



CHRISTOPHER TOCIN

A Passion In Both Work and Play

BY JENNA CAPUTO / PHOTOS BY TARA WILEY PHOTOGRAPHY

This past year, Christopher Tocin received the 2020 Albany Business Review 40 Under 40 Award for his work creating a new data analytics program for risk management in banking and community involvement. His project ended up being extra timely due to the pandemic, but his love for the community doesn't stop there.

Originally from Buffalo, NY, Christopher grew up spending as much time as possible outside and playing sports. He lived in a tight-knit neighborhood where all the kids would rotate between football, basketball, lacrosse—whatever suited them at the time. Their one rule? Be back inside by the time the streetlights turned on. Living just five miles from the Bills stadium, he also grew up a huge Bills fan.

Christopher went to Canisius College for Accounting Information Systems. Right out of school, he ended up at M&T Bank, auditing the information systems for seven years before running the technology, project management and data governance programs for the Anti-Money Laundering Division for another seven years. He then was asked to create the Risk Data Analytics and Automation team, which has been his focus for the last year. Their goal is to monitor and identify risk more effectively and efficiently, utilizing data as the driving factor instead of the usual supporting factor.

"We are reimagining how the Risk Division should incorporate new technology to create operational efficiencies, specifically looking

at use cases around Machine Learning and Artificial Intelligence," says Christopher. "Our whole goal around technical innovation and strategy is to think differently about the work we are trying to accomplish and how we can do it more effectively and efficiently. These new technical capabilities can be designed to do tasks that are manually done by humans, which then frees up time to focus on more intricate areas of our jobs. It allows for humans to be critical and creative thought leaders instead of performing redundant tasks. Investment in this technology now will save time and money in the future."

Christopher loves his job. It not only allows him to help others, but also permits him to be a type of detective as he looks for the trends in data that tell a story. They need to be able to adapt quickly to change within the industry and environment. "COVID has really put data analytics on the front, as there are new risks that exist in the financial industry," says Christopher. With the pandemic creating this unpredictable environment, both individuals and companies are losing money through their lockdowns and layoffs, and in addition to the new loans available (PPP & EIDL), this opens banks to a whole new risk exposure, making it imperative to be sure people aren't taking advantage of the system. "It's one thing to monitor transactions for people that are greedy," says Christopher. "It's a whole other concept trying to monitor for desperation. Both situations result in criminal activity that banks are required to monitor and report on."

Christopher's program has grown significantly over the last year.



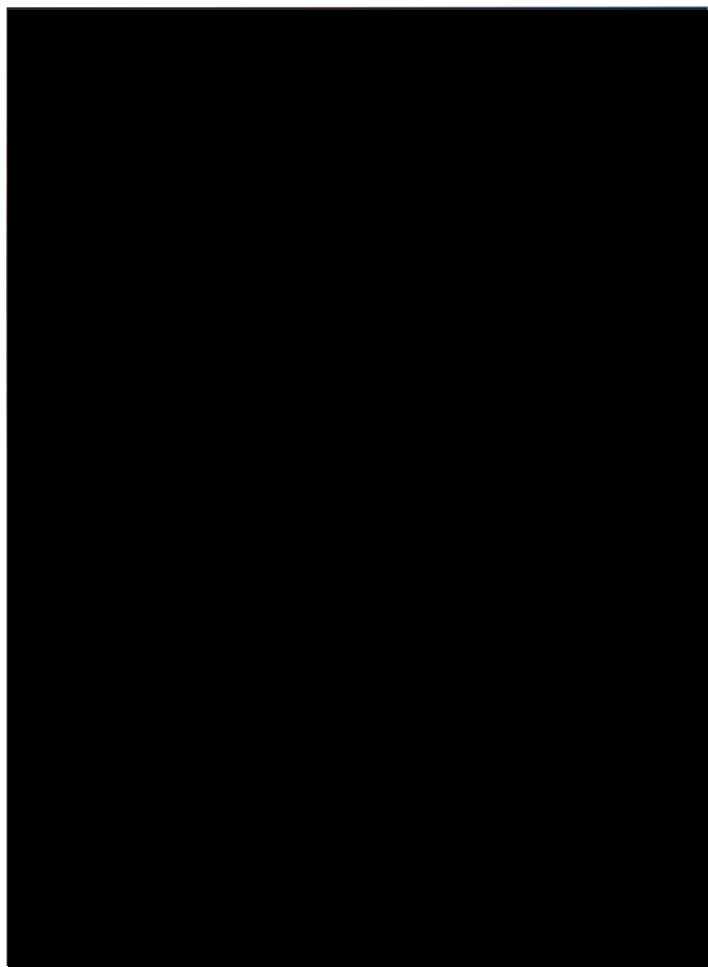
After starting as a one-man operation, he now has a team of seven people and growing. Their goal is to utilize data to uncover risks within their organization and/or to prove out assumptions they have already made. This data can reveal many things, including money laundering, fraud, cyber security trends, changes to customer behavior and much more.

