Sarah Beth Felix CAMS, M.F.S.

President
Palmera Consulting LLC

Anti-Money Laundering & Sanctions Expert

Association of Certified Anti-Money Laundering Specialists (ACAMS)
Certification Task Force Member – CAMS-CGSS, CAMS-RM, CAMS-CKYC

Sarah Beth has an unrivaled ability to quickly assess many of the ways in which a criminal could exploit a payment platform, bank or loan product, insurance policy, and investment vehicle. In the anti-money laundering (AML) world, being able to put yourself in the shoes of an individual who is attempting to exploit the financial system, and in turn create processes to identify the illicit fund flows, is a necessary skill.

She is recognized in the compliance industry for her ability to navigate and operationalize global AML/CTF regulations to custom fit various environments and risk profiles. Sarah Beth has almost 20 years of anti-financial crime management experience with most of those years spent in auditing, consulting, and software validation roles, as she designs and implements technological changes to maximize efficiency throughout an institution's compliance regime. She is considered an expert in distilling FATF, Wolfsberg, EBA, EU, and FinCEN guidance into actionable and effective risk-based programs. Niche expertise in operationalizing typologies and ML/TF risks allows for specialty consulting for higher risk areas such as cannabis banking, MSB banking, correspondent banking, and trade finance within institutions and further insight into management of payments for global FinTechs and virtual currency platforms.

In 2011, she founded Palmera Consulting and works with various types of institutions focusing on efficiency and effectiveness within their AML and Sanctions programs. Strong relationships and trusted referrals are the backbone of the last 9 years of her company's success. Prior to Palmera, Sarah Beth brings vast experience from being a licensed Series 7 stockbroker, a check fraud manager writing AI models to detect fraud, an AML Officer at a financial institution and the AML Practice Lead for a national consulting firm. Throughout the various positions, Sarah Beth has exercised a deep working knowledge of IT applications, structure, and data flow. She harnesses the ability to 'talk the same language' as the IT teams, to ensure existing IT framework and requested changes are viable and implemented in a timely fashion.

Sarah Beth holds a Bachelor of Arts in Business and a Master of Science in Forensics (M.F.S). She has been CAMS certified since 2006 and has been an active member of ACAMS since 2005. She is a member of the ACAMS Task Force for two advanced certifications – the Certified Global Sanctions Specialist (CAMS-CGSS) as well as the Certified Risk Management Specialist (CAMS-RM). She is a proud member of the U.S. Military's Special Operations Command (SOCOM) Working Group for Public-Private Partnership. Sarah Beth is a highly sought-after speaker on the topics of AML, Sanctions, Risk Assessments, Correspondent Banking, and Threat Finance typologies with engagements stretching the globe.

847.702.7227   sarah@palmeraconsulting.com   #ifollowdirtymoney