# Gary A. Staurowsky

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# SUMMARY OF QUALIFICATIONS

* **Broad-based Commercial, Retail, E-commerce, and Institutional Banking background in operational risk, business continuity, enterprise risk, financial crimes risk, and BSA/AML compliance, information security and cyber-crimes, three lines of defense, model advisory, fraud advisory, investigations, operations, policies and procedures creation, and strategic planning using analytics, risk assessments and RCSAs**
* **Strong experience with Business Process Reengineering**
* **Excellent communicator with strong interpersonal skills**

**PROFESSIONAL HISTORY**

INVESTORS BANK, New York, NY 2017-February 2019

# VP Enterprise Fraud Risk Management – BSA/AML Compliance and ORM/ERM

Second Line Owner for internal and external fraud risk for the Bank, partnering with both the BSA Compliance officer and the Head of ERM/ORM on client engagements for matters concerning Compliance, Fraud, and AML suspicious activities. Develop and implement governance programs (1st, 2nd, and 3rd line defenses), technology recommendations, risk assessments, RCSAs, and operational best practices regarding all fraud related activity types. Facilitate and contribute in matters pertaining to financial statement/reporting, assets misappropriation, and bribery & corruption related frauds, including money laundering.

* Wrote policy, created framework and infrastructure from the ground up for a new bank wide fraud risk management program, BASEL II risk taxonomy, and issue and event management strategy
* Provide governance and oversite for internal and external fraud risk management strategy and execution
* Provide support and direction in new product and channel development (e.g. online account opening) across the account life cycle (KYC, customer onboarding, servicing across channels, relationship exit)
* Oversight of tuning and system/vendor selection for fraud prevention and detection
* Own fraud models and maintain model documentation and ensure adequate model validation in compliance
* Developed new investigation methodology for Credit and Lending investigations and reporting channels
* Designed and created Relationship Review Committee and Charter to manage risk presented by customer relationships that pose incremental reputational, credit, regulatory, or operational risk to the Bank
* Manage team of 14 employees performing data analytics, report generation, and fraud investigations
* Manage department budget and drive operational efficiencies to reduce FTE costs
* Evaluate new systems and vendors to be leveraged for enhanced and perform Third Party Risk Assessments
* Responded to OFAC and Sanction hits of a fraudulent nature
* Build and execute on assessment methodology and documentation outlining compliance with Second Line requirements
* Provide effective challenges to Fraud Operations and Regulatory Reporting groups to ensure both loss mitigation and regulatory requirements are being performed per criminal law and Bank Secrecy Act requirements
* Manage high risk investigations along with Legal to ensure confidentially under Attorney-Client privilege
* Provide guidance and recommendations around ethical and regulatory requirements prescribed by federal and state legislation to the lines of business and ensure bank practices are at or above industry level norms, specific to the BSA, FCRA, and FACTA
* Prepare reporting and meet with Audit and Regulators proactively, successfully led bank through Federal Regulator exams
* Regularly present to senior stakeholders and the Board on the inherent risks, control environment, and recommendations for mitigation or remediation

CAPITAL ONE, New York, NY 2015-2017

# Commercial Banking Business Risk Office – Operational Risk – Financial Crimes

* Created framework and infrastructure from the ground up for a new commercial bank wide fraud risk management program, BASEL II risk taxonomy, and issue and event management strategy
* Provide governance and oversite for internal and external fraud risk management strategy and execution
* Manage team performing data analytics, report generation, and fraud investigations
* Build and execute on assessment methodology and documentation outlining compliance with Second Line requirements as well as design and perform RCSAs
* Provide effective challenges to 1st and 2nd line groups to ensure both loss mitigation and regulatory requirements are being met
* Manage high risk investigations along with Legal to ensure confidentially under Attorney-Client privilege
* Provide guidance and recommendations around ethical and regulatory requirements prescribed by federal and state legislation to the lines of business and ensure bank practices are at or above industry level norms, specific to the BSA, FCRA, and FACTA
* Prepare reporting and meet with Internal Audit proactively as well as per request
* Regularly present to senior stakeholders on the inherent risks, control environment, and recommendations for mitigation or remediation

CAPITAL ONE, New York, NY 2014-2015

**Commercial Banking Business Risk Office – Operational Risk – Business Continuity**

* SME advisor to the lines of business on the creation, development, maintenance, and testing of business continuity plans
* Developed and rolled out training
* Co-developed the emergency response plan and emergency alert vendor system implementation and testing
* Partnered with process engineering team to map processes at L0-L3 levels as a tool to assist the business in identifying appropriate RTOs, RPOs, and people, technology, and vendor dependencies through assessments like RCSAs
* Coordinated technology and disaster recovery testing between the business lines and technology teams and vendors
* Co-developed the Commercial Bank’s BCM procedure aligned with the enterprise policy

INFOSYS–New York, NY 2013 – 2014

# Management Consultant - Financial Services and Insurance

* Assisted in the development of visualizations and dashboards for project management tracking by combining a data capture system with a visualization tool at a large asset management firm to monitor spend
* Assist in the implementation of data masking for over 200 applications in order to protect sensitive data while being utilized in a development environment to prevent front running and being in compliance at large asset management firm

MORGAN STANLEY –New York, NY 2012 - 2013

# Business Continuity Officer – Corporate Services

* Act as a consultant to select business units in evaluation and creation of resiliency plans
* Minimize risk and exposure utilizing transference, displacement, and remote strategies
* Actively implement and test resiliency plans to ensure people and technology are prepared
* Work with senior management and industry leaders to identify enhancements / potential threats

MORGAN STANLEY –New York, NY 2008 - 2012

# Associate – International Securities Lending Middle Office

* Created and managed KRI (Key Risk Indicator) reporting to monitor exposures and reduce risk for Client Services
* Designed weekly reporting to identify risks and issues for escalation to be rolled into federally mandated FINRA compliance reporting.
* Produced detailed documentation and test scenarios as well as providing training to 15+ contractors of 3rd party vendor to offshore crucial middle office functions. Reduced head count by 4 FTEs, exceeding reconciliation break goals, and managed vendor team through self-designed KPI (Key Performance Indicator) reporting.
* Successfully executed transition early via detailed training and creation of thorough documentation. Transition contributed to reduction of trade fails by 5% (goal was 3%) and fulfilled federal regulatory SOD mandate.

**EDUCATION** HOFSTRA UNIVERSITY, Hempstead, NY

**BBA – International Business** (*3.61 overall gpa)*

# Minors –Information Technology, French Language

LA SALLE COLLEGE HIGH SCHOOL, Wyndmoor, PA

**CERTIFICATIONS:** ASSOCIATION OF CERTIFIED FRAUD EXAMINERS

# Certified Fraud Examiner (CFE)

ASSOCIATION OF CERTIFIED ANTI-MONEY LAUNDERING SPECIALISTS

# Certified Anti-Money Laundering Specialist (CAMS)

**HOBBIES:** OYSTER BAY COMMUNITY ROWING INC. (Cofounder, Trustee, Vice President)