

The Assembly Europe Program

Pre Conference Training

Monday 5/12

8:00AM-5:30PM	Pre-Conference Registration
8:00AM-9:00AM	Workshop A Check-In (Separate registration and related fees apply.)
8:00AM-9:00AM	Networking Continental Breakfast

9:00AM-12:00PM

WORKSHOP A - Both Science and Art: Mastering Fraud Risk Assessments (Separate registration and related fees apply.)

Fraud is the fastest-growing and most reported financial crime globally, presenting significant challenges for financial institutions. In response to this escalating threat, banks have enacted controls to block illicit transactions and flag suspicious activity; however, more comprehensive strategies are necessary to stay ahead. This hands-on workshop explores how financial institutions can enhance their fraud prevention efforts by adopting a proactive approach that effectively addresses the evolving landscape of financial crime.

Participants will gain valuable insights into conducting successful fraud risk assessments, which are crucial for identifying vulnerabilities within their systems. By the end of the workshop, attendees will be equipped with the tools and techniques to strengthen their defences against fraud, enhancing their overall risk management frameworks.

Key Areas Covered

- Developing a detailed fraud risk assessment methodology that can be employed regardless of the organization's maturity level
- Reconciling quantitative and qualitative inputs to your fraud risk assessment
- Developing and delivering an action plan of control enhancements to address systemic vulnerabilities

Who Should Attend

- AML Compliance Officers
- Internal Auditors
- Risk Management Specialists
- Fraud Risk Analysts
- Compliance Analysts
- Financial Crime Investigators
- Governance, Risk, and Compliance (GRC) Officers
- Forensic Accountants
- Audit Managers

Presenters:

Shilpa Arora, Head of Anti-Financial Crime Products and Solutions, **ACAMS**

Ruairí de Burca, Director of Fraud and Financial Crime Risk (MLRO), **Monzo**

12:00PM-1:00PM

Workshop B Check-In (Separate registration and related fees apply.)

1:00PM-4:00PM

WORKSHOP B - Do I Know You? Navigating KYC Challenges in the Virtual Asset Industry (Separate registration and related fees apply.)

As the virtual asset landscape continues to evolve, virtual assets service providers (VASPs) face unique challenges in implementing effective KYC processes while balancing regulatory compliance, risk management and operational efficiency. This dynamic workshop will equip participants with the knowledge and tools to navigate the complex KYC environment, ensuring both regulatory adherence and customer trust in an increasingly scrutinized industry.

Key Areas Covered

- Analysing key regulatory requirements, including the FATF Travel Rule, to develop a comprehensive KYC framework that addresses multi-jurisdictional compliance challenges for VASPs
- Establishing risk-based KYC procedures that effectively balance user privacy concerns with the need for transparency in virtual asset transactions
- Enhancing KYC processes by using AI to improve operational efficiency while maintaining robust ongoing monitoring and record-keeping practices

Who Should Attend

- Compliance Officers
- Risk Management Professionals
- Technology Specialists
- Legal Advisors
- Executives and Decision-Makers
- Investors and Stakeholders

Presenters:

Craig Timm, Senior Director Anti-Money Laundering, **ACAMS**

Nathalie Bosse, CAMS, CGSS, Anti-Money Laundering, KYC, Anti-Corruption and International Sanctions Consultant

Nadia Wilson, Global Head of Transaction Monitoring, **Rabobank**

4:00PM-5:30PM

Welcome Reception

The Assembly Europe Program

Day 1

Tuesday 5/13

8:00AM-6:30PM

Registration Desk Open

8:00AM-6:30PM

Exhibit Hall Open

8:00AM-8:50AM

Networking Continental Breakfast in Exhibit Hall

9:00AM-9:10AM

Welcome Remarks

9:10AM-9:40AM

Keynote Address With Q&A

Moderator:

Rick McDonell, Former Executive Secretary, **Financial Action Task Force (FATF)**, Executive Director, **ACAMS**

Presenter:

Elisa de Anda Madrazo, President, **Financial Action Task Force (FATF)**

9:40AM-10:40AM

Brace for Impact: A Regulatory Roundtable

During this panel, representatives from leading regulatory bodies will analyse the ongoing transformation of Europe's regulatory landscape. Attendees will receive guidance on navigating the many challenges brought on by the European Union's Anti-Money Laundering Regulation (AMLR) and the new Anti-Money Laundering Directive (AMLD), as well as an update on the EU's AML Authority (AMLA) and its expected priorities. Additionally, our speakers will address the upcoming regulatory technical standards, FATF's Recommendation 16 on Payment Transparency, the upcoming FATF evaluations and more.

