

Pre-Conference Training

Monday 5/6

8:00AM-5:30PM	Pre-Conference Registration
8:00AM-9:00AM	Workshop A Check-In
8:00AM-9:00AM	Networking Continental Breakfast
9:00AM-12:00PM	<p>WORKSHOP A - Operational Efficiencies in AML: Ensuring Your Compliance Spending Is Worthwhile</p> <p>Using your compliance budget wisely is the key to a smart, productive program, especially as costs skyrocket. Worldwide spending for financial crime compliance was estimated to be \$274 billion in 2022, according to a Thomson Reuters report, and that doesn't include the costs of non-compliance. The key is for financial institutions to focus spending in ways that make a difference. The problem is that many leaders in AFC/AML compliance say there's a substantial gap between understanding the need for smart budget strategies and the actual execution. This interactive workshop will focus on how a three-sided plan of people, process and technology can make for productive compliance. We will examine best practices for using limited funding to adhere to AFC regulations.</p> <p>Key Areas Covered</p> <ul style="list-style-type: none"> • Being the change agent that enables your organization to execute AFC controls • Using technology, both short-term and long-term, to achieve effective compliance • Achieving efficiencies in implementing AFC regulations effectively • Creating repeatable feedback loops to develop and execute policies <p>Who Should Attend</p> <ul style="list-style-type: none"> • Compliance Officers • AML Professionals • Consultants • Risk Managers <p>Facilitators: Shilpa Arora, Head of Anti-Financial Crime Products and Solutions, ACAMS Dr. Liliya Gelemerova, Head of UK Financial Security, Crédit Agricole CIB Dr Mark Turkington, Advisor, Clientism</p>
12:00PM-1:00PM	Workshop B Check-In

1:00PM-4:00PM

WORKSHOP B - Writing for Success: Creating Useful SARs/STRs

Suspicious Activity Reports and Suspicious Transaction Reports are the crucial connection between financial institutions and law enforcement agencies. The key is finding the right balance between conveying information concisely while providing the necessary details. This workshop will show the best way to present a tight narrative and still provide the necessary facts for LE investigators to understand exactly what's happening. Instructors will explain how software can save time by auto-populating parts of the required forms, thereby reducing manual data entry. Those who attend will hone their skills on examples to understand what law enforcement agencies are looking for, including details on when and how to provide documentation, such as video and other information if available. Instruction will include advice on how to report across jurisdictions and explanations of EU, UK and US requirements as well as the FATF's Recommendation 20.

Key Areas Covered

- Identifying best practices to optimize SARs, from opening summary, narrative and conclusion to supporting documents
- Understanding the importance of timely filings
- Reviewing international regulatory & legal requirements for SAR filing

Who Should Attend

- AML/AFC Specialists
- Risk Managers
- Compliance Officers
- SAR Review Team Members

Facilitators:

Arjen Berghouwer, FCC Governance & Controls - Head FEC Intelligence & Investigations, **ING**

Todd Clements, Senior Vice President, Global Financial Crimes Investigations and Intelligence, **Citi**

Gregory Dellas, CAMS, CGSS, CAMS-Audit, CAMS-RM, Chief Compliance and Innovation Officer, **ECOMMBX**, Chair, **ACAMS Cyprus Chapter**, Associate Fellow, **RUSI**

