

Kareem Carter
Acting Special Agent in Charge, Oakland Field Office
IRS Criminal Investigation (CI)



Kareem Carter is the Acting Special Agent in Charge for IRS Criminal Investigation's Oakland Field Office. Mr. Carter was appointed to this position in January 2019. Mr. Carter oversees a staff of approximately 80 employees in the Northern California region who investigate crimes involving tax, money laundering, public corruption, cyber, identity theft, narcotics and terrorist financing.

Prior to his current position, Mr. Carter served as the Chief of Staff to the Chief of IRS Criminal Investigation, where he supported the Chief and Deputy Chief in managing the day-to-day activities of the Headquarters Criminal Investigation organization.

Criminal Investigation promotes tax compliance, addresses emerging areas of fraud, and meets the needs of the law enforcement community by supporting national crime initiatives. Criminal Investigation investigates and assists in the prosecution of significant financial investigations that will generate the maximum deterrent effect, enhance voluntary compliance, and promote public confidence in the tax system.

Mr. Carter began his career with Criminal Investigation as a Student Trainee in 2001, Denver Field Office. In 2002, he was promoted to a special agent in the Denver Field Office. In 2007, Mr. Carter was assigned to the North Texas High Intensity Drug Trafficking Area taskforce in Dallas, TX. Since 2010, Mr. Carter has held the increasingly responsible positions of Supervisory Special Agent, Washington, DC; Criminal Investigation Headquarters Senior Analyst (Financial Crimes); Financial Crimes Enforcement Network (FinCEN) Liaison; and Assistant Special Agent in Charge, Washington, DC.

Kareem Carter has a Bachelor's of Science Degree in Finance from Metropolitan State University of Denver.

Daniel Stipano

Dan Stipano brings more than three decades of bank regulatory and enforcement experience to his position as a Partner in Buckley Sandler LLP's Washington, DC office. In his practice he advises on all aspects of bank regulatory and compliance issues, represents clients in state, federal, and foreign banking enforcement actions, and provides assistance in establishing, maintaining, and monitoring Bank Secrecy Act and Anti-Money Laundering (BSA/AML) compliance programs.

Prior to joining the firm, Mr. Stipano was at the Office of the Comptroller of the Currency (OCC), where he served as Deputy Chief Counsel for 16 years after joining the agency as a staff attorney 30 years ago. In his role as Deputy Chief Counsel, including serving two stints as Acting Chief Counsel, he was extensively involved in every major OCC enforcement action over the last 20 years until the time of his departure. In addition, he played a key role in every major BSA/AML post-USA PATRIOT Act rulemaking and policy issuance. He received his J.D. from the College of William & Mary and his B.A. from Union College.

Myrna Olvera

Myrna Olvera serves as Bank Secrecy Act Officer and Senior Vice President at East West Bank. Ms. Olvera has 10 years of experience in senior executive roles overseeing Anti-money Laundering (AML), Customer Due Diligence and Enhanced Due Diligence and Bank Secrecy Act (BSA). She is responsible for oversight and managing the BSA Program for East West Bank, a \$41 billion asset size financial institution with 130 locations, seven U.S. states and 9 full service and representative offices in Hong Kong and China. Myrna is CAMS certified, serves on the ACAMS Education Task Force and is on the Executive Committee for West Coast AML Forum.

John Larson

John Larson has over 20 years in banking and currently serves as the Director of AML Operations at Western Alliance Bank in Phoenix, where he is responsible for all AML monitoring, investigations and SAR filings. Mr. Larson's group also handles CTR filing as well as OFAC/Global Sanctions. Prior to joining Western Alliance, Mr. Larson served as the Chief AML Officer for Discover Financial Services, with responsibility for the Credit Card, Deposit and Home Lending areas of Discover Bank, as well as the Discover and Pulse Networks in the payment services business. Mr. Larson has also served in analytic and technology roles supporting AML and Compliance functions at JPMorgan Chase and Northern Trust in Chicago.

