

Summary of Qualifications:

Strategic and performance-driven Chief Compliance Officer with over 14 years of leadership experience in FinTech, global payments, and regulated financial services. Expert in building and scaling Compliance Management Systems (CMS) for Money Services Businesses (MSBs) operating under FinCEN and state-level Money Transmitter License (MTL) frameworks. Proven track record of managing large-scale global compliance teams (70+) and leading complex international licensing initiatives. Specialized in bridging the gap between aggressive business growth and rigorous regulatory adherence, consistently delivering massive cost savings through proactive risk mitigation and successful audit outcomes.

Core expertise includes:

- Executive leadership across compliance operations, risk mitigation, and corporate governance.
- Redeveloping risk frameworks, including financial crime assessments, reporting, and tracking.
- Designing and enforcing CIP/KYC programs optimized for high-volume FinTech environments.
- Strategic policy creation for international payments, sanctions, and consumer protection.
- Leading internal/external audits, regulatory examinations, and MTL/MSB licensing.
- Building vendor governance and third-party oversight for IDV, fraud monitoring, and BaaS.
- Driving digital fraud prevention and AI/ML-enabled crime detection in real-time payments.
- Implementing CMS pillars: risk assessments, monitoring, testing, and complaint management.
- Delivering enterprise training programs connecting BSA/AML, OFAC, and digital regulations.

I focus on practical, collaborative compliance that strengthens controls while enabling business growth. This approach has built teams capable of supporting new digital product launches, staying audit-ready, and driving expansion while maintaining compliance adherence.

Professional Experience:

Bambu Systems Memphis, Tennessee

October 2019 - to Present

Chief Compliance Officer

- Direct all aspects of BSA/AML compliance program architecture and execution for a global mobile banking platform in partnership with Metropolitan Commercial Bank (MCB).
- Mitigated over \$10M in potential regulatory fines and legal exposure through a total overhaul of the compliance framework and proactive remediation of high-risk operational gaps.
- Develop and manage internal compliance training programs covering Sanctions, Asset Recovery, and International Standards, ensuring 100% staff alignment with annual MCB requirements.
- Architected and manage third-party vendor relationships for manual identity verification and OFAC/PEP reviews, supported by a dedicated internal QA and performance team.

- Collaborate with Operations and Finance to investigate daily Red Flag reports, analyze risk management controls, and monitor high-volume suspicious transaction activity.
- Lead the strategic acquisition and maintenance of Money Transmitter Licenses (MTL) while ensuring full adherence to FINRA rules, the Bank Secrecy Act, and the USA PATRIOT Act.
- Execute annual enterprise-wide risk assessments and compliance testing programs to ensure full alignment with federal BSA/AML requirements and evolving industry standards.
- Manage a team of 70+ compliance professionals, including digital investigators and auditors, ensuring the accurate and timely filing of Suspicious Activity Reports (SARs).
- Execute annual enterprise-wide risk assessments and compliance testing programs to ensure full alignment with federal BSA/AML requirements and evolving industry standards.
- Oversee critical compliance functions including Reg E operations, ACH security, OFAC reporting, and KYC protocols utilizing advanced open-source intelligence and automation.
- Maintain rigorous adherence to PRP card rules and regulations, ensuring the organization meets the highest standards of integrity across all applicable state and federal laws.
- Serve as the primary liaison for government investigations and regulatory requests, facilitating secure data sharing while ensuring 100% compliance with privacy and disclosure laws.

Association of Certified Financial Crime Specialists (ACFCS) Miami, Florida

January 2012- September 2013; May-2014 to October 2019

Head of Latin America

- Scaled the international financial crime certification division from zero to 73 countries, targeting multinational financial institutions and high-level compliance professionals.
- Managed LATAM operations, overseeing the development of compliance training materials, financial reporting, and new product launches for the regional market.
- Developed strategic business alliances with universities, government entities, and banks to navigate complex financial compliance requirements across the LATAM region.
- Led international exhibit and sponsorship activities for financial crime conferences, building key alliances with partners such as PWC, LexisNexis, Ernst & Young, and Thomson Reuters.
- Implemented and served as a liaison for International ACFCS chapters, educating global customers on reducing corporate liability through specialized CFCS certification.
- Negotiated and managed complex contracts with foreign entities, government officials, and C-level clients regarding the value and implementation of global compliance standards.
- Remain at the forefront of industry trends through global conference attendance and research to stay ahead of evolving financial crime patterns.
- Effectively multi-task in a high-stakes environment, demonstrating a competitive spirit and a commitment to delivering excellence in global compliance education.

VP Communications Margate, Florida

September 2013- May 2014 **Founder**

- Created organizational structure, positioning, job descriptions, territories, tracking metrics, and sales processes.
- Developed monthly reports and monthly sales department budgets.
- Hired and trained all incoming sales team members and client retention specialist.
- Supervised and provided support for 16 sales associates.
- Reviewed operational records and reports to project sales and determine profitability.
- Increased sales by merging sales teams into a single, cohesive, highly cooperative, unified sales force.

Intelagents Inc Margate, Florida

February 2011- January 2012

Floor Manager

- Trained team recruits to cold call and prospect for new clients.
- Created follow up program to build customer relationships and loyalty.
- Worked side by side with team members to meet monthly goals.

CBG Financial Group Boca Raton, Florida

April 2010- February 2011

Junior Broker

- Provide clients with a variety of financial products and solutions.
- Cold call 600+ clients on daily basis.
- Daily training with senior financial professionals.
- Identified and prospected for high-net-worth investors.
- Awarded top JR Broker consecutively for six months. \

Education:

Bachelor of Business Administration (BBA)- International business

Keiser University Fort Lauderdale, Florida

- FATCA certificate - AML Certificate
- FCPA certificate

Skills and Interests:

- Bilingual: English & Spanish
- Have attended and exhibited in more than 56 financial crime and Fintech conferences in over 18 countries
- Exercise Enthusiast: Focused on health and fitness
- Computer: Microsoft Access, Excel, Outlook, PowerPoint, Word, Trello, QuickBooks, Jira, Confluence and Prezi
- Extensive practice in CRM tools including Salesforce Architecture, ZOHO CRM, SUGAR, Hubspot and others

REFERENCES FURNISHED UPON REQUEST