Craig Timm, U.S. Head of AML, **ACAMS**

4:00PM-5:30PM

Welcome Reception

Day 1

Tuesday 5/7

7:45AM-7:00PM	Exhibit Hall Open
8:00AM-5:30PM	Registration Desk Open
8:00AM-8:50AM	Networking Continental Breakfast in Exhibit Hall
9:00AM-9:10AM	<p>Welcome Remarks</p> <p>Neil Sternthal, Chief Executive Officer, ACAMS</p>
9:10AM-9:40AM	<p>Keynote Address With Q&A</p> <p>Moderator: Dr. Justine Walker, Global Head - Sanctions, Compliance and Risk, ACAMS</p> <p>Presenter: Daniel Thelesklaf, Head, FIU Germany</p>
9:40AM-10:50AM	<p>Reforms and More Accountability: A Regulatory Roundtable</p> <p>Representatives of leading regulatory bodies will provide insights into recent actions, planned changes and what they expect to do in the year ahead. Among the possible subjects are the latest developments with the EU's AML Authority and moves in the UK and elsewhere to hold boards of directors more accountable for AML deficiencies, and whether that means boards will put more pressure on compliance officers. Other possibilities are whether new typologies like BaaS and BaaP need more regulation and what's behind the increase in regulatory colleges.</p> <p>Moderator: Kieran Beer, CAMS, Chief Analyst and Director of Editorial Content, ACAMS</p> <p>Presenters: Emad Aladhal, Director, Specialist Directorate, Financial Conduct Authority (FCA)</p> <p>Marc Baran, Head AML/CFT Directorate, Autorité de Contrôle Prudentiel et de Résolution (ACPR)</p> <p>Carolyn Gardner, Head of Unit (AML/CFT), European Banking Authority</p> <p>Willem Schudel, Head of Department, Financial Crime Supervision (AML/CTF), De Nederlandsche Bank</p> <p>Jo Swyngedouw, Deputy Director, Head of the Unit Financial Stability, AML supervision and Banking Prudential Policy, National Bank of Belgium</p>

10:50AM-11:20AM | Networking and Refreshment Break in Exhibit Hall

11:20AM-12:10PM | DEEP DIVE - Learning the ABCs: Preparing for New Measures Against Bribery and Corruption

Corruption costs the EU economy an estimated €120 billion per year, and polls show two-thirds of Europeans believe corruption is widespread in their country. With that in mind, the European Parliament and the EU Council are working jointly on the European Commission's proposal for an anticorruption directive, which will transform the region's ABC laws. Already, an EU Network Against Corruption has been established.

You will learn how to:

- Implement new ways to detect corruption
- Map new regulatory requirements to your organization's ABC program
- Make industry best practice an integral part of your organization's ABC policies

Moderator:

Yevgeniya Balyasna, CAMS-RM, CGSS, Owner, **Radosyn Compliance Training and Advisory**

Presenter:

Tania Amin Mohammad, Head of Audit, Compliance Framework, Fraud and ABC, **Standard Chartered Bank**

OPEN FISHBOWL – Rights vs. Risks: The De-Risking Dilemma

For this “fishbowl” session, audience members who raise their hand, figuratively speaking, beforehand will be invited to take a guest turn on stage and share their take on the topic. Step up – literally – and help lead this thought-provoking discussion, made richer by your participation.

New government standards are emerging on how to deal with high-risk clients, amid pushback in the UK and other places about protecting customers’ rights. Financial institutions must perform a delicate balancing act in many cases. This expert panel will present a comprehensive blueprint on how your institution can manage this particular category of customers.

You will learn how to:

- Evaluate your enhanced due diligence procedures for PEPs
- Institute regular reviews of PEP risk management
- Avoid what FATF has called the “unintended consequences” of de-risking

Moderator:

Rajeev Ahya, CAMS, Global Head of Anti-Financial Crime Education,
Deutsche Bank

Presenters:

Phale McMillian, Head of Financial Crime Risk Management and Deputy Group Chief Financial Crime Risk Officer, **NatWest**

Jules Verlinden, AML, CTF and Sanctions Officer – Europe and Africa, Global Business Lines, **Rabobank**

Monika Wieczorkowska, Head of Financial Crime Compliance Group Compliance, **Danske Bank A/S**