Arjun Kalra

Arjun Kalra is a Principal in the Financial Services Consulting practice at Crowe LLP and leads the Financial Crime team. Over the last decade, Arjun has worked with a broad range of financial services organizations, including large global banks, community and small banks, money services businesses, fintech companies, cryptocurrency exchanges, and regtech vendors. He has helped clients develop comprehensive AML programs in response to regulatory actions and designed and implemented technology to address complex business issues facing the financial services industry. His financial institution experience, understanding of business needs, and ability to leverage technology allow him to effectively bring efficiency into AML, Sanctions, and Fraud programs while complying with regulatory mandates. Arjun has an MBA from the University of Michigan, Ann Arbor and a BA in Applied Math and Economics from University of California, Berkeley. He is also a member of the Northern California ACAMS Chapter Executive Board.

SCHWARTZ & BALLEN LLP

1990 M STREET, N.W. • SUITE 500

WASHINGTON, DC 20036-3465

(202) 776-0700

FACSIMILE
(202) 776-0720

DIRECT DIAL
(202) 776-0717

HEIDI S. WICKER

Heidi S. Wicker, a Schwartz & Ballen LLP partner, has 16 years of legal and regulatory experience advising financial institutions, financial services companies and technology companies providing online and offline electronic payment services; money services businesses, including money transmitters and prepaid access/stored value/virtual currency issuers; and consumer reporting agencies on critical legal issues affecting their businesses. Heidi also represents a number of multi-national retailers on their payment platforms and loyalty initiatives.

Heidi regularly advises clients on emerging federal and state legislative and regulatory developments; regulatory and supervisory compliance, examinations and enforcement matters; licensing requirements; negotiation and drafting of payment processing agreements; and compliance with credit/debit card network and ACH payment system rules.

Although Heidi's expertise in banking and payments law is quite broad, particular areas of recent focus include implementation of the Dodd-Frank Wall Street Reform and Consumer Protection Act, the Durbin Amendment and the Federal Reserve Board's Regulation II; federal and state privacy and information security laws and regulations, including the Gramm-Leach-Bliley Act, security breach requirements and the Children's Online Privacy Protection Act (COPPA); the Fair Credit Reporting Act (FCRA)/Fair and Accurate Credit Transactions (FACT) Act; the Equal Credit Opportunity Act (ECOA); anti-money laundering and terrorist financing controls under the Bank Secrecy Act/USA PATRIOT Act and Office of Foreign Assets Control (OFAC) regulations; the Truth-in-Lending Act/Regulation Z; the Electronic Signatures in Global and National Commerce Act (E-SIGN Act); the Electronic Fund Transfer Act/Regulation E and the remittance transfer rules; state money transmission, gift card and related state banking and payments laws.

A frequent speaker to industry groups on emerging payments systems, she has presented at the annual meetings of the Money Transmitter Regulators' Association, the Float Management and Payment Systems Roundtable and the Electronic Transactions Association, as well as at the Financial Services Roundtable and Law Seminars International.

Heidi has served on the Board of Directors of Women in Housing and Finance and is a past co-chair of its Legislative Task Force. Her work has been published in *The George Washington International Law Review*, and she has co-authored "Special Issues for Banks and Thrifts" in *Offerings of Asset-Backed Securities*. Heidi was named to the Chambers USA Women in Law Awards short list for 2012 Up & Coming Regulatory Lawyer of the Year.

Heidi received her J.D. degree in May 2003, with honors, from The George Washington University Law School, where she was Editor-in-Chief of *The George Washington*

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International Law Review. She earned her B.A. degree in journalism magna cum laude from The George Washington University in 1999. Prior to her law career, Heidi worked in public relations and on Capitol Hill.

Heidi is a member of the District of Columbia and New York State Bars.

Rob Triano

Rob is a Senior BSA/AML Risk Specialist for the Federal Reserve Bank of San Francisco. He has eleven years of experience in BSA, AML, and OFAC related fields, holding numerous positions with the Federal Reserve System (Kansas City and San Francisco), as well as two regional banks based in the Midwest (Kansas City and Omaha). In his most recent role in the private sector (2015-2016), he focused on a project to promote efficiencies in the banks suspicious activity monitoring and OFAC screening. Rob primarily conducts BSA examinations at regional and large banks, as well as higher risk community and foreign financial institutions. Rob also participates frequently in Federal Reserve System horizontal reviews and other projects. He holds a CAMS and CAFP, as well as an MBA.

