



Mainaki Joseph

*Director-Internal Audit
Compliance Audit Program*

Mainaki Joseph is currently a Director in Banking and Compliance Team within the Internal Audit Department at Discover Financial Services. In this role, Ms. Joseph manages the planning and execution of multiple audit engagements for Consumer Compliance related audits for the enterprise. Prior to joining Internal Audit, Ms. Joseph worked in various roles in Discover within the Corporate Compliance Department and helped build out the Compliance Department including building the Fair Lending team and executed Risk Assessment, Statistical Testing program, day- to- day governance of marketing, credit models and strategy reviews and helped develop and execute on the Fair Lending monitoring program.

Ms. Joseph first joined Discover in 2013. Prior to joining Discover, Ms. Joseph was a Senior Consultant with the Financial Services Office at Ernst & Young LLP. Before that Ms. Joseph worked in the Corporate Compliance Department at HSBC. In her previous positions, she has managed conducting Risk Assessments, working with Control Testing and Monitoring, Regulatory Change Management and Marketing Compliance. She holds the Certified Regulatory Compliance Management (CRCM) certification and a bachelor's degree from St. Xavier's College and has an MBA from Lake Forest Graduate School of Management