

Pre-Conference Training

Sunday 9/22

8:00AM-9:00AM PDT	CAMS Exam Preparation and Workshop A Check-in (Separate registration and related fees apply.)
8:00AM-7:30PM PDT	Registration Desk Open <i>Bags, Lanyards and Badges courtesy of AI Oasis</i>
9:00AM-4:30PM PDT	CAMS Exam Preparation (Separate registration and related fees apply.) 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 .

Workshop A - Breaking Up Romance/Crypto Fraud Scams (Separate registration and related fees apply.)

"I have never seen so many people determined to liquidate their entire net worth." - a financial advisor speaking about targets of pig butchering scams.

Many people object to the term "pig butchering" because it dehumanizes the victims. The phrase entered the lexicon because the perpetrators of this long con take the time to "fatten up" their targets for financial slaughter – and because they leave no asset unconsumed. Over the past two years, investment scams, including pig butchering, were the costliest scheme reported to the FBI's Internet Crime Complaint Center (IC3).

Because of the use of crypto, ties to transnational organized crime and the shame that keeps victims from reporting it, pig butchering scams are among the most difficult to investigate and prosecute. This interactive workshop, designed for law enforcement and financial professionals, will give both sectors the tools to help disrupt, prosecute and, most importantly, prevent this trillion-dollar financial crime.

You will learn how to:

- Educate front-line employees and local law enforcement agencies about typologies so that scams can be prevented or accurately reported
- Adapt existing institutional strategies against elder abuse to fight pig butchering, even though the victims are not always older customers
- Set realistic expectations for fraud victims
- Build partnerships between financial institutions and law enforcement and understand how organizations like the Crypto Coalition can help

Who Should Attend

- AML/BSA Specialists
- Fraud Analysts
- Financial Crimes Investigators
- Risk Managers
- Compliance Officers
- Fraud Prevention Specialists
- Fraud Detection Analysts
- Fraud Operations Managers
- Compliance Officers
- Law Enforcement

**Separate registration required. Please inquire with your Account Representative.*

Moderator:

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

Facilitator:

Erin West, Deputy District Attorney, Santa Clara County, **Office of the District Attorney**

12:00PM-1:00PM PDT

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

1:00PM-4:00PM PDT

Workshop B - AI'm on to you: How Artificial Intelligence Is Supercharging Fraud (Separate registration and related fees apply.)

Fraud is a crime as old as time, but in today's digital age, criminals are leveraging artificial intelligence to carry out their illicit schemes. In this engaging workshop, attendees will participate in hands-on exercises to gain a better understanding of the problem and possible solutions. Simulations and case studies will provide a behind-the-scenes look at how criminals exploit technology to commit crimes like identity theft, selling personal information on the dark web and phishing attacks. By understanding criminals' techniques, we can better protect ourselves, the public and our organizations from falling victim to these scams.

You will learn how:

- AI is used to facilitate the sale of sensitive data such as credit card numbers
- Criminals use machine learning algorithms to gather personal information from various sources such as social media and public records to create detailed profiles of their victims for identity theft purposes
- AI-powered bots carry out phishing attacks, impersonate individuals and manipulate financial systems by generating realistic-looking emails and messages to deceive victims

Who Should Attend

- AML/BSA Specialists
- Fraud Analysts
- Financial Crimes Investigators
- Risk Managers
- Compliance Officers
- Fraud Prevention Specialists
- Cybersecurity Analysts
- Fraud Detection Analysts
- Fraud Operations Managers
- Security Engineers
- Compliance Officers
- Law Enforcement

**Separate registration required. Please inquire with your Account Representative.*

Facilitators:

Ana Davila, Head of Financial Crime Intelligence Investigations, **Stripe**

Scott Nathan, Global Head of AML Strategy, Systems, and Transformation, **TD Bank**