Moderator:

Kieran Beer, CAMS, Chief Analyst, Director of Editorial Content, **ACAMS**

Presenters:

Anthony Cahalan, Head of Financial Integrity Division, **Central Bank of Ireland**

Willem Schudel, Head of Department, Financial Crime Supervision (AML/TF), **De Nederlandsche Bank**

Lora von Plötz, Head of AML Supervision and Payment Institutions, **BaFin (Federal Financial Supervisory Authority)**

10:40AM-11:10AM

Networking and Refreshment Break in Exhibit Hall

11:10AM-11:40AM

11:40AM-11:50AM

11:50AM-12:40PM

Special Presentation

Transition Break

En Garde: Protecting Against Authorized Push Payments Fraud and Other Online Schemes

Modern fraudsters have gone far beyond forged signatures. Today's savvy criminals focus on digital schemes such as authorized push payments (APP) fraud. Using elaborate social engineering, fraudsters trick victims into sending money to an account they control. This session looks at ways to detect and protect against these new and sophisticated scams.

You will learn how to:

- Analyse recent reforms to protect online fraud victims, including the UK's APP Fraud Reimbursement Rule
- Identify the tactics used by bad actors to target former fraud victims for recovery scams
- Utilize anti-fraud technology such as behavioural biometrics to spot and stop potential scams

Moderator:

Joby Carpenter, SME, AML, Thought Leadership, **ACAMS**

Presenters:

Jessie Apple, Group Head of Financial Crime, **WISE**

Jaco Struik, Vice President, Global Head of Fraud, **Aspire**

POWER SESSION
11:50AM-12:40PM

Tracing Corporate Lineage: The Impact of Sanctions on Securities - Presented by Dow Jones

We examine corporate lineage and how it connects with global sanctions to shape the world of securities; by exploring ties in ownership hierarchies which have significant implications for directly and indirectly controlled corporate issuers.

You will learn how to:

- Identify how corporate lineage and ownership hierarchies influence the enforcement and impact of global sanctions on securities.
- Analyze the direct and indirect effects of sanctions on corporate issuers within complex ownership structures.
- Assess regulatory and compliance challenges related to sanctioned entities and their affiliated securities.

Presenters:

Haider Mannan, Founder, **BigTXN**

Miroslava Panuscikova, Director, Strategic Client Advisory, Risk & Compliance, **Dow Jones**

12:40PM-1:40PM

Networking Luncheon

1:40PM-2:30PM

Masters of Elusion: Keeping Up with Russian Sanctions Evasion Threats

Much of the world has come together to oppose the Russian invasion of Ukraine, imposing tough sanctions meant to damage Russia's economy and weaken its war effort. Despite this unified opposition, Russia has proven quite adept at circumvention. Our expert speakers will shine a light on the latest Russia sanctions evasion typologies.

You will learn how to:

- Analyse recent government guidance to protect against sanctions circumvention
- Examine current evasion trends and typologies
- Assess the necessary controls for an effective sanctions compliance framework

Moderator:

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

Presenters:

Mike Dunlop, CAMS-FCI, Head of Economic Sanctions Monitoring, **Rabobank**

Maya Preiswerk, Group Head of Sanctions, **Lombard Odier Group**

Hera Smith, Director, Industry Practice Lead, Financial Crime Compliance for the UK, **Moody's**

1:40PM-2:30PM

French Track - Vive la France: A Look at the French Regulatory Landscape

Join us as representatives from domestic regulatory bodies discuss the current state of France's regulatory developments and address country-specific compliance topics.

You will learn how to:

- Analyse the first decade of France's parquet national financier (PNF) and its impact on AML compliance
- Understand the new French whistleblower protections
- Examine the benefits and disadvantages of the country's new regulatory regime on French-based VASPs

Moderator:

Gabriel Vedrenne, Senior Reporter, **ACAMS**

Preventing Financial Crime with Behavioral Intelligence and Link Analysis - Presented by BioCatch

Conventional fraud prevention and AML technologies are no longer sufficient. Criminals are continuously evolving, recruiting individuals, and creating account networks that remain undetected by traditional device-based, transaction monitoring, and network analysis solutions—heightening risks for financial institutions. The most effective strategy to combat fraud, money laundering, and financial crime is a proactive and holistic approach.

Join this insightful webinar to discover how behavioral intelligence can expose hidden criminal networks, enhance investigative efficiency, and identify money laundering accounts before any harm is done. The right technology, combined with the right insights, leads to stronger business outcomes.

