

Todd E. Maher

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Objective:

Become a reliable, insightful and analytical team member and leader within the organization to improve processes using my gained knowledge, leadership, skills and experience.

Education:

Bachelors of Science- Kent State University, Kent OH

Major- Finance; Minor - Accounting, June 2000

Professional Designations:

Certified Anti-Money Laundering Specialist (CAMS), 2012-Present

Technical Skills:

Advanced skills and experience with Microsoft Office products and G-Suite. Experience with Mainframe, Oracle Mantas, Thompson Reuters WorldCheck, Lexis Nexis, Lotus Notes, InTrader, DB2 Databases, ViewDirect, Lexis Nexis, Bridger Insight, Salesforce, and Sharepoint. Have created and performed informational presentations, hosted team meetings and created project and vendor proposals to senior management.

Work Experience:

Compliance Officer, Halo Platform Development, LLC

Created policies for Anti-Money Laundering and Compliance-related processes including general AML Guidelines, General Data Protection Regulation (GDPR) Compliance and data flowcharting, Foreign Corruption Practices Act (FCPA) guidelines, Red Flag Investigation and Reporting, Vendor Risk Management and Onboarding Mapping and Risking, various Terms of Use, Privacy Policy, Cookies Policy and risk-based disclosure documents. Prepared vendor and directional proposals for onboarding new vendors, licensures and policy changes. Assisted operations in quality assurance testing for new products and services including decentralized exchange coin listings and blockchain-based games. Worked with the marketing department and social media managers to quality control press releases and disclosures and contributed in directional marketing and strategy meetings.

Worked with business development management to collaborate on strategies for product exposure and community development. Conducted quarterly and annual AML compliance training and testing while preparing weekly news updates on industry and regulatory trends. Conducted IS and IT audits and partnered with various departments in preparing an enterprise disaster recovery process. **(May 2018-present)**

Senior AML Investigator, PNC

Review account activity for suspicious activity, including, but not limited to structuring, foreign wire activity, sequential check activity, and unusual movement of funds. Experience includes working directly with law enforcement personnel and partnering with the Grand Jury Subpoena Team, branch to customer bridge contacts, and other team members to gain knowledge on account activity to best decision steps to mitigate PNC's risk, according to the tolerance provided by the best practices and standards provided. Special focus case typologies include human trafficking, foreign correspondent banking and virtual currency cases. **(January 2015 to May 2018)**

Compliance Analyst, Equity Trust Company

Reviewed offerings and supporting documentation of private placements, promissory notes, joint ventures and other unique assets for administrative feasibility and compliance with IRS rules. Utilize Lexis Nexis and other search functions to assure the integrity of future business partners, associates and representatives. Verify that assets and transactions are compliant with regulations and monitor red flag reports of transactions that exceed our risk threshold. Complete a quarterly OFAC scrub for PEPs and OFAC sanctioned countries. Maintain a database of companies that are suspended from doing business with Equity and maintain that list based on new research, Governance and Risk Board recommendations and new litigation and SEC rulings. Update client data pertaining to FINRA Rule 407 letters and correspond with investment firms and brokers to assure requests are handled in an efficient and secure manner. Give presentations on a quarterly basis on the importance and scope of the compliance department and how their role will assist my department in completing tasks more effectively. **(March 2012 to May 2018)**

Staff Accountant, Accountemps

Analyze lease documents, transfer information from manual to digital data for audit purposes, and organize information from leases into meaningful and workable datasets. Analyzes and reconciled common area maintenance expenses and percentage of rent calculations while considering covenants within legal agreements which may impact financial analysis from lease to lease. Detected discrepancies and reported outages from documents to controller and Vice President of Finance. Simplified performance metrics data into a workable spreadsheet, which was automated to simplify reporting and analysis of given statistics from system reports. **(September 2011 to November 2011)**

Analyst II, FMO Internal Control, KeyCorp

Analyzed and reconciled various internal general ledger accounts used by Derivative, Foreign Exchange, Treasury Operations, Safekeeping and Funding Operations Workgroups. Partnered with the various departments to resolve discrepancies between MSA General Ledger entries and

corresponding subsystem entries, such as Spectrum, Trial Balance and Findur. Researched cash flow trends using various created and learned databases, such as ReconPlus, MTS Wire, Spectrum and DB2 Database. Created monthly and quarterly reports for the Federal Reserve for Funding trades from offshore branches and completed variance analysis to support cash flow trends. Participated and lead various projects include the final phases of the BOLT/IV to InTrader system conversion, the cash inflow forecast project, and improved processes to make final product reports more user-friendly while maintaining efficiency. **(September 2005 to May 2011)**

Associate, Treasury Operations, KeyCorp

Created reports detailing the Principal and Interest movement within Key's Treasury portfolio. Analyzed and reconciled cash flow and capital holdings reports to ensure that all security paydowns and interest payments were accounted for correctly within the BOLT/IV, InTrader and General Ledger systems. Created and reviewed portfolio security trade tickets and complete DDA entries to assure proper cash flow through various subsidiaries of Key. Performed monthly cash flow analysis for various groups of securities held within each portfolio and completed variance analysis for material changes on a monthly basis. Utilized the KEIS GL Essbase tool to update statistics for account and cost center combinations automatically and assisted in the conversion from the BOLT/IV to InTrader subledger accounting system. **(November 2003 to September 2005)**

Relevant Cryptocurrency Experience:

Cryptocurrency Trader and Investor- February 2014-Present

Community Moderator- Cryptocurrency Collector's Club (Facebook) – March 2017-present

Certified Bitcoin Professional (CBP) – Crypto Currency Certification Consortium – December 2017-present

Project and Slack Contributor: Steemit (STEEM), BitSports and WeTrust (TRST), May 2017-June 2018

Volunteer Positions:

Co-Founder and Board Member, Northern Ohio ACAMS Chapter, 2014-present

Member, Association of Certified Fraud Examiners, 2014-2016

Representative, Employee Recognition Committee, Keybank, 2005

Representative, Employee Advisory Board, Keybank, 2002-03

Public Relations Chair, Beta Alpha Psi, 1999

Other Activities: I enjoy spending time with my family, studying law, US and world history, trends in fraud detection, cryptocurrency and blockchain technology, economic theory, and classical philosophy.