11:20AM-12:10PM	<p>Exposing Hidden Assets of Sanctioned Subjects and Their Networks - Presented by Dow Jones</p> <p>Explore emerging government standards addressing high-risk clients and customer rights protection. Our expert panel presents a comprehensive blueprint, focusing on practical challenges and processes to identify indirect sanctions risks. Topics include leveraging data sources, internal knowledge, and employing various screening processes (client, transaction, trades, etc.)</p> <p>You will learn how to:</p> <ul style="list-style-type: none">· Institute regular reviews of PEP risk management· Enhance the understanding of risk management in the ever-evolving financial landscape· Employing various screening processes <p>Moderator: Vera Akiotu, Director of Financial Crime Compliance Proposition, Dow Jones R&C</p> <p>Presenter: Haider Mannan, Founder of Risk Intelligence Data Provider, BigTXN</p>
11:20AM-12:10PM	TBD
12:10PM-1:10PM	Networking Luncheon

Managing Insider Threats: How to Tackle Organized Crime in Financial Institutions

One of the oldest money laundering techniques is to buy a financial institution insider. Experts are warning that both bank and non-bank FIs need to increase their vigilance, especially with the huge sums controlled by narcotics rings and organized crime.

You will learn how to:

- Strengthen the screening of employees, consultants and third parties
- Analyze possible weaknesses in your organization and identify emergent fraud techniques
- Use people, process- and technology-based controls to identify malicious insiders

Moderator:

David Clark, CAMS, Senior Financial Crime SME and Change Manager Group Compliance, **ING**

Presenters:

Tracey Carpenter, Insider Threat Manager, **Cifas**

Todd Clements, Senior Vice President, Global Financial Crimes Investigations and Intelligence, **Citi**

Vincent Gaudel, CGSS, Financial Crime Compliance Expert, **LexisNexis Risk Solutions**

Dr. Liliya Gelemerova, Head of UK Financial Security, **Crédit Agricole CIB**

1:10PM-2:00PM

AMA (ASK ME ANYTHING) – AI: What’s Real and What’s Hype

With all the talk about how various forms of AI can revolutionize the AFC universe, including AML/AFC software, it’s time for a frank assessment of what really lies ahead – and what the timetable is likely to be. Complicating the issue is regulators’ interest in financial institutions’ use of advanced technology – and governments in the EU and UK moving toward regulating AI advances. Bring your questions and more to our AMA session; we’ll have the answers.

You will learn how to:

- Ascertain how – and whether – AI is likely to change your job in the near future with developments like perpetual KYC
- Analyze what regulators’ attitudes toward RegTech mean for your organization
- Identify which questions your institution should be asking about the implementation of innovative technologies, including risks and costs

Moderator:

Dr Mark Turkington, Advisor, **Clientism**

Presenters:

Ted Datta, Senior Director, Head of Industry Practice Group, Financial Crime Compliance & Third-Party Risk, Europe, Africa & Americas, **Moody’s**

Marta Jaksona, Deputy Head, **FIU Latvia**

Karim Tadjer, Global Head Financial Crime and Fraud Prevention, **ING**.

1:10PM-2:00PM

TBD

1:10PM-2:00PM

TBD

2:00PM-2:30PM

Networking and Refreshment Break in Exhibit Hall

2:30PM-3:20PM

Keeping Up With the Crypto Chronicles

The cryptoasset world keeps evolving at a pace that can be dizzying in its complexities, both in its operation and its regulation. Our panel of experts will keep you up to date on the outlook for crypto in Europe.

You will learn how to:

- Interpret the latest changes in MiCA, as well as proposed crypto regulations in the US and UK, in terms of how they may impact your organization
- Navigate the challenges of the “sunrise issue” to the Travel Rule
- Conduct AML investigations at cryptocurrency companies and how this process differs from traditional finance.