You will learn how to:

- Exploring the advantages of proactive financial crime prevention with behavioral intelligence
- Gaining insights into the evolving financial crime landscape and distinct mule account behaviors
- Leveraging link analysis to uncover, prioritize, and investigate criminal networks

Presenter:

Kevin Donovan, Senior Vice President of Emerging Networks, **BioCatch**

Networking and Refreshment Break in Exhibit Hall

3:00PM-3:45PM

On the Horizon: The Future of Crypto in Europe

Cryptocurrencies were set to go mainstream and reinvent financial services. Then came the FTX collapse, which heightened the focus on crypto regulation and highlighted the need for consumer protections. During this panel, our experts will provide insights into current and future crypto-asset regulatory developments in Europe.

You will learn how to:

- Navigate the challenges of integrating MiCA into your institution's AML program
- Understand how the onset of AMLA will impact the supervision of crypto platforms
- Prepare for the next round of FATF evaluations, which includes the implementation of virtual asset regulations such as Recommendation 15

Moderator:

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

Presenters:

Yoann Briant, Secretary General & Director of Compliance and Risk, **Coinhouse**

William O'Rorke, Partner- Regulatory & compliance, **ORWL** Board Member, **ADAN**

3:00PM-3:45PM

French Track - Gold Medal: How Financial Intelligence Saved the Paris Olympics

Everyone knows that Paris hosted the 33rd Olympic Games from July 26 to August 11, 2024. What we did not know was that the country prevented three potentially deadly attacks during this time. Join this session for an in-depth discussion on how France's financial intelligence unit, Tracfin, worked with 170 agencies domestically and abroad to prevent terrorism at the Summer Games. Our expert panellists will dive into the thrilling story of how Tracfin leveraged cutting-edge transaction monitoring and cross-border information sharing to swiftly identify and thwart imminent attacks.

Moderator:

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

POWER SESSION
3:00PM-3:45PM

Putting the p into KYC: Understand Risk, Trust your Decisions, Open Opportunities - Presented by NICE Actimize

KYC is the cornerstone of any financial crime and compliance program. Getting it wrong has far reaching consequences across the whole organization, but getting it right is fraught with difficulties. Inconsistent data, disconnected teams, heavily manual processes and potentially unreliable decisions.

There is a better way, improving data clarity and consolidation and putting perpetual into KYC provides much better oversight and delivers better decisions. Technology makes pKYC possible as breaks down team and data silos, ensuring customers activity, behaviour and relationships are taken into account in understanding the customer and their risk. Providing greater opportunities for organizations to manage risk and reward.

You will learn how to:

- What pKYC really means for your organization
- How technology is leading the pKYC approach
- How your organization can benefit from pKYC
- What the future opportunities are for pKYC

Presenters:

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

Daniel Orchard, EMEA KYC Specialist, **NICE Actimize**

3:45PM-4:05PM

Networking and Refreshment Break in Exhibit Hall

4:05PM-4:50PM

New Tech, New Rules: Reining in AI

It is not a stretch to say that artificial intelligence has reshaped global finance. However, with great power comes great responsibility. During this panel, our expert speakers will explore efforts to mitigate risks linked to AI.

You will learn how to:

- Analyse current efforts to regulate artificial intelligence, including the EU's AI Act
- Enhance CDD processes to manage Generative AI threats, such as deepfakes, which aim to bypass banks' traditional security measures
- Use innovative tools such as AI and blockchain analytics to ensure authentication and detect illicit activity

Moderator:

David Clark, Senior Financial Crime Compliance SME & Change Manager, **ING**

Presenter:

Matthias Laporte, Head of Financial Security and Compliance, **Banque de France**

4:50PM-5:10PM

Special Presentation with Human Trafficking Expert**Moderator:**

Joby Carpenter, SME, AML, Thought Leadership, **ACAMS**

Presenter:

Malaika Oringo, Founder & CEO, Human Trafficking Expert, **Footprint to Freedom**

5:10PM-5:10PM

Closing Remarks

5:10PM-6:30PM

Networking Reception

The Assembly Europe Program

Day 2

Wednesday 5/14

8:00AM-3:40PM

Registration Desk Open

8:00AM-3:40PM

Exhibit Hall Open

8:00AM-9:00AM

Networking Continental Breakfast in Exhibit Hall

9:00AM-9:05AM

Welcome Remarks

Angela Salter, Chief Product Officer, **ACAMS**

9:00AM-9:30AM

Keynote Remarks With Q&A

Moderator:

Dr. Justine Walker, Global Head - Sanctions, Compliance and Risk, **ACAMS**

Presenter:

François Villeroy de Galhau, Governor, **Bank of France**

9:30AM-10:20AM

Executive Roundtable: Principal Perspectives: An Executive Roundtable

Join our top compliance leaders for practical insights and guidance on the issues discussed during the regulatory panel. Experts from top financial institutions will analyse current and upcoming regulatory developments from an industry perspective and their global and domestic impact on the AML community.

