Louis G. DeTitto

Professional Summary

Financial intelligence and AML/CFT modernization specialist with extensive experience supporting sovereign governments, financial institutions, and multinational enforcement bodies in strengthening risk-based anti-money laundering and counter-terrorist financing frameworks aligned with FATF Recommendations and Immediate Outcomes.

Brings demonstrated expertise in hardening transaction monitoring systems, enhancing Suspicious Activity and Transaction Reporting (SAR/STR) quality and operationalizing structured financial intelligence workflows designed to improve both technical compliance and effectiveness under FATF mutual evaluation standards. Proven track record identifying and dismantling professional money laundering networks, trade-based money laundering schemes, sanctions evasion structures, and transnational organized crime enterprises through governance-driven, intelligence-led methodologies.

Regularly invited by the United States Department of the Treasury and multinational enforcement bodies to deliver advanced instruction to executive leadership and operational teams across public and private sectors. Delivered training at Joint Chiefs of Global Tax Enforcement (J5) Summits (Ottawa and Sydney), FinCEN and FINTRAC Exchanges, and multinational forums led by His Majesty's Revenue and Customs (UK) and the United Nations Office on Drugs and Crime (UNODC). Instruction has focused on FATF-aligned risk-based monitoring, professional money laundering detection, trade-based money laundering mitigation, sanctions evasion, terror financing typologies, and structured financial link analysis to improve national-level AML/CFT capability and inspection readiness.

Experience

MissionLytics Corporation – Chief Executive Office and Founder **2025-Present**

- Creator of a dual-use financial intelligence platform designed to strengthen national AML/CFT frameworks through structured, governance-driven investigative workflows aligned with FATF Recommendations and Immediate Outcomes
- Architected a proprietary, standardized risk-based intelligence methodology to detect emerging risk, enhance transaction monitoring, improve Suspicious Activity and Transaction Reporting (SAR/STR) quality, and increase institutional effectiveness under mutual evaluation standards
- Engages directly with sovereign governments, financial institutions, and multinational enforcement bodies to support AML modernization, professional money laundering detection, and trade-based money laundering mitigation
- Oversees platform development to ensure explainability, auditability, and regulatory defensibility in regulated financial environments, with emphasis on strengthening supervisory and FIU operational capability
- Leads strategic partnerships with global data providers and financial institutions to operationalize cross-border financial intelligence and enhance public-private collaboration frameworks

Chenega Defense and Aerospace Solutions – Illicit Finance Strategy Consultant **2025-Present**

- Designs and implements custom, multi-layered illicit finance strategies for government agencies and financial institutions to detect, disrupt, and report complex financial crime networks
- Delivers analytical frameworks and subject-matter expertise to identify and track Transnational Crime Organizations (TCOs), Foreign Terrorist Organizations (FTOs), Drug Trafficking Organizations (DTOs), and Professional Money Laundering Organizations (PMLOs)
- Designs and facilitates specialized training programs for financial institutions, law enforcement, and government agencies on organized crime network detection, investigation, reporting, and prosecution
- Partners with financial institutions to enhance AML/CFT compliance programs, implementing proactive risk-mitigation solutions aligned with regulatory expectations

- Partners with and advises U.S. Department of the Treasury, Department of War, and global revenue authorities on emerging illicit finance and national security risks, providing strategic and analytical insight

Bank of America – Senior Vice President, Financial Crime Analytics **2021-2025**

Managerial Responsibilities (2024-2025)

