

RESUME (August, 2019)

Peter John Warrack CAMS, CBP, CFE

Highlights

- Thirty years+ demonstrated experience in the investigation, prevention and management of serious crime, particularly economic crime (incl. securities, the capital markets), fraud, cyber and high tech crime, anti-terrorism, anti-money laundering high risk customers, PEPs and economic sanctions.
- International experience spanning the military, law enforcement and financial sectors including fifteen years in the North American, international banking and regulatory environment and 18 months in the virtual currency environment.
- Demonstrated strategic leadership, senior management, change management, training design and delivery, crisis management, risk management, leadership skills and experience at a senior level.
- Member ACAMS Exam Writing Task Force 2016-2017 and ACAMS Certified Exam Preparation Instructor. Winner, ACAMS Professional of the Year Award, 2011 and 2017. Winner ACAMS Article of the Year, 2017, Recipient ACAMS Public/Private Partnership Award, 2018, (Human Trafficking).
- Certified AML Specialist, (CAMS), Certified Bitcoin Professional, (CBP); Certified Cryptocurrency Investigator, (Blockchain Intelligence Group), Certified Fraud Examiner, (CFE).

Distinctive Professional Strengths include

- Demonstrated and exceptional leadership (Role Model), team-building and motivational skills.
- Ability to see the 'big picture' – goal-setting, strategic planning, management and execution.
- Professionalism, integrity, sensitivity, sound judgment, critical thinking skills, confidence and fortitude in decision – making.
- The ability to process complex information with an aptitude for crisis management, multi tasking and the management of change.
- Logical and strategic thinker and thought leadership, with an incisive mind, strong analytical skills and understanding of 'risk'.
- Sound commercial/business awareness combined with financial investigation talents.
- Robust knowledge of AML and Compliance laws and regulations in the Canadian, US, Caribbean, UK and Latin American environments.
- Excellent communication and presentation skills – at the highest level.
- Strong interpersonal and advanced interviewing skills.
- Research, analysis and report-writing excellence.
- Extensive court experience – civil, crown, appellate and tribunals, Canada, UK and internationally.
- Advanced computer literacy and administrative proficiency.

Current Employment (Since May 2018) Chief Compliance Officer Bitfinex

Responsible for global AML and Market Integrity Compliance for one of the world's largest virtual currency trading platforms and exchanges by volume. Leads a team of trained AML investigators and compliance specialists.

CEO and President of Blocktrain AML Compliance Solutions Inc.

A training company providing education and advisory services to government, financial institutions, law and enforcement on AML best practices including in the blockchain space.

Advisor Shyftnetwork

Providing advisory services in the development of a blockchain-based identity and information sharing application.

(April, 2015 to 2018) Bank of Montreal Financial Group (BMO FG), Director AML/TF and Fintech Advisory and Compliance Officer Enterprise AML

AML/ TF / AML Blockchain subject matter expert (SME) to Enterprise AML and Compliance.

Responsibilities include over-seeing and conducting major AML/TF investigations on behalf of the AML FIU, e.g. investigations of a complex nature, high priority or requiring specialist knowledge; post-STR analytics and spear-phishing analytics, (Applied Analytics) to support modelling, scenario development and tuning; training strategy and content oversight for the AML FIU and development and management of competency frameworks; enhanced law enforcement liaison driving intelligence-led analytics; transaction-monitoring scenario testing; approvals for demarketing customers and maintaining high risk customer relationships.

Member of Enterprise AML Leadership Team, Emerging Risk and Transaction Monitoring Committees, AML Learning Forum and Chair of the AML Demarket (De-risking) Committee.

(July, 2013 to April, 2015) Bank of Montreal Financial Group (BMO FG), AML Financial Intelligence Unit, Director

Responsible for creating, developing and leading a team of 150 investigators and high-risk specialists plus 40 contractors in a process of continuous change to conduct risk-based investigations into suspected money laundering and terrorist financing incidents to meet regulatory obligations and ensure that regulatory, financial, reputational and legal risks to BMO are mitigated. (Scope includes personal, business and wealth management and capital markets).

Provide global investigative support and advice to satellite FIUs and other business partners as appropriate. Developed and implemented comprehensive training programs for investigators on AML and fraud related subjects (incl. interviewing and management of major investigations) and critical thinking skills.