Prav Chandrasekaran

Pravin Chandrasekaran runs Wells Fargo's Global Monitoring and Surveillance Programs, He has oversight for developing, implementing and overseeing monitoring and surveillance programs, tools and AI strategies that are in use today. Previously he oversaw the Customer Risk Analytics Team which developed Wells Fargo's Enterprise View of a Customer as well as its Enterprise Customer Risk Rating, and is also an Intelligence Analyst in the United States Army Reserve. His team at Wells Fargo focuses on developing effective, and efficient monitoring programs as well as leveraging AI tools and technologies in alert generation as well as refining monitoring programs to increase their overall effectiveness. In addition, Pravin has led a Customer Due Diligence Investigations team, developed monitoring and surveillance programs, and worked with regulators on solving fundamental CDD requirements using technology and analytical solutions to best manage risk and resources. Pravin splits his time between Oakland and San Francisco, California and has a Masters in Risk Management from the New York University's Stern School of Business and a Bachelor's in Economics from St. Mary's College in California.

Phong Rock

Phong Rock is the Senior Vice President, Corporate Strategy and Business Development at Feedzai. Phong has over 25 years of experience in the financial services, payments, and fintech industries, with positions at Visa, Wells Fargo, JP Morgan Chase, Accenture, Experian and Obopay. Phong joined Feedzai in 2015 as part of the senior leadership team, and since has helped to ramp the company's expansion globally, focused on financial crimes and enterprise risk management.

Scott Nathan
Managing Director, State Street Corporation
Head of Innovation for AML and Risk



Scott has over twenty years of banking and financial crimes risk management experience as a BSA Officer, strategy consultant, risk manager, and commercial banker. He is currently the Head of Innovation for AML and Risk at State Street Corporation where Scott and his team are developing a transformational AML platform to protect more than \$2.5 trillion in assets under management. Tapping into the next generation of technology, Scott is reframing the paradigm of compliance; deriving intelligence from data to support our clients and protect the global economy from abuse.

Prior to State Street, Scott partnered with Accenture to develop a leading Financial Intelligence Utility leveraging new technology, the power of the Amazon (AWS) cloud, and a community of participating financial institutions to reduce the cost of compliance, strengthen relationships with regulatory agencies and better support the end-user community (including intelligence and law enforcement) to protect national security.

Prior to Accenture, Scott was the EVP, BSA Officer at the new BankUnited responsible for the development of a state-of-the-art Enterprise Risk Management program from a BSA/AML perspective in support of one of the fastest growing balance sheets in the nation. As the Director of Financial Crimes Risk Management, Scott sponsored a series of BSA projects from transaction monitoring to enhanced due diligence while developing and staffing a scalable BSA/AML program protecting enterprise bank functions including subsidiary operations.

Prior to BankUnited, Scott was a Senior Manager with Deloitte specializing in the field of Financial Intelligence including Anti Money Laundering and Terrorist Financing Prevention. He was tasked with helping clients in both the public and private sectors "follow the money" to detect threats, mitigate risk, and protect national security. On the commercial side, he assisted financial institutions manage regulatory requirements via the strategic implementation of monitoring and surveillance programs. Scott also assisted clients with the mitigation of relationship and credit risk through the unique integration of financial, transactional, and situational customer analysis. Prior to Deloitte, Scott was an AML Risk & Compliance Manager for Bank of America's Financial Intelligence Unit.

Jim Finnerty

Jim Finnerty currently is the global leader of AML Compliance Risk Management for Citi Commercial Banking and Citi New Payment Method Products. Before joining Citi in February 2017, he was the Senior Vice President and Associate Deputy Global Anti-Money Laundering Officer for TD Bank, N.A. He joined TD in March 2011 as Group Manager of the Global Special Investigations Unit of the Global Financial Intelligence Unit and was promoted in August 2011 to lead TD's 130-person Financial Intelligence Unit in the United States.

Before joining TD, Jim was an Assistant United States Attorney in the United States Attorney's Office for the District of Connecticut. As a federal prosecutor, he investigated and prosecuted complex frauds, violent criminal organizations, and public corruption. After leaving the Department of Justice in 2006, he joined a global corporate lending and equity investment division of General Electric Capital as its Deputy Chief Compliance Officer, where, among other things, he built and then managed the division's anti-money laundering program. In 2009, Jim became Senior Counsel, Compliance and Regulatory, for General Electric Capital-Americas, where he focused on internal investigations, including those related to corruption, employee misconduct, money laundering, and fraud.