5:00PM-5:30PM PDT

ACAMS First-Time Attendee Orientation



5:30PM-7:30PM PDT | Welcome Reception

Day 1

Monday 9/23

8:00AM-5:00PM PDT	Registration Desk Open <i>Bags, Lanyards and Badges courtesy of AI Oasis</i>
8:00AM-4:45PM PDT	Exhibit Hall Open
8:00AM-9:00AM PDT	Networking Breakfast in Exhibit Hall
8:45AM-4:45PM PDT	Virtual Doors Open
9:00AM-9:10AM PDT	Welcome Remarks Neil Sternthal, Chief Executive Officer, ACAMS
9:10AM-9:35AM PDT	Keynote Address with Q&A
9:35AM-9:40AM PDT	Transitional Break
9:40AM-10:50AM PDT	Regulatory Roundtable: Straight Talk, Straight From the Source Always a top draw at ACAMS Assemblies, the Regulatory Roundtable gives attendees a chance to learn top regulators' priorities for the upcoming year. This is your opportunity to hear directly from the agencies involved in implementing the rules with day-to-day impact on compliance professionals. Topics include the supervision of new and evolving products and services, common areas of concern across regulatory agencies, takeaways from recent enforcement actions and more. Moderator: Kieran Beer, CAMS, Chief Analyst, Director of Editorial Content, ACAMS Presenters: Eric Ellis, Director for Bank Secrecy Act/Anti-Money Laundering (BSA/AML) Policy, Office of the Comptroller of the Currency (OCC) Koko Ives, Manager, BSA/AML Policy Section, Division of Supervision and Regulation, Federal Reserve Board
10:50AM-11:20AM PDT	Networking Break in Exhibit Hall

11:20AM-11:55AM PDT

FinCEN Town Hall: Why Analog ID Systems Can't Secure a Digital World

Beginning with onboarding and throughout the life cycle of a customer relationship, identity verification and authentication form the bedrock underlying all AFC efforts. But analog IDs such as government-issued documents aren't up to the task of securing digital ecosystems: Identity exploitation was implicated in 42% of SAR filings in a recent FinCEN analysis.

FinCEN's Chief Digital Identity Advisor Kay Turner and Sean Evans, lead cyber analyst at FinCEN, will discuss these findings. They want you to help them better understand the results – and the possible solutions. To that end, the Q&A will include not just your questions to Kay and Sean but their questions for you. So come prepared to engage in a new style of Q&A suited to a new financial crime-fighting environment.

Presenters:

Sean Evans, Lead Cyber Analyst, **Financial Crimes Enforcement Network (FinCEN)**

Kay Turner, Chief Digital Identity Advisor, **Financial Crimes Enforcement Network (FinCEN)**

11:55AM-12:05PM PDT

Global AFC Threats: Today's Challenges and Hazards on the Horizon

James A. Candelmo, CAMS, Chief Bank Secrecy Act and AML Sanctions Officer, **PNC**

12:05PM-1:15PM PDT

Networking Lunch for Main Conference Attendees

12:05PM-1:15PM PDT

Knowledge Lunch - Presented by Socure

12:05PM-1:15PM PDT

Knowledge Lunch - Presented by WNS

1:15PM-2:05PM PDT

A Patchwork of Pain Points: Overcoming Transaction Monitoring Challenges for Fintech and Crypto Companies

Monitoring transactions on the blockchain is one of the most complex tasks facing compliance teams at fintech and crypto companies. Tracking transactions across blockchains is complicated by varying levels of transparency among cryptocurrencies and blockchain networks, not to mention differing approaches among regulators. In addition, blockchain forensics tools may use disparate data analysis methodologies. Combining “off the shelf” solutions from multiple vendors is often necessary, creating a patchwork of potential problems. In this session, panelists will provide ways to overcome the unique transaction monitoring challenges for this sector.

Presenters:

Antonio Alvarez Lorenzo, Chief Compliance Officer, **Crypto.com**

Darpan Khanna, Global Head of Compliance Strategy, **Kraken Digital Asset Exchange**

Acacia Sacks, Head of Financial Crimes and Identity, **Chime**

1:15PM-2:05PM PDT

DEEP DIVE - Big Data, Case Specific Results – Enhanced Financial Institution Risk Evaluation with Operation Dirty Laundry

To better understand institutional risk, law enforcement needs to be able to provide feedback on FinCEN filings. Using a new system, HSI can provide direct feedback on macro data with micro results to financial Institutions. Operation Dirty Laundry analyzes existing data sets via trend analysis to generate monetary seizures from bank accounts, disrupt illicit actors via account denials, better inform financial institutions of illicit financial trends and enhance existing investigations. The system has validated processes in place and a proven method to save thousands of analytical man hours and change how investigators approach the financial angle of an investigation. In this case study, you’ll learn how HSI’s Operation Dirty Laundry can help you better understand your specific institutional risk.

You will learn how to:

- Enrich your understanding of risk levels using comparative analysis
- Highlight areas of geographic concern
- Communicate better with law enforcement

Presenter:

Johnathan “John” Willis, Group Supervisor, **Homeland Security Investigations (HSI)**

1:15PM-2:05PM PDT

Best Bets: Compliance Priorities for Gaming Companies

As gaming revenue grows, increased regulatory scrutiny is likely to follow. Knowing where to focus your attention is always a good bet.