(September, 2010 – July, 2013)

Royal Bank of Canada, AML Financial Intelligence Unit (FIU) – Head of Investigations

Responsible for creating, developing and leading a team of approximately 60 investigators and senior investigators within the Global AML FIU structure to conduct risk-based investigations into suspected money laundering and terrorist financing incidents to mitigate regulatory, financial, reputational and legal risk to RBC. (Scope includes personal, business and wealth management).

Proactively took the lead in partnering with AML and RBC Corporate Investigations Services (Fraud and Corporate Security), law enforcement and external partners to mitigate financial and AML risks to RBC and the financial industry.

(Nov 2002 – 30th August 2010)

Royal Bank of Canada (RBC) Financial Group, Corporate Investigations Services (CIS) - Senior Manager Corporate Intelligence

A founding member of RBC (CIS) Senior Management Team with responsibility for strategic, tactical and operational intelligence support/planning to RBC Group in mitigation of financial, regulatory, reputational and risks to the organization and:

- The management/conduct of major and complex investigations, nationally and internationally; coordinating the actions of specialist teams within CIS (interviewing teams, forensic accounting, and computer forensics and asset recovery) and the development and delivery of specialist training to CIS including interviewing skills and major investigation management.
- Act as consultant/guest auditor where required.
- Designated Anti-Money Laundering Compliance Officer (DAMLO) and the escalation point for high risk investigation referrals from Compliance and other internal partners.
- Managed seven direct reports with a dotted line reporting relationship with eighty five CIS investigators / analysts for matters of intelligence, investigative expertise/knowledge and compliance issues.
- Liaison with and provided briefing/reports to executives, senior management, management and internal RBC partners.
- Liaised with and developed an extensive network of peers, law enforcement, regulators and other professionals nationally / internationally. Represent RBC on professional bodies/committees as required, e.g. Canadian Banking Association.

Accomplishments included:

- Critical role in developing CIS into one of the largest professional practices in Canada recognized by RBC's peers as being an industry leader.
- Defined standards for EDD for all RBC clients and designed the client risk screening (CRS) and Enhanced Due Diligence (EDD) process for new account openings at RBC and RBC Bank (USA).
- Principal design architect for the PEP screening (politically exposed persons) database for RBC.
- Project lead (for the negative database component) of the Credit Fraud Model for RBC (screening credit applications in real time in mitigation of financial and regulatory risk) and a member of the Fraud Management Credit Fraud Strategy Initiative leadership Team.
- Successfully conducted/ managed major and complex investigations into serious regulatory and criminal matters across various business lines at RBC including International Wealth Management, Private Global Banking, Capital Markets, Dominion Securities, Trust Services and US banking in multiple jurisdictions including Canada, the Caribbean, the United States, South America, UK and Europe.
- Developed/implemented interview and major investigation management training for RBC, which was adopted by the OSC/IMET and the Canadian Police College and incorporated into a white-collar crime master degree program by McMaster University.

Awards/recognitions included:

- 2017, December ACAMS Special Recognition Award Human Trafficking
- 2017 ACAMS Professional of the Year Award
- 2017 ACAMS Article of the Year Award, ("When Two Worlds Collide" the interaction between cryptocurrencies and traditional banking from an AML/TF perspective)
- Communicator Awards, (Distinction) ACAMS Article of Fantasy Sports / Money Laundering – Academy of Interactive & Visual Arts
- 2016 CAMLO Award BMO Leading Human Trafficking Initiative with FINTRAC, peer banks and Government
- 2012 RBC Q3 Team Award (International Private Banking Project)
- 2011 Association of Certified Anti Money Laundering Specialists (ACAMS) AML Professional of the Year Award.
- 2011 accepted (on behalf of the AML FIU) CSIS Award for services to national security.

- 2011 RBC Gold Performance Award Individual Winner.
- 2011 Q1 RBC Performance Award Individual Winner (for leadership).
- 2008 Annual Cruise Winner (Leadership, Internal Audit Services).
- 2008 RBC LEO Award Winner (RBC's highest award selected from the annual cruise winners).
- 2008 Quarterly Award Winner, Internal Audit Services.
- 2006 RBC Special Achievements Award (US client risk scoring of accounts).
- 2004 the Chief Internal Auditor's Award of Excellence.