Jim received a Bachelor of Arts in International Studies and a Master of Arts in International Relations and International Economics from The Johns Hopkins University. He received his JD from Fordham University School of Law.

Amelia Childress

Amelia Childress is a Compliance Lead at Square, Inc where she is leading Compliance teams dedicated to Square Capital, Square's international markets, as well as those focused on Governance, Product Advisory, and Testing and Monitoring. Amelia has worked in numerous roles for traditional financial institutions in due diligence and financial crimes prior to joining Square in 2012. During her initial stint at Square she has helped build out various areas of their financial crimes program and advise business lines on new product development. She has returned to Square, a boomerang employee, after spending nearly two years as Head of Compliance at Fundbox, an online lending startup for small businesses, where she helped the company meet the rigorous regulatory requirements in the lending space and launch its bank partnership. She graduated from the Monterey Institute for International Studies with a master's degree in International Policy and a Certificate in Nonproliferation Studies.

Samantha Lomeli

Samantha Lomeli manages Stripe's anti-money laundering investigations and SAR compliance program. Prior to joining Stripe in early 2018, she was a Director at Kroll, where she led complex investigations covering fraud, asset tracing and due diligence research, in addition to consulting on an independent monitorship for a domestic regulator of a global bank. Samantha joined Kroll from Standard Chartered Bank in London, where she managed the bank's strategic investigations unit. Previously, she worked in counterterrorism for the NYPD Intelligence Division and at think tanks in the US and India. She holds a Master's Degree in Intelligence and International Security from King's College, London, and a bachelor's degree from Princeton University.

Lynn Antolin

Special Agent Lynn Antolin is a criminal investigator and has 15 years government experience working various financial investigations including mortgage fraud, tax evasion, identity theft, investment fraud schemes, and money laundering for violent criminal organizations. Agent Antolin is currently assigned to the Southern California Drug Task force primarily focused on international narcotics based money laundering investigations.

Erik Arbuthnot

FBI Special Agent (SA) Erik D. Arbuthnot joined the Federal Bureau of Investigation (FBI) in 2004. SA Arbuthnot is currently assigned to the International Violent Crime Squad in the Los Angeles Field Office (LAFO), West Covina Resident Agency (WCRA-3). SA Arbuthnot is the Virtual Kidnapping for Ransom (VKFR) Subject Matter Expert (SME) for the FBI. SA Arbuthnot has appeared on local, national and international media representing the FBI and educating the public on VKFR matters including CBS This Morning, CNBC and National Public Radio (NPR). SA Arbuthnot has cases that require him to travel regularly including Iraq, Mexico, Hong Kong, Thailand, Singapore, and Australia.

Cara Sammartino

FBI Special Agent (SA) Cara A. joined the Federal Bureau of Investigation (FBI) in 2016. Prior to joining the FBI, SA Sammartino served in the Marine Corps for five years followed by working for the Department of Defense for ten years. SA Sammartino is currently assigned to the International Violent Crime Squad in the Los Angeles Field Office (LAFO), West Covina Resident Agency (WCRA-3), where she works many cases involving international crime and fugitives.

John D. (Don) Fort
Chief
IRS Criminal Investigation
Washington, DC



John D. (Don) Fort is the Chief, Criminal Investigation, headquartered in Washington, DC. He was appointed to the position in June 2017 and heads the Internal Revenue Service Division responsible for investigating criminal violations of the tax code and related financial crimes. Mr. Fort oversees a worldwide staff of nearly 3,300 CI employees, including approximately 2,200 special agents, who investigate crimes involving tax, money laundering, public corruption, cyber, ID theft, narcotics and terrorist-financing.

Prior to his current position, Mr. Fort served as the Deputy Chief where he supported the Chief in managing the day-to-day activities of the Headquarters Criminal Investigation organization. He also advised the IRS Deputy Commissioner (Services and Enforcement) and IRS Commissioner on Criminal Investigation matters.

Criminal Investigation promotes tax compliance, addresses emerging areas of fraud, and meets the needs of the law enforcement community by supporting national crime initiatives. CI investigates and assists in the prosecution of significant financial investigations that will generate the maximum deterrent effect, enhance voluntary compliance, and promote public confidence in the tax system.

