SCOTT APODACA is a Director within Western Union’s Financial Intelligence Unit where he oversees a variety of functions in support of an investigative and analysis group responsible for ensuring that actual and emerging risk is identified on a global scale through the pursuit of high quality analytics, intelligence and proper messaging. The team is responsible for the tactical investigation and mitigation of higher risk AML and Terrorist Financing issues facing Western Union on several fronts, including Agent, Consumer, and Geographic and Typology based issues.

Scott also serves as the Head of Western Union’s Anti-Human Trafficking Initiative. The Initiative is a global effort designed to represent the unified view of the Company’s efforts to combat human trafficking. Scott leads a cross-functional team that in collaboration with law enforcement, government, non-governmental and private organizations as well as with Compliance stakeholders, aims to raise awareness about human trafficking for Western Union Agents, Compliance employees and industry partners to help improve their ability to detect, investigate, disrupt and communicate potential human trafficking issues to law enforcement. Prior to his current role, Scott worked in a variety of positions at Western Union, with the majority of his experience being within the Global AML Compliance organization.

Scott holds a Masters degree in Business Administration, with a focus in International Business, from the University of Colorado. Scott is also a Certified Anti-Money Laundering Specialist (CAMS).

MR. BUSHAR is a seasoned, highly effective, and innovative cyber security leader with over 20 years of experience in cyber defense operations, cybersecurity consulting, and incident response services in both the government and commercial sectors. Mr. Bushar has a track record of successfully building strategic programs and dynamic teams that deliver innovative cyber solutions, ensure effective security, and minimize organizational risk.

Currently, Mr. Bushar serves as Sr. Vice President and Chief Technology Officer for Government Solutions at FireEye. In this role, he leads a global team of cyber experts who deliver FireEye’s unique platform of innovative security program capabilities and solutions to protect critical missions, infrastructure, and national security interests worldwide.

Prior to his work at FireEye, Mr. Bushar served as the Director of the Department of Justice Security Operations Center (JSOC) where he led transformative efforts to redefine and restructure key information security and cyber defense operation capabilities. Mr. Bushar also served as the Department’s Insider Threat Program Manager and liaison to the National Insider Threat Task Force. In previous roles, Mr. Bushar built and led expert teams of cyber defense operators, incident responders, and red teams at several U.S. intelligence and defense department agencies.

Mr. Bushar began his career in the United States Air Force serving as an officer in the Information Warfare Aggressor Squadron. Mr. Bushar holds a Master of Science in Computer Information Systems and a Bachelor of Science in Electrical Engineering. He is a certified Project Management Professional (PMP), a Certified Information System Security Professional (CISSP), and a Certified Information System Security Architecture Professional (ISSAP).
BRIAN FINCH, a Pillsbury Public Policy partner with extensive regulatory and government affairs advocacy experience, is a recognized authority on global security and cybersecurity threats. He co-leads Pillsbury’s COVID-19 Response team, providing clients with real-time guidance on the implications of the rapidly evolving epidemic.

Based in Washington, DC, Brian provides strategic legal counsel to companies from nearly every industry regarding regulatory issues, cyberattacks, national defense and intelligence policies, and homeland security concerns. He has helped more than 150 clients take advantage of SAFETY Act liability protections following terrorist or cyberattacks and has testified before the U.S. Congress regarding the Act’s provisions. Brian advises on risk mitigation tactics, minimizing post-event negative consequences, and litigation strategies. He has also worked with the Departments of Defense and Health and Human Services on a variety of emergency medical preparedness matters, including weapons of mass destruction (WMD) and pandemic preparedness/response issues.

ROBIN GARRISON, CAMS-AUDIT, has worked in the global payments and MSB compliance space for the better part of a decade with companies such as Western Union and TransferWise. Robin is currently the Payment Systems Compliance Officer at MainStreet Bank, a DC area, FinTech friendly bank, where she oversees the compliance program for MSBs and other payments related companies. She is a member of the MSBA Banking Forum, and regularly advises on the development of technology and industry issues such as derisking and lack of banking access.

PAUL M GIOVANETTI is a Financial Institution Examiner with the South Dakota Division of Banking. Paul licenses and examines South Dakota non-depository mortgage, money lending, and money transmitter. He became an examiner in South Dakota in 2017. Paul holds a B.S. from the Clarion University of Pennsylvania. Paul is also a commissioned officer in the United States Army serving as a Battery Commander in the South Dakota Army National Guard.

AMY GREENWOOD-FIELD is a counsel in the Capital Markets practice group at Dentons, the world’s largest law firm with offices in more than 170 locations worldwide. Amy represents financial service providers in regulatory, licensing, examination, enforcement and compliance matters related to residential and commercial mortgage lending, consumer finance lending, debt collection and money services businesses. A former state regulator for 15 years, Amy is a nationally recognized leader on Nationwide Multistate Licensing System & Registry (NMLS) compliance and is able to assist clients with compliance issues and interaction with regulatory agencies, on both the state and federal levels, with respect to licensing, audits, examinations and enforcement actions. Amy’s clients rely on her to help them research regulatory requirements and maintain compliance with complex consumer finance regulatory demands.

