

William J. Crate (B.A. Economics)

Former Director of Security & Intelligence

Canadian Bankers Association and

Former Director Anti-Rackets & Organized Crime Bureau, Ontario Provincial
Police

Canada



As Director of Security & Intelligence for the Canadian Bankers Association (CBA) from July 2006 until August 2015 Bill was responsible for the coordination, development and implementation of industry positions on public policy issues and initiatives to detect, prevent and respond to criminal and terrorist activity directed at banks, their employees and clients. Bill also advocated and liaised on behalf of banks to government, law enforcement and other stakeholders in order to mitigate financial crime such as identity theft, payment card fraud, cheque fraud, loan fraud, money laundering, terrorist financing, robbery and other technology-based crime. To achieve these goals Bill managed the industry's investigative body and the Centralized Financial Crimes Intelligence Unit.

Bill has been elected three times as Chairman of the International Banking Security Association (IBSA) whose membership includes the security and intelligence leaders from fifty 55 financial sector institutions from around the world. IBSA's primary objective is the detection, suppression, prevention and response to financial crimes and the security and continuity of banking business within global financial operations.

Prior to joining the CBA, Bill held a number of senior positions in government and was in law enforcement for over 31 years. Bill was the Ontario Provincial Police Director of Anti-Rackets Branch, Investigations and Organized Crime Command where he established the OPP's first e-crime unit.

- Commander Corporate Communications
- 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 major crime, corporate fraud, cheque and payment card fraud and counterfeit currency cases.

Bill studied at the University of Ottawa and the University of Waterloo and holds a BA in economics.