

The Assembly Hollywood Program

Day 1

Sunday 4/27

8:00AM-7:00PM

Conference Registration Desk Open

Bags, Lanyards and Badges courtesy of AI Oasis

9:00AM-4:30PM

CAMS Exam Preparation Seminar (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.

Instructor:

Don Temple, CAMS, **BSA/AML Consultants**

WORKSHOP A - Strengthening the Shield: Enhancing Fraud-Fighting Skills Throughout the Enterprise (Separate registration and related fees apply.)

The exponential growth is no longer just a matter for fraud investigators; employees across financial institutions need to upskill to be able to help win the battle. In this workshop, attendees will participate in hands-on exercises to gain a better understanding of the problem and possible solutions. You will then present your findings to the larger group and receive feedback from our expert panelists.

You will learn how to:

- Stay up-to-date with the latest trends and typologies in romance scams, crypto investment fraud and elder fraud
- Partner with other internal teams and law enforcement to better understand and fight fraud
- Identify when it is your institution's responsibility to file a fraud SAR
- Use data from 314 (b) information sharing effectively
- Identify and strengthen the weak links in your institution's fraud defenses

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

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

Lead Facilitators:

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

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

Facilitators:

Ana M. Campaneria-Villarini, CFE, CAMS, SVP, Director of Corporate Fraud, **BankUnited N.A.**

Candice Levine, Vice President, Global Fraud Department, **Morgan Stanley**

William Voorhees, CAMS, AML Executive, **Bank of America**

1:00PM-4:00PM

WORKSHOP B - Who's Guarding the Gates? Managing Third-Party Risk in Financial Institutions (Separate registration and related fees apply.)

Regulators have made it clear that managing third-party risk is a critical concern. In this hands-on, interactive workshop, you will develop the tools and strategies you need to address this crucial area of risk management.

You will learn how to:

- Determine the sufficiency of a third party's controls
- Identify technology integration challenges and information security implications
- Develop vendor diversification and exit strategies
- Maintain effective risk management even when outsourcing certain TPRM activities

Who Should Attend:

- AML/BSA Specialists
- Risk Managers
- Compliance Officers
- Cybersecurity Analysts
- Security Engineers
- Data analysts

Lead Facilitator:

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

Facilitators:

Sophie Moser, CAMS, Senior Vice President, Director of Financial Crimes Risk Management, **U.S. Bank**

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

Patricia Salinas, Third Party Risk Management Officer, **City National Bank of Florida**

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

5:00PM-5:30PM

ACAMS First-Time Attendee Orientation

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

5:30PM-7:00PM

Welcome Reception in South Palm Court

The Assembly Hollywood Program

Day 2

Monday 4/28

8:00AM-4:50PM

Registration Desk Open

Bags, Lanyards and Badges courtesy of AI Oasis

8:00AM-6:00PM

Exhibit Hall Open

8:00AM-9:00AM

Networking Continental Breakfast in Exhibit Hall

9:00AM-9:10AM

Welcome Remarks

Neil Sternthal, Chief Executive Officer, **ACAMS**

9:10AM-9:40AM

Keynote Address with Q&A

Inside the Storm: What Compliance Must Learn from My Story

Moderator:

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

Presenter:

Tigran Gambaryan, Head of Financial Crime Compliance, **Binance**

9:45AM-10:25AM

Special Presentation: Immediate Sanctions Priorities for the New Administration

Nearly 100 days into the new administration, what do we know about its sanctions priorities – and what can reasonably be anticipated? Our experts will provide their analysis.

Moderator:

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

Presenter:

Michael Cass-Antony, Senior Advisor and Unit Chief, **U.S. Department of State**

10:25AM-10:35AM

Global AFC Threats: Today's Challenges and Hazards on the Horizon - Presented by ACAMS Advisory Board

Presenter:

Elizabeth Rosenberg, Managing Director, Global Financial Crimes Public Policy Executive, **Bank of America**

10:35AM-11:05AM

Networking and Refreshment Break in Exhibit Hall

11:05AM-12:05PM

AMA (ASK ME ALMOST ANYTHING) - Regulatory Roundtable: Guidance and Insights Straight from the Source

When it seems as if the regulatory landscape is being redrawn at an always-increasing pace, institutions' regulatory GPS systems can have difficulty keeping up. This session is part of the solution. Here's your opportunity to hear directly from the agencies involved in implementing the rules with day-to-day impact on compliance professionals.