Chief Fort began his Internal Revenue Service career in 1991 as a Special Agent with the Criminal Investigation Division in the Baltimore District. He has held the increasingly responsible positions of Supervisory Special Agent, Orlando, Florida; Senior Analyst and Acting Director, Office of Special Investigative Techniques, CI Headquarters, Washington, DC; Assistant Special Agent in Charge of the Baltimore and Washington DC Field Offices; Special Agent in Charge of the Philadelphia Field Office; and, Deputy Director of Strategy, CI Headquarters.

Mr. Fort entered the Senior Executive Service in January 2011 when he was appointed to serve as a Director of Field Operations, the position he held until his appointment as Deputy Chief, CI. Mr. Fort has a Bachelor of Arts Degree in Management with a minor in Accounting from Gettysburg College. Mr. Fort is a licensed CPA in the State of Virginia and is a native of Pittsburgh, Pennsylvania.

Michael Varga

Michael has spent the last 25 years engaged in the study of violence and the practice of violence prevention. His formal education consists of an undergraduate degree in International Relations and Ethnic Conflict from the University of Southern California and graduate study in National Security and Terrorism at California State University San Bernardino.

Early in his career, Michael joined the firm of Gavin de Becker, the internationally recognized expert in the prediction and prevention of violence. Michael worked as a threat assessment and management expert investigating hundreds of cases of stalking, workplace violence, interpersonal violence, school threats, and threats to multinational corporations. Michael created hundreds of threat management plans to mitigate hazards posed by individuals on a path toward violence.

Michael served in the United States Army as a Special Agent in Counterintelligence. He was deployed to the Balkans as part of an international task force focused on the capture of war crimes fugitives, the provision of force protection to deployed forces, and the disruption of extremist activity. Michael managed undercover intelligence operations and sensitive counterintelligence and counterterrorism investigations.

For the last 18 years, Michael has served in local law enforcement. He's investigated violent crimes associated with homicide, kidnapping, robbery, gangs, narcotics, and human trafficking. Today, Michael supervises a dedicated group of detectives focused on criminal intelligence, transnational organized crime, extremist activity, and human trafficking. Michael is a SWAT Team Leader and instructor on Active Shooter Response. Michael has extensive experience with the regulation, oversight, and security planning for high risk, police regulated business.

Michael created and manages The Varga Foundation, a social benefits enterprise designed to combat violence at the community level. His Foundation provides funding for violence prevention programs, victims' services, and first responder support. He routinely provides training and consults on violence prevention strategies.

When not working in law enforcement or engaged in work on behalf of the Foundation, Michael enjoys practicing the craft of enology and viticulture on his vineyard in Oregon.

Mr. Todd Porter
Assistant Chief, Supervisory Special Agent
Federal Bureau of Investigation - Headquarters
Strategic Partnerships and Terrorist Financing, Counterterrorism Division

Todd Porter is a 20+ year Supervisory Special Agent with the FBI with national security and law enforcement experiences in the FBI, the ODNI, the U.S. Intelligence Community, the FBI's overseas Attaché program and at the US Department of Homeland Security. Mr. Porter currently serves as the Assistant Chief of the FBI's Strategic Partnership Engagement Section and is a Terrorist Financing Subject Matter Expert (SME) in the Counterterrorism Division, FBI Headquarters. Mr. Porter oversees the FBI's National Joint Terrorism Task Force (NJTTF) and the Counterterrorism Division's outreach with key private sector partners, including banks, money service businesses and financial institutions and has served three tours in the FBI's Terrorist Financing Operations Section (TFOS).

In December 2014, United States Department of the Treasury, Assistant Secretary S. Leslie Ireland and National Intelligence Manager for Threat Finance, named FBI Supervisory Special Agent Todd Porter as her incoming Deputy National Intelligence Manager for Threat Finance at the Office of the Director for National Intelligence (ODNI). Mr. Porter served as Deputy NIM-Threat Finance until October 2017, developing and overseeing the Unifying Intelligence Strategy (UIS) for Threat Finance, and guided the U.S. Intelligence Community's collection and analytic activities on the highest-priority Threat Finance and Transnational Organized Crime and Drug issues. Mr. Porter regularly provided expert advice on Threat Finance and Transnational Organized Crime and Drug matters to senior policy and law-makers.

