



# AI Governance and Risk Management in Financial Services

Navigating the AI Regulatory Landscape  
and Building Resilient Governance  
Programs



## AGENDA

### → The Regulatory and Legal Landscape

Current regulations, emerging trends, implications for FinTechs

### → Why AI Governance is Essential in Banking

Risk of non-compliance, complexity of models, strategic advantage

### → Effective AI Governance

Defining principles, data governance, risk assessment framework, accountability structures, continuous and automated monitoring

### → Practical Solutions

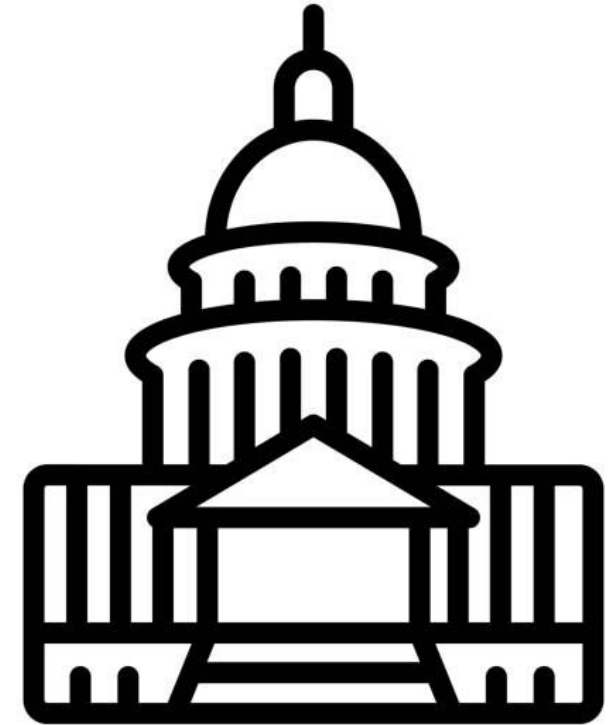
Establishing baselines, Bias Detection, Explainability, Incident Response

### → Overcoming Challenges

Complexity and scope, limited expertise, changing regulations

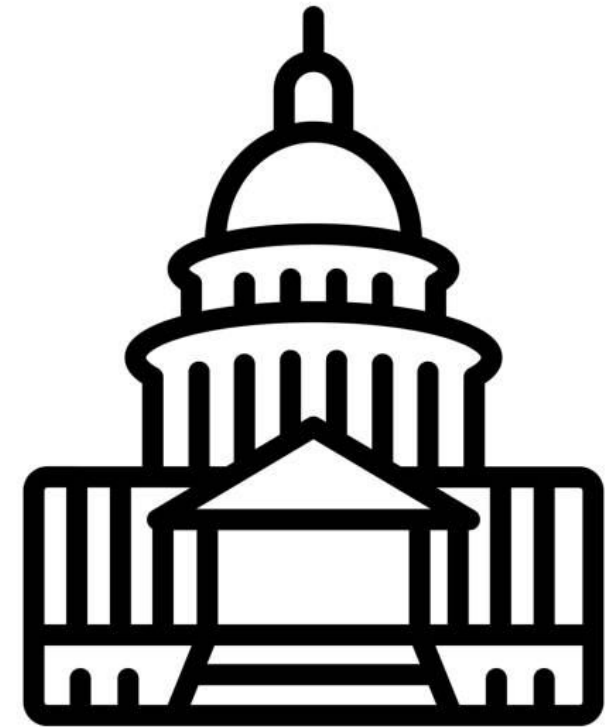
## Current Regulations & Considerations

- CCPA
- FINRA
- Executive Order on AI
- ECOA / Regulation B
- Fair Housing Act



## Emerging Trends

- California
- Colorado
- Outside the US
- Broader Concerns



## Implications



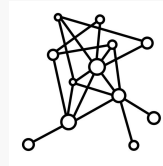
“It’s not enough to not be the bad guys,  
**we need to actively be the good guys.”**



## Why AI Governance Is Essential



**Risk of Non-Compliance**



**Complexity of AI Models**



**Strategic Advantage**



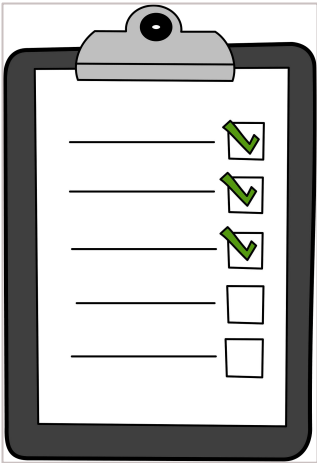
Key Components Of AI Governance



Definition Of Principles



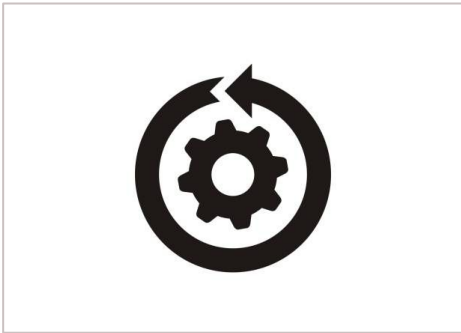
Data Governance



Risk Assessment Framework



Accountability Structures



Continuous Monitoring



Practical Steps for Assessment and Mitigation



Establish a Risk Management Framework



Establish a baseline



Implement continuous audit



Establish an Incident Response plan





## Overcoming Challenges in AI Governance

1

Complexity and Scope

2

Limited Expertise

3

Changing Landscape



## **Looking Forward**

### The Future of AI Governance

## **Proactive Governance**

## **Industry Collaboration**





# THANK YOU