Moderator:

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

Presenters:

Lisa D. Arquette, CAMS, Deputy Director, Operational Risk, Division of Risk Management Supervision, **Federal Deposit Insurance Corporation (FDIC)**

Donna M. Murphy, Deputy Comptroller for Compliance Risk, **Office of the Comptroller of the Currency (OCC)**

Suzanne Williams, Deputy Associate Director, **Federal Reserve Board**

11:30AM-12:00PM

Sanctions Space Podcast with Dr. Justine Walker

Laura Ferris, Senior Policy Advisor, Illegal Logging, **The Sentry**

Knowledge Luncheon - Presented by Thomson Reuters**Navigating New Frontiers: AI in Risk and Compliance for Financial Services**

Join us for an enlightening lunch knowledge session on the dynamic integration of generative artificial intelligence (AI) into the risk and compliance landscape of the banking and financial services sector. This presentation will delve into how AI technologies are revolutionizing risk management and compliance procedures in real time. Attendees will gain insights into:

- The current impact of AI on risk and compliance roles
- Practical strategies for leveraging AI to enhance investigative efficiencies
- Guidance on incorporating AI tools into your existing workflows
- An overview of the recently launched Risk Analysis Summary report by Thomson Reuters Risk & Fraud Solutions
- An exclusive preview of forthcoming AI solutions by Thomson Reuters, tailored for the fraud prevention community.

Whether you're just starting out or looking to deepen your understanding of AI applications in financial services, this session will equip you with the knowledge and tools to stay ahead in the rapidly evolving domain of risk and compliance.

Presenters:

Kevin Appold, Vice President, Product, **Thomson Reuters**

Andrew Pellington, Senior Director, Product Marketing, **Thomson Reuters**

Erin Tiernan, Senior Solutions Consultant, **Thomson Reuters**

Networking Luncheon

Tangled: How Chinese Underground Banking Is Intertwined with Global Financial Crime

In enabling Chinese citizens to evade their country's capital controls, Chinese underground banking organizations have also become deeply intertwined with many types of crime around the globe, including fentanyl trafficking in Mexico. Panelists will shed light on the geopolitical factors behind these organizations' rise, examine the breadth and depth of their activities, and describe how to detect and disrupt them.

You will learn how to:

- Focus on customers' sources of foreign exchange, not trade transactions, to disrupt money laundering
- Identify which customers require enhanced due diligence
- Recognize red flags for counterfeit passports, money mules and synthetic IDs
- Understand how profits from precursor chemical sales and fentanyl trafficking are funneled using trade-based money laundering (TBML), cryptocurrency transactions, and shell companies to obscure their origins

Moderator:

Frank P. Calestino, Senior Vice President, Financial Crime Analytics (FCA), Global Financial Crimes, **Bank of America**

Presenters:

Megan Gonzales, CAMS, Global Head of Financial Crimes, **Cash App**

Minh T. Nguyen, CCAS, Section Chief, Cyber, **U.S. Drug Enforcement Administration (DEA)**

John F. Tobon, Former Assistant Director, Countering Transnational Organized Crime Division, **Homeland Security Investigations (HSI)**

Blueprint for BaaS Success: Insights from Recent Regulatory Scrutiny

At last summer's ACAMS Assembly — Fintech & Crypto, speakers from regulatory agencies warned that Banking as a Service has become an area of heightened focus and oversight. In this session, learn how your institution can develop best practices in the face of increased attention.

You will learn how to:

- Assess the individual risks posed by fintech partners and products
- Identify what to address in contractual arrangements, including information sharing arrangements and exit strategies
- Ensure that the appropriate AML resources are in place at a fintech partner

Moderator:

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

Presenters:

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

Howard R. Fields, CAMS, Executive Vice President, Chief Compliance Officer, **Mastercard**

Kendall Howell, Associate, Financial Institutions, Washington D.C., **Davis Polk**

Environmental Crime – A Spotlight for Future Thematic Sanctions

Environmental crime is among the most profitable criminal enterprises and now considered to be the third-largest criminal sector after drugs and counterfeit goods.

Our panel will set out how sanction-linked individuals and companies participate in these industries, how they generate and move funds internationally, and what it means for global supply chain controls and due diligence expectations. We will explore the latest government advisories, displacement effects from key designations, and the numerous risks that are directly and indirectly connected to the global industries surrounding environmental crime. We will further spotlight the likelihood of global action for thematic sanctions regime to be directed at illegal logging, fishing, mining and associated activities. Our panel will conclude with a broader overview on the intersection between sanctions and ESG and what the future may hold.

