

# SCURRY

(FRAUD SQUAD)



ERIC KINNEY



# Meet the Fraud Squad: Who Is Eric Kinney?

*Inside the Fraud Squad | Post #1 | June 2026*

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At 5:00 AM, I'm usually already three miles into a run through Menlo Park before most people have hit snooze for the first time.

I don't carry a phone. Just a watch, the cold, and whatever case is living rent-free in my head that week.

That's where a lot of *Scurry (Fraud Squad)* actually got written — not at a desk, but on the Baylands loop past Meta, or climbing the Dish at Stanford in the dark, trying to outrun the frustration of watching organized crime move faster than the compliance systems built to stop it.

I should introduce myself.

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## Thirty Years in the Room Where It Happens

I'm Eric Kinney — CEO and Co-Founder of Scurry, a Silicon Valley stablecoin banking platform, and now, apparently, a novelist.

I've spent over thirty years in financial services. Traditional banking. Wealth tech. Fintech. I was the seventh employee at LendingClub, back when fintech was still a word people had to explain at dinner parties. I co-founded AssetFort. I've been a board-appointed Bank Secrecy Act Officer (BSA Officer) for four separate fintech companies — which is a fancy way of saying I was the person responsible for making sure dirty money didn't flow through the pipes.

I'm a Certified Fraud Examiner. I've testified as a Department of Justice witness in a major fintech case.

And I've been told, more than once, by more than one executive, that my approach to compliance was "creating problems for everyone."

I took that as a compliment.

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## Why Write a Novel?

Because the truth is stranger than anything I could invent — and I'm not always allowed to tell it.

The financial crimes I've witnessed over three decades are real. The fraud rings are real. The AI-powered scam operations running out of Southeast Asia and West Africa, targeting U.S. fintechs with synthetic identities and coordinated money mule networks — real. The executives who quietly prioritized growth metrics over basic controls while regulators looked the other way — painfully, frustratingly real.

*Scurry (Fraud Squad)* is fiction. The names have been changed. Some characters are composites. Some events have been compressed or relocated to protect ongoing investigations.

But anyone who's worked in BSA compliance or fintech fraud will recognize the echoes.

That's the point.

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## The Character I Didn't Have to Invent

The protagonist of the series is named Eric — a former Navy SEAL turned fintech BSA Officer living in Menlo Park. He runs half-marathons at 5 AM. He's training for the Western States 100-miler and working toward completing the Oceans 7. He sees money laundering patterns the same way he once spotted Taliban financing networks in Kandahar.

I'll let you draw your own conclusions about how autobiographical that is.

What I will tell you is that the character's frustrations are my frustrations. Every time he gets a Slack message from an executive telling him his "reckless" account freezes are costing the company crypto revenue, I wrote that from memory.

Not one memory. Several.

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## What This Blog Is

*Inside the Fraud Squad* is where I break the seal.

Every two weeks, I'll be writing about the real world of fintech fraud — the cases, the tactics, the regulatory failures, the cultural rot inside Silicon Valley's "996 BRO" startup ecosystem that makes fraud not just possible, but inevitable.

And I'll be writing about the books — what inspired them, what's coming next, what's fiction, and what you should absolutely assume is not.

Book 2 (*Scurry: Fraud Syndicate*) is done. I'm editing it now. More on that soon.

Books 3 and 4 are outlined. The series goes places that would have gotten this post flagged by a compliance department.

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## One Thing Before You Go

If you work in fintech, banking, AML, or fraud investigation — this series was written for you. You'll recognize the battles. You'll recognize the villains. And you might recognize a few of the good guys.

If you're a thriller reader who's never heard of a Bank Secrecy Act Officer in your life — welcome. I promise you'll care by Chapter 3.

The invisible war is real. I've been fighting it for thirty years.

*Scurry (Fraud Squad)* is how I'm finally allowed to talk about it.

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Eric Kinney is the author of *Scurry (Fraud Squad)*, Book 1 of the *Scurry Fraud Series*. [Buy it on Amazon.](#)

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