

Pre-Conference Training

Sunday 3/20

8:00AM-9:00AM	CAMS Examination Preparation Seminar Check-in (Separate registration required.)
8:00AM-7:00PM	Main Conference Registration Desk Open <i>Bags, Lanyards and Badges courtesy of AI Oasis</i>
8:00AM-9:00AM	Pre-Conference Workshop A (Separate registration required)
9:00AM-4:30PM	CAMS Examination Preparation Seminar Led by CAMS-certified instructors, the CAMS Examination Preparation Seminar reviews critical information in an easy-to-follow format that prepares you to sit for the CAMS Examination. Benefit from this interactive study session as AML experts walk you through core content areas and practice questions. To register for a live-preparation seminar please contact salesrequests@acams.org . Instructor: Peter D. Wild, CAMS-Audit, Founder, Wild AML Solutions
9:00AM-5:00PM	CGSS Preparation Seminar Earn your Certified Global Sanctions Specialist (CGSS) credential, which will equip you with a global credential that represents a serious commitment to compliance with sanctions regulations. To be eligible for the CGSS Exam you must have 40 qualifying credits based on education, other professional certification, and/or professional experience in the sanctions or financial crime compliance field. To register for a live-preparation seminar please contact salesrequests@acams.org . Instructor: Kenneth Simmons, CAMS-Audit, CAMS-FCI, CGSS, CRCM, Chief Executive Officer, Compliance & AML Solutions

9:00AM-12:00PM

WORKSHOP A: The Deeper Dive: Using Forensic Accounting to Solve Financial Crimes

At its most basic level, fighting financial crime is about discovery – whether it’s suspicious transactions, fraudulent activities or identities that don’t match documentation. And sometimes that requires the kind of in-depth investigation that forensic accounting provides. Led by experts in the field, attendees will explore forensic fundamentals, illustrating how it differs from tools such as audits and how it can support AML. Then teams will plunge into real-life deep dives where forensic accounting went beneath the surface to crack the case. **Key Areas Covered**

- Defining forensic accounting foundational concepts to differentiate from AML tools such as audit and determine best practices of planning and executing a forensic exam
- Managing forensic investigations including documentation to support law enforcement and potential prosecutions and rectify systemic gaps to deter recurrence of criminal activity
- Conducting interactive groups exercises to deconstruct AML forensic investigations to identify best practices in areas such as unraveling complex transactions and quantifying results

Who Should Attend

- Compliance Officers
- IT Specialists
- Audit Personnel
- FIU Members
- Law Enforcement
- Industry Consultants

Instructors:

Victor R. Cardona, CAMS, Senior Vice President, BSA Officer, **Golden State Bank** Kareem Carter, Deputy Director, Global Operations Policy and Support, **Internal Revenue Service - Criminal Investigations (IRS-CI)** Jason Chorlins, CAMS, Principal Banking Practice Leader, Risk Advisory Services, **Kaufman, Rossin & Co.**

12:00PM-1:00PM

Workshop B Check-in (Separate registration required.)

1:00PM-4:00PM

WORKSHOP B: Orchestrating Change: The Art of Fine-Tuning Risk Assessment Systems

Risk assessments are a key instrument for fighting financial crime – and this workshop shows how to keep them in tune with today’s ever-changing challenges. Expert facilitators set the stage, sharing cutting-edge insights on the changing roles and requirements of risk assessments in a time of advanced technologies, financial innovation and growing regulatory demands. Attendees then break into groups and conduct team exercises on harmonizing risk assessment protocols in areas such as sovereign exposure, onboarding and monitoring and data-driven case management. Then lessons learned are shared with the audience, providing additional constructive thinking and creative solutions. It’s a can’t-miss master class to ensure risk assessment systems hit all the right notes. Be there. **Key**

Areas Covered

- Detailing the role of the risk assessment process and its core requirements as outlined in the FFIEC AM Examination Manual and other regulatory guidance
- Identifying essential risk assessment components such as geography, client profile and products and analyzing methodologies to support precise analysis
- Outlining post-assessment protocols such as validation of results and utilizing findings to strengthen control frameworks across enterprise going forward

Who Should Attend

- Compliance Managers
- IT Specialists
- AML Officers
- Regulators
- FIU Team Members
- Industry Consultants

Instructors:

Hue Dang, CAMS-Audit, Vice President, Global Head of Business Development and New Ventures, **ACAMS** Patrick Dutton, Regional Head of Risk Assessment, **HSBC** Sarah Beth Felix, CAMS, Founder and President, **Palmera Consulting** Howard R. Fields, CAMS, Senior Vice President / Group Head – AML, Trade Sanctions and Export Controls Compliance Counsel, **Mastercard**