Moderator:

Justyna Gudzowska, Executive Director, **The Sentry**, Adjunct Professor, **Georgetown University**

Presenters:

J. Edward Conway, Executive Secretary, **The Wolfsberg Group**

Laura Ferris, Senior Policy Advisor, Illegal Logging, **The Sentry**

Christian Honeywood, Director, Financial Intelligence Unit, **BNY**

Who's Really in Front of That Screen? Behavioral Biometrics Can Tell You

One of the latest developments in anti-fraud technology is behavioral biometrics. Keystrokes, device motion and time on screen are among the markers that can identify whether it's really your customer accessing their account.

You will learn how to:

- Identify the benefits of using biometric data within passive authentication strategies to make it easy for customers to do business with your organization
- Reduce false positives and increase efficiencies with biometrics
- Use behavioral biometrics as part of your authentication strategy

Moderator:

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

Presenters:

Ana M. Campaneria-Villarini, CFE, CAMS, SVP, Director of Corporate Fraud, **BankUnited N.A.**

Candice Levine, Vice President, Global Fraud Department, **Morgan Stanley**

Scott Nathan, Managing Director, Global Head of Detection, Coverage, and Capabilities, **TD Bank**

Use Cases for AI: Efficiency and Effectiveness in Complex Financial Crime Investigations - Presented by NASDAQ Verafin

Artificial intelligence (AI) is among today's hottest topics, but as GenAI garners much of the mainstream attention, the term AI has become increasingly ubiquitous. For banks' anti-financial crime efforts, understanding the breadth of AI technologies available and benefits for various use cases is key to addressing rising operational costs and evolving criminal activity in today's complex financial crime and regulatory landscape.

- Apply the right AI technology and data approaches to address specific use cases, including detection analytics, alert and case management and regulatory reporting.
- Use advanced compliance workflow automation, allowing resources and investment to be redirected to higher-priority activities.
- Harness AI for more efficient and effective investigations with a more comprehensive view of suspicious activity, shorter investigation times and reduced costs.

Presenter:

Chuck Taylor, CAMS, AML Strategic Advisor, **NASDAQ Verafin**

SARS 1:40PM-2:10PM

DEEP DIVE - The Devil is in the Details: The Importance of Data to a SAR Narrative

When crafting a Suspicious Activity Report that is useful to law enforcement, an often-overlooked aspect is the importance of data points that may not directly relate to the narrative. In this session you will learn how to identify the types of data that can help law enforcement connect a SAR to the targets of other investigations.

Presenters:

Taryn M. Guariglia, CAMS, CPA, Special Agent, OCDETF Coordinator, Florida/Caribbean Region, **Internal Revenue Service - Criminal Investigation (IRS-CI)**

Jon Roper, CAMS, Financial Crimes Executive; Director of Financial Crimes Operations, **U.S. Bank**

TECH TRENDS
1:40PM-2:10PM**ACAMS TALK - What Can a Compliance Officer Do That AI Can't?**

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

We asked our favorite AI chatbot this question, and it gave us eight reasons that Generative AI is not ready to replace human compliance professionals. So even AI doesn't think you need to be worried about losing your job. But don't take our word for it – come to this session and hear one of our non-artificially intelligent human speakers tell you why.

Presenter:

Kathleen Finn Bell, CAMS, Director – AI, Machine Learning and AML Model Development, **BMO Financial Group**

INNOVATIONS
1:50PM-2:15PM**Avoid Red Flags: The Importance of Early Criminal Transaction Detection - Presented by Fiserv**

Regulatory compliance, reputation and business integrity are all at risk when it comes to financial crime transaction activity. What is your organization's strategy to combat financial crime to avoid losses? Join this roundtable discussion on industry issues and challenges, and what you're doing to succeed.

Presenter:

Tracy Stride, Product Director, **Fiserv**

2:10PM-2:40PM

Networking and Refreshment Break in Exhibit Hall

Revolutionizing Screening with Data-Intelligence Fusion - Presented by Ripjar

We're on the cusp of the first screening revolution in decades. All of us have longed to overcome the limitations of highly inefficient traditional name screening that produces limited risk-driven outcomes. This session explores evolving innovations in dynamic risk profiling, and the impact on screening processes and outcomes for organizations.