Amy regularly assists with analysis of proposed business models within the context of regulatory and licensing requirements. She is experienced with preparing multistate regulatory surveys concerning regulatory compliance issues for financial service providers and regularly facilitates interaction with regulatory agencies on a variety of compliance matters. She has extensive experience with the NMLS licensing system, and has been deeply involved with the development, testing and use of the system and related reporting requirements since its initial launch. Amy is a former regulatory NMLS system administrator with experience in all aspects of the system, including application submissions, checklist review, transitioning existing licenses into the system, amendments, Advance Change Notices, system reporting to ensure compliance with regulator requests, disclosure issues, proper document upload, required reporting (including the Mortgage
Call Report and Money Services Business Call Report), Electronic Surety Bond use and coordination of large multistate transactions, including change of control events, mergers and acquisitions, and transfer of mortgage loan originators. Amy is an active participant on several NMLS development working groups, is a member of the AARMR Industry Advisory Council and also serves as the inaugural chair of the newly formed MTRA Industry Advisory Council.

**AJ KHAN** brings more than 19 years of experience in Financial Services Compliance. As a direct report to the Chief Compliance Officer and General Counsel, AJ is responsible for developing, implementing and administering all aspects of the AML/OFAC and MTL Compliance Program focused on Anti-Money Laundering, Anti-Terrorist Financing, and Sanctions regulations. In his current role, **AJ is the Head of Compliance and BSA/OFAC Officer at Bill.com, LLC** where he leads a team of compliance professionals that help to execute the program.

AJ has a wealth of industry experience covering both large financial institutions, such as Wells Fargo and Union Bank, and financial technology companies, such as Visa, Intuit, and Karmic Labs. AJ was a consumer compliance examiner with the Federal Reserve Bank of San Francisco, where he participated or led exams for regional and community bank exams within the Fed’s 12th District. He has spoken about various AML topics at well-known regional and international compliance conferences, such as the West Coast AML Forum and ACAMS Las Vegas.

AJ has his CRCM; is CAMS certified; and is a Member of the State Bar of California.

**CASSIE LENTCHNER** is Senior Counsel in the Financial Industry Group at Pillsbury Winthrop Shaw Pittman LLP. Cassie utilizes her unique background in financial services regulations and regulatory relationships to strategically analyze and balance risk with business advancement and development.

Cassie has extensive experience coordinating between diverse constituencies and implementing and supervising all aspects of a legal and compliance program. In the banking sector, she focuses her work on regulatory compliance, including the development and assessment of programs to implement and monitor regulatory requirements, including programs for cybersecurity, anti-corruption, government and political activities, ethics and global financial crimes. While at New York State’s Department of Financial Services, she served as head of compliance for the state's regulator of financial services companies. In this position, she concentrated on and made key achievements in initiatives focusing on cybersecurity, anti-money laundering and fintech licensing.

**CHARLES MOORE** is the MSB Licensing Supervisor for WA DFI, and serves as the chair of the MTRA Licensing and Emerging Issues Committee. Charles has been a member of the team developing the MMLA program since its inception.

**DANIEL PEARSON**, Strategic Intelligence Manager, has worked in Western Union’s Financial Intelligence Unit since 2014, managing the collection, analysis, production, and dissemination of strategic intelligence on transnational organized crime and terror finance. He has a Master of Science in Applied Intelligence and a Bachelor of Commerce, majoring in Commercial Law and International Business.
MELISSA PUCCINELLI is a Senior Analyst for the Nonbank Supervision and Enforcement team at the Conference of State Bank Supervisors (CSBS). Ms. Puccinelli specializes in the state supervision of Money Services Businesses (MSB). In her time at CSBS she has assumed the responsibility for coordinating state supervision of money transmitters and is leading the MSB Networked Supervision Initiative. She is certified in Change Management and leads multiple cross-departmental projects at CSBS pertaining to Accreditation and Strategic Planning.

CLAY ROBERTS is Deputy Global Head of Financial Crimes Compliance at Western Union, where he is responsible for assisting the Global Head of Financial Crimes Compliance with developing and leading Western Union’s BSA/AML strategy including providing guidance for strategic initiatives in support of meeting domestic and international regulatory and law enforcement requirements. Additionally, Clay leads Western Union’s Global Regulatory Management team, suspicious activity and transaction reporting program, the compliance mergers and acquisitions group, and due diligence projects related to high risk products.

Prior to joining Western Union, Clay was a Senior Enforcement Officer at the Financial Crimes Enforcement Network (FinCEN) at the US Department of the Treasury, where he focused on the supervision of Office of the Comptroller of the Currency and Federal Reserve regulated institutions, data quality matters related to SARs and CTRs, and other regulatory matters.

Clay began his career in the AML field at Wachovia Securities, now Wells Fargo Advisors, and helped to establish Wells Fargo Advisors’ customer identification, international due diligence and transaction monitoring programs. While at Wells Fargo Advisors, Clay served as a Vice President and AML Compliance Officer.