Moderator:

Joby Carpenter, Global Subject Matter Expert in Cryptoassets, Illicit Finance and Emerging Threats, **ACAMS**

Presenters:

Michael Blackwell, CAMS- RM, Head of AML/CFT Ireland, **Coinbase**

Lora von Ploetz, Head of AML Supervision of Payment Institutions, Agents and Crypto, **BaFin**

David Zacks, Senior Director, Compliance, **Kraken Digital Asset Exchange**

2:30PM-3:20PM

Emerging Concerns: From Gambling Platforms to Digital Music

Regulators, law enforcement and AFC specialists throughout Europe are racing to adjust to the ever-shifting landscape of new typologies of sanctions evasion and terrorist financing, including the use of OTC brokers, “unhosted” wallets and virtual IBANs. When even Spotify has been used to launder money, it’s clear that detecting suspicious behaviour has never been harder. Our panellists will bring you up to date on emerging concerns and ways to combat them.

Moderator:

Markus Schulz, Global head FCCO & Global Compliance Lead KYC Enhancement Programme (EP), **ING**

Presenters:

Samira Duijnmayr, Compliance Manager – Regulatory and Financial Crime, **Booking.com**

Siobhain Ivers, Director, Global Compliance, **Etsy**

Adam McLaughlin, Global Head of Financial Crime Strategy & AML SME, **NICE Actimize**

Aidan Moriarty, CAMS, Director, Risk and Compliance, **PayPal**

2:30PM-3:20PM	TBD
2:30PM-3:20PM	TBD
3:20PM-3:50PM	Networking and Refreshment Break in Exhibit Hall
3:50PM-4:45PM	<p>Sanctions and Export Controls: Buckling Up and Buckling Down</p> <p>As ACAMS' inaugural Global Threats Report noted earlier this year, executives of European financial institutions said that the complex challenge of staying "sanctions compliant" was one of their biggest concerns. Respondents based in Europe also registered a significant expectation of sanctions reform, with 58% considering it 'very likely,' surpassing all other regions. In the current landscape, converging systems of sanctions and export controls are resulting in turbulent conditions for FI executives and compliance professionals. In this session, leading experts will provide their best guidance on weathering the deluge of new and expanded expectations. They'll also forecast what new kinds of sanctions might be on the horizon and how to adapt your compliance program accordingly.</p> <p>Moderator: Dr. Justine Walker, Global Head – Sanctions, Compliance and Risk, ACAMS</p> <p>Presenters: Anu Mathur Boyd, Head of FCC and MLRO, WBNL, ING Bank</p> <p>John Smith, Co-Head, Morrison Foerster's National Security Practice</p> <p>Brian Wilson, Managing Director, Geopolitical and Sanctions Risk, UBS</p>
4:45PM-4:55PM	<p>Global AFC Threats: Today's Challenges and Hazards on the Horizon</p> <p>Presenter: Markus Schulz, Global head FCC& Global Compliance Lead KYC Enhancement Programme (EP), ING</p>
4:55PM-5:25PM	<p>Special Presentation</p> <p>Moderator: Craig Timm, U.S. Head of AML, ACAMS</p> <p>Presenter: Gabriel Seixas, European Prosecutor Luxembourg, European Public Prosecutors Office (EPPO)</p>
5:25PM-5:30PM	Closing Remarks
5:30PM-7:00PM	Networking Reception

Day 2

Wednesday 5/8

8:00AM-3:40PM	Registration Desk Open
8:00AM-4:45PM	Exhibit Hall Open
8:00AM-9:00AM	Networking Continental Breakfast in Exhibit Hall
9:00AM-9:30AM	<p>Welcome and Keynote Remarks With Q&A</p> <p>Moderator: Kieran Beer, CAMS, Chief Analyst, Director of Editorial Content, ACAMS</p> <p>Presenter: Janneke de Smet-Dierckx, Deputy Chief Prosecutor, Netherlands Public Prosecution Service</p>
9:30AM-10:40AM	<p>Executive Roundtable: The View From the Corner Offices</p> <p>Join our top industry leaders for a frank talk as they share practical thoughts and offer guidance on how the latest AFC/AML developments in Europe might change your work. This session provides an industry view on the issues discussed in the regulatory roundtable.</p> <p>Moderator: Shilpa Arora, Head of Anti-Financial Crime Products and Solutions, ACAMS</p> <p>Presenters: J. Edward Conway, Global Head of Financial Crime Compliance Framework and Policies, Banco Santander</p> <p>Dr. Robert Mueller, Global Head of AFC Framework and Head of AFC Germany, Deutsche Bank</p> <p>Markus Schulz, Global head FCC& Global Compliance Lead KYC Enhancement Programme (EP), ING</p> <p>Nadia Wilson, Global Head of Transaction Monitoring, Rabobank</p>
10:40AM-11:10AM	Networking and Refreshment Break in Exhibit Hall