1:00PM-6:30PM

Registration Desk Open

Bags, Lanyards and Badges courtesy of AI Oasis

5:00PM-5:30PM

ACAMS First Time Attendee Orientation

5:30PM-7:00PM

Welcome Reception in South Palm Court

Day 1

Monday 3/21

7:30AM-5:10PM	Registration Desk Open <i>Bags, Lanyards and Badges courtesy of AI Oasis</i>
7:30AM-6:50PM	Exhibit Hall Open
7:30AM-8:30AM	Networking Continental Breakfast in Exhibit Hall
7:30AM-8:30AM	ACAMS Enterprise Breakfast (by invitation only)
8:30AM-8:40AM	Welcome Remarks Scott Liles, President and Managing Director, ACAMS
8:40AM-9:10AM	Keynote Address and Q&A
9:10AM-10:35AM	Regulatory Roundtable: A High-Level Briefing with Top Regulatory Leaders <ul style="list-style-type: none">· Reviewing recent trends in regulatory developments such as growing calls for stricter oversight of cryptocurrency firms and service providers in areas including client data collection· Analyzing increasing synchronization and growing divergences between US and other jurisdictions in areas such as sanctions and privacy to assess impacts for AML practitioners· Discussing required skills and resources to meet evolving regulatory expectations for AML best practices in areas such as technological proficiency and oversight effectiveness Moderator: Kieran Beer, CAMS, Chief Analyst, Director of Editorial Content, ACAMS Presenters: Lisa D. Arquette, CAMS, Associate Director, Anti-Money Laundering & Cyber Fraud Branch, Federal Deposit Insurance Corporation (FDIC) Katie Ford, Deputy Associate Director, Policy Division, Financial Crimes Enforcement Network (FinCEN) Donna M. Murphy, Deputy Comptroller for Compliance Risk, Office of the Comptroller of the Currency (OCC) Suzanne Williams, Deputy Associate Director, Federal Reserve Board
10:35AM-11:05PM	Networking and Refreshment Break in Exhibit Hall

11:05AM-12:05PM

Priority One: Rising to the Challenges of FinCEN's AML/CTF National Priorities

- Reviewing FinCEN's reasoning to designate corruption, cybercrime, terrorist financing, TCOs, drug and human trafficking, fraud and proliferation financing as national priorities
- Analyzing key FinCEN statements to take pro-active steps such as self-assessment of institutional alignment of AML controls, policies and practices with new national priorities
- Evaluating strategies to integrate priorities into legacy compliance systems in areas such as transition monitoring or risk exposure in anticipation of issuance of final regulations

Moderator:

Craig Timm, Managing Director, Financial Crimes Emerging Risk, Strategic Initiatives & Government Liaison, **Bank of America**

Presenters:

Lisa Grigg, Chief Executive and BSA Officer, Enterprise Financial Crimes Compliance, **U.S. Bank** Joshua Kirschenbaum, Non-Resident Fellow, **German Marshall Fund** Dan Stipano, Partner, **Davis Polk & Wardwell LLP**

12:05PM-1:20PM

Networking Luncheon

12:05PM-1:20PM

AML Knowledge Luncheon - Presented by WorkFusion

12:05PM-1:20PM

AML Knowledge Luncheon

1:20PM-2:20PM

FinCEN National Priorities: Fighting the New Drug Wars

- Outlining shifting typologies involving drug trafficking including elevated fentanyl trafficking from Mexico and shipments of precursor chemicals for synthetic opioids from China
- Detailing cartels' growing use of Asian professional money laundering organizations to facilitate exchanges of US and Chinese currency or serve as brokers in TBML schemes
- Examining complexities of new laundering methods such as Mexican cartel transfers via front companies to Chinese citizens living in US to facilitate placement, layering and integration

Moderator:

Lauren Kohr, CAMS, CAMS-FCI, Senior AML Director - Americas, **ACAMS**

Presenters:

Raul Aguilar, Deputy Assistant Director, **Homeland Security Investigations (HSI)** Craig Timm, Managing Director, Financial Crimes Emerging Risk, Strategic Initiatives & Government Liaison, **Bank of America** Wendy C. Woolcock, Special Agent in Charge, Special Operations Division, **Drug Enforcement Administration (DEA)** Arthur Wyatt, Chief, Narcotic and Dangerous Drug Section, **U.S. Department of Justice**

1:20PM-2:20PM

Afghanistan, the Taliban and Where the Fight Against Terrorism Stands

The chaotic end of America's longest war swept the Taliban back into power and raised renewed prospects for Afghanistan becoming a safe harbor for terrorism, money laundering and trafficking in illegal drugs, with the possibility of it spreading throughout the region. Furthermore, the country has also seen a resurgence in activity by ISIS-K, an ISIS affiliate that has shown it has no qualms about murdering innocents, as evidenced by the bombing attack on the Kabul airport last September. Clearly, staying ahead of the issues is a strong challenge for AML professionals. This authoritative panel - comprising experts in military intelligence as well as terrorist financing networks - shares what they know, and what you need to.

