

RAQUEL L RICHARDS

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Experienced and versatile leader with 24 years expertise in financial services, leading projects, and strategic initiatives. Proven ability to collaborate and communicate with all business levels to achieve optimal results. Innovative professional with a proven ability to utilize people and resources to ensure business goals are reached.

CORE COMPETENCIES

Process Improvement | Relationship Management | Vendor Management | Program Management | Strategic Planning | Customer Service | Talent Management | Team Leadership | Event Planning

PROFESSIONAL EXPERIENCE

VP Global Consumer Risk Analytics , Bank of America – Charlotte, North Carolina	2017 – 2018
VP Talent Management , Bank of the West – San Ramon, California	2015 – 2017
VP Finance CCAR PMO , Bank of the West – San Ramon, California	2013 – 2015
VP Consumer Risk Management , JPMorgan Chase & Co. – Columbus, OH / Chicago, IL	2007 – 2012
AVP Fraud Operations , MBNA America – Kennesaw, GA	1995 – 2005

EDUCATION

Bachelor of Science, Business Management, West Chester University, West Chester, Pennsylvania

RELEVANT SKILLS

Actionable Results – translates organizational goals with a sense of urgency and drives projects to completion

- Hired and launched a diversely skilled team to address a multi-year regulatory program with cross-line of business initiatives allowing for a robust set of projects and regulatory efforts to be managed with attention to detail
- Managed \$30MM+ program budget, risk mitigation and status reporting
- Ensured successful implementations for all high profile initiatives; specific to the Retail Consumer Bank
- Led multiple risk modeling projects related to Home Lending loss mitigation, deposit fraud and capital adequacy
- Implemented and supported strategic initiatives for large, medium and small companies

Communication and Collaboration – prioritizes internal and external customers

- Developed and managed a Program Operating Model across Finance, Risk and Treasury enabling strong clarity in defining key deliverables and ownership accountability
- Engaged with key external stakeholders to ensure effective project execution and build out of content led to defining a pipeline of initiatives and a strategic roadmap for future initiatives.
- Expanded industry relationships to support innovative business objectives while efficiently improving candidate and employee experience; engaged and managed third-party vendor relationships
- Evaluated best in class solutions including desktop video interview tools and others for improving operations throughout Human Resources

- Coordinated and prepared executive level, CEO, CFO, SVPs and Board level communication material to effectively communicate progress, risks and next steps; allowing for quality decisions to be made quickly
- Interacted with all phases of the project life cycle while providing quality resolutions in the tight timelines as were requested
- Facilitated client and vendor meetings to develop appropriate scalable strategic plans, while meeting customer expectations
- Developed a motivational incentive plan encouraging people to achieve results impacting efficiency and revenue

Program / Project Management – displays a proven track record of results focused on quality implementations

- Evaluated multi-year program activities to identify requirement gaps in relation to end-state goals
- Engaged with key external business line stakeholders to ensure effective project execution
- Managed PMO governance for Comprehensive Capital Analysis & Review across Bank of the West and First Hawaiian Bank
- Created program artifacts to support key workstream deliverables across multiple business lines and stakeholders to exceed deliverable expectations
- Interacted with all levels in business areas and supported all phases of the project life cycle providing timely resolutions
- Facilitated client meetings in an effort to develop appropriate scalable strategic plans, while meeting customer expectations
- Utilized systematic tools to evaluate workflow processes and forecast results while meeting division budget
- Managed diverse number of programs and projects ranging in size from \$5M to \$30MM

Innovation – demonstrates adaptability to changing environments while seeking efficient solutions

- Organized management processes and tools to drive the execution of key strategic programs
- Managed multiple process improvement projects focusing on recruiting and candidate onboarding experience and efficiencies.
- Led Talent Management Projects, Reporting and Onboarding initiatives
- Coordinated contract details and defined third party vendor requirements while engaging with stakeholders, Legal and Compliance teams

Customer Service and Planning – partners with key stakeholders building plans that lead to successfully achieving goals

- Managed and organized multiple event working sessions with leaders facilitating retrospective discussions which led to defined strategic goals and plans for future successes.
- Implemented process improvements for program governance including reporting procedures, project tracking and status reporting
- Interviewed new hire candidates; sourcing the best and brightest talent: managed and hired a team of 7
- Interfaced with multiple vendors establishing relationships and researching alternative sources for revamping the talent management technology platform allowing for better overall hiring experience.
- Implemented new regulatory forms to ensure candidate disclosures were aligned with federal mandates
- Provided enhancements to the recruiting process reducing the number of steps to hire a candidate
- Guided and supported participation in department, division and company education programs