Education includes

Queen's University of Belfast

- Master of Social Science Degree in Organization and Management, 1999.

University of Ulster

- BA Degree in Public Policy and Management (With Commendation), 1991.

Liverpool University

- Certificate in Fraud Management, 1999.

Association of Certified and Chartered Accountants (ACCA)

- Foundation Exams, 2001.

Canadian Securities Institute (CSI)

- Canadian Securities Course (CSC) – 2009.
- Canadian Securities Institute (CCO) Chief Compliance Officer (Securities) Exam, 2008.

Association of Certified Anti-Money Laundering Specialists (ACAMS)

- Awarded CAMS designation, 2006.

Association of Certified Fraud Examiners (ACFE),

- CFE designation obtained, May, 2015.

Crypto Currency Certification Consortium (C4)

- Certified Bitcoin Professional, June, 2016 / Re-certified Feb, 2018
- Certified Cryptocurrency Investigator, (Blockchain Intelligence Group), Dec, 2018.
- Certified Chainalysis Reactor Investigator, 2019.

The University of Manchester, Manchester Business School

- Specialist Certificate in Money Laundering Risk in Capital Markets, 13th May, 2015

Royal Bank of Canada (RBC)

- Leadership Excellence Program, 2007-2008.
- Business Performance Excellence Program, 2009.

Bank of Montreal

Successful completion of the Senior Leadership Development Program (2014)

George Brown College – successful completion Fundamentals of Intelligence Course (January, 2017)

University of Toronto, Introduction to Risk Management, May 2017, (towards CRM designations 2017).

Royal Ulster Constabulary / Police Service of Northern Ireland

- Promotion Exams – Sergeant / Inspector and above, 1985 – 2002.
- UK Police Fraud Course/Senior Investigating Officer's (Detective) Course/Authorized Financial Intelligence Officer's (FIO) Course/ Advanced PEACE Interviewing Course/Major Investigation Management Course (All in the period 1985-2002).
- I2 Analysts' Notebook and iBase.

Royal Electrical and Mechanical Engineers (British Army)

- Higher National Certificate (HNC) in Electronic Engineering
- Radar Engineer (Artificer), 1971 – 1982.
- Source Handling (Intelligence Officer's Courses), 1978 – 1982.
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In progress – University of Toronto Certified Risk Management Professional Program (January, 2017)

Professional Associations

Director, Board of Directors Canadian Centre to Stop Human Trafficking (appointed Sept, 2016).
Association of Certified Anti - Money Laundering Specialists (ACAMS) – CAMS; member of ACAMS Editorial Committee, ACAMS Exam Questions Committee and ACAMS Advisory Group for Specialist Financial Crime Accreditation, Certified Instructor ACAMS Exam Prep Course.
Advisor and instructor for the Seneca College Financial Analysis Certificate Program (White Collar Crime).
International Investigative Interviewing Research Group (IIIRG).
Member, Association of Certified Fraud Experts (ACFE).
Member, Crypto Currency Certification Consortium (C4).

Previous Employment

Police Service of Northern Ireland / Royal Ulster Constabulary (1983 – 2003)

Detective Inspector / Detective Chief Inspector, Economic Crime Bureau

- Responsible for the Fraud Squad and 2IC of the Economic Crime Bureau, leading the investigation of serious and complex fraud, organized crime, money laundering and terrorist financing, proceeds of crime and asset recovery, cheque and card fraud in Northern Ireland, (thirty police officers and six civilian support staff).
- PSNI Interview Adviser, responsible for the formulation of interview strategy, and the selection and management of interview teams for major arrest operations terrorist / non – terrorist.
- Member of the National UK Working Group on Investigative Interviewing.
- Designated Financial Intelligence Officer, National Criminal Intelligence Service (Equivalent to FINTRAC / FINCEN).

1985 – 1997

Detective Inspector, Criminal Investigation Department (CID)

- Responsible for the CID in Belfast city centre, leading the management and investigation of major terrorist and non-terrorist crime.

1985 – 1996

Detective Sergeant

- Responsible for the management and investigation of major terrorist and non – terrorist crime in East Belfast and outlying areas of Northern Ireland.

1983 -1985

- Uniformed duties throughout Northern Ireland.