Moderator:

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

Presenters:

Brian Filbert, Senior Director - Head of AML Investigations, **Ally Bank**

Edmund Walter Fitton-Brown, Coordinator, Analytical Support and

Sanctions Monitoring Team, **The United Nations** Dennis M. Lormel, CAMS,

President and Chief Executive Officer, **DML Associates** Alex Zerden,

Former U.S. Treasury Department Official, CNAS Adjunct Senior Fellow and

Founder, **Capitol Peak Strategies LLC**

1:20PM-2:20PM

It Just Feels Write: Producing Top-Quality SAR Narratives

- Constructing initial outlines that addresses essential elements of who, what, when, where, why and how to enhance narrative's value to law enforcement and/or regulators
- Incorporating details such as instruments or mechanisms used, transaction dates and amounts and reasoning for why the subject activity is considered suspicious into narrative arc
- Editing narrative to ensure it's clear, concise, comprehensive and chronological, re-check veracity of presented facts and delete irrelevant information to sharpen SAR focus

Moderator:

Megan D. Hodge, Executive Compliance Director, BSA/AML Officer, **Ally Bank**

Presenters:

Harold A. Davis, Supervisory Special Agent, Money Laundering, Forfeiture,

and Bank Fraud Unit, **Federal Bureau of Investigation (FBI)** Lisa Grigg, Chief

Executive and BSA Officer, Enterprise Financial Crimes Compliance, **U.S.**

Bank Steve Gurdak, Group Manager, Washington Baltimore HIDTA,

Northern Virginia Financial Initiative (NVFI) Bryan Tinoco, Senior Vice

President, BSA Officer, **First Foundation Bank**

1:20PM-2:20PM

Crypto Knight? Stealing AML for Challenges of the High-Flying Virtual Asset Sector

- Mapping rapid rise in crypto ecosystems including VASPs and other Digital Asset Entities to detail growing scale and unique sectoral risks such as illicit fiat conversion schemes
- Analyzing trends involving blockchain including Decentralized Finance and Exchanges to develop oversight of transactions occurring outside intermediaries such as banks or brokers
- Surveying efforts globally to define and regulate cryptocurrencies and evaluating trends such as non-fungible tokens and Central Bank Digital Currencies on AML going forward

Moderator:

Amelia Childress, Head of Compliance, Cash App at **Block**

Presenters:

Darnella Banks, Head of Product Compliance, **Cash App** Christel Chan, Director of Compliance, **Paxos** Elena Hughes, Chief Compliance Officer, **Gemini** Melissa Strait, CAMS, Chief Compliance Officer, **Coinbase**

1:20PM-2:20PM

Presented by Thomson Reuters

1:20PM-2:20PM

Presented by

1:20PM-1:50PM

Networking for Caribbean and Latin America

1:50PM-2:20PM

Networking for Women in AML

A compliance career requires grit, ambition and intelligence to get ahead. And women leaders in the AML field may face a unique set of challenges such as managing work/life balances, corporate cultures that might view assertive female leaders negatively, and difficulty in finding supportive mentors and peers. Join us at this informal networking session, where the only agenda is to meet like-minded colleagues, discuss common career hurdles for women in AML and, of course, strategies for overcoming them.

2:20PM-2:40PM

Networking and Refreshment Break in Exhibit Hall

2:40PM-3:40PM

Violence, Disrupted: FinCEN's National Priorities on Terror and Proliferation Finance

- Analyzing financing typologies of domestic violent extremists and foreign terrorist groups to develop 360 view of threats and develop protocols for keeping CTF oversight robust
- Detailing shared objectives of FinCEN priorities on terrorism and proliferation financing to meet regulatory expectations in risk modeling, alert investigation/resolution and SAR filing
- Reviewing FinCEN's national priorities on proliferation financing to mitigate risks such as sanctions evasion involving dual-use goods, banned armaments brokers and shell firms

Moderator:

Dennis M. Lormel, CAMS, President and Chief Executive Officer, **DML**

Associates**Presenters:**

Marcy Forman, CAMS, CGSS, Managing Director, Global Financial Crimes Investigations and Intelligence Head, **Citigroup** Douglas F. Larson, Assistant Section Chief, **Federal Bureau of Investigation (FBI)** Celina B. Realuyo, Global Risk, International Security and Foreign Policy Expert and Member **The Global Initiative Against Transnational Organized Crime**

2:40PM-3:40PM

Latin America: Analyzing Potential Impacts of the AML Act of 2020

- Outlining broadened powers of US agencies to subpoena banks with US correspondent relationships for records of any account including those records maintained outside US
- Reviewing AMLA's increased penalties for actions such as notifying account holders named in subpoenas to determine potential consequences for non-US financial institutions
- Detailing AMLA's beneficial ownership disclosure requirements to examine reduced capacity of individuals and entities to maintain confidentiality in wealth management structures

Moderator:

Marilú Jiménez, Esq., CAMS, Founder and President, **Financial Intelligence Network & Compliance Advisors (FINCAdvisors)**

Presenters:

Clara M. Hurtado, CAMS, Director, Financial Crime Compliance, **Standard Chartered Bank** Lakshmi Kumar, Policy Director, **Global Financial Integrity** Raymond Villanueva, CAMS, Special Agent in Charge, **Homeland Security Investigations (HSI)**

2:40PM-3:40PM

Open Fishbowl Session - SAR Wars: Safely Combating High Suspicious Activity Report Volumes

You CAN sit with us! Join the panel and have your say alongside esteemed speakers and leaders shaping the industry. The session moderator will invite audience members to sit in the open chair and rotate throughout the session adding their take on the topic. Join this highly anticipated discussion, that will review:

