# Erika Gonzalez

COMPLIANCE OFFICER · AML/CFT AND CRYPTO COMPLIANCE

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## PROFILE

I started in compliance at a currency exchange house in Argentina. When the same shareholders launched Buenbit, they asked me to bring that standard into the crypto business, at a time when FATF had not yet published R.15 and no country had a framework for virtual assets. I built that program from scratch, later took Mountain Protocol from a Class M to a Class F licence with the BMA, and today I serve as CCO/MLRO and consultant for regulated firms in Bermuda, the BVI and Latin America.

My work spans stablecoins, insurance intermediaries, exchanges, capital markets and decentralized risk infrastructure, sectors that rarely share a compliance officer. I have also worked on crypto tracing investigations into hacks and exploits, following stolen assets across multiple chains, and that experience shapes how I design monitoring and incident response controls. I always start from proportionality, because I come from the startup world.

## EXPERIENCE

2025– now

### Orbway Underwriting Ltd.

Chief Compliance Officer & MLRO

BMA-licensed insurance intermediary in the space and satellite sector, placing and administering coverage for launch, commissioning and in-orbit risks. Built the AML/CFT and sanctions program from the ground up, including corporate onboarding, KYB/EDD and ongoing monitoring. Obtained the company's registration as an Insurance Agent with the BMA in 2026.

2025– now

### Independent Compliance Consultant

AML/CFT compliance advisory for a BMA-licensed company in Bermuda.

2025– now

### Ensuro

Internal Auditor

BMA-licensed blockchain-based (re)insurer. Internal audit across governance, controls and regulatory compliance, covering the period in which Ensuro obtained its BMA Class F licence upgrade.

2024– now

### G&M Consulting Services

Co-Founder & Compliance Consultant

Independent consultancy serving regulated entities in Argentina and the BVI, such as GBAM Securities, across securities brokers, broker-dealers, payment service providers and crypto exchanges. AML/CFT program builds, regulatory gap analysis, transaction monitoring set-up and ongoing CCO advisory.

2025

### Anchorage Digital

Compliance Lead, Stablecoins

Joined through the Mountain Protocol acquisition. Led compliance for the stablecoins division at the first federally chartered crypto bank in the US, covering product launch, cross-border onboarding and sanctions controls during post-acquisition integration.

2023–2025

### Mountain Protocol

Chief Compliance & Risk Officer, MLRO

Issuer of USDM, the first permissionless yield-bearing stablecoin prudentially regulated by the BMA, which reached $150M in TVL. Led the compliance and risk transformation from a Class M to a Class F licence in July 2024, in under a year, which positioned the company for its acquisition by Anchorage Digital.

Directed regulatory audits with FTI Consulting and reported directly to the Board.

Designed the end-to-end AML/CFT and sanctions program with blockchain analytics and custom risk scoring.

2019–2023

### Buenbit

Chief Compliance Officer & MLRO

Joined with fewer than ten employees and built the AML/CFT and sanctions program from scratch as Buenbit scaled to over a million users. Registered CCO/MLRO in Argentina, Mexico, Peru and Gibraltar at the same time, and led a team of 18. I was the first Chainalysis user in Latin America. Buenbit was later acquired by Nexo in 2026.

2019–2020

### Buendolar (Nospread Tecnología)

Head of Compliance

Led compliance at Argentina's first digital foreign exchange broker, operating 24/7 when the industry was still defining non-face-to-face KYC.

## PROJECTS

2026–

**NuCoLabs**

AI applied to compliance work in practice: tools, frameworks and knowledge infrastructure for regulated entities in crypto and fintech.

2025–

**Crypto Compliance Builders**

A biweekly community for Spanish-speaking compliance officers in crypto and fintech, working through real cases, regulatory updates and applied AI.

2025–

**Echelon CPL Partners**

Boutique compliance advisory firm focused on BMA-regulated entities in Bermuda.

2024–

**G&M Consulting Services**

Compliance consultancy I co-founded, serving regulated entities in Argentina and the BVI: AML/CFT programs, gap analyses, transaction monitoring and ongoing CCO support.

## EDUCATION

### MASTER'S DEGREES

2022

**EALDE Business School**

Master's in Risk Management, specialising in Compliance: Fraud and Money Laundering

2022

**EALDE Business School**

Master's in Digital Risk Management and Cybersecurity, specialising in Business Continuity

2022

**Catholic University of San Antonio de Murcia (UCAM)**

University Master's in Risk Management

### SPECIALISATION

2024

**Austral University and Abat Oliba CEU University**

Expert Diploma in Cybercrime and Technologies Applied to Investigation

2024 **Complutense University of Madrid, Law School**
Advanced Specialisation Course in Blockchain

2023–2024 **Chainalysis Academy**
Chainalysis Reactor Certification (CRC) and KYT Certification (CKC)

2022 **UCASAL**
University Diploma in Criminal Markets Investigation and Money Laundering

2022 **Ethics & Compliance Initiative**
Leadership Professional in Ethics & Compliance (LPEC)

2022 **Torcuato Di Tella University**
Executive Program in Blockchain & Cryptocurrencies

INDUSTRY CERTIFICATIONS

Chainalysis · Merkle Science · Sumsub · Coinfirm · Basel Institute on Governance · GAFILAT · Bermuda Monetary Authority · Anthropic

## TEACHING

2026 **ALFA-LAC**
Diploma in Strategic Management of Fraud Prevention, Cybersecurity and AML/CFT: Latin American compliance regulation; traditional and emerging money laundering prevention

2022–2026 **University of Buenos Aires, Law School**
Guest lecturer, Money Laundering: Theory and Practice

2025 **ALFA-LAC**
Bill 6593 and regional outlook, training for professionals in Guatemala

2022–2025 **National University of Cuyo**
Diploma in Crypto Economics

2023–2024 **UCEMA**
Executive Program in Crypto Compliance

## SELECTED TALKS

2026 **Banco Guayaquil, Security Connect (Ecuador)**
Training session

2026 **FORSEF, Regional Financial Security Forum**
Panelist and author in the forum's journal

2021–2025 **South American AML/CFT Congress, Forum**
Speaker, four editions

2023 **Compliance PLA/FT Forum Paraguay**
Speaker

2022 **Chainalysis, Buenbit exchange leverages Chainalysis solutions to enable market expansion**
Speaker

2021 **Fidesnet, Payments and virtual assets in the digital era**
Speaker

2021 **Chainalysis, Navigating the crypto boom in Argentina**
Speaker

## LANGUAGES

Spanish (native) · English (professional) · Italian (professional)