Mr. Porter also served as a Senior FBI Detailee to an Interagency Financial Operations Division from 2012-2014, overseeing the integration of Financial Intelligence into FBI, U.S. Intelligence Community and Law Enforcement Counter Financing of Terrorism (CFT) operations.

Fluent in Spanish, Mr. Porter also served as FBI Assistant Legal Attaché in Santiago, Chile from 2009 – 2012 working Southern Cone Counterterrorism and Transnational Organized Criminal matters. As an FBI Special Agent, he served in the Washington Field and Tucson, Arizona field offices, working Counterterrorism, Terrorist Financing, US/Mexico border corruption and Transnational Organized Crime and Drug matters.

Mr. Porter also served as a Senior Detailee from the FBI to the US Department of Homeland Security Headquarters from 2004 to 2006, engaging on priority Counterterrorism and Homeland Security and infrastructure response matters.

Mr. Porter obtained a Master of Arts degree in International Affairs from The American University in Washington, DC in 1995 and in 1993 earned a double Bachelor of Arts degree from Hartwick College, Oneonta, New York in History and Political Science. Mr. Porter formerly served in the commercial banking industry and currently resides in the Washington D.C. metropolitan area with his wife and three children.

Michael O'Neill is a Bank Operations & Compliance Executive with 20 years of experience with specialization in financial services and regulatory compliance for community financial intuitions. Over the last two decades Michael has acquired a 360-degree view of the banking industry having served multiple financial institutions and technology companies as an Executive, Bank Secrecy Act / Compliance Officer, Auditor, Consultant and Federal Regulator inclusive of designing, deploying and administering Marijuana Related Business banking programs. In addition, he has overseen operational, lending, compliance and Bank Secrecy Act programs at organizations both large and small and has first-hand experience in evaluating programs from the regulatory agency perspective.

Currently, Michael is the Bank Secrecy Act Officer for Safe Harbor Private Banking and oversees the Bank Secrecy Act/Anti-Money Laundering Compliance Program for the country's largest Cannabis Banking Program. He is responsible for developing, implementing, administering, and maintaining all aspects of the anti-money laundering compliance program to ensure all related parties' compliance efforts are maintained at the highest level on a daily basis. In this position he ensures all account activities, transactions and ongoing monitoring activities are conducted in strict accordance with applicable laws, regulations, directives, and internal policies/procedures which govern Safe Harbor Private Banking's Cannabis Banking Program.

Michael received his B.S.B.A. in Finance with a minor in Banking and Financial Services from the University of Wyoming and his M.B.A. from the University of Denver. He is a decorated United States Navy Veteran and served honorably for almost a decade; inclusive of multiple combat tours of duty in the Middle East and Africa.

Lee Brown

Lee. L. Brown Jr. is a Supervisory Special Agent assigned to HSI San Francisco, CA. He leads the Financial Crimes Unit charged with investigating money laundering and illicit proceeds crimes within the San Francisco area of responsibility.

Prior to this assignment, Mr. Brown was a National Program Manager on temporary assignment to the Illicit Finance and Proceeds of Crime Unit (IFPCU) in Washington, D.C. In that capacity, he was the National Program Manager for the Third Party Money Laundering Program (3PML) which coordinates investigations involving Third Party Money Launderers, also known as Designated Non-Financial Businesses and Professions (DNFBP). He has also conducted financial training to HSI and domestic and international law enforcement partners as well as assisted the Illicit Digital Economy Program (IDEP). He has participated as a speaker on illicit finance at national conferences including those of the Association of Certified Anti-Money Laundering Specialists (ACAMS).

Mr. Brown has more than 20 of law enforcement experience, beginning his career with the United States Customs Service.

Jaushua Brewer

Before beginning his career with IRS Criminal Investigation in 2011, Supervisory Special Agent (SSA) Jaushua L. Brewer worked in the financial services industry for Merrill Lynch and in the public accounting sector with Deloitte and Touche. SSA Brewer began his CI career in El Paso, Texas, working a variety of tax evasion, embezzlement, identity theft, OCDETF and money laundering cases – including Operation Bone Meal Express, which was recognized by the FBI as a top 10 case for 2016. In addition to case work in El Paso, Agent Brewer was tapped as the lead agent responsible for the SAR Review Team in the Midland & Odessa, Texas area. He is currently the Supervisory Special Agent for IRS CI in San Francisco and San Rafael working with the Northern District of California SAR Review Team. Agent Brewer has a B.S. in Business Administration from Arizona State University, W.P. Carey School of Business (2006) and an MBA from Northern Arizona University (2010).

