



Billy F. Marlin, CFE, CBA

CURRICULUM VITAE

EXECUTIVE SUMMARY

Mr. Marlin brings more than thirty-five years of experience in law enforcement, investigations, auditing, banking, and forensic accounting across both the public and private sectors.

Throughout his private-sector career, Mr. Marlin has directed and managed hundreds of investigative, intelligence, and litigation support engagements throughout the United States, Latin America, Asia, and the Middle East. These assignments have spanned a wide range of industries and have included business intelligence and due diligence reviews, fraud investigations, asset tracing and recovery efforts, employee misconduct inquiries, insurance-related disputes, anti-money laundering matters, and complex litigation support engagements. Findings from these engagements have routinely been presented to boards of directors, audit committees, chief executive officers, in-house and outside counsel, and other senior decision-makers.

In public service, Mr. Marlin served as a Senior Confidential Investigator with the New York City Department of Investigation, where he conducted highly sensitive investigations involving allegations of corruption, fraud, and misconduct by New York City agencies, employees, and companies conducting business with the city. In recognition of his exceptional investigative contributions, he received the Department of Investigation Commissioner's Outstanding Achievement Award.

Mr. Marlin is also an accomplished author and speaker on matters relating to fraud, anti-money laundering, terrorism financing, intelligence, and complex investigations. He has published technical and investigative articles, frequently lectures at professional conferences and seminars, and has been recognized as a subject matter expert in financial crime, anti-money laundering, counterterrorism, and intelligence matters by courts, publications, and television news organizations in the United States and abroad.

EXPERTISE

Fraud and Misconduct Investigations

Mr. Marlin has advised multinational corporations, leading law firms, financial institutions, manufacturing companies, and government entities throughout Latin America, including Ecuador, El Salvador, the Dominican Republic, Puerto Rico, Jamaica, Trinidad and Tobago, Guatemala, Colombia, and Martinique. His consulting engagements have involved complex matters relating to anti-corruption strategies, litigation support, internal fraud investigations, forensic accounting, Foreign Corrupt Practices Act (FCPA) compliance, corporate governance, brand protection, product diversion, theft, corporate espionage, asset tracing and recovery, and enhanced due diligence.

Drawing on extensive cross-border investigative and forensic expertise, Mr. Marlin has assisted clients in identifying and mitigating financial, operational, and reputational risks, while supporting legal counsel and executive management in high-stakes disputes, regulatory matters, and strategic decision-making processes.

Anti-Money Laundering

Mr. Marlin has advised numerous banks and financial institutions on anti-money laundering (AML) compliance, investigative matters, and financial crime risk management. He has assisted clients in the design, implementation, enhancement, and enforcement of AML compliance programs and related internal controls. In addition, he has supported major U.S. and Latin American financial institutions in conducting enhanced due diligence reviews of high-net-worth clients and complex customer relationships.

Mr. Marlin has also led independent investigative reviews involving allegations of money laundering, financial misconduct, and regulatory non-compliance, and has coordinated with regulatory and supervisory authorities, including the Federal Reserve, the Financial Crimes Enforcement Network (FinCEN), and the Office of the Comptroller of the Currency (OCC).

Over the past two decades, with a particular focus on Latin America, Mr. Marlin has advised government agencies, financial institutions, and multinational corporations throughout South America, Central America, and the Caribbean on investigative intelligence initiatives, anti-money laundering efforts, fraud investigations, asset tracing and recovery matters, and broader financial crime risk mitigation strategies.

Law Enforcement, Regulatory and Compliance

As a Senior Confidential Investigator, Mr. Marlin planned, directed, and supervised complex investigations and forensic examinations involving allegations of fraud, bribery, embezzlement, public corruption, and organized criminal activity. He also conducted investigative audits of

companies and entities conducting business with the City of New York to identify fraud, waste, abuse, and regulatory non-compliance.

His responsibilities included the execution of search warrants, covert and overt surveillance operations, witness interviews, and the preparation of comprehensive investigative reports, financial analyses, schedules, and evidentiary charts utilized by federal and state prosecutors in assessing potential criminal charges and indictments.

Mr. Marlin has also served in leadership roles on Independent Private Inspector General (IPIG) assignments in both New York City and Miami-Dade County. These engagements included oversight and integrity monitoring related to the expansion of Miami International Airport, investigations into allegations of organized crime infiltration and corruption within the Hotel Employees and Restaurant Employees Union, and initiatives designed to dismantle organized crime influence within New York City's Garment District and commercial carting industry.

PROFESSIONAL EXPERIENCE

Veritas Assurance Partners (2010 to Present)

Mr. Marlin is a founding principal of Veritas Assurance Partners LLC (VAP), an international investigative, intelligence, and risk consulting firm headquartered in Miami, Florida. As the leader of the Global Investigations and Consulting Practice, he provides strategic leadership and oversees the execution of complex domestic and cross-border engagements for clients operating in high-risk and highly regulated environments.

