



AMY S. MATSUO

Principal

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Function and Specialization

Amy is a principal in KPMG's Raleigh office. She specializes in financial services regulatory project delivery, and program management of banking and non-traditional service provider regulatory compliance, enterprise risk management and compliance risk.

Representative Clients

- Allstate Bank
- American Express
- Carlyle Group
- Capital One
- Countrywide
- Freddie Mac
- GE Capital
- JPMC
- Merrill Lynch
- PNC Financial Services Group
- National City
- RBS
- Schwab Bank
- SunTrust
- Union Bank
- Wells Fargo

Professional Associations

- Phi Beta Kappa

Education, Licenses & Certifications

- BA degree, University of Pittsburgh
- MPP degree, Georgetown University
- Certificate in Latin American Studies, University of Pittsburgh
- Black Belt, Six Sigma

Background

Amy is a principal in KPMG's Financial Services Regulatory practice. She focuses on consumer regulatory and enterprise-wide compliance management, program development and reviews for the financial services industry, including risk and control build and testing, risk governance, monitoring and reporting and third party management controls. Amy leads regulatory and consumer protection compliance assistance for diverse financial institutions, including major financial services companies, large mortgage servicers, mortgage lenders and GSEs. Amy has been a frequent national presenter on consumer regulatory, the CFPB, as well as on enterprise-wide compliance programs, and responsible and fair lending practices.

Professional and Industry Experience

Amy has substantial experience leading and coordinating regulatory advisory engagements across an array of financial service providers. She has served as project manager with responsibility for planning, budgeting, executing, and delivery of regulatory and compliance implementation, gap assessments, regulatory compliance control and file testing, and regulatory risk assessments and recommendations. She has also provided subject matter knowledge and guidance to leading financial institutions on compliance programs and risks. Her key accomplishments include:

- Managed the development and/or assessment of numerous enterprise-wide governance and compliance management programs for bank and non-bank financial service companies, including in preparation for or response to regulatory examinations and regulatory actions by the CFPB and/or prudential regulators
- Served as the engagement lead for multiple fair lending program and statistical/analytic enhancements in advance and in response to CFPB and prudential regulatory fair lending examinations and investigations.
- Worked with management to understand and assess compliance synergy throughout an international organization's various departments.
- Led the development of long-term compliance programs and regulatory plans at a large diversified financial institution.
- Worked with executive management to develop goal setting, benchmarking, marketing, sales, product development and channel delivery strategies to meet business objectives, compliance and regulatory needs.
- Managed teams to review for both technical (transactional) and programmatic regulatory controls across consumer product types (mortgage, credit card, auto, etc.).
- Managed the consumer compliance review of GSE's third party servicers, including fair debt, fair lending, privacy and S.A.F.E. Act controls.
- Managed numerous large-scale data integrity testing, data integrity process and transactional file reviews for consumer regulation reviews.
- Advised management of many of the country's largest financial services providers—banks, thrifts, mortgage companies, finance companies and credit card banks—on fair lending monitoring and fair lending programs.
- Developed analytical reports and worked with statisticians to develop statistical models to detect and prevent potential discrimination in judgmental decision processes across lending products.