



- :: LEGAL, REGULATIONS
- :: OPERATIONS, CASH
- :: DIGITAL ASSETS
- :: FRAUD

Christina M. Rea, Esq.



Christina Rea, Esq. the founder of RayCor Consulting, LLC. She has over 10 years of experience acting as a senior compliance manager and Chief Compliance Officer/BSA Officer for a variety of financial institutions, with a specialty in Fintechs, cryptocurrency exchangers, and other Money Service Businesses. She utilizes her extensive background in AML and MSB compliance to provide expert witness testimony on complex financial matters involving anti-money laundering, fraud, and cryptocurrency. She also works on international financial litigation cases as an expert witness team lead, including for sensitive anti-money laundering litigation matters that require a great deal of confidentiality.

Ms. Rea provides fractional Chief Compliance Officer services for all manners of fintech startups, RegTech vendors, and local banks and FIs. In addition, she provides AML, Sanctions, fraud, and consumer protection compliance advisory & remediation services, compliance training, and independent AML audits. She has worked with some of the largest cryptocurrency and payments companies in the world, including serving as BSA Officer at Uphold.com, CCO at Binance.US, and advisor to Gate.io, ByBit.io, and CEX.io. She has extensive experience assisting MSBs obtain money transmitter licenses, including the NYDFS BitLicense, and assists banks and Fintechs with bridging the compliance - banking partner gap by assisting with Banking-as-a-Service compliance and due diligence requirements.

She frequently presents on AML issues at national and international conferences and has published multiple articles on financial crime topics. She serves as a content advisor and subject matter expert for a variety of regulatory and financial tech partners.

Industry experience

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|---|----------------|
| RAYCOR CONSULTING, LLC Co-Founder/CEO | 2022 – Present |
| ORQUID CCO | 2023 – Present |
| BULL BLOCKCHAIN LAW AML/Fraud Expert Witness | 2023 – Present |
| STRING CCO | 2022 – Present |
| ENIGMA MARKETS CCO | 2022 – Present |
| LAW OFFICE OF ROSS S. DELSTON Team Lead of AML Discovery for Expert Witness | 2023 |
| BYBIT CCO | 2022 |
| CR COMPLIANCE CONSULTING AML & Fraud Consultant | 2017 –2022 |
| BINANCE.US Interim CCO | 2021 - 2022 |
| UPHOLD.COM Pro Tem BSA Officer | 2020- 2 021 |
| VELOCITY MARKETS CCO | 2019 - 2020 |
| MPHASIS Chief Compliance & Legal Officer | 2015 –2017 |
| HSBC AVP, AML Compliance Manager | 2013 –2015 |
| NAVIGANT CONSULTING Senior AML Consultant/Project Leader | 2012 –2013 |

Education

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| SUFFOLK UNIVERSITY LAW SCHOOL Juris Doctor | 2009 |
| BENTLEY COLLEGE Bachelor of Science, Finance, Honors | 2004 |

Areas of expertise

Regulatory compliance

- + Money Transmission Laws (MTLs)
- + US & UL Licensure
- + BitLicense acquisition

BSA/AML Compliance

- + Operationalizing programs
- + Remediation
- + Scalability
- + Governance
- + Audits

Fintech & Crypto compliance

- + Blockchain analytics,
- + Transaction monitoring,
- + Onboarding
- + Sanctions controls);

Chief Compliance

- + Risk Assessments
- + Management

Keywords:

Chief compliance officer (CCO), Bank Secrecy Act (BSA), Consumer Financial Protection Bureau (CFPB), AML discovery team, CR compliance consulting, risk-based BSA/AML programs, Know-Your-Customer (KYC), money service businesses (MSBs), Money Transmission Laws (MTLs), General Data Protection Regulation (GDPR), Nationwide Multistate Licensing System (NMLS), money transmitter license application (MMLA), Payment Services Directive II (PSDII), compliance and legal officer, politically exposed persons (PEPs), correspondent banking, matters requiring attention (MRAs), Suspicious Activity Reports (SARs), Office of the Comptroller of the Currency (OCC), Federal Reserve Board (FRB), financial crimes compliance, anti-money laundering (AML), fraud, fraud detection & prevention, sanctions, cryptocurrency compliance, fintech, web3, banking-as-a-service, training and audits, advisory services, embassy banking, audit plan reviewer, 2008 mortgage crisis, remuneration guidelines, Binance, BitLicense application, Mphasis, artificial intelligence (AI) for AML/BSA compliance.

[NOT RETAINED]