



Regulatory Compliance, Banking, and Technology Risk Management

University of Florida Levin College of Law

Spring 2026

REGULATORY COMPLIANCE, BANKING, AND TECHNOLOGY RISK MANAGEMENT

*Instructors: Melanie Hapner, Esq. – Head of Technology Risk Governance @ TD Bank | melaniechapner@gmail.com
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Meeting time and attendance policy

Dates: January 12–15, 2026

Meeting Times: Monday, Tuesday, Wednesday 9am-1pm, Thursday 10am-12pm

Location: UF Levin College of Law , HH 355-D

Course Description

This course provides a practical and comprehensive overview of regulatory compliance and risk management within the banking and fintech sectors. Students will explore how U.S. financial institutions and emerging technology firms are regulated, how compliance frameworks are designed and enforced, and how innovation—from digital payments to AI—challenges traditional oversight.

Through lectures, case studies, and interactive analysis, students will step into the role of a compliance leader facing real-world regulatory, ethical, and operational risks.

Student Learning Objectives

- Understand the U.S. federal regulatory system governing banks and fintechs.
- Distinguish the roles and responsibilities of key regulators (OCC, FDIC, CFPB, FinCEN, Federal Reserve).
- Apply consumer financial protection laws (EFTA, TILA, ECOA, FCRA, UDAP, BSA/AML, GLBA) to practical product scenarios.
- Evaluate enforcement actions and extract compliance lessons for governance programs.
- Understand risk management frameworks and how they guide decision-making in regulated environments.
- Assess the regulatory and ethical implications of AI, automation, and emerging financial technologies.

Required Text

[Governance, Risk Management, and Compliance](#)

Laptop and Recording Policy

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Attendance in class is required by both the ABA and the Law School. Attendance will be taken at each class meeting. Students are permitted to be absent one hour of the entire 14 compressed course unless otherwise cleared and authorized by professor.

Laptops or tablets may be used only for viewing reading materials; students are encouraged to take handwritten notes.

Final Exam

Any topic discussed in class is fair game for the final exam. The exam will be a take-home exam.

Grading

Grades will be weighted 25% class participation and 75% for the final exam.

The Levin College of Law's mean and mandatory distributions are posted on the College's website, and this class adheres to that posted grading policy. The following chart describes the specific letter grade/grade point equivalent in place:

Letter Grade	Point Equivalent
A (Excellent)	4.0
A-	3.67
B+	3.33
B	3.0
B-	2.67
C+	2.33
C (Satisfactory)	2.0
C-	1.67
D+	1.33
D (Poor)	1.0
D-	0.67
E (Failure)	0.0

The law school grading policy is available at: <https://www.law.ufl.edu/life-at-uf-law/office-of-student-affairs/current-students/uf-law-student-handbook-and-academic-policies>.

Academic Honesty

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Academic honesty and integrity are fundamental values of the University community. Students should be sure that they understand the UF Student Honor Code at <http://www.dso.ufl.edu/students.php>.

Policy Related to Make-up Exams

The law school policy on delay in taking exams can be found at: <http://www.law.ufl.edu/student-affairs/current-students/forms-applications/exam-delays-accommodations-form>

Statement Related to Accommodations for Students With Disabilities

Students requesting accommodation for disabilities must first register with the Disability Resource Center (<http://www.dso.ufl.edu/drc/>). Once registered, students will receive an accommodation letter which must be presented to the Assistant Dean for Student Affairs (Dean Mitchell) when requesting accommodation. Students with disabilities should follow this procedure as early as possible in the semester.

Online Course Evaluation Process

Students are expected to provide professional and respectful feedback on the quality of instruction in this course by completing course evaluations online via GatorEvals. Guidance on how to give feedback in a professional and respectful manner is available at <https://gatorevals.aa.ufl.edu/students/>. Students will be notified when the evaluation period opens and can complete evaluations through the email they receive from GatorEvals in their Canvas course menu under GatorEvals or via <https://ufl.bluera.com/ufl/>. Summaries of course evaluation results are available to students at <https://gatorevals.aa.ufl.edu/public-results/>.

Course Workload and Class Preparation

Students should expect to spend at least two hours outside of class reading and preparing for every hour of class.

Office Hours

Office hours will be held in the same room as class for one hour after the first day (1:00PM – 2:00PM) and one hour during lunch the second day (12:00–1:00pm).

Course Schedule and Assignments

Class 1:

Governance, Risk Management, and Compliance Chapters 1-4

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Course Introduction and Course Objectives

Code of Federal Regulations

[Code of Federal Regulations \(CFR\), 1996 to Present](#)

Highly Regulated Environments

[The McLaughlin-Sherouse List: The 10 Most-Regulated Industries of 2014](#)

National Banking System

[The Evolution of Bank Chartering](#)

[Value Creation From the National Bank Charter: Historical Reflections on the Complementarity of Examinations and Market Discipline](#)

Federal Regulators

Office of the Comptroller of the Currency

[Office of the Comptroller of the Currency – Who We Are](#)

[Office of the Comptroller of the Currency – What We Do](#)

[Large Bank Supervision](#)

[Mid-Size and Community Bank Supervision](#)

[Bank Supervision Policy](#)

Guest Speaker - Role of Compliance Officer:

[Austen Caraker, Esq. Director of Compliance @ Nirvana \(Fintech\)](#)

Class 2:

Governance, Risk Management, and Compliance Chapters 5-9

The Federal Government and Consumer Protection

[Federal Trade Commission \(FTC\)](#)

[Consumer Financial Protection Bureau](#)

Consumer Protection Regulations

[Unfair, Deceptive and Abusive Acts or Practices Act](#)

Case Studies

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[General Motors Corp., American Honda Motor Co., Inc., American Isuzu Motors, Inc., Mazda Motor of America, Inc., and Mitsubishi Motor Sales of America, Inc., Analysis To Aid Public Comment \(26.93 KB\)](#)

[OCC Directs Wachovia to Make Restitution to Consumers Harmed by the Bank's Relationships with Telemarketers and Payment Processors](#)

[OCC Assesses \\$250 Million Civil Money Penalty, Issues Cease and Desist Order Against Wells Fargo](#)

[Wells Fargo Forced To Pay \\$3 Billion For The Bank's Fake Account Scandal Examinations](#)

Class 3:

Governance, Risk Management, and Compliance Chapters 11, 13, & 14

Introduction to Risk Management

[Critical Risk Analysis for our Daily Lives](#)

[What is Risk Management](#)

National Banks & Risk Management

[Director's Book](#)

Class Reflection: In what ways could Wachovia, or Wells Fargo better managed their risk?

Class 4:

Governance, Risk Management, and Compliance Chapters 16 & 18

Bank Supervision/Guidance

[Examination Process](#) Pages 1 -28

Risk Management and Policy

[Policy Statement](#)

[The Importance of Policies and Procedures to Your Risk Mitigation Strategy](#)

UF LEVIN COLLEGE OF LAW STANDARD SYLLABUS POLICIES:

Other information about UF Levin College of Law policies can be found at [this link](#).

UF ACADEMIC POLICIES AND RESOURCES:

Other information about UF academic policies and resources can be found at [this link](#).