

To: Cowley, Michael [REDACTED]
From: Andreu, Alexandra [REDACTED]
Sent: Wed 1/9/2019 9:09:59 PM (UTC-05:00)
Subject: Re: Project ATHENA

I agree and will speak with John.

Alex

From: Cowley, Michael [REDACTED]
Sent: January 9, 2019 at 6:09:25 PM
To: Andreu, Alexandra
Subject: FW: Project ATHENA

[REDACTED]

Mike

From: Jireada, Pierre
Sent: Wednesday, January 09, 2019 12:34 PM
To: Cowley, Michael
Subject: FW: Project ATHENA

Just want to ensure you have visibility on this and we are pushing for your teams to take a lead role. Thanks.

Pierre Jireada, Associate Vice President

Global Security & Investigations | Financial Crimes & Fraud Management Group | TD Bank Group
77 King Street West, 32nd Floor, Toronto, Ontario, M5K 1A2

[REDACTED]

[Incident Reporting Centre \(IRC\)](#) [REDACTED]



Internal

From: McConnell, Pierre
Sent: Wednesday, January 9, 2019 11:36 AM
To: Gabriele, Anna <[REDACTED]>
Cc: Hamers, John <[REDACTED]>; Jireada, Pierre <[REDACTED]>
Subject: RE: Project ATHENA

Thanks for your note and continued support, Anna.

I have sent you three part emails with complete attachments (with draft copies) on December 4th, 2018 for your review, as agreed upon; do you want me to re-send?

I am asking for your update as another Project Athena meeting is scheduled on January 23rd at RCMP "E" Division HQ here in Vancouver (actually in Surrey). Please see the attached RCMP correspondence/meeting invitation.

I am happy to be the face of TD on this but it would be entirely appropriate for the AML Group to take the lead as Project Athena

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is in fact your area of responsibility, and attending this meeting would likely allow you to understand firsthand the full AML scope of this project. Please advise, thanks again.

Happy New year!

**Pierre McConnell, M.Sc., CFE, CFCI | RSM | TD Bank Pacific-Yukon Regions
Global Security & Investigations | Financial Crimes & Fraud Management Group**

[REDACTED]

Branch procedural questions, please contact Regional Operations for guidance.



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From: Gabriele, Anna
Sent: Wednesday, January 09, 2019 5:17 AM
To: McConnell, Pierre
Cc: Hamers, John
Subject: RE: Project ATHENA

Morning Pierre,

Happy new year to you!

Unfortunately I have not had a chance to review the latest list you provided as I was away from the office for 3 weeks in December and I've just returned back to work this week.

[REDACTED]

Thanks,

Anna Gabriele, CAMS | AML Manager | Global AML | FIU - High Risk Customer Group

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From: McConnell, Pierre
Sent: Tuesday, January 08, 2019 4:27 PM
To: Gabriele, Anna
Subject: RE: Project ATHENA

Hi Anna, Happy New year....

Have you had a chance to kindly examine all of the info I have sent you, thanks!

**Pierre McConnell, M.Sc., CFE, CFCI | RSM | TD Bank Pacific-Yukon Regions
Global Security & Investigations | Financial Crimes & Fraud Management Group**

Branch procedural questions, please contact Regional Operations for guidance.



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From: McConnell, Pierre
Sent: Tuesday, December 04, 2018 2:00 PM
To: Gabriele, Anna
Subject: FW: Project ATHENA

Part Three

Pierre McConnell, M.Sc., CFE, CFCI | RSM | TD Bank Pacific-Yukon Regions
Global Security & Investigations | Financial Crimes & Fraud Management Group

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From: Paddon, Melanie [REDACTED]
Sent: Tuesday, December 04, 2018 1:41 PM
To: McConnell, Pierre
Subject: Re: Project ATHENA

Thanks Pierre, Just so you know, [Personal/Private] is actually [Personal/Private] so [Personal/Private] and he does have a [REDACTED] account.
All good at this end, picking up dream on ATHENA.
Mel

Sent from my BlackBerry — the most secure mobile device — via the Rogers Network

From: [REDACTED]
Sent: December 4, 2018 1:31 PM
To: [REDACTED]
Subject: RE: Project ATHENA

Hi Mel, I have just returned to work and will be addressing you note below and the three you sent me before I left for Quebec City. Hope all is well with you otherwise!

Pierre McConnell, M.Sc., CFE, CFCI | RSM | TD Bank Pacific-Yukon Regions
Global Security & Investigations | Financial Crimes & Fraud Management Group

Branch procedural questions, please contact Regional Operations for guidance.



From: Paddon, Melanie [REDACTED]
Sent: Monday, December 03, 2018 1:36 PM
To: McConnell, Pierre
Subject: Project ATHENA

Hi Pierre,

The list of casino patrons is in for October 2018.

The total bank drafts purchased from all financial institutions that were tendered at the casinos totalled [REDACTED]. Of those bank drafts in October, [REDACTED] were issued by TD.

Upon review of all financial institutions, there were a total of [REDACTED] patrons that tendered 3 or more bank drafts at the casino and of those patrons [REDACTED] were using 2 or more banks.

In relation to TD, the following patrons are using multiple banks during the month of October 2018 to purchase drafts. I have also included TD patrons that have purchased drafts with the bank that total [REDACTED] and over.

I have detailed my findings in the table below.

Casino Patron	Birthdate	Total Drafts Purchased from TD	Using other banks including TD	Total Value of Drafts from TD	Casino High Risk Cash conditions
Personal/Private	[REDACTED]	[REDACTED]	No	[REDACTED]	-
	[REDACTED]	[REDACTED]	No	[REDACTED]	HR
	[REDACTED]	[REDACTED]	Yes -	[REDACTED]	HR
	[REDACTED]	[REDACTED]	Yes -	[REDACTED]	-
	[REDACTED]	[REDACTED]	Yes -	[REDACTED]	HR
	[REDACTED]	[REDACTED]	Yes -	[REDACTED]	HR / CC
	[REDACTED]	[REDACTED]	No	[REDACTED]	-
	[REDACTED]	[REDACTED]	No	[REDACTED]	HR / CC
	[REDACTED]	[REDACTED]	Yes -	[REDACTED]	HR
	[REDACTED]	[REDACTED]	Yes -	[REDACTED]	CC
	[REDACTED]	[REDACTED]	No	[REDACTED]	HR
	[REDACTED]	[REDACTED]	Yes -	[REDACTED]	HR / CC*

Personal/Private	Yes -	HR
	Yes -	HR / CC
	No	-

*Patron disguises licence plate with plastic wrap or removes front plate

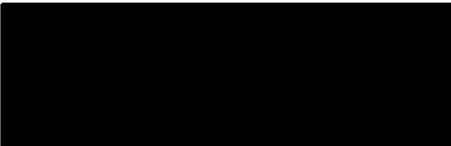
Please check to see if they have a bank account number with TD. TD transit numbers are available if required. Of note, when searching some patrons hyphenate their 1st and 2nd names, others don't so if searched both ways results may be different. It would also be helpful to JIGIT to know if the patron is "demarketed" by your institution which would assist in measuring the effectiveness of information sharing on Project ATHENA.

Pierre, I just received word from [REDACTED] that **Personal/Private** and **Personal/Private** do not have accounts with [REDACTED] so can you take a close look at them please.

Thank you,

Melanie

Melanie PADDON
Investigator, Joint Illegal Gaming Investigation Team
Combined Forces Special Enforcement Unit – BC



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