

MARIE G. KERR

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EXECUTIVE SUMMARY

Financial industry veteran with a deep understanding of how financial institutions work, specializing in financial crime/fraud detection; anti-money laundering (AML); regulatory issues, including Bank Secrecy Act (BSA); compliance solutions; data analytics; software development and implementation; and payment systems. Practice includes both high-level advisory and hands-on work in the public and private sectors including:

- Fraud risk analysis and mitigation
- Software acquisition and vendor management
- Data and software validation
- Expert witness reports/testimony
- Fraud detection scenario development
- Gap and data analysis

PROFESSIONAL EXPERIENCE

Founder

2001 – present

Shamrock Consulting Group

Washington, DC metro area

Created consultancy offering unique competencies in technology, back/middle office, financial crime/fraud/AML detection and mitigation. Recent engagements include:

- *Litigation Support*—developed strategy and interrogatories for financial crime (fraud) case involving large international banks;
- *Homeland Security Program Advisor and Fraud Detection SME*—stood up a Know Your Customer (KYC)/Compliance/fraud detection program for a DHS program;
- *Bank Merger + Acquisition: IT and AML Advisor*—developed IT and AML integration plans for a three-bank merger;
- *Forensic AML “Look-back”*—member of a forensic AML investigation with a concentration on due diligence of parties and counterparties in wire transfer transactions;
- *AML Program Assessment and Development—International Gaming Company*—advised Mexico-based gaming company on their money laundering risks and mitigation strategies;
- *AML Product Assessment for Large Vendor*—created product strategy and competitive assessment for a major transaction monitoring vendor experiencing slowing sales;
- *AML Program and Risk Assessment*—assessed Bank Secrecy Act/AML compliance for a large mortgage financing company;
- *Project Manager for AML Transaction Monitoring systems*—implemented several commercial off-the-shelf (COTS) AML transaction monitoring/ case management systems.

Program Manager

1997 – 2000

ACI Worldwide

Omaha, NE

Project expert and champion for my Regulation E intellectual property, *ClaimTrack*, after the product was purchased by ACI. As Program Manager, exhibited product; created sales and marketing collateral; trained staff; and worked with other vendors to create new software solutions using *ClaimTrack* as the base technology. *ClaimTrack* is still being sold by ACI under the name ACI Claims Manager.

**Co-Founder and COO
1988 – 1997**

**Shamrock Systems Corporation
Crofton, MD and Alexandria, VA**

Designed, developed, marketed and supported ClaimTrack, the first COTS product for debit card claims, adjustments, chargebacks and Regulation E compliance. The software included case management, fraud detection and compliance functionality, and realigned back office functions. It was used by over 100 financial institutions worldwide, including Bank of America, Washington Mutual and Citibank. We sold the company and product to ACI Worldwide in 1997.

**Vice President and Manager, Electronic Banking
1979 – 1988**

**Riggs Bank
Washington, DC**

Implemented technical infrastructure and processes for Riggs' entrance into regional and international debit card networks; member of networks' operating committees; member of American Bankers Association (ABA) conference development committees.

Assistant Vice President, Business Systems Analysis

Managed staff of internal consultants and Project Managers during period of rapid growth, organizational change and new technologies.

EDUCATION

Cornell University, BS, Economics

Kellogg School of Management, Northwestern University, 1 year of MBA coursework

CERTIFICATIONS/MEMBERSHIPS/VOLUNTEER

Certified Financial Crime Specialist (CFCS)

Certified Anti-Money Laundering Specialist (CAMS)

Certified Project Management Professional (PMP)

Cornell Alumni Admissions Ambassador Network (CAAAN)

Maryland Department of Aging—Volunteer Ombudsman

PUBLICATIONS (Partial List)

- *How Back Office Processes can sabotage even the best Transaction Monitoring Systems*, Money Laundering Alert, June, 2007
- *The Infrastructure of Compliance—Building a Bridge to Vendor BSA/AML Solutions*, Money Laundering Alert conference paper, 2005
- *It's all about the Data*, ACAMS Anti-Money Laundering Technology Resource Directory, 2003-2004

SPEAKING ENGAGEMENTS (Partial List)

- ACFCS International Financial Crime Conference, 2012: *The Feedback Loop—Analyze your Analytics and Employee Due Diligence—Process Controls to the Rescue*
- ACFCS webinar, 2012: *The Anatomy of Financial Crime Through the Lens of IT Systems* (How seemingly small decisions/changes may signal fraud)
- 10th and 12th Annual International Money Laundering Conference & Exhibition, 2005 and 2007; Featured Speaker in 2007
- Financial Markets World: *AML in the Securities and Investments Industries*, 2005