You will learn how to:

- Leverage existing knowledge from brick-and-mortar casinos to address emerging risks from internet gambling
- Assess how FinCEN's National Priorities should be integrated into your compliance program
- Ensure that your AML processes can address the risks posed by virtual currencies

Moderator/Presenter:

Peggy M. Jacobs, Vice President, Compliance, **MGM Resorts International**

Presenter:

Thomas Peterman, **Wynn Compliance Committee Member**

1:15PM-2:05PM PDT

Criminal Minds: Behavioral Analytics to Build Fraud Controls

Understanding how criminals operate can enable the best fraud prevention and detection. In this session, our panelists delve into behavioral analytics and criminal typology to help you build fraud controls specific to your organization's fraud risks.

You will learn how to:

- Profile criminal behavior and apply profiling techniques in real-world scenarios
 - Identify patterns indicative of fraudulent behavior
 - Determine how to prioritize the most effective fraud controls for your context
-

1:15PM-2:05PM PDT

Presented by NICE Actimize

1:15PM-2:05PM PDT

Presented by Verafin

1:15PM-2:05PM PDT

DEEP DIVE - Secret Sauce for SARs: How Your Quality Team Can Help Improve Your Filings

Known by various names, the QA/QC/Quality department is too often an underused resource in AML/AFC operations, including suspicious activity reporting. In this session, hear from Quality experts about how they can help banks of all sizes create more actionable SARs.

You will learn how to:

- Partner with your Quality team to validate your SAR decision making
- Ensure that law enforcement agencies get actionable leads
- Apply standardized evaluation techniques to narrative reviews

Presenter:

Deanna Boyd, CAMS-RM, Vice President, AML Head of Quality, **PNC**

1:15PM-1:40PM PDT

Innovations

1:45PM-2:10PM PDT

Innovations

2:05PM-2:35PM PDT

Networking Break in Exhibit Hall

Open Fishbowl Session

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.

Virtual Currencies, Real Risk Mitigation

Virtual currencies come with unique risks that demand specialized risk management techniques.

You will learn how to:

- Navigate the latest regulatory developments surrounding mixers and other anonymity providers in the virtual currency realm
- Examine risk exposure mitigation strategies
- Implement best practices for effective compliance and enforcement

Moderator:

Melissa Strait, CAMS, Chief Compliance Officer, **Coinbase**

Presenter:

Jas Randhawa, Founder and Managing Partner, **StrategyBRIX**

DEEP DIVE - Game Changer: The Whistleblower Program's Effect on BSA and Sanctions Enforcement

The whistleblower program is one of the most consequential aspects of the Anti-Money Laundering Act of 2020. It was followed by a second piece of legislation in December 2022, designed to align it more closely with other federal whistleblower programs. To top it off, the Department of Justice has recently announced its own whistleblower program covering money laundering and other crimes affecting financial institutions. In this session, attorneys who have represented whistleblowers will discuss how the impact of these whistleblower laws will be felt beyond traditional financial institutions.

You will learn how to:

- Identify how whistleblower information changes the investigation of claims of BSA and sanctions violations
- Assess how whistleblowers and their counsel can expand the investigative and enforcement capacity of federal agencies
- Implement policies that encourage internal whistleblowing and address employee concerns before the government gets involved

Moderator/Presenter:

Sarah "Poppy" Alexander, Partner, Whistleblower Attorney,
Whistleblower Partners LLP

Presenters:

Michael P. Grady, Chief, Bank Integrity Unit, U.S. Department of Justice,
Criminal Division

Caleb Hayes-Deats, Partner, **MoloLamken LLP**

2:35PM-3:25PM PDT

CASE STUDY - Old Laws, New Tricks: Operation Crypto Runner Part II

As successful crypto-based investigations and prosecutions have increased, criminals' creativity has expanded accordingly. The latest twist? Bypassing established (and regulated) crypto exchanges in favor of DIY "domestic off-market exchanges" to launder money. These private, unregulated crypto exchanges using private wallets seemed to be a perfect workaround. There was just one problem that the criminals seemed unaware of: Running an unlicensed money transmitting business is against the law.

In a follow-up to last year's popular Operation Crypto Runner session, hear how the United States Secret Service and Department of Justice, in partnership with financial institutions, ingeniously used a decades-old law to dismantle digitized defenses. This case study will benefit attendees from both the public and private sectors – because criminals aren't the only ones who can get creative.

Presenters:

Nathaniel C. Kummerfeld, Branch Chief, Tyler, Texarkana, and Marshall Divisions, **United States Attorney's Office, Eastern District of Texas**

William Mack, Resident Agent in Charge, **U.S. Secret Service (USSS)**

2:35PM-3:25PM PDT

SARs Aren't Everything: How Municipal Police and Community Banks Can Work Together to Fight Financial Crime

State and federal law enforcement agencies often run outreach programs designed to educate financial institutions about partnering to fight financial crime, especially with SAR filings. But especially for community banks, municipal police are one of the first points of contact for victims of financial crimes such as fraud, identity theft or forgery. Learn what police departments and financial institutions wish each other knew about their counterpart's role in financial crime fighting.

