

MICHAEL J. MESSIER

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SENIOR ADVISOR – BSA COMPLIANCE & FINANCIAL INVESTIGATIONS

Respected consultant with decades of experience as a senior banking executive of financial crimes & compliance and US federal law enforcement with a proven record of success in building team environments, developing and implementing processes and strategies, and achieving breakthroughs and wins for Latin American in Anti-Money Laundering (AML) efforts and risk management. A dedicated professional who effectively leverages expertise gained working for the US Drug Enforcement Administration (DEA) where he led and coordinated investigative efforts in complex drug and money laundering investigations. An innate visionary who thrives when tasked with daunting assignments.

Representative Career Highlights: (1) Successfully built-out and led Bank of America's Latin American Region under Global Financial Crimes and Compliance evidenced by elimination of over a dozen long-standing audit issues followed by a sustained absence of issues; (2) Implemented an innovative case-allocation strategy with respect to AML investigations at Bank of America to enhance metrics; (3) As a DEA Special Agent, supervised and led international money laundering investigations that targeted US financial institutions for violating BSA laws under Title 31 USC; (4) Key contributor in discussions with senior level Mexican government officials concerning AML and regulatory strategies; (5) A recipient of the 2017 VEGA Volunteer of the Year Award for AML & Counter Financing of Terrorism (CFT) projects in the Middle East and Africa.

PROFESSIONAL EXPERIENCE

PRIVATE CONSULTANT

2015-present

Advise and provide counsel to global clientele on financial crime and BSA compliance matters, to include investigations, develop and deliver training, assess business processes, policies and mitigate risks related to money laundering, financing of terrorism and corruption. A sample of clients and projects is provided below:

- US State Dept Bureau of Counter Finance of Terrorism ATA Subject Matter Expert Middle East, Balkans & Eurasia
- Kenya School of Monetary Studies to provide financial investigation & asset forfeiture training
- The Liberian Anti-Corruption Commission to assess task force & develop and deliver investigative training
- UAE Central Bank to assist in preparing an AML/CFT National Risk Assessment for MENAFATF country evaluation
- Jordan Security Commission & Ministry of Finance to assess and enhance monitoring and reporting efforts

BANK OF AMERICA

2010 - 2015

Managing Director – Global Financial Crimes and Compliance (GFCC), San Diego, CA (2014-2015).

Directed the investigative efforts and SAR filings by the Bank's Special Case Management Group focused on highly sensitive cases involving politically exposed persons, senior political figures and terrorist financing.

- Interacted regularly with law enforcement personnel and prosecutors as permitted by BSA.
- Partnered with Global Head of Financial Intelligence Unit to enhance the surveillance and monitoring quality of transactional activity resulting in substantially improved SAR reporting metrics.
- Directed the implementation of enhanced procedures and processes for Bank investigators to report and to escalate technology issues for corrective actions.

Managing Director – GFCC; Regional Head of Latin America, Mexico City, Mexico (2010-2014).

Built-out and led newly established region comprised of culturally diverse team based throughout Latin America directing regional alignment with both local AML regulations and the Bank's enterprise-wide AML program.

- Partnered with lines of business (LOB) senior management to integrate a culture of compliance with the sales process which led to achieving AML program requirements and increasing Bank revenue.
- Implemented and led regularly scheduled calls with LOB to achieve connectivity and ensure proper governance.
- Spear-headed deep-dive analysis of money services businesses (MSBs) to improve transactional transparency and ensured compliance with local and US reporting requirements.
- Served as interim Regional Head of Asia Pacific Region for Global Financial Crimes and Compliance.

US DRUG ENFORCEMENT ADMINISTRATION, San Diego, CA and Mexico City, Mexico
Supervisory Special Agent (2006-2010).

1995 - 2010

Led the Mexico DEA Financial Investigative Group with responsibilities of directing drug and financial investigations, evaluating investigator performance, administering budgets, approving enforcement operations and supervising the handling of confidential informants and sources. Collaborated with the Government of Mexico in investigative efforts and liaised with local regulators and AML compliance senior management of Mexican financial institutions.

- Key member and contributor on the DEA-Mexico management team that ensured financial investigation programs in Mexico were consistent with the DEA's overall mission; provided regular written/oral briefings to the Chief of Financial Operations in the DEA's Washington DC headquarters.
- Fostered collaboration between the US and Mexican governments to identify emerging trends and to develop strategies that targeted significant traffickers and financial institutions for prosecution of money laundering.
- Coordinated efforts with the Office of Foreign Asset Control to block US-based assets and prohibit financial transactions with entities designated under Executive Order 12978 and the Kingpin Act.

Special Agent, San Diego, CA and Mexico City, Mexico (1995-2006)

- Initiated and led high-profile drug and financial investigations utilizing confidential informants, undercover operations and document analysis to acquire evidence needed for successful prosecutions and forfeitures of assets.
- Lead investigator of a three-year financial investigation involving trade-based money laundering yielding dozens of arrests, significant assets seized and a deferred prosecution agreement (DPA) with a US financial institution for violating BSA laws under USC Title 31. Investigation contributed to FinCen issuing a regulatory advisory.
- Coordinated and led investigative and operational efforts between the Mexican government and DEA domestic field offices that targeted several MSBs for money laundering resulting in arrests, forfeiture of assets and a DPA.
- Initiated and led financial investigations targeting criminal organizations that exploited gaps and weaknesses in compliance programs to launder illicit proceeds.

ADDITIONAL RELEVANT EXPERIENCE & AWARDS

Financial Advisor, E.F. Hutton, New York, NY (licensed Series 3, Series 7, Series 63)

Certified Financial Planner (CFP)

2000 International Agent of the Year awarded by Association of Former Federal Narcotic Agents

2007 FATF Country Assessor training completed in Hong Kong

Financial Services Volunteer Corp (FSVC)

2017 Volunteers for Economic Growth Alliance (VEGA) Volunteer of the Year Award

Experienced speaker at banking and law enforcement conferences and universities

US Air Force - Honorable Discharge

EDUCATION and LANGUAGES

Bachelor of Arts – Economics/Quantitative Methods, AMERICAN UNIVERSITY, Washington, DC

Spanish (State Department proficiency level 3.0)