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Dr. John Zdanowicz is a pioneer in the research on illicit financial flows through international trade and is credited with coining the phrase “Trade Based Money Laundering - TBML.” His research and consulting began in 1990 and continues through today.

He is Professor Emeritus of Finance at Florida International University, and President of International Trade Alert, a company which provides compliance risk analysis of international trade transactions. He was the Florida International Bankers Association (FIBA) Professor of Finance, Director of the Center for Banking and Financial Institutions and the Chairman of the Department of Finance at Florida International University. He earned his Ph.D. in finance from Michigan State University.

Dr. Zdanowicz has had many years of consulting experience including consulting for U.S. Customs, the U.S. Department of Justice, the Central Intelligence Agency, and the World Bank on issues related to transfer pricing and money laundering, and the U.S. Congress Office of Technology Assessment on the analysis of wire transfers. He was an instructor at the Financial Fraud Institute of the Federal Law Enforcement Training Center, U.S. Department of Treasury. He has served as an expert witness and consults with attorneys and financial institutions. Dr. Zdanowicz and a colleague were awarded a \$2 million research grant from the U.S. Treasury to study transfer pricing and money laundering issues

He is an internationally recognized expert on money laundering, income tax evasion, terrorist financing, and capital flight through international trade flows. He has presented his research at the: Federal Bureau of Investigation – Advanced Money Laundering Conference, District Attorney of New York, Joint Research Centre of the European Commission, US-MENA PSD Conference, Florida International Bankers Association, Key Bank, ACAMS, Office of Terrorist Financing and Financial Crime, U.S. Department of Treasury, American Express Anti-Money Laundering Conference, FINTRAC, HIFCA New York, SAS, Cambridge University, University of Essex, University of Paris, Utrecht School of Economics, Eastern Finance Association, Open Source Solutions Conference, American Bar Association, Federal Bureau of Investigation - Los Angeles Joint Drug Intelligence Group, Global Business and Technology Association, Decision Science Institute, National Drug Intelligence Center, International Trade and Finance Association, Multi-State Tax Commission, Korean Economic Association, Federation of Tax Administrators, Federal Reserve Bank, World Bank, Southern Command, FINCEN, and the Brookings Institution. His research has been published in the *Review of Law and Economics*, *Accounting Forum*, *Applied Financial Economics*, *Journal of Financial Crime*, *Communications of the Association of Computing Machinery*, *Money Laundering Alert*, *Interfaces*, *International Trade Journal*, *Finance India*, *Review of Quantitative Finance and Accounting*, *Review of Financial Economics*, *Tax Management: Transfer Pricing Report*, and the *Journal of Financial and Quantitative Analysis*.