Jen Kennedy

Director, Risk Management

[redacted]
LinkedIn • Arlington, VA

Accomplished professional with 15+ years of experience in regulatory strategy, compliance management, and stakeholder engagement. Expert in leading cross-functional teams, navigating complex regulatory landscapes, and building strong relationships with key regulatory bodies. Proven ability to influence policy changes, drive regulatory compliance, and align organizational practices with evolving industry standards. Skilled in managing risk, advocating for strategic initiatives, and fostering transparent communication across all levels. Demonstrated success in minimizing compliance risks while enhancing organizational reputation and operational efficiency.

Areas of Expertise

- Program Management
- Complaint Management
- Strategic Planning
- Corporate Governance
- Process Improvement
- Risk Management & Compliance
- Control Development
- Data Analytics & Reporting
- Customer Experience

Professional Experience

Capital One Financial, McLean, VA **2000 – 2024**
Director – Retail Bank Operations, Customer Complaints – 2022 - 2024

Oversaw complaints management program for Retail Bank, resolving escalating consumer complaints across social media, telephone, written, and regulatory communications. Delivered voice of the customer analysis to enhance enterprise understanding of customer pain points, align senior leaders on key focus areas, and advance initiatives to improve customer experience.

- Developed and implemented strategy to integrate voice of customer measurements and insights into management routines across Retail Bank, enhancing decision-making and customer-focused initiatives.
- Built and led team of nine analysts to analyze and address customer pain points, creating Tableau reporting tools for self-service transparency across business units.
- Designed and executed strategy to streamline customer complaint processes, reducing resolution times by 60%, overseeing 70+ bank processes, and managing 4K monthly complaints.
- Directed strategy, requirements, and implementation of enhanced complaints management system, improving efficiency and compliance.
- Managed complaint examinations, regulatory responses, audits, and compliance testing, ensuring adherence to industry standards and regulations.

Capital One Financial, McLean, VA **2018 – 2022**
Director - Retail Bank Risk, Customer Complaints

Directed team of advisors to develop and implement strategies for risk identification, measurement, management, and mitigation, supporting Capital One Bank's customer complaints and escalated solutions functions. Advised executives across multiple departments on risk strategies, emerging risks, and responses to risk events. Drove process and control enhancements to align with customer needs, regulatory requirements, and business objectives. Directed expansion of complaint management process to encompass all customer-facing associates, enhancing resolution efficiency and customer satisfaction.

- Strengthened customer complaint processes by implementing robust controls and ensuring alignment with Enterprise Complaints Standard.
- Monitored key controls and processes to maintain compliance and enhance operational effectiveness.
- Collaborated with Compliance, Audit, and Examiners to address oversight requirements and ensure adherence to regulatory standards.
- Directed complaint examinations, regulatory responses, audits, and compliance testing, ensuring thorough documentation and successful resolution.

Capital One Financial, McLean, VA **2014 – 2018**
Director/Senior Manager, Branch Operations Delivery & Analytics

Orchestrated deployment of initiatives, technology enhancements, data analysis, agile practices, and PMO functions for Branch Network. Directed support and deployment of hundreds of initiatives to branches through five agile teams, acting as intent owners or supporting others' objectives, including audit, compliance, and new products. Streamlined high-risk processes to enhance consistency and reduce risk exposure. Drove business improvements through strategic decision-making, balancing trade-offs to deliver high-value projects that achieved time savings and strengthened operational controls.

- Established PMO and developed processes to manage intake and provide executive reporting across multiple groups, enhancing transparency and accountability.
- Directed Data Analysis team in creating and maintaining operational reporting for branches, improving decision-making and performance tracking.
- Implemented Agile practices throughout Branch Operations organization, driving efficiency, collaboration, and adaptability in project execution.

Capital One Financial, McLean, VA **2009 – 2014**
Senior Manager, Branch Operations Policies & Procedures

Supervised integration of Policies & Procedures across newly acquired banks, unifying branch procedures from Hibernia, North Fork, and Chevy Chase Bank. Managed Branch Policy & Procedure program, ensuring consistency in procedures across Integrated Bank and overseeing remediation of 50 procedures. Delivered all project components, including remediation, implementation, strategy, and training/communication, while coordinating complex workstreams and stakeholders such as Legal, Compliance, and Deposit Operations. Structured project, managed risks and issues, engaged SMEs, and provided executive reporting to ensure successful execution.

- Developed and implemented solution for creating online searchable Branch Policy & Procedure tool, enhancing accessibility and efficiency.
- Coordinated meetings with key stakeholders to advocate for solution, secure buy-in, address concerns, and ensure successful implementation.

Additional Experience

- **Senior Manager, Bank Integration Management Office, Capital One Financial**
- **Senior Manager, IT Productivity & Knowledge Management, Capital One Financial**
- **Manager, Center for Technology Enablement, Ernst & Young LLP**

Education

Bachelor of Science in Economics and Political Science
James Madison University

Professional Training

Capital One Emerging Leader Development Program (ELDP)