Moderator/Presenter:

John C. Calderon, BSA Officer, **The International Bank of Chicago**

Presenter:

Erin West, Deputy District Attorney, Santa Clara County, **Office of the District Attorney**

2:35PM-3:25PM PDT

At the Speed of Scam: Putting the Brakes on APP Fraud

Customers love the convenience of speedy payments. So do criminals, who convince customers to send payments to an account they have access to. Scamscope, a recent industry report, estimates that U.S. banks will lose approximately \$3.03 billion to Authorized Push Payment (APP) fraud by 2027, up from \$1.94 billion in 2022. This session looks at ways to push back on Push Payment fraud.

You will learn how to:

- Rethink common misconceptions about customer education
 - Use behavioral biometrics to intercept fraudulent payments
 - Develop markers of APP fraud to avoid fraud recurrence
-

2:35PM-3:25PM PDT

TBD

2:35PM-3:00PM PDT

Innovations

3:05PM-3:30PM PDT

Innovations

3:25PM-3:55PM PDT

Networking Break in Exhibit Hall

3:55PM-4:45PM PDT

Dirty Money Is Dirty Money: The BSA Responsibilities that Casinos and Banks Have in Common

In the popular imagination, casinos are the Vegas Strip and Monte Carlo; banks are Main Street and Wall Street. But the two types of businesses share several legal and regulatory responsibilities, especially under the Anti-Money Laundering Act of 2020. This session is designed to help mitigate the chance of dirty money finding its way into your institution.

You will learn how to

- Identify casinos' BSA obligations and develop robust policies and procedures to meet them
- Use enhanced due diligence to assess customer risk
- Use a risk-based approach to terminating a customer relationship

Presenter:

Stephanie Brooker, Partner, **Gibson, Dunn & Crutcher LLP**

3:55PM-4:45PM PDT

ACAMS TALK – AML Examiner Insights: Bridging Perspectives, Building Relationships

Big ideas, shorter sessions, smaller audiences. That’s an ACAMS Talk. Come for stimulating intellectual exploration; leave with plenty to think and talk about.

Bank examiners can be made to feel like the dentists of the financial world. Though the checkup is critical to health and well-being, few people look forward to the visit. This session is designed to promote beneficial interactions for both parties. And the takeaways will last longer than a free toothbrush and a spool of dental floss.

Presenter:

Howard R. Fields, Chief Compliance Officer, **Mastercard**

3:55PM-4:45PM PDT

OPEN FISHBOWL – Getting It Done: Implementation of AML/CFT National Priorities for Banks of All Sizes

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.

Getting It Done: Implementation of AML/CFT National Priorities for Banks of All Sizes

As the old saying goes, “the devil is in the details.” Three years have passed since FinCEN released its list of national government-wide priorities for AML/CFT policy, but banks, other affected institutions and parties are still working out how to implement them. If you still have questions or would like to hear how others are parsing the priorities, this session is for you.

Moderator:

Susan Powers, AML Governance and Program Director, **PNC**

Presenters:

Kelly Cooper, CAMS, Vice President, Global Financial Crimes Compliance, **JPMorgan Chase & Co.**

Jill DeWitt, Senior Director, Industry Practice Lead, Financial Crime Compliance, **Moody's**

Myrna Olvera, CAMS, Senior Vice President, BSA Officer, **East West Bank**

3:55PM-4:45PM PDT

FIRESIDE CHAT | CASE STUDY - Fighting Digital Fire with Fire: How the Child Rescue Coalition and Western Union Identified CSAM Perpetrators

Every parent fears the harm that may come to a child through technology. For the Child Rescue Coalition, technology is a tool to protect innocence instead of destroying it. In this session, hear about how Western Union used information from a database developed by the CRC to help identify customers potentially involved in the production, sale and purchase of child sexual abuse material. Of interest to attendees from both law enforcement agencies and financial institutions, this session is about more than raising awareness – it’s about taking action.

Presenters:

Tori Hill, Leader, Global Compliance, Anti-Human Trafficking Initiative Financial Intelligence Unit, Office of Typology Investigations and Strategic Analysis (FIU-TISA), **Western Union**

Adam Levine, Director of Government Engagement, **Child Rescue Coalition, Inc.**

3:55PM-4:45PM PDT

Flipping the Script: Interrupting Cyber-Enabled Fraud with AI and Other Technologies

On the dark web, criminals providing “fraud as a service” offer not just credit card numbers and customer profiles for sale but also the use of sophisticated AI tools to perpetuate fraud. In this session, our panelists focus on how AI and other technologies can also be used to turn the tables.

