second line of defense in Operational Risk Management. Managed policy and program oversight, establishing and maintaining consistent programs across all business lines including a collective population of 2,200 monitored vendors

of which approximately a dozen critical vendors. Policy Standard owner for US legal entities, responsible for oversight and administration. Acted as primary point of contact for regulatory exam-related activities.

- Overhaul of questions and scoring of vendor inherent risk assessment and regulatory transactional testing resulting in more accurate risk scoring and ultimately more effective controls assessments.
- Fast-tracked closure of audit and regulatory issues to satisfaction while reducing staff and budget.

CITIZENS BANK

2015 - 2019

Senior Vice President, Director of Oversight Measurement & Aggregation | 2015 - 2019

Offered enterprise-wide oversight and independent risk management challenges by aligning with organizational and functional risk experts. Oversaw risk frameworks, ensuring consistent application across organization. Managed top risks, risk appetite breach reporting, internal/external loss data, material event escalations, issue management, and KRI development. Primary interface with banking regulatory agencies. Oversaw RCSA, Issues Management, and End-User Developed Applications.

- Established first Enterprise Risk Management quarterly and annual opinion providing enterprise risk committee and board level transparency.
- Developed and executed enterprise-wide operational risk oversight function to meet heightened standard expectations resulting in a strong independent risk management program.

Senior Vice President, Head of Risk Operations | 2012 - 2015

Directed strategic initiatives for first-line risk managers supporting banking operations in consumer and commercial products. Oversaw identification, classification, mitigation, reporting, and root cause analysis (RCA) of material risks affecting banking operations, including lending, deposit, and branch and distribution centers. Managed team of 100+ risk professionals supporting all operational functions. Instituted centralized expertise for overseeing policies and implementing an assurance function.

- Established first centralized first-line testing team improving controls, performance and reporting.

Senior Vice President, Head of Third Party Assurance | 2009 - 2012

Designed, established and oversaw Americas-wide vendor assurance program, conducting onsite visits to assess security controls for high-risk services. Established corporate policy and incorporated US regulatory-based requirements within the program, reporting to the board of directors on vendor risk status. Validated high-risk controls to mitigate exposure related to critical services. Successfully closed all material risks associated with assurance reviews. Designed, built, and staffed 40+ for inaugural onsite vendor review program.

- Resolved long-standing regulatory issues associated with vendor oversight by establishing a sustainable and effective vendor program for the bank and US legal entities.

Other relevant experience:

Citizens Bank | Head of Investigations | 2005-2009

Huntsville Police Department | Police Officer | 1997-2005

US Army | Military Police | 1992-1997

EDUCATION | CERTIFICATIONS

Virginia College, Huntsville, AL
Associate of Science - Network Engineering

CompTIA
A+ and Network +Certified