Lester Kwok

Lester Kwok is a Supervisory Special Agent in the San Francisco Division of the FBI. As of April 2018, Mr. Kwok became the Supervisory Special Agent of a Financial Crimes squad in San Francisco. Mr. Kwok is also the program coordinator for all Corporate Fraud, Securities Fraud, and Financial Institution Fraud matters within the San Francisco Division.

Mr. Kwok joined the FBI as a Special Agent in 2004, and has worked Financial Crimes in the San Francisco Division for the past 14 years.

Ramin Sawal

Ramin Q. Sawal is a Supervisory Special Agent with the U.S. Secret Service, assigned to the San Francisco Field Office, Electronic Crimes Task Force squad. His career as a Special Agent with U.S Secret Service began in 2002, and prior to his current assignment, he was assigned to numerous Field Offices, to include the Brasilia, Brazil Resident Office, where he spent approximately seven years conducting cyber and financial crimes investigations, computer forensics and physical protection of U.S. diplomats visiting Central and South America.

Prior to joining the U.S. Secret Service, Ramin worked as a Deputy Sheriff/Robbery Detective with the Orange County Sheriff's Office in Orlando, Florida, and as a Registered Nurse in a Surgical Intensive Care/Trauma Unit at Lakeland Regional Medical Center in Lakeland, Florida.

Ramin holds a Master of Science degree in Criminal Justice, a Bachelor of Arts degree in Criminology and a Registered Nursing degree.

Special Agent Keenan Dmyterko BIO:

Keenan Dmyterko is an IRS Criminal Investigation Special Agent in the Oakland Field Office.

For most of the last 17 years, Special Agent Dmyterko has worked legal and illegal source tax crimes and money laundering investigations mostly involving white collar crimes of real estate fraud, Ponzi schemes, and bank fraud. Special Agent Dmyterko was involved in one of the larger real estate fraud schemes in the San Francisco Bay Area that spanned two federal judicial districts, 10 defendants and involved in excess of \$64 million of fraud. The trials and spin-off investigations have lasted more than 12 years of his career.

Special Agent Dmyterko is an attorney and CPA. He once won several first place medals in a Ballroom Dance competition.

Tim White

Tim White is Vice President, Business Development and Sanctions for AML RightSource. He is an expert on OFAC/Sanctions issues and has addressed OFAC and BSA issues at conferences throughout the United States and internationally.

Tim White is a member of ACAMS' Certification Exam Task Force in 2010 and 2016. He also served as the chairperson for West Coast AML Forum from 2012 to 2018.

Adam Smith

Adam M. Smith is a partner in the Washington, D.C. office of Gibson, Dunn & Crutcher. He is an experienced international lawyer with a focus on international trade compliance and white collar investigations, including with respect to federal and state economic sanctions enforcement, the Foreign Corrupt Practices Act, AML, embargoes, and export controls.

From 2010-2015 Mr. Smith served in the Obama Administration as the Senior Advisor to the Director of the U.S. Treasury Department's Office of Foreign Assets Control (OFAC) and as the Director for Multilateral Affairs on the National Security Council. While in government he played a primary role in all aspects of OFAC's work, including briefing Congressional and private sector leaders, shaping new Executive Orders, regulations, and policy guidance for both strengthening sanctions (Russia and Syria) and easing measures (Burma and Cuba), and advising on enforcement actions following sanctions violations.

Mr. Smith works with financial institutions and multinational corporations globally across the full spectrum of financial crimes advice ranging from providing transaction specific guidance to designing and implementing compliance programs, conducting internal investigations, and defending against regulatory enforcement actions. Mr. Smith has been involved in some of the largest and most consequential sanctions actions over the past several years.

Rebecca Bodington

Rebecca Bodington is an attorney with over a decade of direct sanctions compliance experience. Currently, she heads the sanctions compliance division for the Americas at MUFG Bank/Union Bank. Prior to joining Union bank, she worked at the Office of Foreign Assets Control and Visa Inc.