You will learn how to:

- Use velocity checks to deter bot-generated online fraud
- Maximize data analysis to detect fraud, including identifying barriers to internal data sharing and collection
- Use predictive modeling to focus fraud-prevention resources on where they are most needed

3:55PM-4:45PM PDT

TBD

3:55PM-4:45PM PDT

TBD

3:55PM-4:20PM PDT

Innovations

4:25PM-4:50PM PDT

Innovations

4:50PM-4:55PM PDT

5 min transition back to General Session

4:55PM-5:25PM PDT

Lightning Round: Artificial Intelligence and Financial Crime

Inspired by ESPN's Pardon the Interruption, keep up with our experts as they dive into a fast-paced, dynamic discussion covering various AI topics without skipping a beat.

6:00PM-7:30PM PDT

Networking Cocktail Pool Reception

Day 2

Tuesday 9/24

8:00AM-4:45PM PDT	Registration Desk Open <i>Bags, Lanyards and Badges courtesy of AI Oasis</i>
8:00AM-6:00PM PDT	Exhibit Hall Open
8:00AM-9:00AM PDT	Networking Breakfast in Exhibit Hall
8:45AM-4:45PM PDT	Virtual Doors Open
9:00AM-9:20AM PDT	Opening Remarks and ACAMS Awards Ceremony
9:20AM-10:20AM PDT	<p>This Is Big: Compliance Implications of Generative AI</p> <p>It's easy to be skeptical about "the next big thing" in compliance (or anything else). But large language models and generative AI are generating more than hype. Institutions are tentatively wading into the waters with limited licenses, but the reasons for hesitancy are many. How will regulators view the use of generative AI? What are the best compliance use cases? How will GenAI affect staffing decisions? How could examiners, regulators and auditors use large-language models or generative AI - and how might bad actors' schemes evolve using the same tools? Finally, how can experiences with other types of technology serve as a warning about the potential pitfalls of this latest innovation? Our panelists will address these topics and more.</p> <p>Moderator: Neil Sternthal, Chief Executive Officer, ACAMS</p> <p>Presenters: James A. Candelmo, CAMS, Chief Bank Secrecy Act and AML Sanctions Officer, PNC</p> <p>Meera Das, Vice President, AML, Compliance Technology and Modeling, Capital One</p> <p>Howard R. Fields, CAMS, Executive Vice President, Chief Compliance Officer, Mastercard</p> <p>Carrie Gilson, Director of Financial Intelligence and Analytics, Senior Vice President, U.S. Bank</p>
10:20AM-10:25AM PDT	Transitional Break
10:25AM-11:05AM PDT	Keynote Address with Q&A

11:05AM-11:35AM PDT | Networking Break in Exhibit Hall

11:35AM-12:05PM PDT | Lightning Round

Inspired by ESPN's Pardon the Interruption, keep up with our experts as they dive into a fast-paced, dynamic discussion covering various regulatory topics without skipping a beat.

12:05PM-1:15PM PDT | Networking Lunch for Main Conference Attendees

1:15PM-2:05PM PDT | Sanctions Compliance: Taking Stock and Looking Ahead

The start of the Russia-Ukraine war in 2022 was a seismic event for the global sanctions landscape. Two years later, the upheaval continues. The U.S. has continued to upscale its Russia sanctions, while the redefinition of U.S.-China relationship has added even more layers of complexity.

You will learn how to:

- Respond to current regulatory expectations
- Meet common operational challenges caused by increasingly sophisticated sanctions evasion
- Prepare for potential new sanctions programs in the context of rising geopolitical tensions

Moderator:

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

Presenters:

Adam McLaughlin, Head of AML Strategy & Marketing, AML, **NICE Actimize**

John E. Smith, Co-head, **Morrison Foerster's National Security Practice**

1:15PM-2:05PM PDT

Problem Solving in the Tech Sandbox

Dive into the Sandbox session and discover the thrill of collaborative problem-solving! This dynamic event harnesses the power of peer knowledge and diverse insights to tackle specific AFC challenges head-on. Guided by a panel of experts, attendees are energized as they break into small groups tasked with solving the following challenges:

- How do I make the “build vs buy” decision for new technology?

- How do I align my tech team with my risk team?

After the issues are introduced, ideas ignite and innovation flourishes during a 10-minute brainstorming cycle. The session culminates with groups sharing their breakthrough solutions and the facilitators sharing their insights, leaving everyone inspired and ready to implement new strategies.