Moderator:

Shilpa Arora, Head of Anti-Financial Crime Products and Solutions, **ACAMS**

Presenters:

Stephanie Maarek, Head of Compliance, **BNP Paribas**

Rich May, Head of Financial Crime & Global HSBC Head for Wholesale Banking, **HSBC Europe**

Grégoire Simon-Barboux, Global Chief Compliance Officer, **Société Générale**

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

10:20AM-10:50AM

Networking and Refreshment Break in Exhibit Hall

10:50AM-11:40AM

Mapping the Territory: A Look at Global Sanctions Trends and Geopolitical Risks

The more things change, the more they stay the same. While sanctions are consistently changing, political conflicts between nations remain a constant. For compliance professionals who regularly analyse politics and geography to determine exposure, this means having to grapple with sanctions challenges. Join our panel of experts for an in-depth discussion on key trends in global sanctions, including a forward look at key regimes like Russia and China and how the interrelation of sanctions and geopolitics affects your AFC program. They will also address the growing “sanctionization” of export controls and the importance of understanding differences between sanctions, AML and export controls.

Moderator:

Dr. Justine Walker, Global Head - Sanctions, Compliance and Risk,
ACAMS

Presenters:

Helene Dewing-Kapur, Europe Head of Financial Crime Sanctions, **HSBC**

John E. Smith, Partner/Co-Head of National Security Practice, **Morrison Foerster**

11:40AM-12:30PM

Breaking Down Barriers: Collaboration Beyond Silos

While silos may have their place in agriculture, in business they often symbolize isolation. Yet they can cultivate profound expertise within teams. The challenge lies in balancing this specialization with the need to contribute diverse and complementary skills across the organization. Join us for a panel discussion featuring experts from various sectors as they share strategies to enhance communication and collaboration, propelling AML/AFC goals forward.

Moderator:

Rajeev Ahya, CAMS, Anti-Financial Crime Subject Matter Expert,
Deutsche Bank

Presenters:

Audrey Milesi, CEO, **AMC-Advisory**

Bertrand Salewyn, Global Head of Financial Crime, **Société Générale**

11:40AM-12:30PM

Case Study - Smells Suspicious: The Prestige Perfumes Money Laundering Case

On July 24, 2024 the Netherlands Public Prosecution Service disclosed that Prestige Perfumes agreed to pay a significant fine and implement compliance improvements after authorities uncovered a €40 million money laundering scheme involving the business. Join this session for an in-depth discussion on how a Dutch perfume wholesaler facilitated the laundering of illicit funds linked to drug trafficking and other crimes from 2016-2022 by failing to conduct due diligence on clients making suspicious payments through complex networks of third-party entities. This case study highlights the vulnerability of luxury goods sellers to money laundering and serves as a stark warning to businesses in non-financial sectors about the importance of robust anti-money laundering (AML) and compliance measures.

Moderator:Koos Couvée, London Bureau Chief, **ACAMS moneylaundering.com****Presenter:**Niels Huisman, Senior Public Prosecutor, **Netherlands Public Prosecution Service**

POWER SESSION

11:40AM-12:30PM

12:30PM-1:30PM

Presented by Protiviti

Networking Luncheon

1:30PM-2:10PM

In the Headlines: ACAMS MLDC Presents the Latest Developments in AML/AFC

Putting together an ACAMS conference takes months of planning, but news keeps coming even after the programme is developed. So this session, presented by *ACAMS moneylaundering.com*, is dedicated to covering everything we did not know about when we put together the ACAMS Europe lineup. No matter the late-breaking topics, our seasoned panellists will be able to address them – from the latest legal/regulatory actions to whatever the world's fraudsters are up to now. Do you have questions? They have answers. Don't miss this chance to go beyond the most recent headlines for insight and analysis you won't find anywhere else.

