CAROLINA PINTO

Cybersecurity GRC Analyst | Risk, Compliance & Governance

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PROFESSIONAL SUMMARY

Legal, risk, and compliance professional with 10+ years implementing regulatory frameworks (OFAC, KYC, AML, CIP) across global banks, wealth management, family office, and fintech organizations. Translates complex requirements into clear guidance for audiences from junior staff to C-level stakeholders. Completed the Google Cybersecurity Professional Certificate (October 2026) and taking the CompTIA Security+ in December 2026, with hands-on training in NIST CSF 2.0, risk assessment, security audits, third-party risk, and incident response. Seeking a remote GRC role.

Career Highlights

- **Regulatory compliance at scale:** Implemented OFAC, KYC, AML, and CIP standards across 2,000+ accounts (~$700M AUM) at Bank of America Merrill Lynch with 93% client retention.
- **Cross-border compliance project:** Led a three-person team migrating Latin American portfolios from the U.K. to the Cayman Islands under new regulatory requirements.
- **Due diligence and risk mitigation:** Oversaw due diligence for nine multifamily acquisitions (400+ units) at a $1.5B family office.

PROFESSIONAL EXPERIENCE

Business Operations & Investment Consultant April 2025 – Present

Tiferet Consulting LLC & Hakmon Holding Group · Miami, FL — *Family office operations*

- Implement AI-enabled solutions to streamline daily family office operations and standardize documentation and review processes, strengthening internal controls.
- Liaise across legal, finance, operations, and external stakeholders to keep risk, compliance, and governance requirements aligned.

Corporate Legal Consultant (Contractor) Apr 2024 – Nov 2024

Moorinvest Counsel · New York, NY — *Boutique legal consulting firm serving financial services clients*

- Prepared regulatory and compliance documentation, including KYC/AML forms, investor questionnaires, advisory contracts, and disclosure statements.
- Reviewed SaaS and investment agreements for confidentiality, data handling, and compliance obligations.

Vice President, Investment Consultant Jan 2023 – Feb 2024

City National Rochdale (Royal Bank of Canada) · Miami, FL — *RBC wealth management subsidiary in the USA*

- Advised financial advisors on regulatory and compliance requirements for UHNW clients moving across U.S., South Florida, and Puerto Rico jurisdictions ensuring compliant migration.
- Designed and delivered regulatory training for advisors, partnering with legal, compliance, operations, and investment teams.

Vice President, Investment and Acquisitions Manager Apr 2021 – Dec 2022

Manoucheri Real Estate Investment & Family Office · Miami, FL — *Single-family office, $1.5B AUM, 50+ years*

- Oversaw due diligence for nine multifamily properties (400+ units), launching a $90M Florida revenue stream in eleven months.
- Negotiated purchase, operating, and loan agreements to identify and mitigate legal and financial risk; oversaw banking compliance and managed 30+ employees across functions.

Vice President, Business Development & Account Manager Jan 2020 – Sep 2020

CheckAlt · Miami, FL — *Fintech SaaS provider of treasury and payment solutions*

- Managed 30 bank and financial institution client accounts; negotiated SaaS agreements and generated $2.9M in revenue with 9% growth while mitigating contractual risk.
- Developed client relationships across the full sales cycle — from onboarding through renewal — ensuring secure delivery and client success.

Founder & CEO May 2017 – Nov 2019

CHP Legal Consulting & Grupo Insigne · Rio de Janeiro, Brazil — *Legal and corporate governance consulting firm*

- Founded and led a legal consulting firm advising PE, VC, and corporate clients on fund structuring, M&A, governance, and cross-border compliance across Latin America and Asia.
- Managed client relationships from business development through deal execution; negotiated commercial contracts and international service arrangements.

Senior Associate Dec 2014 – Oct 2016

Bank of America Merrill Lynch · New York, NY — *Global bank and wealth management leader*

- Led a team of three associates implementing OFAC, KYC, AML, and CIP standards across 2,000+ accounts (~$700M AUM), achieving 93% client retention.
- Served as liaison between compliance, senior management, and the investment and operations departments, ensuring deadlines were met and regulatory requirements were applied accurately across all teams.

Associate Jan 2013 – Dec 2014

Morgan Stanley · Los Angeles, CA — *Global investment bank and wealth manager*

- Led KYC and AML compliance projects and conducted documentation audits and onboarding reviews for UHNW portfolios (~$618M AUM).

EDUCATION

Fordham University School of Law — LL.M., Finance, Banking & Corporate Law 2017

Universidade Estácio de Sá — Bachelor of Laws (J.D. equivalent), Rio de Janeiro, Brazil 2009

UCLA — Certificate in Management 2013

CYBERSECURITY & GRC SKILLS

Frameworks: NIST CSF 2.0 · NIST SP 800 · NIST RMF · SOC 2 · SOX · OFAC · AML/KYC/CIP · BSA

GRC Functions: Risk & Gap Assessment · Internal Audit & Audit Readiness · Third-Party Risk · Policy & Control Documentation · Incident Response Playbooks

Technical: Python · Linux · SQL · Splunk · Chronicle · Wireshark · Tcpdump · Suricata · TCP/IP · Cryptography · PASTA Threat Modeling

CYBERSECURITY PROJECTS (Google Cybersecurity Certificate / Merit America)

- **NIST CSF 2.0 Gap Assessment, Meridian Wealth Partners:** Assessed a simulated wealth management firm's security posture and recommended prioritized remediation.
- **Internal Audit and Third-Party Vendor Risk Assessment:** Evaluated controls against a framework, documented findings, and recommended mitigations.
- **Vulnerability Assessment and PASTA Threat Model (Sole Trade App):** Analyzed vulnerabilities and prioritized attack vectors.
- **Incident Report Analysis (ICMP Flood DoS) and Network Security Redesign:** Produced formal findings and a modernized, security-aligned architecture.

CERTIFICATIONS & LICENSES

- AWS Solutions Architect Associate Certification (Estimated to be completed in February 2027)
- Google Cybersecurity Professional Certificate (2026)
- CompTIA Security+ (exam scheduled December 2026)
- Certified Scrum Master (CSM 2015)
- OAB Brazil (active since 2011)