SUSAN LEA SMITH is the Head Regulatory Counsel for Western Union. Ms. Smith joined Western Union in April 2013. As Head Regulatory Counsel, Ms. Smith leads a small but mighty team of 3 attorney who are responsible for handling legal matters related to AML/CFT, government sanctions and anti-bribery/anti-corruption laws and regulations in over 200 countries and jurisdictions. Her primary duties include the provision of advice and training to Western Union’s Global Compliance Department. Working with the Global Compliance, she helps to identify, assess and prioritize risk related to AML/CFT, fraud, and sanctions compliance. She also makes recommendations to senior legal and business management on ways to mitigate risk.

Prior to joining Western Union, Ms. Smith was a Senior Trial Attorney with the Asset Forfeiture and Money Laundering Section, Criminal Division, U.S. Department of Justice. Ms. Smith began in the original Money Laundering Section November 1991, and during her initial years with that Section, was primarily a litigator, investigating and prosecuting money laundering cases in various districts throughout the United States. Ms. Smith prosecuted and investigated cases involving attorneys, accountants, and businessmen who had laundered money derived from drugs and various white collar crimes. In July 2000, Ms. Smith was awarded The John Marshall Award by Attorney General Reno for her work on "Operation Casablanca," the largest drug money laundering operation investigation then conducted by the United States.

From 1994 to 2006, Ms. Smith concentrated her efforts on the Department’s international money laundering initiatives. She was the Department of Justice representative to the U.S. Delegation at several multilateral anti-money laundering organizations, including the G-7 Financial Action Task Force, the Caribbean Financial Action Task Force, the Asia/Pacific Group on Money Laundering (APG), the Council of Europe Special Committee on Money Laundering Matters (PC-R-EV), the Organization of American States Group of Experts on Money Laundering, and the Summit of the Americas anti-money laundering initiative. From 2006-2013, Ms. Smith’s work focused on national money laundering policy issues and she regularly taught at various seminars, both domestic and international.

Prior to coming to the Justice Department, Ms. Smith was an Assistant Criminal District Attorney in Fort Bend County, Texas, for six years. Ms. Smith also served as a member of the Judge Advocate General Corps of the U.S. Navy for five years prior to her becoming an Assistant Criminal District Attorney. Ms. Smith recently retired from the Judge Advocate Corps in the Navy Reserves, with the rank of Captain.
KATHY TOMASOFSKY is the Executive Director of the Money Services Business Association (MSBA), the only trade association focused on money transmission payments and products. The association was launched in October 2015 at the MTRA conference as a voice for the Money Service Businesses with a focus on licensed entities. She is an experienced management and operations professional with more than 20 years’ experience in Insurance and Financial Services.

Ms. Tomasofsky has held various senior systems management level positions at the Network Branded Prepaid Card Association, USF&G Insurance and First National Bank of Maryland and was an Advisory Board Member to the International Association of Financial Crimes Investigators (IAFCI). Active in the community, Ms. Tomasofsky held elected office as a Member of the Montvale Board of Education and served as the Chairperson of the Finance and Technology Committees during this period. She has also been a volunteer coordinator/Officer for the Cancer Society, regional dance studio productions, high school athletic booster club activities, Girls Scouts, Montvale Athletic League and the Montvale PTO.

Ms. Tomasofsky earned an MS in Management Information Systems from the University of Baltimore and a BA in Business Administration from Loyola College in Maryland. She holds a MAT degree from Fairleigh Dickinson College, in New Jersey and has certifications in Project Management and Insurance.

LUIS TRUJILLO currently serves as Chief Compliance and Risk Officer at Alviere (formerly Mezu), where he joined the company's co-founders Yuval Brisker and Pedro Silva early in 2017 when the concepts and ideas behind the company were in development. Over a 3 year period, the company focused its time on building Alviere - an end to end financial services and payments platform aiming to optimize the way the world makes money move. Luis, along with his team, have developed and manage compliance, risk management, banking and payments activities for the company.

A former State government regulator with the North Carolina Commissioner of Banks and MTRA member as part of his background, over the past decade Luis has helped a wide array of small to large scale payments and financial technology firms develop, implement, enhance and/or test sophisticated and scalable Anti-Money Laundering & Combating the Financing of Terrorism (“AML/CFT”) and compliance programs, risk management, fraud prevention and payments operations in both domestic and international settings.

Luis is a Certified Anti-Money Laundering Specialist and holds a Bachelor’s of Business Administration in Accounting from South University and Master of Science in Accounting from the University of Phoenix. His personal interests are family, travel and the outdoors. His professional interests are to lead, mentor and to help those around him succeed and reach their full potential.

JOHN WIETHRON is the board appointed AML/BSA Officer at TransferWise, as well as the company’s Financial Crime Oversight Lead for North America. He joined TransferWise in 2019 from Navigant Consulting, where he was a Senior Consultant. Prior to Navigant, he held multiple roles in financial crime compliance at American Express including working as one of the first members of the company’s enterprise AML quality control team.

John graduated Magna Cum Laude from City College of New York where he was inducted into Phi Beta Kappa. John earned his Juris Doctor from the University of Utah S.J. Quinney College of Law. John is also a Certified Anti-Money Laundering Specialist (CAMS) and has been admitted to practice law in both Utah and Arizona.