British Army (1971 – 1983)

- Qualified and worked as a Radar Artificer (Staff Sergeant). Career progressed into military intelligence and UK Special Forces, (Intelligence).

Presentations, Publications and Consultancy include:

2018 March, Presented Blockchain workshop to Department of National Security, UAE
2018 March, Presented Blockchain/Bitcoin Workshop to Academy of Law, Dubai
2018 January, Presented Bitcoin Workshop Grant Thornton, Toronto re CBP Certification
2017 October, Moderator Human Trafficking Panel, ACAMS Annual Conference, Las Vegas
2017 March, Published ACAMS Today article “When Two Worlds Collide”
2017 April, Published, (co-authored) ACAMS article on Binary Options Fraud and Money Laundering
2017 June, Published ACAMS Today article, Ethically Enhanced Due Diligence and the Supply Chain
2017 March, Presenter UN Workshop on Human Trafficking, Grace Farms, Connecticut.
2017 March, Presenter Interpol workshop, St. Lucia – human trafficking training for Caribbean nations.

- 2017 May, presenter Central Bank / FIU Tanzania workshop on ML/TF risks with prepaid cards and introduction to the Blockchain and Bitcoin.
- 2016 Oct, 25th and 26th Moderator on two panels at Annual ACAMS Conference, Toronto: Update on Human Trafficking; Innovative Technology and Trends
- 2016 Sept, 2016 Presented to University of Waterloo Audit Program on Blockchain and AML Challenges
- 2016 Sept, 2016 Presented on RCMP Terrorist Financing Course, Ottawa on Bank Payment Systems
- 2016 Sept, 2016 represented BMO at Five Eyes Law Enforcement Intelligence Meeting, San Francisco
- 2016 Sept, 2016 published article 'When Two Worlds Collide' in ACAMS Today magazine providing thought leadership regarding the interaction between Blockchain, cryptocurrency and traditional banking environments in the context of AML
- 2016 August, 2016 Presenter at Blockchain, Cryptocurrency and AML Conference, Ivey Tangerine Leadership Centre, Toronto
- 2016 July, 2016 presenter and facilitator 3 day FATF training workshop for Ethiopia's FIU and Ministry of Justice, Addis Ababa, Ethiopia
- 2016 June, 2016 presenter Blockchain Training Conference, Toronto
- 2016 Bi monthly guest presenter at Toronto Police College Asset Forfeiture (Proceeds of Crime) Course
- 2016 May, 2016 instructor Edmonton Police (Alberta Specialized law Enforcement Training) Asset Forfeiture Course
- 2016 June, 2016 instructor Calgary Police College Asset Forfeiture Course
- 2016 June, 2016 published ACAMS article Human Trafficking (ACAMS Today Magazine)
- 2016 June, 2016 guest panelist Risknet.com International Webinar on the convergence of Fraud and AML (FRAML)
- 2015 February, 2014 presenter on the Asset Forfeiture Course, Toronto Police College.
- 2014 February, 2014 Guest speaker and panelist, Florida International Banking Association annual conference, Miami.
- 2013
- May, 2013 presented Workshop on Conducting AML Investigations to ACAMS International Conference, Toronto.
 - March, 2013 invited Panel Member and presenter at the 5th Compliance and AML Seminar, Riyadh, Saudi Arabia courtesy of The Saudi Arabian Monetary Agency and Thomson Reuters.
 - April, instructor at McMaster University Financial Crime Investigation Course (De Groot School of Business).
 - April, 2013 presented on 'Demarketing Clients' to Canadian Institute AML Conference, Toronto.
 - May, 2013 presented Investigator Workshop at ACAMS International Conference, Toronto.
 - May, 2013 presented Investigator Workshop to ACAMS Canada Lunch and Learn.
- 2012
- September/ October ACAMS Annual Conference, Las Vegas – leading workshop on conducting investigations and management of major investigations (fraud and AML).
 - September – instructor at McMaster University Financial Crime Investigation Course (DeGroot School of Business).
 - September – December – instructor Seneca College Financial Crimes Investigation Course.
- 2011
- November – published article – 'Leveraging the Tenets of EDD in Investigations', in ACAMS Connection.
 - Presented workshops on Conversational Interviewing and Major Investigation Management to the AFCI Annual Conference, Toronto.
 - Presented workshop on Conversational Interviewing to the Ontario Association of Professional Standards Officers, Ottawa.
 - Presented workshop on Conversational Interviewing to investigators from the Children's Protection Society, Winnipeg.
 - Presented case studies to the ACAMS Conference (Canadian Chapter), Ottawa.