Learn how to:

- Fuse static and behavioral data to create superior risk outcomes.
- Increase probabilistic outcomes by improving risk classification, entity extraction, and network detection.
- Harness digital assistant technology to reduce false negatives and positives.
- Master risk data curation to build your own risk profiles.

Presenters:

Jeff Harwin, Financial Crime Compliance and Risk Management Executive

Tom Obermaier, Chief Executive Officer, **Ripjar**

CASE STUDY - Dude, Where's My Money? A Takedown of a Father-Son Crypto Conspiracy

The messages showed that even the co-conspirator had reached his limit. "We can not accept the promise of 'its coming' when since last Wednesday night and each day since I was told I would have coins the next day," he typed. "Put yourself in my shoes." But empathy, like the missing crypto, was in short supply. Instead, the broker – who had promised to represent crypto buyers with "no KYC/CIS" involved – found himself on the losing end of the deal along with his clients.

In this case study from Homeland Security Investigations, hear about the father-son duo who swindled more than \$10 million from both sophisticated and novice investors, as well as from two defrauded banks.

Presenter:

Jason Samuels, Special Agent, **Department of Homeland Security (DHS)**

On the Other Side of the De-Risking Crisis: Surviving and Thriving in the Caribbean's New Normal

The termination of banking relationships poses a perennial concern in a region where correspondent banking is paramount. Although the worst of the de-risking crisis seems to have passed, Caribbean financial institutions continue to adapt to the region's "new normal." This session will focus on BSA officers' role in identifying and successfully managing emerging and evolving threats — especially when risk is often transferred from one jurisdiction or institution to another. Panelists will also address how institutions can implement technology in cost-effective ways to improve compliance.

Moderator/Presenter:

Ulrich de la Paz, CAMS, CGSS, Global Sanctions and AML Compliance Advisor

Presenters:

Sandra Edun-Watler, CAMS, Founder, **Edun-Watler Consulting**

Valeria Vitola, Managing Director, Global Head of AML/BSA for the Wealth Business, **Citi**

DEEP DIVE - Everyday Use Cases for Generative AI

Generative AI isn't just for big banks or complex scenarios. This session will focus on everyday applications that increase efficiencies for everyone.

You will learn how to:

- Improve efficiency by helping employees write reports and emails
- Break down information silos within an organization, leading to better AML/AFC results
- Perform a QC review of SARs with greater sample size than is possible with human reviewers

Moderator/Presenter:

Carrie Gilson, Director of Financial Intelligence and Analytics, Senior Vice President, **U.S. Bank**

Presenters:

Slava Akselrud, AI Modernization Leader - Transaction Monitoring, KYC/CDD, and Risk Screening, **NICE Actimize**

Mateo Arbelaez, CAMS, CGSS, Vice President, Legal Compliance Risk Management, **Mastercard**

Xihua 'Sabrina' Chen, Global Head of AML Customer Risk, Data Science Senior Lead, **Citi**

AMA (ASK ME ANYTHING) - Predictions and Preparations for (Almost) all Things Regulation

Join us for an engaging AMA session where the conversation comes alive with pre-submitted questions, live Q&A, and a dynamic panel discussion. Bring your burning questions and curiosity; we've got the answers and more. Don't miss this opportunity for an interactive and insightful experience!

Following up on the earlier Regulatory Roundtable, financial industry leaders will discuss the topics they are still grappling with and share their best practices (and best guesses) about how to proceed with thorny implementation issues. This Ask Me Anything session will be shaped by questions submitted by attendees beforehand. Likely topics include the revised FinCEN Program Rule and incorporation of the National Priorities, the impact of the Corporate Transparency Act and its implementation; and the impact of the 2024 election on AML policy.

Moderator:

Jenni Halleran, Deputy BSA Officer and Head of Financial Crimes Investigations, **First Citizens Bank**

Presenters:

Tricia Husser, KYC Innovation and Risk Assessment Director, **KeyBank**

James Sayko, Head of CIB Financial Crimes, **Wells Fargo**

Daniel Tannebaum, Partner, Global Anti-Financial Crime Practice Leader, **Oliver Wyman**

Crawl, Walk, Run: Building AI for Financial Crime While Bringing Regulators With You - Presented by SymphonyAI

Many financial institutions are eager to harness AI to improve financial crime compliance – but adoption often lags due to regulatory uncertainty, operational complexity, and internal skepticism. This panel takes a practical “crawl, walk, run” approach to help institutions move from experimentation to real-world impact.

