










# QIANA DANIEL

Risk Management Consultant | Regulatory Expertise | Policy Optimization | Customer Trust Focus

📞 5109673613    @ qianaddaniel@gmail.com    🌐 <https://www.linkedin.com/in/qiana-daniel-mba-crcm-cafp-9a7a8655/>  
📍 Oakland

## KEY ACHIEVEMENTS

- **Compliance Efficiency Increase**  
Increased compliance efficiency by 25% through policy optimization.
- **Audit Findings Reduction**  
Led team to achieve 30% reduction in audit findings.
- **Regulatory Response Improvement**  
Improved regulatory response time by 40% leading to faster resolutions.
- **ERM Framework Implementation**  
Implemented ERM framework, reducing compliance risk by 30% annually.
- **Fair Lending Compliance**  
Oversaw Fair Lending program, achieving 95% on time compliance testing rate.
- **Complaint Resolution Improvement**  
Led team to improve complaint resolution efficiency by 20%.
- **Small Business Lending Initiative**  
Increased small business lending by 15% for underserved communities.
- **Enhanced Compliance Efficiency**  
Increased compliance efficiency by 30% through implementation of new process controls.
- **Complaint Program Management**  
Led a team to successfully identify the root cause of 95% of escalated customer complaints within 48 hours.

## SUMMARY

Innovative compliance and risk management leader with over 16 years driving scalable, mission-focused integrity programs across regulated industries. Proven track record building and mentoring high-performance teams, reducing compliance risk by 30%, and designing bespoke compliance frameworks tailored to organizational goals. Recognized for enhancing policy efficiency, streamlining complaint management, and strengthening regulatory response time by 40%. Committed to fostering a culture of ethical excellence, stakeholder collaboration, and operational agility to help global teams uphold organizational commitments and public trust.

## EXPERIENCE

### Risk Management Consultant

Freelance

📅 01/2025    📍 Bay Area, CA (Remote)

- Designed and updated compliance frameworks, ensuring 100% adherence to regulatory standards for 5 organizations
- Developed and implemented risk assessments for 5 clients, identifying key vulnerabilities and recommending mitigation strategies
- Conducted policy reviews and optimized procedures, reducing operational risk exposure by 20% for multiple clients
- Led training sessions for 2 client teams, increasing risk awareness and incident response efficiency by 30%

### Director of Compliance

Quantum Financial Technologies

📅 07/2022    📍 Reston VA (Remote)

- Responsible for ERM oversight, policy creation, training, and guidance related to compliance risk management
- Navigate complex regulatory requirements for two commercial lenders, conduct AI/ML model reviews
- Oversee AML/OFAC program for commercial lending portfolio
- Oversee marketing review process, and enterprise risk management
- Oversee complaint management program, including cross-functional root cause analysis
- Manage State licenses, regulatory requests, Board reporting, examinations and audit engagements
- Progress the CMS to scale with the complexity and activity levels of the entities

### Director Credit Compliance

Aspiration Partners

📅 09/2021 - 09/2022    📍 CA (Remote)

- Responsible for oversight and guidance related to compliance risk management for consumer credit card lender
- Managed and led staff in development and implementation of controls and processes designed to mitigate compliance risk
- Oversaw Fair Lending program for lending portfolio
- Oversaw marketing review process, issue management, change management, and complaint management program
- Represented Compliance for Board meetings, act as a liaison for Bank partnership, Managed Bank partner relationship, audit engagements and regulatory requests

KEY ACHIEVEMENTS



Policy Development Impact  
Developed compliance policies contributing to a 20% reduction in audit findings.

CERTIFICATION

Certified Regulatory Compliance Manager (CRCM); Certified Enterprise Risk Professional (CERP); Certified AML and Fraud Professional (CAFP)

LANGUAGES

English Native ●●●●●

SKILLS

- AML/BSA/CFT
- CMS
- Risk Management
- Regulatory Compliance
- Fair Lending
- Microsoft Office Suite
- Complaint Management (CMP)
- Google Suite
- Board Presentation
- Team Building
- Examination Management
- AI/ML Model Risk

AFFILIATION

- National Black MBA Association (NBMBA)
- National Association of Black Accountants (NABA)
- National Association of Black Compliance & Risk Management Professionals (NABCRMP)

EXPERIENCE

Senior Compliance Manager

Intuit 08/2018 - 09/2021 Mountain View, CA

- Responsible for oversight and guidance related to compliance risk management for commercial lender authorized for Paycheck Protection Program (PPP) loans and QBC direct commercial lending products and services
- Managed and led staff in development and implementation of controls and processes designed to mitigate compliance risk
- Oversaw Complaint Management Program (CMP) with a focus on issue identification; proper root cause analysis; response; issue reporting; and issue remediation
- Executed the Compliance Management System (CMS)
- Developed and implemented compliance policies, procedures, training, testing and monitoring, complaint handling, Board and Senior management reporting, vendor risk management
- Managed compliance audit engagements
- Managed compliance examination responses for State examinations and SBA inquiries

Senior Compliance Officer

Fundbox 08/2017 - 08/2018 San Francisco, CA

- Executed the Compliance Management System (CMS) and ERM
- Developed and implemented compliance policies, procedures, training, testing and monitoring, complaint handling
- Board and Senior management reporting, vendor risk management, and managed compliance audit engagements
- Managed relationship with Bank partner
- Assisted senior management with resolution and remediation of any compliance issues as appropriate
- Fair Lending oversight reviews
- Provided advisory support for business functions with respect to commercial lending compliance in the second line-of-defense