Erin O'Loughlin

Erin is the Senior Manager for the Cyber Intelligence Unit (CIU) in Western Union's San Francisco office. WU's CIU team provides proactive intelligence referrals to the proper regulatory offices within Western Union. This proactive intelligence involves scraping the dark web for information of illicit activities which utilize Western Union channels.

Prior to joining WU, Erin served for a year with IBM providing dark web information to financial services clients. For five years before joining IBM Erin was an Anti-Money Laundering investigator with Bank of America. Prior to joining BofA, Erin worked as an intelligence officer with the CIA in multiple overseas posts collecting actionable intelligence for policy makers in Washington, DC.

Kristofer Doucette

Kristofer Doucette is the Vice President of Government Affairs at Chainalysis, the leading provider of anti-money laundering solutions for cryptocurrency businesses, financial institutions, and government agencies. He joined Chainalysis in January 2018 and works with federal agencies on cryptocurrency investigations.

Prior to joining Chainalysis, Mr. Doucette worked at the U.S. Department of the Treasury for over 14 years where he focused on financial intelligence, including terrorist financing, sanctions evasion and money laundering. In December 2014, Mr. Doucette became a co-lead of a multi-agency cell to combat Islamic State finances. In that role, he interacted with all parts of the U.S. Government engaged in countering the Islamic State's global financial activity.

Earlier in his career, Mr. Doucette worked as an analyst at Treasury's Office of Intelligence and Analysis (OIA) and Office of Foreign Assets Control (OFAC) and also served as Treasury's representative to the Department of Defense's Southern Command from 2005 to 2008.

Mr. Doucette is a graduate of Middlebury College (BA) and Johns Hopkins School of Advanced International Studies (MA). Mr Doucette was also a Fulbright Scholar and conducted research in Buenos Aires, Argentina (2000-2001).

Amjad Qaqish

SA Qaqish has a B.S. in Account and Finance and a Master's Degree in Taxation. SA Qaqish is a Certified Public Accountant and a Certified Fraud Examiner. SA Qaqish began his career with the Internal Revenue Service (IRS) in 1991 as a Revenue Agent and became a Special Agent with IRS Criminal Investigation (CI) in 1998. SA Qaqish has worked in the Special Investigative Techniques section of IRS CI and in the Interaction Section in the US Embassy in London. SA Qaqish is an international instructor with IRS CI and has instructed classes on money laundering and Special Investigate Techniques throughout the world. Currently SA Qaqish is assigned to the IRS CI Western Cybercrime Unit.



Financial Crimes Enforcement Network
U.S. Department of the Treasury

Washington, D.C. 20220



Carole House is a Cyber and Emerging Technology Policy Specialist at the U.S. Treasury's Financial Crimes Enforcement Network (FinCEN). She is a former Army Captain who served in chemical defense and military intelligence until November 2014, including a deployment to Kandahar Province, Afghanistan, from 2012 to 2013 in support of Operation Enduring Freedom. Carole previously worked as a Presidential Management Fellow in the White House Office of Management and Budget's Cyber and National Security Unit. During her fellowship, she served on a detail supporting the U.S. Senate Committee on Homeland Security and Governmental Affairs on cybersecurity, supply chain risk management, and critical infrastructure protection policy issues. Carole holds a BA in international affairs from the University of Georgia and an MA in security studies from Georgetown University.

Moyara Ruehsen

Moyara "Mo" Ruehsen is the president of MDMR Consulting, Inc., and an Associate Professor at the Middlebury Institute of International Studies (MIIS) in Monterey, CA. She serves as the Director of the Financial Crime Management Program, which offers a specialization for Master's Degree candidates, a stand-alone 4-month certificate for mid-career professionals, and bespoke training programs of shorter duration. After receiving three graduate degrees from Johns Hopkins University, Professor Ruehsen spent a post-doc year at the University of California, Berkeley, to study international organized crime. Since then she has been teaching courses on financial crime, including money laundering, trade-based financial crime, corruption, proliferation financing and terrorist financing. She served for several years on the Editorial Advisory Board of Money Laundering Alert, and has published several articles and book chapters on topics related to threat finance. She regularly give talks and conducts training throughout the U.S. and overseas for the US government, the UN Office on Drugs & Crime, and the private sector.