Moderator:

Scott Nathan, Global Head of AML Strategy, Systems, and Transformation, **TD Bank**

Presenter:

Tyler Reynolds, CAMS, Executive Director Enterprise Financial Crimes Compliance, BSA/AML Officer, **U.S. Bank**

1:15PM-2:05PM PDT

AMA (Ask Me Anything) - The AI Advantage, Beyond Fraud: How Criminals Try to Think Like a Chief Technology Officer

When you consider criminal organizations as a business, they have the same reasons to use AI as legitimate enterprises: To streamline and optimize their activities. For example, AI is being used to develop code for malware and cyberattacks. OnlyFake, a Dark Web service, can produce a realistic fake ID instantly for \$15. It all adds up to lower operating costs and greater risk mitigation – no need to run the danger of recruiting software developers on the dark web. This session will delve into how criminals are using AI for crimes other than frauds and scams, future opportunities for even more destructive applications, and the challenges for law enforcement and compliance.

Moderator:

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

Presenters:

Ana Davila, Head of Financial Crime Intelligence Investigations, **Stripe**

Steven Schrank, Deputy Assistant Director, **Homeland Security Investigations (HSI)**

Grant Vickers, Head of Financial Crimes Strategy, **WorkFusion**

1:15PM-2:05PM PDT

CASE STUDY - Prescription for Prevention: Case Studies in Health Care Fraud

Over the course of just two weeks last summer, 78 defendants were charged in schemes that accounted for \$2.5 billion in alleged fraud. In this session, representatives of the FBI's Health Care Fraud Unit will present additional examples that illustrate the scope of the problem. They'll identify typologies and red flags and show how law enforcement agencies have worked with financial institutions to build cases for prosecution.

Moderator:

Laura Walker, Health Care Fraud Unit Chief, **Federal Bureau of Investigation (FBI)**

Presenters:

Jordan Flores, Special Agent, **Federal Bureau of Investigation (FBI)**

Victoria Buono, Special Agent, U.S. Department of Health and Human Services, **Office of Inspector General**

1:15PM-2:05PM PDT

The Fraud Prevention Tightrope: Balancing Friction and Customer Experience

With today's focus on frictionless onboarding and speedy payments, financial providers do not gain favor by introducing delay into the customer journey. But increasing fraud losses and decreasing confidence in the security of customer funds is making anti-fraud professionals reevaluate this balance.

You will learn how to:

- Analyze your current processes to determine the right level of friction to mitigate fraud
 - Identify areas where customer experience can be improved without compromising fraud controls
 - Determine how to position, educate and communicate fraud controls established to protect customers
-

1:15PM-2:05PM PDT

TBD

1:15PM-2:05PM PDT

TBD

1:15PM-1:40PM PDT

CONNECTION CORNER - Networking for Gaming and Casino Professionals

Want to expand your professional network? Then join like-minded colleagues at this networking session. Connection Corner brings together members of specific niches from across the highly diverse AML universe for contact creation, casual conversation and informal exchanging of ideas and interests. There's no agenda, and the sole learning goal is the names of new friends. Meet them at Connection Corner.

1:45PM-2:10PM PDT

CONNECTION CORNER - Networking for Community Banks

Being a successful AML professional is tough, to say the least. But being a successful AML professional within a community bank has its own set of challenges. Day in and day out compliance officers in community banks must meet ongoing regulatory expectations, often working with scarce resources. Join this networking session to meet like-minded colleagues facing similar hurdles. There's no agenda, and the sole learning goal is to make new friends, discuss community bank compliance challenges and, of course, the best way to overcome them.

2:05PM-2:35PM PDT

Networking Break in Exhibit Hall

2:35PM-3:25PM PDT

DEEP DIVE - These Are a Few of Our Favorite SARs

What makes a Suspicious Activity Report useful to law enforcement? Find out at this session led by SAR review team members and investigators. Using real reports, they'll highlight how the way the information was presented helped lead to arrests.

MINI WORKSHOP - Banking in the Fast Lane: The Risk Management Balance**MINI WORKSHOP**

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.

Banking in the Fast Lane: The Risk Management Balance

In a world where we urge microwave ovens to hurry up, speed is an expectation. Financial services are no exception. Whether it's with customer onboarding or instant payments, promptness is the lifeline of a successful financial company. However, appropriate risk management techniques are needed to avoid the common pitfalls of fraud and non-compliant KYC.

You will learn how to:

- Apply risk-based measures during onboarding to balance a more seamless customer experience with KYC requirements
- Deploy customer and transaction segmentation for more accurate real-time decisions and improved AML rule efficacy
- Use advanced techniques to reduce fraud and collect information

Moderator:

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

Presenter:

Pedro Morales, Director and Head of AML/Sanctions Compliance and Identity Verification, **Google**

2:35PM-3:25PM PDT

AMA (Ask Me Anything) - The Convergence of Fraud and AML: How to Transition to one Financial Crimes Oversight Team

Representatives from banks of varying sizes are reporting an increased focus on fraud and fraud controls in recent BSA exams. And everyone everywhere is reporting a tsunami of fraud of all kinds. Could a unified financial crimes oversight team, where separate fraud and AML departments report to one financial crime director, be part of the solution? This session is designed for institutions considering such a move as well as those who have already done it but would like to learn from industry peers' experiences.