- Led Surveillance and Complex Investigations, which consists of analysts, investigators, data scientists, and project managers
- Created organized and methodical approach to projects, to maintain compliance with internal Bank policies and Federal and global regulatory policies, including FATF, FinCEN, OCC, FRB, and SEC
- Led initiatives involving the identification of significant areas of emerging risk and emerging crime trends and escalates findings to senior leadership and senior government officials
- Provided strategic leadership and Subject Matter Expertise to proactively generate network investigations involving organized crime groups, such as Transnational Crime Organizations (TCOs), Drug Trafficking Organizations (DTOs), and Professional Money Laundering Organizations (PMLOs)
- Formulated data-driven strategies to identify fraud and money laundering schemes involving depository accounts, merchant services, investment accounts, and loan products, including mortgages, credit cards, HELOCs, letters of credit and auto loans
- Champion of Operational Excellence - created and implemented method and cadence of tracking and reporting organized crime activity, leading to investigative efficiency and millions of dollars in annual savings
- Provided findings of emerging money laundering and fraud trends to executive committees, including Steering Committees, Emerging Risk Council, and Detection Council
- Mentored, trained, and shared intelligence with executive leadership within the Bank's Global Risk Management, various Lines of Business, and Cyber Crime Defense teams
- Created and maintained strategic Public Private Partnership (PPP) relationships with law enforcement and government leaders, including Department(s) of Treasury, Justice, and Homeland Security
- Presented emerging threats and trends at industry forums attended by senior law enforcement and government officials, and members of financial institutions

Behavioral Analytics and Complex Investigations (2021-2024)

- Collaborated with data scientists to generate output based on threat identification features indicative of significant money laundering, fraud, terror financing, and sanctions risk
- Evaluated transactional data, including wire activity, check activity, cash activity, investment activity, and all available data to assist in review and/or reporting of suspicious activity
- Leveraged electronic evidence, such as IP addresses, device indicators, phone numbers, and email addresses to identify, capture, and proactively detect organized crime networks
- Scrutinized and refined data output to optimize effectiveness and efficiency
- Collaborated with investigations teams to file Suspicious Activity Reports (SARs) that provide highly useful information to law enforcement and intelligence agencies
- Proactively generated significant organized crime investigations involving TCOs, DTOs, sanctions evasion, virtual currency, and complex fraud rings
- Conducted complex investigations involving active law enforcement interest
- Analyzed transactional activity and all available data to identify potentially suspicious money laundering, fraud, and sanctions concerns
- Evaluated Merrill Lynch and US Trust accounts and relationships to evaluate and report potentially suspicious use of brokerage accounts
- Prepared and filed Suspicious Activity Reports for publication in FinCEN
- Consistently identified trends involving emerging and significant risk for escalation to senior leadership

United States Department of Justice, Special Agent **2009-2021**

Bureau of Alcohol, Tobacco, Firearms and Explosives (ATF)

- Identified, investigated, and prosecuted complex, multi-billion-dollar Transnational Crime Organizations (TCOs), including Mexico and Colombia based Drug Trafficking Organizations (DTOs)
- Led investigative resources, personnel, and strategy to achieve the most effective prosecution
- Performed investigations in partnership with other Special Agents, including members of the Internal Revenue Service (IRS), Federal Bureau of Investigation (FBI), Drug Enforcement Administration

(DEA), and Homeland Security Investigations (HSI), as part of the Organized Crime Drug Enforcement Task Force (OCDETF)
- Performed complex analysis of financial and electronic evidence to expand investigations and prepare investigative summary for USAO
- Prepared detailed Reports and Affidavits, including Title III Intercept Applications and Search Warrant Applications, based on complex analysis of evidence
- Conducted interviews, made arrests, prepared cases for trial, and testified in court
- Assignments: Trenton, NJ (2009-2013), Orlando, FL (2013-2019), Charlotte, NC (2019-2021)

De Lage Landen Financial Services, Inc **2008-2009**

Commercial Credit Officer – Wayne, PA

- Conducted commercial credit and risk investigations, totaling millions of dollars daily, for international financial corporation
- Analyzed financial statements, considered industrial, economic, social, and other factors to make decisions
- Utilized sole and joint credit authority to approve and structure transactions, or deny transactions based on negative findings
- Prepared detailed summaries of investigative findings to justify credit decisions

