



**XXIV**  
**CONGRESO**  
**HEMISFÉRICO**  
PANAMÁ AGOSTO 2020



**CONGRESO VIRTUAL**  
**CON ALTA TECNOLOGÍA**

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# Ricardo Fernandez Velarde

Senior Compliance Officer with strong background in managing Compliance teams for International/Local Banks and Brokerage House. Demonstrated experience in Consumer, Private Banking, Investment Banking and Corporate Banking covering Latam Countries. Developed and maintained excellent relations with Senior Management, Regulators and External Auditors.

## PROFESSIONAL EXPERIENCE

**Banco Nacional de Panamá November 2016 - Present**

Gerente Ejecutivo – Oficial de Cumplimiento (Chief Compliance Officer)

Responsible for the AML and Regulatory Compliance function in the Republic of Panama's main Official Bank.

Leading a team of 30+ professionals in both AML and Regulatory matters. Reporting directly to both General Manager and Compliance Committee.

**Credit Suisse AG. Panama & Latin America 2007 – 2016**

### Vice President of Legal & Compliance

Responsible for the Legal & Compliance function in Panama and Latin America including:

Colombia, Peru, Venezuela, Argentina, Chile and Uruguay.

- Successfully implemented the Compliance function in all mentioned Latam countries, training and leading a team of professionals in each location reducing Compliance and Reputational Risk.
- Achieved Positive results in Regulatory reviews and Internal/External Audits in all locations avoiding fines and reducing legal risk.
- Led new compliance implementations and monitoring regarding local regulatory developments, Cross Border, Suitability, FATCA and AML controls significantly reducing Money Laundering risk.
- 2012 One Stop Shop Award for providing guidance and advice to other CS colleagues in Legal & Compliance related topics reducing costs in legal and costs.