Moderator/Presenter:

Erik Vingelen, CAMS, Senior Vice President, Director of Financial Crime Risk Management and BSA/AML/OFAC Officer, **Banner Bank**

Presenters:

Mayra De La Garza, Director of Compliance Software, **epay, a Euronet Worldwide Company**

Kara Suro, Managing Director, BSA/AML Program and Global Sanctions, **Charles Schwab**

David Szuchman, Senior Vice President, Head of Global Financial Crime and Customer Protection, **PayPal**

2:35PM-3:25PM PDT

Which Way Next? Navigating an Expanding Labyrinth of Trade Sanctions and Export Controls

While Russia sanctions initially targeted assets abroad, the U.S. has increasingly focused on export controls to bar Russia from the equipment and technology needed to wage war. In addition, China has become an even greater target of U.S. export controls. As with sanctions, the complexities and challenges of compliance are daunting.

You will learn how to:

- Identify what's new in the U.S. export controls landscape and the related regulatory requirements
- Build and maintain a successful trade sanctions and export control compliance program
- Integrate export controls with other compliance efforts such as AML/CFT/FCC

Moderator:

Alex Zerden, Former U.S. Treasury Department Official, CNAS, Adjunct Senior Fellow and Founder, **Capitol Peak Strategies LLC**

2:35PM-3:25PM PDT

TBD

2:35PM-3:00PM PDT

CONNECTION CORNER - Networking for Chapter Members

Make your professional network deeper and broader at this networking event for ACAMS chapter members. Forge new connections as you mix and mingle with compliance peers across companies, industries and geographic boundaries – or get to know members from your own region better. Board members from a variety of chapters will help get the conversations started, but there’s no agenda other than making new contacts to help you in your AML career.

3:05PM-3:30PM PDT

CONNECTION CORNER - Networking for Tech Professionals

You do the deep dive into data. You secure the network. You’re real smart about Artificial Intelligence. You’re a tech professional who fights financial crime. Connection Corner brings together members of specific niches from across the highly diverse AML universe for contact creation, casual conversation and informal exchanging of ideas and interests. There’s no agenda, and the sole learning goal is the names of new friends. Meet them at the Connection Corner.

3:25PM-3:55PM PDT

Networking Break in Exhibit Hall

3:26PM-4:26PM PDT

Who Foots the Bill? Fraud Losses, Recovery and Liability

Banks and non-bank FIs in the U.S. face intense scrutiny of their responsibility towards consumers when there is a financial loss. The picture gets murkier for frauds and scams where the customer authorizes payments. Our panelists discuss the challenges of current reimbursement models and opportunities to make further improvements.

You will learn how to:

- Apply the framework of Reg E (Electronic Fund Transfer Act) effectively by considering guidance from the CFPB and FDIC
 - Take steps to recover funds of authorized payments by reversing transactions
 - Identify the balancing act of consumer protection and the role of financial institutions alongside technology and social media platforms
-

3:55PM-4:45PM PDT

Mapping Global Hot Spots: A Strategic Overview of Terrorism Financing in the Middle East, Gulf and Africa

The 2023 Hamas attacks on Israel showed that longstanding terrorist organizations will not be relegated to the shadows even as new threats arise. At the same time, the collapse of fragile jurisdictions around the globe creates fertile soil for these groups and new ones to thrive.

You will learn how to:

- Identify the main sources of funds for terror groups in the Middle East, Gulf and Africa
- Combat terrorism financing without disrupting legitimate humanitarian aid efforts
- Increase CTF capacity through partnerships such as the international task force of FIUs formed after the Hamas attacks

3:55PM-4:45PM PDT

FIRESIDE CHAT - The Call Is Coming from Inside the House: Combating the Financing of Terrorism at Home

The 2024 National Terrorist Financing Risk Assessment identified domestic violent extremists as one of the most pressing terrorism threats to the United States. And while domestic extremists, like foreign terrorist organizations, need money to carry out their campaigns, the two groups differ significantly in their sources of funds, the sophistication of their financing methods and the challenges they pose for law enforcement. Understanding these differences can assist financial institutions in helping law enforcement disrupt this growing threat at home.

Moderator:

John E. Smith, Co-head, **Morrison Foerster's National Security Practice**

When Things Get Complicated: EDD for High-Risk Clients and Complex Entity Structures

Enhanced due diligence is a crucial element in dealing with high-risk clients and complex business structures. Understanding your client type and applying tailored risk mitigation helps demystify the process.