Education

Wake Forest University School of Law

Master’s Degree in Business Law and Compliance

West Chester University

Bachelor’s Degree in Criminal Justice, Minor in Accounting

Skills & Abilities

Certifications

- Certified Anti-Money Laundering Specialist (CAMS)
- Certified Fraud Examiner (CFE)

Key Skills

- Leadership
- Data Analytics
- Emerging Risk Identification
- Threat Intelligence
- Threat Finance
- Mentorship
- Training
- Process Improvement
- Operational Excellence
- Organized Crime Identification and Investigation
- Excellent Communication
- Presenting
- Legal Research
- Legal Writing and Reporting
- Presentation and Public Speaking
- Federal Laws and Regulations
- Relationships with Internal and External Stakeholders

Addendum

AML/CFT Training & FATF Inspections Readiness Experience

Financial intelligence and AML/CFT specialist delivering sovereign-level training and institutional hardening programs to financial intelligence units (FIUs), regulatory bodies, multinational enforcement task forces, and major financial institutions. Instruction has focused on strengthening national AML/CFT frameworks aligned with FATF Recommendations and improving measurable effectiveness under FATF Immediate Outcomes. Training engagement have aligned with Saudi Vision 2030 objectives of strengthening financial sector transparency, institutional governance, and AML/CFT effectiveness in alignment with international standards.

FATF-Aligned Institutional Hardening Focus

Training and Technology Implementations Emphasize:

- Operationalizing the FATF Risk-Based Approach (RBA)
- Strengthening performance under Immediate Outcomes (IO.4 – Preventive Measures; IO.6 – Financial Intelligence; IO.7 – Money Laundering Investigation & Prosecution; IO.9 – Terrorist Financing Investigation & Prosecution)
- Institutionalizing repeatable, defensible, scalable risk-based intelligence methodologies and workflows to systematically detect and report emerging risk
- Enhancing Suspicious Transaction Reporting (STR) quality and analytical consistency
- Hardening transaction monitoring governance and escalation frameworks
- Improving supervisory and mutual evaluation inspection readiness

Selected Sovereign & Multinational Instruction

Delivered advanced instruction and extensive emerging risk briefings to multiple institutions, including:

- United States Department of the Treasury – Financial Crimes Enforcement Network (FinCEN)
- Financial Transactions and Reports Analysis Centre of Canada (FINTRAC)
- Joint Chiefs of Global Tax Enforcement (J5) – United States, United Kingdom, Canada, Australia, Netherlands (Ottawa & Sydney Summits)
- His Majesty's Revenue and Customs (HMRC), United Nations Office on Drugs and Crime (UNODC), World Customs Organization (WCO) – Multinational Trade-Based Money Laundering Public-Private Partnership
- Internal Revenue Service – Criminal Investigations (IRS-CI), Homeland Security Investigations (HSI), Federal Bureau of Investigations (FBI), Department of State, Department of War, and various other law enforcement and intelligence institutions.
- National Defense University
- Irregular Warfare Symposium and multiple private events led by Office of the Under Secretary of Defense for Intelligence & Security
- Major U.S. financial institutions and industry bodies, including the American Bankers Association

Audiences have included FIU Directors, Chiefs of Global Tax Enforcement, US and Allied Defense Department Leadership, Law Enforcement Agents and Executives, Intelligence Community (IC) Executives, Intelligence Analysts, Regulatory Supervisors, Global Banking Compliance Executives, and Multinational Investigative Task Forces.

Core Instructional Expertise

- Transaction monitoring hardening and governance enhancement
- Professional money laundering network detection
- Trade-Based Money Laundering (TBML) mitigation frameworks
- Sanctions evasion and cross-border typology identification
- Structured financial link analysis and investigative standardization
- Public–private collaboration and intelligence-sharing frameworks

Instruction and technology implementation is designed to strengthen national-level AML/CFT effectiveness, enhance regulatory defensibility, and support inspection readiness through structured, repeatable, and governance-driven intelligence methodologies.