- Conducting institutional and client assessments to better determine potential risks, calibrate monitoring to detect activity that is truly suspicious and limit false positive generation
- Reviewing FFIEC guidance on SAR decision-making processes to ensure effective policies, procedures and processes are adhered to and justify non-filing decisions
- Auditing suspicious activity oversight to validate systemic performance, develop objective metrics to support filing decisions and mitigate risks such as “defensive” SARs

Presenters:

Joshua Blazer, Esq., CAMS, Chief BSA/AML Officer, **SoFi** Megan D. Hodge, Executive Compliance Director, BSA/AML Officer, **Ally Bank** Max Levine, Managing Director, Deputy AML Compliance Officer, **Charles Schwab** William J. Voorhees, CAMS, Senior Vice President, Senior Director Financial Intelligence Unit, **Truist Financial Corp.**

2:40PM-3:40PM

Brainstorming: What the Next Wave of Artificial Intelligence Means for AML

- Reviewing how pandemic-related disruptions have accelerated migration of manual AML functions such as data entry and report generation toward efficient AI solutions
- Enhancing data quality by utilizing AI processes such as machine learning and natural language processing to convert unstructured data into harmonized structured data formats
- Utilizing AI to aid integration of algorithmic-led risk functions across enterprise such as fraud pattern detection and transaction mapping to boost AML precision and efficiencies

Moderator:

Bernard Williams Jr, CAMS, Director, Global Head of AML Compliance Governance and Compliance Training, **eBay**

Presenters:

Jason Chorlins, CAMS, Principal Banking Practice Leader, Risk Advisory Services, **Kaufman, Rossin & Co.** Victoria Liu Edison, CAMS, CISM, CRISC, Chief Compliance Officer, Americas, **Ant Group** Scott Nathan, Managing Director, Global Head of AML Transaction Monitoring, **Citigroup** Jack Oskvarek, CAMS, Senior Vice-President, BSA Executive Director, **Wintrust**

2:40PM-3:40PM

Presented by

2:40PM-3:40PM

Presented by

2:40PM-3:10PM

Networking for FinTech & Crypto

Facilitator:

Joby Carpenter, Global SME – Cryptoassets and Illicit Finance, **ACAMS**

3:40PM-4:10PM

Networking and Refreshment Break in Exhibit Hall

4:10PM-4:40PM

Networking for Law Enforcement and Banking Professionals

Facilitator:

Frederick Reynolds, Chief Compliance Officer, **BREX**

4:10PM-5:10PM

The Disruption of Corruption: Staying in Step With FinCEN's National Priorities

- Outlining how domestic and foreign corruption threatens national security by eroding rule of law, misappropriating public assets and weakening faith in democratic institutions
- Analyzing guidance by FinCEN and other authorities to ensure risk-based models target corrupt proceeds laundering typologies and related crimes such as human rights abuses
- Reviewing successfully prosecuted corruption cases to identify best practices to optimize value of SAR narratives, public/private collaboration and peer group alliances

Moderator:

John J. Byrne, CAMS, Esq., Chairman, Company Advisory Board, **AML**

Rightsource

Presenters:

Marisa DeBiase, Vice President, Global Complex Investigations, **MUFG**

Michael Greenman, Senior Vice President, Chief Counsel, AML and

Economic Sanctions Law, **U.S. Bank** Ali M. Moghaddam, JD, CAMS, Head of

Financial Crime Prevention, BSA and OFAC Officer, **City National Bank**

Scott Rembrandt, Deputy Assistant Secretary for Strategic Policy, **U.S.**

Department of the Treasury

4:10PM-5:10PM

Caribbean Focus: AML, TBML and Correspondent Banking in a Post-Covid Context

- Analyzing pandemic's elevated TBML risks such as supply chain disruptions and digital banking growth and evaluating defenses such as public-private partnerships and data sharing
- Reviewing post-pandemic trends involving de-risking issues to discern regulatory priorities and develop pro-active strategies to obtain and maintain correspondent accounts
- Scrutinizing pandemic's permanent effects on Caribbean AML such as accelerated use of technology and new financial crime typologies to adjust oversight protocols as warranted

Moderator:

Melissa Raman, Senior Vice President, Correspondent Banking & Payments Leader, CIB Financial Crimes, **Wells Fargo Corporate & Investment Banking**

Presenters:

Toussant Boyce, Head, Office of Integrity, Compliance and Accountability, **Caribbean Development Bank** Candice Huggins, Chief Compliance Officer, **CIBC FirstCaribbean**

4:10PM-5:10PM

A Connected World: Implementing Sanctions Controls Across e-platforms, Payments and Technology Infrastructure

- Mapping exposure to sanctions risk through global technology and payments infrastructure
- Sanctions evasion networks' abuse of e-platforms and technology: case studies & red flags
- Forward-looking outlook: technology and the future of global cross border compliance

Moderator:

John E. Smith, Partner, **Morrison & Foerster LLP**

Presenters:

Melissa Duffy, Partner, Trade and National Security, **Fenwick & West LLP**
Brian O'Toole, CAMS, Senior Vice President, Director of Sanctions and Screening, **Truist Financial Corp.** Monica Peters, Global Head of Sanctions, **Western Union** Thai Trower, Esq., CAMS, Head of AML & Sanctions Compliance, Digital Payments, **Google**

