



William J. Crate
Director, Security
Canadian Bankers Association

As Director of Security for the Canadian Bankers Association (CBA), Bill leads the CBA's efforts to address and prevent criminal and terrorist activity directed against the clients, employees and infrastructure of banks in Canada. In this role, Bill works closely with security experts from member banks as well as law enforcement officials, members of government, and other industry organizations to develop, coordinate and implement initiatives designed to reduce financial crime.

Through criminal intelligence gathering, investigative support and prevention programs, Bill leads the financial industry's coordinated efforts against card fraud, cheque fraud, loan fraud, money laundering, terrorist financing, robbery and other technology-based fraud. Bill is also responsible for the industry's critical infrastructure assurance coordination, working to ensure the financial services sector has measures in place to maintain business continuity in the event of an attempted security breach.

Bill is currently the Chair of the International Banking Security Association (IBSA), a group of more than fifty global financial security leaders whose primary objective is the prevention and investigation of financial crimes and the security and continuity of banking business within global financial operations.

Prior to joining the CBA in 2006, Bill held a number of senior positions in government and law enforcement including, most recently, the Director of Communications and the Director of Anti-Rackets Investigations and Organized Crime Command of the Ontario Provincial Police (OPP).

Bill's prior roles also include:

- Detective Superintendent, Director of Support and Criminal Operations for Central Region
- Commander First Nations and Municipal Policing Bureau
- Chief Firearms Officer
- Policing Advisor and Executive Assistant to the Deputy Solicitor General and Deputy Minister of Correctional Services
- Detective Inspector in charge of Economic Crime Investigation for the Ottawa, Toronto and London offices
- Detective Inspector in charge of Illegal Gaming Section, Ontario Racing Commission, Pornography and Hate Literature Sections, Cheque and Payment Card Sections and Electronic Crime Section

Bill has also been posted to the OPP's Criminal Intelligence Branch in Toronto, managed and investigated corporate fraud, cheque and payment card fraud and counterfeit currency cases. He has also performed general and criminal investigation duties at detachments in Ottawa, Spanish and Sault Ste. Marie, Ontario.

Bill studied at the University of Ottawa and the University of Waterloo and holds a BA in economics. He is married with two children and currently lives in the Greater Toronto Area.

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