You will learn how to:

- Tackle the unique challenges posed by high-net-worth individuals, politically exposed persons (PEPs) and complex corporate structures within crypto
- Establish clear and consistent EDD frameworks that operate effectively across different jurisdictions
- Explore how recent advancements in case management tools and automated screening technologies can significantly enhance EDD processes

Moderator:

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

3:55PM-4:45PM PDT

What Banks Need to Know About Online Gaming - and Vice Versa

Online gaming was listed as a “special focus” in the 2024 National Money Laundering Risk Assessment. It’s not just an issue for the gaming companies, however. Since the vast majority of money coming into online gaming platforms comes from financial institutions, and nearly all the money leaving those platforms goes back to financial institutions, traditional financial institutions have a stake in understanding this industry as well. That’s why this session is designed for both the banking and the online gaming sector.

You will learn how to:

- Identify the existing AML risks unique to the online gaming industry as well as emerging risks
- Gain a better understanding of online gaming AML programs, KYC standards and data used to inform AML investigations
- Recognize red flags and typologies for money laundering and other financial crimes, both for gaming operators and the banks that gaming money passes through
- Effectively manage the complex third-party relationships that electronic gaming companies are part of

Presenters:

Jonathan Fishner, AML Officer, **Fanduel**

David Foppert, Senior Director, Compliance and Risk Management, **Draftkings**

3:55PM-4:45PM PDT

TBD

3:55PM-4:45PM PDT

TBD

3:55PM-4:45PM PDT

CONNECTION CORNER - Discussion and Networking for Women in AFC

A compliance career requires grit, ambition and intelligence to get ahead. And women leaders in the AFC 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 discussion and networking session, where the only agenda is to meet like-minded colleagues, tackle common career hurdles for women in AFC and, of course, share strategies for overcoming them.

3:55PM-4:45PM PDT

CONNECTION CORNER - Discussion and Networking for Public-Private Partnerships: A Contact Card is Not a Relationship

Successful public-private partnerships rely on relationships. What do you do when your longtime contact at a law enforcement agency or financial institution takes a job elsewhere or retires? Or when you have an email address and phone number but get radio silence in return? Our panelists who have built successful working relationships with their counterparts in law enforcement or financial institutions will tell how they handle situations like these. Speakers will include representatives from banks of varying sizes. The discussion will be followed by unstructured networking time and a chance to apply what you've just heard.

4:45PM-6:00PM PDT

Networking Cocktail Reception in Exhibit Hall

Day 3

Wednesday 9/25

8:00AM-11:25AM PDT	Registration Desk Open <i>Bags, Lanyards and Badges courtesy of AI Oasis</i>
8:00AM-11:25AM PDT	Exhibit Hall Open
8:00AM-9:00AM PDT	Networking Breakfast in Exhibit Hall
8:45AM-12:30PM PDT	Virtual Doors Open
9:00AM-9:15AM PDT	Opening Remarks
9:15AM-9:50AM PDT	Special Presentation with Q&A
9:50AM-10:00AM PDT	Transitional Break
10:00AM-10:55AM PDT	<p>Relationship Issues: Regulatory Update on Bank/Fintech/BaaS Partnerships</p> <p>As bank/fintech/BaaS partnerships grow, so do the regulatory questions. Participants from all of these sectors will want to attend this session, where panelists will address the latest OCC interagency guidance; analyze the consent orders with Choice Financial Services and Blue Ridge Bank; and explore CDD/EDD requirements for BaaS and fintechs, including appropriate controls, best practices, and regulatory expectations.</p> <p>Moderator: Craig Timm, U.S. Head of AML, ACAMS</p> <p>Presenters: Marc Fungard, Head of FinCrime, Stripe</p> <p>Dana Lawrence, CAMS, Senior Director of FinTech Compliance, Pacific West Bank</p> <p>Dan Stipano, Partner, Davis Polk & Wardwell LLP</p>
10:55AM-11:25AM PDT	Networking Break in Exhibit Hall

11:25AM-12:25PM PDT

Breaking News: ACAMS MLDC Presents the Latest Developments in AML/AFC

Putting together an ACAMS conference takes months of planning, but news keeps happening even after the program is developed. So this session, presented by ACAMS moneylaundering.com, is dedicated to covering everything we didn't know about when we put together the ACAMS Las Vegas lineup. No matter the late-breaking topics, our all-star authoritative panelists will be able to address them – from the latest legal/regulatory actions to whatever the world's fraudsters are up to now. Got questions? They've got answers.

Moderator:

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

12:25PM-12:30PM PDT

Closing Remarks

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