4:10PM-5:10PM

Keeping a Finger on the Pulse of Digital Banking's AML Challenges

- Differentiating between digital banking, online banking and neobanks to detail distinctive operating models and sectoral risks such as transparency, hacking and data privacy/protection
- Reviewing best practices to fight financial crime and fraud with data-driven onboarding and ongoing client lifecycle monitoring via algorithmic-led tools such as machine learning
- Assessing institutional risks at neobanks to prioritize AML needs, craft distinct oversight systems and invest appropriately in areas such as skilled personnel and data analytics capacity

Moderator:

Sarah Runge, Director, Global Payments, Regulatory, **Facebook Payments**

Presenters:

Shilpa Arora, Senior Director, Anti-Financial Crime (AFC) Portfolio Solutions,

ACAMS Jim Dinkins, President, **Thomson Reuters Special Services (TRSS)**

Jas Randhawa, Former Head of Financial Crimes (US), **Stripe** William J.

Voorhees, CAMS, Senior Vice President, Senior Director Financial

Intelligence Unit, **Truist Financial Corp.**

4:10PM-5:10PM

Presented by

4:10PM-5:10PM

Presented by

4:10PM-4:40PM

TBA

5:10PM-6:10PM

Networking Reception in Exhibit Hall

Day 2

Tuesday 3/22

7:30AM-5:20PM	Registration Desk Open <i>Bags, Lanyards and Badges courtesy of AI Oasis</i>
7:30AM-5:20PM	Exhibit Hall Open
7:30AM-8:30AM	Networking Continental Breakfast in Exhibit Hall
8:30AM-8:45AM	Opening Remarks
8:45AM-9:15AM	Special Presentation with Q&A Moderator: Joby Carpenter, Global SME – Cryptoassets and Illicit Finance, ACAMS Presenter: Kenneth A. Polite Jr., Assistant Attorney General, U.S. Department of Justice
9:15AM-10:15AM	One and Not Done: A Progress Report on AMLA’s First Year – And Year Two’s Prospects <ul style="list-style-type: none">· Assessing progress on AMLA 2020’s key provisions on obligatory whistleblower awards and removal of payment cap for information leading to fines, penalties and forfeitures· Reviewing impact of FinCEN’s establishment of beneficial ownership registry of reporting companies and potential applications for assisting law enforcement and regulators· Updating status of AMLA measures such as amending BSA to cover cryptocurrencies and classifying antiquities dealers as financial institutions with resultant KYC/CDD obligations Moderator: Kieran Beer, CAMS, Chief Analyst, Director of Editorial Content, ACAMS Presenter: Angelena Bradfield, Senior Vice President, AML/BSA, Sanctions and Privacy, Bank Policy Institute Debra Roberts, Managing Director, General Counsel for Global Financial Crimes and Political Law, JP Morgan Chase & Co Dan Stipano, Partner, Davis Polk & Wardwell LLP
10:15AM-10:45AM	Networking and Refreshment Break in Exhibit Hall

10:45AM-11:35AM	<p>Beneficial Information: The Latest on FinCEN's Beneficial Ownership Reporting Rules</p> <ul style="list-style-type: none">· Reviewing Corporate Transparency Act to detail scope of FinCEN mandate to create confidential and secure register of beneficial owners of corporations, LLCs and similar entities· Analyzing envisioned role of beneficial owner information to assist law enforcement in combating financial crimes such as law money laundering, tax evasion and terrorist financing· Updating CTA requirements to revise existing FIs' CDD regulations concerning beneficial ownership to ensure conformity with new direct reporting protocols <p>Moderator: Colby Adams, Managing Editor, ACAMS moneylaundering.com</p> <p>Presenters: James A. Candelmo, CAMS, Chief Bank Secrecy Act and AML Sanctions Officer, PNC Rick A. Small, CAMS, Executive Vice President, Director Financial Crimes Program, Truist Financial Corp.</p>
11:35AM-12:05PM	<p>Special Presentation with Q&A</p> <p>Moderator: Rick McDonell, Former Executive Secretary, Financial Action Task Force (FATF), Executive Director, ACAMS</p> <p>Presenter: Catherine Chen, Chief Executive Officer, Polaris Project</p>
12:05PM-1:20PM	<p>Networking Luncheon</p>
12:05PM-1:20PM	<p>AML Knowledge Luncheon</p>

1:20PM-2:20PM

A Prime Time to Fight Cybercrime: A Roadmap from FinCEN's National Priorities

- Surveying vulnerabilities such as hacking, DoS attacks and dark web markets to identify cybercrime risks such as ransomware and use of virtual assets to launder illicit proceeds
- Detailing unique risk mitigation challenges of cyber-enabled financial crime including rapid cross-border transfers and formally organized cybercrime to identify defensive responses
- Reviewing FinCEN advisories on predominant trends, typologies and indicators for cybercrime and guidance on tools such as safe-harbor information sharing between institutions

Moderator:

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

Presenters:

Vikas Agarwal, Partner, **PwC** Clyde Langley, Vice President, Fraud Risk Management, Financial Crimes Risk Management, **Charles Schwab** Bryan Smith, Section Chief, Cyber Criminal Investigations, **Federal Bureau of Investigation (FBI)**

