

Ryan Mueller

Calgary, AB



Objective

Motivated payments, compliance and risk expert that positively contributes to any organization. I strive to continue to learn and challenge myself while driving value for clients, partners, employers, and friends.

Credentials

- **CFE** – Certified Fraud Examiner – www.acfe.com
- **CCCI** – Certified Cyber Crime Investigator – www.iafci.org
- **CAMS** – Certified Anti Money Laundering Specialist - www.acams.org
- 18 years active in enterprise level payment processing, risk management, compliance, crypto currency, relationship management and sales

Highlights

- Familiar with FIUs, licensing, and registration in multiple global markets
- Proven track record in complex investigations and prosecutions
- Excellent communicator and mediator, change management veteran
- Familiar with multiple validation, identity verification, and sanctions screening software products
- Strong technical writer for all levels of audience
- Extensive network within payments, compliance, crypto, and other industries
- KYC expert, all customer types and jurisdictions
- Deep audit experience, internal/external, PCI as both merchant and service provider
- Payment card scheme compliance expert, merchant account expert
- Passionate public speaker



Experience

- **Netcoins – Chief Compliance Officer – March 2018 – Current**

Creation and maintenance of policy documents, AML/CTF training, designing/automating client onboarding flows, managing enterprise AML and fraud efforts. Critical role in undergoing securities registration and regulation.

- **Golden Apple Consultants – Founder & CEO - May 2009 – Current**

Assisting clients with fraud prevention, security/investigation/collections, compliance and merchant underwriting processes and others as a contractor/consultant.

- **Secure Digital Markets – Chief Compliance Officer – October 2019 – October 2020**

Regulatory and operational compliance, policy documents, AML/CTF training, client intake and onboarding including watch list checks and financial risk assessment.

- **With Reach – Chief Compliance Officer – October 2016 – October 2020**

Policy creation/management, AML/CTF training, merchant intake and onboarding including watch list checks and financial risk assessment, risk assessment of new products/markets, client monitoring., managing PSD2, PCI and GDPR compliance.

- **Vogogo Inc. – Head of Business Development – Risk – July 2015 – February 2016**

Managed implementation of multiple software tools internally, payment and risk product development, assisted clients with obtaining licenses and registrations including the Bitlicense in NY state.

- **Vogogo Inc. – Manager of Investigations - August 2014 – July 2015**

Managing/underwriting prospective crypto merchants and commercial partners/vendors, merchant monitoring, all consumer fraud investigations.

- **Optimal Payments PLC – Operational Risk Manager - January 2013 – August 2013**

Managed Investigations & Analytics teams, review of SARs prior to regulatory submission, developed and optimized systems for identification of suspicious activity and card acceptance/successful deposits.



- **Intabill – Investigations Manager - October 2008 – May 2009**

Managed large team (100+), created identity/credit risk model for payday lending in, revamped operational/reporting practices, built lifelong relationships with partners.

- **Intabill – Senior Investigations Agent - January 2008 – October 2008**

Created my first scoring model and risk assessment process for merchant applications and consumer intake, high value recoveries/fraud rings, Turning point role.

- **Intabill – Investigations Agent - October 2007 – January 2008**

Created merchant onboarding processes, high value investigations.

- **Intabill – Security Agent - October 2007 – October 2007**

Trial position prior to becoming an Investigations Agent. Passed it.

- **NT Services – Investigations Agent - July 2005 – February 2007**

Prepared files to support prosecutions, high value recovery, assisted with a customer identity verification system using public/credit/private records matched to deposit limits/account permissions.

- **NT Services – CS Supervisor (Graveyard Shift) - January 2005 – July 2005**

Entry level supervisor position.

- **NT Services – CSR - December 2003 – January 2005**

Entry level Customer Support position, promoted to Senior Agent then Supervisor.

Education

George McDougall High School – Airdrie, AB

Class of 2000

Matriculation.

University of Calgary

Class of 2006

Graduate with a Bachelor of Communications Studies, minor in Native North American Studies

References

- Available upon request