Mr. Marlin directs matters involving business intelligence, enhanced due diligence, litigation support, fraud and financial crime investigations, asset tracing and recovery, employee misconduct inquiries, insurance-related disputes, corporate investigations, and anti-money laundering compliance and investigative services. He regularly advises multinational corporations, financial institutions, law firms, government agencies, and high-net-worth individuals, delivering actionable intelligence and investigative solutions that support informed decision-making, dispute resolution, regulatory compliance, and enterprise risk mitigation.

Navigant Consulting (2007 to 2010)

Mr. Marlin was the Managing Director and Miami office head for the disputes and resolution practice of Navigant Consulting, Inc. Mr. Marlin's leadership role included the creation of a business model for the expansion of Navigant's services and physical presence into Latin America and the expansion of Navigant's client base in the US South East and Latin American regions. He was also part of Navigant's executive "Thought Leadership" for Global Intelligence and Investigations services.

Protiviti Inc. (2006-2007)

Mr. Marlin acted as Protiviti's Regional head for Latin America Event Response practice based in Miami, Florida. Mr. Marlin has expanded Protiviti's reach into Latin America while increasing their client and revenue base. During his tenure at Protiviti, Mr. Marlin

provided asset tracing, due diligence, background checks, regulatory compliance and litigation support.

Citigate Global Intelligence and Security (2003-2006)

During his tenure with Citigate, Mr. Marlin was entrusted to create coverage of services and a presence for Citigate in Latin America. As Head of Forensic Accounting, Business Investigations and Controls practice areas, he was responsible for the Latin American operations for Citigate Global Intelligence.

Pinkerton Consulting and Investigations (2002-2003)

Mr. Marlin relocated Pinkerton's south Florida office from Palm Beach to Miami and expanded the coverage and offering of services into Mexico and Brazil. As Head of Pinkerton's Financial Investigative Services in Latin America, Mr. Marlin expanded Pinkerton's traditional services in corporate and personal security to include competitive intelligence, asset-tracing and forensic accounting in the Brazilian and Mexican markets where Pinkerton had a physical presence and expand the geographical coverage of services for the rest of Latin America.

Kroll Associates, Inc. (1994–2002)

Mr. Marlin started his career in Kroll Associates New York office and after four years of increased responsibilities he was relocated to the newly opened Florida office to expand Kroll's offering of services into Latin America, becoming after two years their Managing Director and head of financial investigative services in Latin America. Mr. Marlin managed numerous complex financial fraud investigations involving embezzlement, money laundering, litigation support, industrial espionage and asset searches in the United States, Central and South America and the Caribbean.

New York City Department of Investigation (1989-1994)

In the public service Mr. Marlin was a Senior Confidential Investigator with the New York City Department of Investigation for seven years where he conducted highly sensitive investigations of corruption and misconduct involving New York City agencies, employees and companies doing business with the City of New York. The granting of the New York City Department of Investigation Commissioner's Outstanding Achievement Award for outstanding investigative work recognized Mr. Marlin's contributions to the City of New York.

CONSULTING EXPERIENCE

The following matters are a representative sample of subject matter expertise:

Fraud and Misconduct Investigations

- Six months investigation of alleged violations in Venezuela for a major worldwide provider of oil exploration services. Our investigative work resulted in an independent report presented to the Audit Committee and the Board of Directors.

- Assisting an international telecommunications company in Mexico in performing an internal investigation of allegations of corrupt payments to high ranking political figures. Our investigation resulted in the uncovering of over US \$30 million in payments made to government officials to secure the contract for the privatization of cellular phones frequencies.
- Investigative consultancy to major US and Latin American banks on performing appropriate due diligence reviews on their private banking customers focusing on politically exposed people. We have assisted US-based multinational banks in Mexico, Argentina, Brazil, Paraguay, Colombia, Venezuela, Panama, Dominican Republic, Puerto Rico, Barbados, Ecuador and Perú.
- Performing an independent review in Argentina and Brazil into allegations of that accounts at a major international home products manufacturing organization were used for money laundering purposes. Our report was submitted to the client and subsequently to law enforcement and banking authorities.
- Conducting anti-corruption investigations for the government of El Salvador. We provided independent fact gathering services to the government that helped in assessing individual responsibilities of alleged individuals and companies involved.
- Assisting the Government of the Republic of Ecuador in performing internal corruption reviews for their Public Ethics Commission against Corruption agency. The review targeted, amongst others, several foreign companies with potential exposure to the US Department of Justice and the US Stock and Exchange Commission.
- Developing and conducting an FCPA seminar and training for the legal Subcommittee of the American Chamber of Commerce in Brazil.
- Assisting in the FCPA investigation of a major logistics multinational company in Brazil. Our work included locating and briefing outside vendors and employees, the forensic reconstruction of several questionable payments and the analysis of internal electronic memoranda to document potential violations committed by the company's local management team. Our consultancy required frequent interaction with the internal and external counsels and the management of other local investigative teams utilized by the client.