11:10AM-12:00PM	<p>The EU’s AML Reforms: Progress, Preparation, and Predictions</p> <p>The creation of the Anti-Money Laundering Authority of the European Union and other measures from the EU’s AML reform package will transform the regulatory landscape in the most comprehensive changes Europe has ever seen. Because of their overwhelming importance, each of these changes is of crucial significance to AML/AFC professionals. Our panelists will analyze the key developments thus far and help you anticipate and prepare for the shifts that are likely to come.</p> <p>Moderator: George Voloshin, CAMS-CGSS, Global Expert, Anti-Financial Crime, ACAMS</p> <p>Presenters: Tommy Hannafin, Head Of Anti-Money Laundering Division, Central Bank of Ireland</p> <p>Luiza Jarocka, CAMS, Head of Compliance FIU, MoneyGram International</p> <p>Toms Platacis, CAMS, Head, FIU Latvia, Board Member, ACAMS Baltics Chapter</p>
11:10AM-12:00PM	TBD
11:10AM-12:00PM	TBD
11:10AM-11:40AM	AML Innovation Session
12:00PM-1:00PM	Networking Luncheon

1:00PM-1:50PM

The ACAMS Great Debate: Do Data Protection Laws Aid Financial Crimes?

The EU has some of the strictest privacy protections in the world, but do these laws hinder the detection of financial crime? The “Yes” side argues that data privacy regulations are making it difficult to act on some problematic customers. The “No” side says there are still plenty of ways to find wrongdoing. Following up on the wildly popular and highly engaging session at the 2023 ACAMS Assembly in Dublin, the ACAMS Great Debate returns in Amsterdam. One topic. Two opposing opinions. Who will get your vote?

Moderator:

Koos Couvée, London Bureau Chief, **ACAMS moneylaundering.com**

Presenters:

Simon Lelieveldt, Director, **Financial History of Amsterdam**, Regulatory and Compliance Consultant

Wibout de Klijne, Director Compliance & Non-Executive Board Member, **Triodos Bank**

1:00PM-1:50PM

Case Studies from the Frontlines of Sanctions Evasion

As the Baltic region stands at the forefront of the EU's boundary with Russia, its role is pivotal in combatting Russian sanctions evasion, particularly concerning trade restrictions/goods-based evasion. This session will feature compelling case studies illustrating various evasion methods. Government and industry representatives will also discuss ongoing efforts to counter evasion and strategies for bolstering enforcement of sanctions against Russia.

Moderator:

Sam Cousins, CGSS, Senior Associate - Sanctions, Ransomware and Risk, **ACAMS**

Presenters:

Paulis Iljenkovs, CAMS, CGSS, Deputy Head, **Latvia FIU**

Mārtiņš Lācis, Executive Board Member, **Latvia Finieris**

1:00PM-1:50PM

TBD

1:00PM-1:30PM

AML Innovation Session

1:30PM-2:20PM

Networking and Refreshment Break in Exhibit Hall

A Time of Tighter Scrutiny for Tax Evasion

European authorities are increasing their scrutiny of how FIs and VASPs combat tax fraud. Compliance officers need to review their tax fraud prevention policies and heighten awareness within their organizations to combat tax evasion.

