



April 14, 2020

Paul Dunlop, Partner
Fraud Doctor
1327 East 7th Avenue, Suite 4
Tampa, FL 33605

Subject: Letter of Appreciation

Dear Mr. Dunlop:


Thank you for hosting the discussion of "Bringing Clarity to Fraud" at the Fraud Working Group (FWG) meeting of April 8, 2020. The Office of the Comptroller of the Currency's (OCC) FWG provides a forum to facilitate agency-wide discussion and information sharing related to fraud, supervision of fraud risk management, and various fraud related industry trends and resources. Over 125 bank examiners, analysts, and managers attended your live session and we anticipate an even wider audience as the session recording and materials are made available to all OCC employees.

The OCC charters, regulates, and supervises all national banks and federal savings associations as well as federal branches and agencies of foreign banks in the United States of America. Your discussion on systemic root cause analysis directly supports the agency's mission of ensuring that national banks and federal savings associations operate in a safe and sound manner, provide fair access to financial services, treat customers fairly, and comply with applicable laws and regulations.

We appreciate your time and effort and look forward to continuing our collaboration in the future.

Sincerely,


Lazaro Barreiro
Fraud Working Group Sponsor
Director Governance & Operational Risk Policy
Operational Risk Division


Tracy Chin
Fraud Working Group Sponsor
Director for Payment Systems Risk Policy
Operational Risk Division