



# 2022 Annual Conference

May 16 –18 | Washington, DC | Hybrid Event

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## Changing Firms Digital Experience

**Tuesday, May 17, 2022**

**1:45 p.m. – 2:45 p.m.**

FINRA has created a culture of innovation and is an industry leader in the use of its technology tools and resources. Join FINRA panelists as they discuss FINRA's mission to change the digital experience for our member firms. During the session, learn about innovative ways FINRA is partnering with the industry to provide the best possible service.

**Moderator:**

Tigran Khrimian  
Senior Vice President, Enterprise Data Platforms & Business Applications  
FINRA Technology

**Panelists:**

Noah Egorin  
Senior Director, Business Development & Innovation  
FINRA Credentialing, Registration, Education and Disclosure (CRED)

Julia McCafferty  
Director, Product Management  
FINRA Technology

Michele Oswald  
Team Leader  
Edward Jones

Jennifer Szaro, CRCP®  
Chief Compliance Officer  
XML Securities, LLC

## Changing Firms Digital Experience Panelists Bios:

Moderator:



**Tigran Khrimian** is Senior Vice President of Enterprise Data Platforms and Business Applications, responsible for technologies that optimize the collection and management of data to maximize its value for FINRA regulatory decision making and Industry compliance. Mr. Khrimian oversees Big Data technology that processes and analyzes as much as 500+ billion market events daily from exchanges, broker-dealers, and other market data sources to reconstruct stock market activity and enable regulatory monitoring of trading practices for potential issues related to compliance or misconduct. Mr. Khrimian is also responsible for digital transformation initiatives that simplify and unify broker-dealers' interactions with FINRA systems to

facilitate more efficient and effective firm compliance programs. He oversees technology that handles qualification exams for securities professionals and central licensing and registration for the U.S. securities industry and its regulators. He played a key role in the technology consolidation of NASD and NYSE Regulation as part of the creation of FINRA in 2007. Prior to joining FINRA, Mr. Khrimian was a key member of the technology team at Chessiecap—an arm of an investment banking company specializing in mergers and acquisitions. Prior to his tenure at Chessiecap, he worked at the Adrenaline Group as a software architect, performing rapid software development of commercial products to help startup companies and well-established businesses with their online presence. Mr. Khrimian started his career as a developer at IBM, building software products in support of IBM's business critical operations. He holds a B.S. in Computer Science from the University of Maryland and an M.S. in Computer Science from Johns Hopkins University.

Panelists:



**Noah Egorin** is senior director and product manager for Business Development & Innovation in FINRA's Credentialing, Registration, Education and Disclosure (CRED) department. He is responsible for leading FINRA's effort to modernize and transform the products the industry utilizes to meet their registration and disclosure obligations. Mr. Egorin is also focused on utilizing FINRA's information, analyses, and unique role to create new products that benefit the financial services industry. Prior to his current role, Mr. Egorin led FINRA's Firm Compliance Tools unit where he focused on developing tools to assist broker-dealers with compliance activities. His efforts have focused on compliance tool offerings associated with variable annuity exams,

mutual funds, and municipal bond disclosure. In this role, Mr. Egorin was responsible for the FINRA Report Center (and associated Report Cards), FINRA's Online Manual, and other interactive tools. He has also supported FINRA's efforts to syndicate investor education materials and develop data interfaces for FINRA systems. Prior to joining FINRA, Mr. Egorin served as group manager for the product planning practice of the Adrenaline Group, a Washington, DC-based consulting firm that assisted firms with commercial product development, and also spent time as program manager on the Microsoft Office team in Redmond, WA. Mr. Egorin holds a B.S. in computer science from Washington & Lee University.



**Julia McCafferty** joined FINRA in 2019 and is currently the Director of Product Management for FINRA's Digital Experience Transformation (DXT). Ms. McCafferty has pursued human-centered product design for 18 years. Although she began her career as a licensed financial representative, she quickly realized her strengths in providing better user experiences in fin-tech and transitioned from business to technology with great ease. Ms. McCafferty has worked for two Fortune 500 companies, The Ohio State University, and three start-ups, always bringing her passion for efficiency and innovation. Most recently, she spent five years at JP Morgan, partnering globally with financial clients optimizing the firms' global digital experience. Ms. McCafferty holds a B.S. in Computer Science Technical Management, and an M.S. in User Experience Design. Ms. McCafferty works out of the Rockville, Maryland office.

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**Michele Oswald** is a team leader in the Compliance Registration department. Her team ensures associates and locations are appropriately registered with regulators while keeping the best interests of clients in mind. They strive to be an industry leader in best practices for compliant, accurate, and efficient registrations in an agile and engaging work environment. Part of her role is to work closely with FINRA on efforts such as the CRD Transformation. She engages with industry peers and FINRA stakeholders to deepen business relationships. Ms. Oswald has been in the securities industry for 17 years. She joined Edward Jones in 2004 as a Records Administrator in the Verification Letters department. In 2006, she joined the

Compliance Registration department and has held various roles. Her Edward Jones career has all been within Compliance and predominantly in Compliance Registration. She is a member of The Association of Registration Management, Inc. (ARM) and the Securities and Insurance Licensing Association (SILA). She earned a bachelor's degree in Computer Management Information Systems from Southern Illinois University Edwardsville in 2004.