Anti-Money Laundering

- Assisting an international money transmitter with the development, implementation and maintenance of its anti-money laundering program.
- Investigative consultancy to major US and Latin American banks on performing appropriate due diligence reviews on their private banking customers.
- Confidential investigation of alleged money laundering activities at one of the banks

involved in Operation Casablanca. We also helped in the design and implementation of a comprehensive anti-money laundering program. Our consultancy helped in the release of significant operational funds from the bank that had been frozen and included frequent interaction with outside counsel and U.S. and Mexican regulators.

- Performing an independent review into allegations that accounts at a major international home products manufacturing organization were used for money laundering purposes. Our report was submitted to the client and subsequently to law enforcement and banking authorities.
- Assisting South American and Central American governments in the creation of anti-money laundering laws and regulations.
- Consulting to central banks and banking regulators in Latin America on forensic reconstruction of bank failures.
- Assisting bank regulators in money laundering investigations and providing litigation support to their legal counsel in the documentation of money laundering law violations.
- Developing correspondent banking anti-money laundering policies and procedures for a major international bank.
- Conducting anti-money laundering reviews of the private banking activities of several international banks and assisting these institutions in strengthening their “Know Your Customer” and “Enhanced Due Diligence” programs.

Law Enforcement, Regulatory & Compliance

- **Miami-Dade County – Expansion of the North Terminal Project**
Mr. Marlin led a private inspector general overseeing efforts of a capital improvement program of the North Terminal of Miami’s International Airport. With over two billion dollars in allocated costs, this project was one of the nation’s most ambitious construction programs ever undertaken within an operating airport. Mr. Marlin managed a team of forensic accounting and engineering experts, private investigators and auditors.

- **New York City - Garment District**
Mr. Marlin provided expert forensic accounting and investigative expertise into the court imposed divestiture of the Gambino family. Mr. Marlin performed analysis of significant business operations of the existing company to ferret out integrity and ethical issues that may have an impact in the continuing operations of the garment confection and distribution in New York City market.

- **New York City – Carting Industry**
Mr. Marlin assisted in the overseeing of a number of companies that provided

services in this industry to assess their divestiture from organized crime. As such, he provided expert forensic accounting, fraud investigation and corporate investigative services.

▪ New York City – Hotel Employees and Restaurant Employees International Union

Mr. Marlin provided to the Special Master expert financial investigative reports summarizing and analyzing operational and managerial key indicators of activity. These reports were used to gauge the transparency of the operations of the Union and its leaders.

EDUCATION

Mr. Marlin graduated in 1987 from The University of Puerto Rico with a Bachelor of Science Degree in Accounting. He has written and oral fluency in English and Spanish and proficiency in Portuguese. He is a member of the Association of Certified Fraud Examiners, ACFE and is a Certified Board Advisor, CBA.

Media Quotes, Articles, Interviews and Testimony

1. Caribbean Business, October 1996 (Interview) - Sir, may I Please see your Balance Sheet?
2. Journal of Asset Protection, March/April 1997(Article) – Protecting Business Assets from Fraud in Financial Dealings in Latin America.
3. Latin American Law and Business Report, May 1997 (Article) – How to Protect Financial Assets from Fraud.
4. The Miami Herald, February 1997 (Quote) – Search Gets Serious for Simpson Money to Cover Judgment.
5. Financial Times, February 2004 (Quote) – Citigate Global Intelligence & Security Announces Joint Venture with Leading Brazilian Business Intelligence/Investigations Firm.

6. Corporate Legal Times, April 2004 (Quote) – Hidden Troubles, Despite More Rigorous Compliance Programs, Corporate Fraud Still Thrives.
7. CNN Español Television News Broadcasts, 2007–2008 (Interviews) - Live televised interviews as an expert in terrorism financing and financial crimes.
8. Programa Rafael Poveda/Telemundo Miami, February, 2009 (Interview) – David Murcia, Genio o Estafador? - Television interview regarding Colombian alleged Ponzi scheme of David Murcia.
9. Expert Report and Testimony in Court- **Senprodimex et al v. SANCO Metals et al**, Civ. 10-1610 (SEC) Federal Court (San Juan, Puerto Rico).
10. Expert Report and testimony through Deposition - **ST. PAUL MERCURY INSURANCE COMPANY, Plaintiff/Counter-Defendant, v. FEDERAL DEPOSIT INSURANCE CORPORATION, as Receiver for Hamilton Bank, N.A., Defendant/Counter-Plaintiff. ST. PAUL MERCURY INSURANCE COMPANY, Third party Plaintiff, v. RONALD LACAYO Third Party Defendant.** CASE NO. 08-21192-CIV-GARBER. United States District Court, S.D. Florida.