This program is a new concept for the bank, but as the world quickly changes all around, the industry knows they need to change with it. Christopher works on this task remotely—his entire team and boss are all based at the company headquarters in Buffalo, while Christopher works in the Albany regional office where most of his coworkers are customer facing. “To be able to interact with those folks, understand how the bank is working for our customers and then being able to adapt to that on the back end to protect our customers is a unique experience that not many folks are privileged to do,” states Christopher. “I love catching the bad apples and making the bank a safer place to do business, but I love even more being able to protect our customers and having them know what we are doing daily to try to achieve that goal.”

Christopher’s other passion in life is lacrosse. He has played the game since he was five years old and participated all through high school and college, then coached at Canisius College for two years as well as at a local high school. He continues to play himself, usually participating in the annual tournament at Lake Placid on a men’s team consisting of players from both the Capital Region and Buffalo. Their name, Team Roni, is a tribute to the mascot of the 1980 Olympics held in Lake Placid.

In fact, the Lake Placid tournament is how he ended up meeting his wife, Molly. Molly’s family is a big lacrosse family, with everyone playing except her mother. Her father was the head trainer at RPI for 30 years. He was also the trainer for the US National team that won the World Championship in 2010. Molly started playing from a very early age and quickly took to her sport, hitting the Averill Park

varsity team by seventh grade, before going to Albany Academy starting her sophomore year. In fact, her team from 2005 was





recently inducted into the Albany Academy Hall of Fame. After high school, Molly went on to play at Colgate and UAlbany before coaching at Siena and for local youth summer teams.

While at the Lake Placid tournament, Molly and Christopher met through their mutual friend, Luke. Christopher stole Molly's number off of Luke's phone and started texting her. He still lived in Buffalo at the time while she was here in Albany, so they started their relationship long distance. Their first date was the Tom Petty and Crosby, Stills and Nash concert at SPAC. One year later, Christopher moved to Albany, and the rest is history!

Molly is now the Operations and Corporate Engagement Manager for the NYS Association of Training and Employment Professionals, a non-profit that provides the leadership, vision and advocacy for a thriving workforce development



network throughout New York State, spanning the state's 33 local workforce development boards, community system, literacy providers, community-based organizations, local governments, labor unions, economic development agencies and career and technical education providers.

They now have two children, Eleanor (5) and Josephine (1), both named after their grandmothers, and their lab mix rescue dog from the Animal Protective Foundation in Scotia, Bella. As a family, they love doing anything outside including sports, swimming, hiking and bike rides. This year, Eleanor learned how to ride her bike without training wheels, so they spent a lot of time on the Mohawk Bike trail this past summer. They are so thankful to live near all that the Adirondacks have to offer.

Their family also loves attending live music shows, watching Big Brother and seeing Broadway musicals. Right before COVID hit, Molly and Christopher saw the musician Grace Potter perform, but growing up, he saw Crosby, Stills & Nash about ten times with his parents. The band now holds a very special place in his heart. Their favorite stage shows so far are *Beautiful*, *Waitress*, *Hamilton*, and Molly saw *The Cursed Child*, the two-part Harry Potter play in New York City. They are looking forward to when Proctors can safely open again.

Their family also enjoys traveling, which was obviously put on hold this past year. Their most recent trip before the pandemic brought them on a ski trip to Jackson Hole. "It was an unreal experience," says Christopher, "especially when we were at the top of the mountain during a white out! We love the mountains and tend to go where we can find those adventures. However, for 'big' birthdays, we tend to find a beach." They are hoping to do a special trip for Christopher's 40th birthday, maybe



Southern Saratoga Counties.

"I am very passionate about being a leader," says Christopher. "I've studied different management styles and have a mantra that I need to adapt to make sure I am putting people in a position to succeed."

He uses his mantras of "The answer is always 'no' until you ask," and "Perception is reality," to propel him forward in his life and career. He is hoping that 2021 will bring the pandemic to a close so that he can once again travel with his family and seek out new adventures. But whatever the year may bring, he will continue to work to provide the kind of world he wants his daughters to be in. Christopher wants to be sure that his girls are given the same chances to be successful as

to Costa Rica, and when the girls are older, they're looking forward to ski trips and traveling across the country. But in the meantime, they're enjoying their "backyard adventures," appreciating their time spent swimming, fishing this past summer at Lock 7, hiking at Plotter Kill Nature Preserve and relaxing at their camp in Forestport, NY.

Another favorite home activity is their tradition of Sunday make-your-own-pizza night and living room dance parties featuring music from *Frozen* and *Mulan*, along with other Disney favorites, as well as family favorite songs like "By & By" by Caamp and "Three Nights" by Dominik Fike.

In his spare time, Christopher also sits on the Board Development Committee for Capital Roots in addition to his past volunteer work with the American Heart Association, City of Albany, Equinox and Proctors. Based in Troy, the Capital Roots mission is "to nourish healthy communities by providing access to fresh food and green spaces for all." Founded in 1975 as a community service project of Garden Way (the former manufacturer of Troy-Built Lawn & Garden equipment) they organize community gardens and offer nutritional and horticultural education for all ages as well as coordinate urban greening programs in Albany, Rensselaer, Schenectady and

he had and to know that they can be anything they want!

For more information about Capital Roots, visit www.capitalroots.org.