**Jennifer Szaro** is Chief Compliance Officer for XML Securities, LLC a fully disclosed introducing broker/dealer and its affiliated investment advisory firm, XML Financial Group. Ms. Szaro is responsible for managing both firms' compliance infrastructures. Ms. Szaro joined the securities industry in 2000. She previously worked in the technology sector where she had experience in ecommerce, website hosting and product development. As the securities industry went through significant changes with higher regulatory demands, she took on more compliance and marketing related roles. In 2011, she became a senior level executive and Chief Compliance Officer of the broker dealer, then dually registered. In addition to her

current role as CCO, she is the AMLCO, and alternative FINOP. In 2012, she completed FINRA's Certified Regulatory and Compliance Professional Program (CRCP)<sup>®</sup>. In 2018, she became a non-public FINRA Dispute Resolution Arbitrator, having qualified through the National Arbitration and Mediation Committee. In 2019, she was appointed to serve out a two-year term on the FINRA's Small Firm Advisory Committee (SFAC), serving as the 2020 Chair. She was re-appointed to serve a three-year term through 2023. Ms. Szaro holds the following FINRA registrations; Compliance Officer (CR), Introducing Broker-Dealer Financial and Operations Principal (FI), General Securities Principal (GP), General Securities Representative (GS), Investment Company and Variable Contracts Products Representative (IR), Municipal Securities Principal (MP), Municipal Securities Representative (MR), and Operations Professional (OS). Ms. Szaro is a graduate from the University of Rhode Island with a Bachelor of Science.

# Changing Firms Digital Experience

# Panelists

## ○ Moderator

- Tigran Khrimian, Senior Vice President, Enterprise Data Platforms & Business Applications, FINRA Technology

## ○ Panelists

- Noah Egorin, Senior Director, Business Development & Innovation, FINRA Credentialing, Registration, Education and Disclosure (CRED)
- Julia McCafferty, Director, Product Management, FINRA Technology
- Michele Oswald, Team Leader, Edward Jones
- Jennifer Szaro, CRCP<sup>®</sup>, Chief Compliance Officer, XML Securities, LLC



# Changing Firms Digital Experience

**FINRA** has created a culture of innovation and is an industry leader in the use of its technology tools and resources.

- Discuss FINRA's mission to change the digital experience for our member firms.
- Learn about innovative ways FINRA is partnering with the industry to provide the best possible service.



# Key Benefits



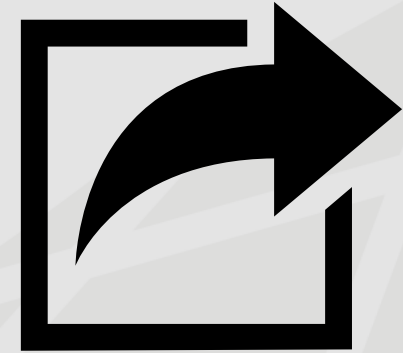
## eSignature

Ability to have reps digitally sign registration documents.



## Notifications

Ability to decide when and how to be notified.



## Requests & Filings

Ability to locate and respond to tasks and see updated statuses in one place.

# Building With Users



 **1000+** **Industry feedback suggestions** using  
FINRA Gateway online ticketing

 **8000+** **Survey responses** received

 **100+** **new improvements** tied directly to your  
feedback



# Industry Testimonials

*Firms estimate 18-25% time savings with the new FINRA Gateway*

// ... I think today's exchange is the **best form of online customer support I have ever received** in my professional and personal life... //

*- re: Online Ticketing*

// I LOVE that FINRA is pushing us to have **access to our own data** - I think we truly need to be able to access all of it. //

*- re: Dynamic Reporting*

// I appreciate how **FINRA listens and responds to the customer.** //

*- re: Customer Engagement*

// **Saved view is so much more improved!** I can search and then easily save my search to get back to my list of work again and again! //

*- re: Requests & Filings*



# FINRA Gateway

**Thank you** for your participation in this transformation journey!

## Contact Us

Stop by the booth to participate in the **LIVE Feedback collection**

## Submit Feedback

[FINRA Gateway - User Ideas Portal](#)

FINRA Gateway - User Ideas Portal

ⓘ Do not include any personal information, account numbers, SSN, DOB or any other confidential information in this feedback ticket!

If you are experiencing an issue or have questions, please create a support ticket within [FINRA GATEWAY](#) by clicking on the support icon located on the left side of the screen.

### Add a new idea

What area of the site does your idea fit?

FINRA Gateway - General

Your idea Required

One sentence summary of the idea

First name Required

First Name of the person who suggested this idea

Last Name Required

Last Name of the person who suggested this idea

Please add more details

Paragraph **B** **I** **U** **S** **</>** **A** **E** **≡** **📎** **+** **🔍**

Why is it useful, who would benefit from it, how should it work?

@ Attach files

Choose a category for this idea Required

Would you like to be notified if your idea is put into action? Required

SUBMIT IDEA