



Victoria Dorum

Payments & Fintech Compliance Executive

Upper Saddle River, NJ

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EXECUTIVE SUMMARY

Compliance executive and team leader specializing in payments products, digital wallets, open banking, digital assets, and Buy Now Pay Later (BNPL) within one of the world's largest financial institutions. Strategic advisor to senior leadership and director of high-performing compliance teams, driving regulatory strategy, product governance, compliance testing oversight, and risk management for consumer financial platforms serving tens of millions of customers.

Experienced in regulatory advocacy, supervisory engagement, and talent development with the CFPB, OCC, and Federal Reserve Board. Proven track record leading compliance frameworks across Reg E, UDAAP, and Dodd-Frank Section 1033 (Open Banking) while supporting strategic initiatives and maintaining strong regulatory alignment.

STRATEGIC EXPERTISE

Platform Expertise

- Payments (Zelle, ACH, Wires, RTP)
- Quick Deposit & Bill Pay
- Digital Wallets
- Open Banking (Dodd-Frank 1033)
- Digital Assets
- Buy Now Pay Later

Governance & Strategy

- Product Governance
- Regulatory Advocacy
- Compliance Testing Oversight
- Corporate Development
- Risk Management
- Reg E, UDAAP

Regulatory Engagement

- CFPB
- OCC
- Federal Reserve Board
- Supervisory Engagement
- Industry Advocacy
- Consumer Protection

PROFESSIONAL EXPERIENCE

JPMorgan Chase & Co. Jersey City, NJ

Executive Director

2024 — Present

Compliance — Consumer & Community Banking

- **Payments Governance:** Direct compliance oversight across major consumer payments products including Zelle, ACH, Wires, RTP, Quick Deposit, and Bill Pay by mobilizing a dedicated team of compliance professionals to support tens of millions of customers.
- **Team Leadership & Development:** Build, mentor, and manage a team of compliance officers; oversee resource allocation, performance management, and career development to cultivate a culture of regulatory excellence.
- **Executive Advisory:** Counsel senior product and business leadership on regulatory strategy and governance across digital financial services initiatives.
- **Emerging Technology:** Provide regulatory guidance on initiatives involving digital wallets, open banking, and digital assets.
- **Regulatory Advocacy:** Lead and support regulatory engagement and industry advocacy efforts related to emerging payments and financial technology policy.
- **Compliance Testing:** Oversee and approve compliance testing plans assessing regulatory adherence across payments and digital financial services capabilities.
- **Strategic Initiatives:** Support compliance strategy for major product initiatives and acquisitions impacting consumer payments and credit card capabilities.

Vice President

2021 — 2024

Compliance — Consumer & Community Banking

- **Product Advisory:** Provided regulatory guidance across major consumer payments products supporting millions of customers.
- **Launch Governance:** Led compliance risk assessments supporting new product launches and payments capability expansion.
- **Control Frameworks:** Partnered with business and control units to strengthen compliance controls and risk management across evolving payments capabilities.
- **Cross-Functional Leadership:** Managed cross-disciplinary working groups and mentored junior compliance staff to execute risk assessments and strengthen control frameworks.

Prior Legal Experience

Held various legal roles across corporate, privacy, and cybersecurity matters, including cyber-breach response and litigation support, prior to joining JPMorgan Chase.

CERTIFICATIONS & AFFILIATIONS

CERTIFICATION

Certified Information Privacy Professional — United States (CIPP/US)
International Association of Privacy Professionals (IAPP)

PROFESSIONAL AFFILIATION

IAPP New Jersey Chapter Chair
International Association of Privacy Professionals, 2020 — 2022

EDUCATION

JURIS DOCTOR

Seton Hall University School of Law

2017