1:20PM-2:20PM

Future-Proofing Risk Management: Updating Today's Systems for Tomorrow's Realities

- Documenting growing risk management duties such as vendor and FinTech oversight to chart projected broadening of AML scope and resultant needs to adjust systemic capacity
- Streamlining manual AML workflows with tools such as automated risk assessment processes, digital ID verification and third-party databases to leverage value of human capital in executing risk analysis and management
- Employing AI across AML systems including investigations to achieve risk management benefits such as ongoing monitoring vs. sporadic manual reviews and faster resolution of alerts

Moderator:

Hue Dang, CAMS-Audit, Vice President, Global Head of Business Development and New Ventures, **ACAMS**

Presenters:

Lindsay M. Dastrup, CAMS-Audit, CAMS-FCI, Vice President, Audit Leader, **American Express** Patrick Dutton, Regional Head of Risk Assessment, **HSBC** Howard R. Fields, CAMS, Senior Vice President / Group Head - AML, Trade Sanctions and Export Controls Compliance Counsel, **Mastercard** Kate Valleau, CAMS, Senior Vice President, Internal Audit, **Raymond James**

1:20PM-2:20PM

Fighting an Age-Old Crime: Combating Fraud Against Elderly and Other At-Risk Groups

- Building staff awareness of common elder fraud schemes such as romance and charity scams and newer typologies such as Covid, tech support and government relief scams
- Crafting KYC and monitoring to detect and resolve unique elder fraud red flags such as aberrant spending/borrowing, unusual guardianship changes and suspicious asset transfers
- Analyzing the case of Keniel Thomas, who went to prison after trying to scam former FBI director William Webster in a Jamaican lottery fraud that escalated to threatened violence

Moderator:

John J. Byrne, CAMS, Esq., Chairman, Company Advisory Board, **AML**

Rightsource

Presenters:

Annie Holt, Director, Global Financial Crimes, **Bank of America** Ronald C. Long, Head, Aging Client Services Center of Excellence, **Wells Fargo & Co.** Jack Oskvarek, CAMS, Senior Vice-President, BSA Executive Director, **Wintrust** Joel Sauer, Director, Senior & Vulnerable Investors Surveillance Investigations, **Charles Schwab**

1:20PM-2:20PM

The Real Steal: Case Studies of Money Laundering via Real Estate Transactions

- Updating FinCEN's Geographic Targeting Orders on high-value real estate in leading US markets to develop insights into enhanced oversight obligations in at-risk locations
- Tracing mechanisms used to launder illicit proceeds via real estate including shell firm and/or proxy buyers, large all-cash purchases and atypical activity involving escrow transfers
- Auditing gatekeepers including legal and real estate advisors to determine adequacy of controls in areas such as PEP and adverse media screening and beneficial owner verification

Moderator:

Dr. William Scott Grob, CGSS, CAMS-FCI, FRM, CAIA, AML Director - Americas, **ACAMS**

Presenters:

Sarah Beth Felix, CAMS, Founder and President, **Palmera Consulting** Lakshmi Kumar, Policy Director, **Global Financial Integrity**

1:20PM-2:20PM

Presented by

1:20PM-2:20PM

Presented by

1:20PM-1:50PM

AML Innovations - Presented by KX

1:50PM-2:20PM

AML Innovations - Presented by Bottomline

Fireside Chat: Optimize your Financial Crime Investigations for Faster Decision-making

- Create operational efficiency by stepping away from FTE-intensive and time-consuming processes, siloed systems and fragmented risk views.
- Modernize enterprise case management with cloud-base technology to benefit from lower TCO, no-code configuration and cloud community sharing/insight to reduce overall risk.
- Revolutionize the way investigators can report on cases, provide greater transparency, and increase system auditability through the adoption of network monitoring that can bring unknown actionable insights to the forefront

Presenter:

Mohammad Al-Zraiqat, Global Senior Product Manager, **Bottomline**

2:20PM-2:50PM

Networking and Refreshment Break in Exhibit Hall

2:50PM-3:50PM

Can Fraud Be De-Clawed? Insights from FinCEN's National Priorities

- Enumerating multiple forms of fraud including tax, bank and consumer and analyzing growing risks such as synthetic identities, Covid scams and deepfake media images
- Understanding common fraudulent proceeds laundering methods including complex offshore transfers, money mules and accounts controlled by complicit cyber actors
- Studying FinCEN advisories to develop insights into regulatory expectations for managing fraud-related risks including intellectual property theft by foreign intelligence entities

Moderator:

Clyde Langley, Vice President, Fraud Risk Management, Financial Crimes Risk Management, **Charles Schwab**

Presenters:

Mary Hammond, Executive Director, Advanced Analytics and Innovation, **Internal Revenue Service - Criminal Investigation (IRS-CI)** Annie Holt, Director, Global Financial Crimes, **Bank of America** Heith Janke, Unit Chief, **Federal Bureau of Investigation (FBI)** Kevin M. Tyrrell, CAMS, Assistant Inspector General for Investigations, **U.S. Department of Agriculture - Office of Inspector General**