You will learn how to:

- Perform risk assessment for tax evasion
- Avoid inadvertent facilitation of tax fraud
- Prevent frauds like CumEX-Files dividend transfers

Moderator:

George Voloshin, CAMS-CGSS, Global Expert, Anti-Financial Crime, **ACAMS**

Presenters:

Guy Ficco, Criminal Investigation Chief, **Internal Revenue Service-Criminal Investigation (IRS-CI)**

Linda Hamilton, Head of Organised Crime, **HM Revenue and Customs**

Dr. Robert Mueller, Global Head of AFC Framework and Head of AFC Germany, **Deutsche Bank**

2:20PM-3:10PM

MINI WORKSHOP – A Powerful Tool: Risk Assessments as Business Builders

A shorter version of our hands-on, multi-hour instructional sessions, mini workshops pack an interactive learning experience into just 50 minutes. After 25 minutes of guidance from our expert panelists, you'll confer with tablemates and then share takeaways with the entire group. In addition to gaining insights from our top-notch speakers, participants also benefit from the collective wisdom and experience of other attendees.

A Powerful Tool: Risk Assessments as Business Builder

When done properly, risk assessment is the best way for a financial institution to increase its ability to take on or manage risk through the smart use of resources. A good risk assessment program can be the foundation for a solid business strategy.

You will learn how to:

- Identify challenges to embracing risk assessments as a critical part of an institution's fiduciary responsibility
- Distinguish the risk assessment characteristics specific to individual lines of business
- Evaluate how a country's risk rating change due to political instability affects an institution's risk assessment
- Assess evolving regulatory developments, including recent guidance from the UK's Financial Conduct Authority and the European Banking Authority, and the impact of recent enforcement actions that highlight risk assessment deficiencies

Moderator:

Hue Dang, CAMS-Audit, Global Head of New Ventures, **ACAMS**

Presenters:

Yuri Broodman, CAMS, Chief Compliance Officer, **SEB Luxembourg**

Marc Fungard, Head of FinCrime, **Stripe**

Jaap van der Molen, Managing Director, Head of Detecting FC, **ABN AMRO Bank N.V**

2:20PM-3:10PM

TBD

2:20PM-2:50PM

AML Innovation Session – Presented by Ripjar

Challenges and Opportunities from AI in Compliance

Hear about some of the ways in which different types of machine learning and artificial intelligence (AI) can be used in regulated compliance activities such as customer screening, while addressing a range of risks. Jeremy and Gabriel will discuss the latest innovations in generative AI – typified by ChatGPT – and discuss the choices that companies have in order to leverage the capability without falling victim to hallucination and other concerns. The session will also discuss the realities of using machine learning AI in tier 1 global banking environments and look ahead to where AI tools will develop in the future.

Presenters:Jeremy Annis, Chief Executive Officer, **Ripjar**Gabriel Hopkins, Chief Product Officer, **Ripjar**

3:10PM-3:40PM

Networking and Refreshment Break in Exhibit Hall

3:40PM-4:40PM

Battling Blood Money: Combatting the Financing of Terrorism

Hamas' bloody incursion into Israel in October 2023 brought the issue of terrorist finance into the spotlight once again. As with other types of criminal activity, disrupting terrorist groups' funding mechanisms is key to limiting their effectiveness, and financial institutions' role is vital. Expert panelists from the public and private sectors will provide insight and guidance. Topics will include changes in terrorist financing trends, including the latest fundraising techniques and the use of cryptocurrency, as well as how to enable humanitarian assistance while preventing the misuse of funds for illicit activities.

Moderator:Dr. Justine Walker, Global Head – Sanctions, Compliance and Risk, **ACAMS****Presenters:**William Capra, Special Agent, **Homeland Security Investigations**Casey Jones, Head of Training, Engagement and Innovation, National Terrorist Financial Investigation Unit (NTFIU), **Metropolitan Police**Hennie Verbeek-Kusters, Head, **FIU Netherlands**

4:40PM-5:00PM

Special Presentation

5:00PM-5:05PM

Closing Remarks