Senior Compliance Risk Manager

LendUp 08/2016 - 05/2018 San Francisco, CA

- Optimized compliance by executing and monitoring testing program, resulting in 30% risk reduction
- Provided advisory support for business functions with respect to consumer compliance in second line-of-defense
- Ensured compliance risks were adequately managed/mitigated in light of the Board of Directors' risk appetite and tolerances
- Fair Lending oversight reviews
- Developed and implemented compliance policies and procedures
- Assisted senior management with resolution and remediation of any compliance issues as appropriate

Senior Compliance Associate

First Republic Bank 07/2015 - 08/2016 San Francisco, CA

- Led and participated in Second Line consumer compliance reviews of LOB
- Fair Lending oversight reviews
- Led Second Line implementation testing of TILA-RESPA Integrated Disclosure Rule(TRID) good faith requirement and tolerances
- Tested intent to proceed, waivers of waiting periods, timeliness, and accuracy of Loan Estimate (LE) and Closing Disclosure (CD)
- Assessed overall management program, compliance with consumer regulations, and compliance in deposit and loan operations areas
- Wrote formal reports summarizing LOB operations, review findings, and recommendations
- Created risk assessments and conducted ongoing monitoring of high-risk areas

Associate Examiner

Federal Reserve Bank 07/2013 - 07/2015 San Francisco, CA

## STRENGTHS



### Risk Reduction Excellence

Reduced compliance risk by 30% through ERM framework implementation.



### Regulatory Agility

Improved regulatory response time by 40% across multiple departments.

## TRAINING / COURSES

[Generative AI](#)

[Machine Learning Models \(ML\)](#)

[Large Language Models \(LLM\)](#)

[Natural Language Processing \(NLP\)](#)

## EXPERIENCE

### Financial Institution Specialist - Risk Management

[Federal Deposit Insurance Corporation](#) 📅 01/2012 - 07/2013 📍 Flowood, MS

- Scrutinized internal controls, management operations, and regulatory compliance of financial institutions
- Meticulously examined books/records of financial institutions to assign CAMELS rating
- Reviewed and analyzed a wide range of documents related to asset quality, and provided practical recommendations to rectify problems/issues uncovered
- Instrumental in summarizing examination findings in reports, and met with insured depository institution officials to discuss and defend findings while facilitating corrective action

### Financial Institution Specialist - Investigations

[Federal Deposit Insurance Corporation](#) 📅 01/2011 - 01/2012 📍 Dallas, Texas

- Thoroughly interviewed persons of interest, collected and documented critical information, and presented findings to management and attorneys to expedite the claim process
- Completed in-depth investigations for 10 director/officer, attorney, and mortgage malpractice claims, ensuring legal compliance and accuracy

### Financial Institution Specialist - Consumer Compliance

[Federal Deposit Insurance Corporation](#)

📅 07/2011 - 12/2011 📍 Jackson, Mississippi

- Assessed Community Reinvestment Act activities to provide an overall CRA rating
- Submitted comments and analysis for inclusion in reports of examination
- Met with insured depository institution officials to discuss findings and/or initiate corrective action

### Tax Compliance Officer

[Internal Revenue Service](#)

📅 05/2009 - 07/2011 📍 Sacramento, California

- Applied strong critical thinking abilities toward conducting compliance and financial status audits of business and non-business tax returns
- Interviewed taxpayers, analyzed deductions claimed, determined compliance with federal tax laws, and examined books and records for discrepancies
- Presented and discussed audit report, solicited payment of taxes owed and educated taxpayers in compliance requirements and proper record-keeping techniques

### Customer Support Coordinator

[Parsam Technologies](#)

📅 12/2008 - 05/2009 📍 Memphis, Tennessee

- Managed a team of 5 support agents to achieve 98% customer satisfaction rates.
- Resolved 100% of customer issues monthly, ensuring positive client relationships.

### Inside Sales

[Pemko Manufacturing](#)

📅 01/2008 - 12/2008 📍 Memphis, Tennessee

- Generated over 25 new leads monthly through targeted outreach.
- Surpassed quarterly sales goals by achieving 25% of target revenue.

### Customer Service Representative

[ATC \(East Bay Paratransit\)](#)

📅 01/2004 - 06/2005 📍 Oakland, California

- Improved customer satisfaction scores by 10% by resolving an average of 100 service requests per month for East Bay Paratransit.
- Answered and resolved 100 customer inquiries per month by providing detailed information on East Bay Paratransit services.

### Security Guard

[Professional Technical Services](#)

📅 01/2003 - 01/2004 📍 Sacramento, California

- Monitored 6 facility entrances, ensuring safety and compliance protocols.
- Conducted regular patrols across 6 zones, identifying and reporting hazards.

## EDUCATION

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BSA and AML Certificate

[American Bankers Association](#)

📅 03/2019 - 06/2019 📍 Virtual

Fraud Prevention Certificate

[American Bankers Association](#)

📅 03/2019 - 06/2019 📍 Virtual

MBA in Finance and Accounting

[Regis University](#)

📅 08/2009 - 05/2011 📍 Denver, CO

- Honors, Overall GPA: 3.63

Bachelor of Professional Studies- Organizational Leadership

[The University of Memphis](#)

📅 2008 📍 Memphis, TN

- Magna Cum Laude, Overall GPA 3.69