2:50PM-3:50PM

The New Cold War? What You Need to Know About Ransomware

- Examining results of proprietary ACAMS survey and other evidence to quantify global perceptions of ransomware risks, vulnerabilities and priorities
- Analyzing how attack vectors such phishing, remote desktop protocols and unpatched software allow hacker groups such as Russia's DarkSide to launch ransomware assaults
- Studying Colonial Pipeline case to analyze factors such as potential state support for Russia-based hackers, examine efficacy of post-attack response protocols and analyze company decision to pay ransom of \$5mm in bitcoin

Moderator:

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

Presenter:

Jacqueline Koven, Head of Cyber Threat Intelligence, **Chainalysis** Brian O'Toole, CAMS, Senior Vice President, Director of Sanctions and Screening, **Truist Financial Corp.** Bryan Smith, Section Chief, Cyber Criminal Investigations, **Federal Bureau of Investigation (FBI)** Richard Weber, General Counsel, **New York State Department of Financial Services**

2:50PM-3:50PM

Dead Wrong: The Scary Realities of Data "Ghosts" and Fraud

- Reviewing cases of identity theft of deceased persons to detail typologies such as use of decedent's data by unscrupulous survivors to hijack tax refunds or government benefits
- Utilizing tools such as KYC/CDD and account reviews to detect ghosting indicators such as aberrant borrowing or spending patterns to flag and resolve suspicious activities
- Filing SAR and informing relevant law enforcement and government agencies and credit reporting bureaus to escalate investigation and mitigate risks of continuing fraudulent activity

Moderator:

Jas Randhawa, Head of Financial Crimes (US), **Stripe**

Presenters:

Devesh Desai, Partner, **PwC** Frederick Reynolds, Chief Compliance Officer, **BREX** Melissa Strait, CAMS, Chief Compliance Officer, **Coinbase**

2:50PM-3:50PM

Open Fishbowl Session - MSB Compliance: Strategies for a Time of Transition

You CAN sit with us! Join the panel and have your say alongside esteemed speakers and leaders shaping the industry. The moderator will invite audience members to sit in the open chair and rotate throughout the session adding their take on the topic. Join this highly anticipated discussion, that will review:

- Reviewing collaborative MSB initiatives to strengthen compliance and AML such as Money Transmitter Alliance’s industry agency database to mitigate risks such as agent hopping
- Analyzing unique MSB impacts of recent regulatory developments including AMLA 2020 and FinCEN’s initiative on “reasonable and effectively designed” AML programs
- Detailing distinct MSB oversight issues with financial innovations such as crypto, digital identities and Decentralized Finance to identify best practices to keep risk management current

Moderator:

Duncan Deville, Senior Vice President, Global Head of Financial Crimes Compliance, **Western Union**

Presenters:

Victoria Liu Edison, CAMS, CISM, CRISC, Chief Compliance Officer, Americas, **Ant Group** Anthony Luis Rodriguez, CAMS, Former Chief Risk & Compliance Officer, Data Protection Officer, **AFEX** Matt Shustrin, Senior Director, Global Head of AML and Sanctions Compliance, **Bay**

Payments

2:50PM-3:50PM

Presented by

2:50PM-3:50PM

Presented by

3:50PM-4:20PM

Networking and Refreshment Break in Exhibit Hall

4:20PM-5:20PM

Now Trending: Analyzing the Latest Breaking News on AML

This panel’s topics are so fresh they haven’t happened yet. As the ACAMS community knows, the one constant of AML is change – including after the Hollywood program was published and before the conference commenced. This session fills that gap, with expert panelists diving into recent headlines to deliver news and views on information you can use. To paraphrase a famous saying, there’s no time like the present to find out what’s happening now. Here’s where.

Moderator:

Gregg Fields, CAMS, Content Analyst, **ACAMS**

Presenters:

Howard R. Fields, CAMS, Senior Vice President / Group Head – AML, Trade Sanctions and Export Controls Compliance Counsel, **Mastercard**

Frederick Reynolds, Chief Compliance Officer, **BREX** Sarah Runge, Director, Global Payments, Regulatory, **Facebook Payments**

4:20PM-5:20PM

Future Foretold: Adapting AML/CTF Audits to Meet Changing Regulatory Expectations

- Reviewing recent enforcement actions such as OCC's penalties for "heightened standards" violations to understand effects of emerging regulatory expectations on auditing
- Detailing the essential elements of a heightened standards audit regimen to ensure risk management programs are consistent with evolving regulatory priorities and requirements
- Utilizing audit results to identify institutional risks of breaching shifting regulatory expectations and develop and implement systemic fixes as warranted across enterprise

Moderator:Peter D. Wild, CAMS-Audit, Founder, **Wild AML Solutions****Presenters:**

Lindsay M. Dastrup, CAMS-Audit, CAMS-FCI, Vice President, Audit Leader, **American Express** Khalid Hossain, CAMS, Audit Director - Global Financial Crime Prevention Audit, **UBS** Kate Valleau, CAMS, Senior Vice President, Internal Audit, **Raymond James**

