

Shelley Sidaros is Senior Vice President, responsible for Enterprise Fraud Governance and Payments Risk Management at US Bank. The organization she is responsible for leading is responsible for internal fraud monitoring, and enterprise governance, oversight, and credible challenge of fraud and payment related operational risks.

Shelley began her career in banking as a teller while attending college. After college she worked in several operational roles at the Federal Reserve Bank of Minneapolis.

Following her time at the Federal Reserve Bank she joined a small financial services consulting firm where she specialized in projects which helped clients address risk through maximizing reinsurance benefits.

In 2010, Shelley rejoined U.S. Bank within the second line Credit Risk Management organization. During her 7 years, she was responsible for policy development and management, risk appetite, forecasting, risk strategy, and data analytics.

Over the past 8 years Shelley has worked within second line operational risk management. She was instrumental in developing the second line fraud governance structure including development of a committee, risk frameworks, policies, standards, metrics, credible challenge processes, and independent analytics and reporting.

For the past five years, Shelley has had responsibility for the Payments Risk Management program. During this time, the Payments Risk organization has matured oversight and governance of network operating rule adherence and operational risks associated throughout the payment's lifecycle. This includes the maturation of the payments risk framework, risk appetite statement and scorecard metrics, policies (Wire, ACH, Instant Payments, SWIFT, etc.), committee governance structure, key indicators, and issue management.

Shelley has a Master of Business Administration degree from Saint Mary's University of Minnesota, a bachelor's degree from the University of Minnesota, and is a graduate of the Pacific Coast Banking School.