Moderator:Kieran Beer, CAMS, Chief Analyst, Director of Editorial Content, **ACAMS****Presenter:**Dr. Felix Helmstädter, Partner, **Morrison Foerster**

1:30PM-2:10PM

Trash Talk: A Spotlight on Waste Trafficking

Garbage is expensive – at least, properly disposing of it is. Costs often include treatment, technology and labour costs to comply with national laws and environmental regulations. To avoid these fees, businesses will work with criminal networks to export the waste into other countries with less strict environmental standards, thus engaging in waste trafficking. During this session, we will look at ways to combat this complex environmental crime with far-reaching consequences for human health and ecosystems alike.

You will learn how to:

- Develop comprehensive prevention strategies by understanding the links between waste trafficking, corruption and organized crime
- Implement tracing techniques to identify illicit financial flows and key actors in waste trafficking networks
- Foster cross-sector collaboration and information sharing to enhance detection and enforcement efforts

2:10PM-2:40PM

Networking and Refreshment Break in Exhibit Hall

2:40PM-3:25PM

The Good Fight: Combatting Terrorist Financing

The ongoing conflicts in the Middle East and the rise of global extremist networks have thrust terrorist financing back into the spotlight. This session will provide insights on the latest developments and strategies in countering terrorist financing. Topics will include the latest methods used by extremists to fund terrorism, including exploitation of digital assets, and cross-country cooperation to pre-empt and disrupt attacks.

Moderator:

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

Presenter:

Dan Benisty, AML Compliance Director - Northern Europe, **Western Union**

2:40PM-3:25PM

What's Yours Is Mine: Transforming Information Sharing Under Article 75

As Europe prepares for the implementation of new AML regulations, Article 75 of the GDPR has emerged as a pivotal element for facilitating financial intelligence sharing and collaboration among banks and regulators. This panel will explore the implications of Article 75, which establishes a robust legal framework for data exchange, fostering public-private partnerships as cross-border collaborations to effectively combat financial crime while adhering to data protection standards. Join us for a conversation on how this regulation represents a significant shift in collaboration and oversight for Europe's AML community.

Moderator:Markus E. Schulz, Emeritus Chair, **ACAMS Advisory Board****Presenter:**Nick Maxwell, Head of the Research Program, **Future of Financial Intelligence Sharing**

3:25PM-3:40PM

Networking and Refreshment Break in Exhibit Hall

3:40PM-4:30PM

The New Age of Banking: Managing BaaS Risks

As fintech platforms and payment services transform the banking industry, new challenges have emerged in detecting suspicious activity, implementing effective know-your-customer (KYC) procedures and meeting regulatory expectations. Join this session for a comprehensive analysis of the evolving landscape of Banking as a Service (BaaS) and its impact on AML compliance. Our panellists will focus on the framework surrounding International Bank Account Numbers (IBANs), particularly virtual IBANs, and their role in modern financial services.

You will learn how to:

- Implement non-face-to-face KYC procedures for Electronic Money Institutions (EMIs) and Payment Institutions (PIs) to mitigate virtual IBAN risks
- Examine real-time solutions for monitoring suspicious activities in instant payment systems amid third-party liability challenges
- Assess regulatory expectations for managing EMI/PI relationships, focusing on client due diligence and virtual IBAN transfers

Moderator:Craig Timm, Senior Director of AML, **ACAMS****Presenter:**Nadia Wilson, Global Head of Transaction Monitoring, **Rabobank**

4:30PM-5:00PM

No One's Home: The Link Between Illegal Immigration and Financial Crime

Europe's illegal immigration problem is a hot-button issue. This panel explores the intricate connection between illegal immigration and financial crime, focusing on the role of organized crime networks in facilitating unauthorized crossings. As global conflicts and instability drive an increase in displaced individuals seeking refuge, criminal organizations exploit this vulnerability, offering high-risk "facilitation services" at exorbitant costs. We will examine how these activities intersect with money laundering, terrorist financing and human trafficking, and discuss the challenges faced by financial institutions and law enforcement in combating these interconnected crimes.

You will learn how to:

- Identify key typologies associated with migrant smuggling, including hawala systems, cash couriers and trade-based money laundering schemes
- Analyse the financial flows related to illegal immigration networks, including red flags that may indicate potential terrorist financing activities
- Enhance transaction monitoring and CDD processes to detect and report suspicious activities linked to migrant smuggling and related financial crimes, including human trafficking

Presenters:

Jill Adams, Strategic Engagement Lead, Financial Crimes Section, Criminal Investigative Division, **Federal Bureau of Investigation (FBI)**

Tarana Baghirova, Financial Investigations Programme Lead, **OSCE**

5:00PM-5:05PM

Closing Remarks