4:20PM-5:20PM

Real Troopers: Local Law Enforcement on How to Help Them Fight Financial Crime

- Establishing formal communication with local law enforcement to build mutually beneficial relationships focused on issues and risks most relevant to immediate community
- Codifying collaboration policies in areas such as client privacy and designation of key contacts to reduce duplication, mitigate potential conflicts and optimize investigative outcomes
- Enhancing law enforcement awareness of obscured data such as non-CTR currency exchanges, third-party relationships and non-transactional intelligence such as EDD reviews

Moderator:Marilú Jiménez, Esq., CAMS, Founder and President, **Financial Intelligence Network & Compliance Advisors (FINCAAdvisors)****Presenters:**

Victor R. Cardona, CAMS, Senior Vice President, BSA Officer, **Golden State Bank** Steve Gurdak, Group Manager, Washington Baltimore HIDTA, **Northern Virginia Financial Initiative (NVFI)** Bryan Tinoco, Senior Vice President, BSA Officer, **First Foundation Bank** Kevin Warsinsky, First Sergeant, Counter Terrorism & Criminal Interdiction Section (CCI), **Virginia State Police**

4:20PM-5:20PM	<p>Taking Stock - Ensuring AML Effectiveness at Broker Dealers</p> <ul style="list-style-type: none">· Reviewing FINRA’s report on exam and risk monitoring program to identify and address potential issues such as inadequate monitoring, limited scope of SARS and data integrity gaps· Examining SEC bulletin on best practices for managing risks of omnibus accounts of foreign institutions such as fraud, money laundering and obscured beneficial owner identities· Formalizing cybersecurity governance such as encryption protocols, data loss system and evaluation of third-party vendor controls to safeguard client information and privacy <p>Presenters: Alison K. Jimenez, President, Dynamic Securities Analytics, Inc. Gargi Sharma, Examination Manager - AMLIU, FINRA</p> <hr/>
4:20PM-5:20PM	Presented by
4:20PM-5:20PM	Presented by
4:20PM-4:50PM	AML Innovations - Presented by
4:50PM-5:20PM	TBA
5:30PM-6:30PM	Networking Reception at Portico at Diplomat Landing

Day 3

Wednesday 3/23

7:30AM-11:50AM	<p>Registration Desk Open</p> <p><i>Bags, Lanyards and Badges courtesy of AI Oasis</i></p>
7:30AM-10:30AM	<p>Exhibit Hall Open</p>
7:30AM-8:30AM	<p>Networking Continental Breakfast in Exhibit Hall</p>
8:30AM-8:40AM	<p>Opening Remarks and Hackathon Winner Announcement</p>
8:40AM-9:20AM	<p>Special Presentation with Q&A</p> <p>Moderator: Lauren Kohr, CAMS, CAMS-FCI, Senior AML Director - Americas, ACAMS</p> <p>Presenter: Aaron Tapp, Chief, ML Unit, Federal Bureau of Investigation (FBI)</p>
9:20AM-10:20AM	<p>Revealing What's Unseen: Attacking Human Trafficking Efforts from Prevention to Prosecution and Partnership</p> <ul style="list-style-type: none"> · Analyzing human trafficking typologies such as migrant smuggling, forced labor and sex slavery to self-assess institutional vulnerabilities and tailor risk management models accordingly · Reviewing recent public sector and private industry initiatives including new regulations, FinCEN's national priorities and collaborations involving NGOs · Detailing enhanced anti-trafficking strategies such as hotspot monitoring, enterprise-wide mitigation training and formalized alert resolution protocols <p>Moderator: Rick McDonnell, Former Executive Secretary, Financial Action Task Force (FATF), Executive Director, ACAMS</p> <p>Presenters: Marcy Forman, CAMS, CGSS, Managing Director, Global Financial Crimes Investigations and Intelligence Head, Citigroup Megan Lundstrom, Founder and Director, The Avery Center Cardell T. Morant, Director, Center for Countering Human Trafficking, Department of Homeland Security (DHS) Daniel Thelesklaf, Project Director, Finance against Slavery and Trafficking (FAST), United Nations University - Centre for Policy Research, New York</p>
10:20AM-10:50AM	<p>Networking and Refreshment Break in Exhibit Hall</p>

10:50AM-12:00PM | Hot Topics: Where Your Questions Ignite the Discussion

Think you can't play a leadership role in an ACAMS Conference? Think again. The Hot Topics session, always a crowd favorite, is where attendees take the floor, figuratively speaking. It works like this: In the run-up to the Hollywood gathering, ACAMS will send attendees an email requesting topics for our panel to consider, analyze and debate. Nothing compliance-related is off the table, from coping with regulatory complexities to improving exam results or staying ahead of fast-changing technology. At the session itself, your questions are fielded by our experts, in a free-wheeling and frank discussion rich with diverse views and pointed, practical insights. As a wise person once observed, the questions that get answered are the ones that get asked. Ask away – and we'll see you at Hot Topics.

Moderator:

Rick A. Small, CAMS, Executive Vice President, Director Financial Crimes Program, **Truist Financial Corp.**

Presenters:

Joby Carpenter, Global SME – Cryptoassets and Illicit Finance, **ACAMS**
Jennifer Fowler, Director for Public Policy, Facebook Financial, **Facebook**
John E. Smith, Partner, **Morrison & Foerster LLP**

12:00PM-12:05PM | Closing Remarks