- 2010 Presentation to the Canadian Institute Conference on Conducting Internal Investigations.
- 2009
- January - published article – ‘Conversational Interviewing is here to Stay’ in Blue Line Magazine (Canadian Police).
 - March - Presented to the Canadian Institute Anti- Money Laundering Conference – ‘Real Crime in the Virtual World’.
 - March – Organized CBA 2-day conference on Conversational Interviewing attended by police, banks, regulators and academics.
 - May – published follow-up on article Conversational Interviewing Model in Blue Line Magazine.
 - November – presenting at Canadian Institute On the management of major investigations (two-day White Collar Crime Course).
- 2008
- Presented to Atlantic Integrated Proceeds of Crime Conference, Halifax on subject of Money Laundering.
 - Developed interview training program for Canadian regulators (OSC), for use by investigators and lawyers.
 - Delivered and delivered Conversational Interview Training Course to RBC and Interview ‘Train the Trainers Course’.
 - Developed and delivered Management of Major Investigations Model for RBC.
 - Led major investigation into regulatory compliance in Uruguay.
 - Led major investigation into regulatory compliance for businesses in the US and Caribbean relating to the Foreign Corrupt Practices Act (FCPA) and BSA compliance.
 - Published article – ‘The Risk of Indecision’ in ACAMS Today Magazine, Sept 2008.
 - Presented Investigation Management Workshop, The Canadian Institute, Nov 2008.
- 2007
- Advisor and consultant to the Canadian Banking Association (CBA) resulting in the creation of the CBA Financial Crimes Intelligence Unit (FCIU).
 - ‘How to Structure an Enterprise –Wide and Internationally Compliant AML and Terrorist Financing Program,’ presented at the Caribbean Indigenous Banking Association conference, Guyana.
 - “Case Study – ‘Project Maga’ – Coordinating Police and banks into the Investigation of Organized West African Crime in Canada and Other countries,” presented at Toronto Police Service International Fraud Conference.
 - “The Dangers of Doing the Right Thing – When Compliance Makes You Complicit,” ACAMS Today Magazine.
 - “Compliant and Complicit or Compliant and Complacent,” published as a legal practice note, Complanet.
 - “Best Practice in Decisioning Potential Sanction Matches,” (e.g. OFAC matches), published as a legal practice note, Complanet.
 - “Conversation Interviewing Model,” presented in the two day bi-annual OSC Workshop (attended by investigators and lawyers from all the Canadian regulators and IMET Teams (Integrated Market Support Enforcement Teams).
 - Interview Training Workshop, presented to the MFDA (Mutual Funds Dealer Association, Canada).
 - Guest speaker and consultant to the Joint Police Intelligence Officers’ Conference, Amsterdam.
 - Consultant to the Canadian Banking Association (CBA) Financial Crimes Intelligence Unit (FCIU), generating the initial idea and consulting on the selection of personnel, methodology, technology

and best practice. FCIU has now been established to coordinate intelligence - sharing between banks and law enforcement.

2006

- "Intelligence-Led Investigations," presented at the Toronto Police Fraud Conference.
- "Enterprise-Wide Enhanced Due Diligence and Open Source Research," presented at the RBC AML Conference.
- "Enhanced Due Diligence – Toward a Common Standard," ACAMS Today Magazine.

2005

- "Intelligence – Led Investigations," presented at the IAFCI Conference, Chicago.
- "The Use of Primary Information Sources and Advanced Networking Skills," presented at the SCIP Conference, Boston.
- "Advanced Internet Skills," presented at the OPP International Identity Theft Conference.
- "The Criminal as our Competitor – Using Business Intelligence Practices in Fighting Fraud," presented at the Canada Post Fraud and Retail Crime Conference.

2004

- Design and delivery of a one-day program on the use of intelligence to the FIU in the Caribbean (sponsored by FIU St. Vincent).

2003

- Published article on "The Use of Primary Information Sources and Advanced Networking Skills," SCIP Magazine.

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