We’ll explore how firms are starting with low-risk, explainable use cases (e.g. post-processing) and gradually building toward broader AI adoption. Panelists will share real-world lessons from the front lines – covering governance frameworks, regulator engagement, implementation challenges, and vendor evaluation.

Moderator:

Brian Ferro, CAMS, Compliance Product Director, **SymphonyAI**

Presenters:

Chris Caruana, Founder & CEO, **C6 Intelligence**

Anastasia Dokuchaeva, Senior Solution Architect, **SymphonyAI**

Eric Murray, Product Director for Generative AI and Financial Services, **SymphonyAI**

Making It Your Business to Help Local Companies Avoid Fraud Loss

Fraud targeting small and medium-sized businesses affects owners, employees and entire communities. Financial institution controls can help businesses identify, intercept and outsmart these threats. This session dives into the most prevalent fraud typologies, including business email compromise elevated with the use of AI, card fraud, invoice scams, mandate fraud and more.

Moderator:

Kimberly Darpel, Senior Manager, AFC Segment Solutions, **ACAMS**

Presenters:

Tony Fitzgerald, Senior Product Expert, **NASDAQ Verafin**

Richard Graham, Director - KYC / Financial Crime, **Moody's**

Todd Raque, Senior Vice President, Deputy BSA Officer, **Citizens Financial Group, Inc.**

SANCTIONS
2:40PM-3:30PM

FIRESIDE CHAT - Transatlantic Sanctions and Trade Controls - Developments, Expectations and Enforcement

Our transatlantic discussion will examine regulatory and enforcement perspectives surrounding sanctions and trade controls, including areas of convergence and commonality and what this means for compliance frameworks. We will deep dive into U.S., U.K., and EU developments and will explore current transatlantic enforcement priorities, sanctions evasion considerations and key trends impacting sanctions compliance implementation.

Moderator:

Jessica Bartlett, Vice President, Chief Legal Counsel, Global Financial Crimes, **American Express**

Presenters:

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

Giles Thomson, Director, Office for Financial Sanctions Implementation (OFSI) and Economic Crime, **HM Treasury**

3:30PM-4:00PM

Networking and Refreshment Break in Exhibit Hall

CASE STUDY - Building on a Foundation of Fraud: Payroll Tax Evasion in the Construction Industry

It's no secret that many day laborers on construction sites are paid in cash, which enables the evasion of both payroll taxes and worker's compensation insurance payments. What many people may not realize is the scale and sophistication of the schemes required to pull off this type of fraud. In 2023, the growing scale of the problem led to a FinCEN notice about the use of shell companies and fraudulent documents.

This case study focuses on an Oregon check-cashing company that cashed more than 19,000 checks from a handful of phony companies from 2014 through 2017. The operation hid \$177 million in wages, which cost \$44 million in unpaid employment and income taxes and helped the owner of the store take in \$4 million while the scam was in operation. In this session, you'll learn how the operation was discovered and dismantled and what you should be looking out for to prevent similar crimes.

Moderator:

Alfonso Herrera, Former SVP-Team Lead, Global Investigations Unit, **Citibank** and Retired Supervisory Special Agent, **Internal Revenue Service - Criminal Investigation (IRS-CI)**

Presenters:

Matthew Erwin, Special Agent, **Internal Revenue Service - Criminal Investigation (IRS-CI)**

Andrew Ho, Assistant U.S. Attorney, **District of Oregon, U.S. Department of Justice (DOJ)**

Brett Morrow, Special Agent, **Internal Revenue Service - Criminal Investigation (IRS-CI)**

Robert Trisotto, Assistant U.S. Attorney, **District of Oregon, U.S. Department of Justice (DOJ)**

LEARNING LAB - Into the Unknown: Risk Assessment for New Products

A shorter version of our hands-on, multi-hour instructional sessions, learning labs 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.

An environment in which financial services are constantly evolving poses a risk assessment challenge. How do you support the creation of high-value products while ensuring regulatory compliance?

You will learn how to:

- Find a “parallel paradigm” when no existing regulatory guidance exists
- Foster effective cross-functional collaboration among teams
- Regularly reassess risk throughout the development process

Moderator/Presenter:

Robin Garrison, CAMS-Audit, Founder/Managing Director, **GCC**

Presenters:

Dominic Addeo, Senior Vice President, Director of BSA AML Sanctions Compliance, **First Citizens Bank**

Ana Davila, Head of Risk Assessment and Intelligence, **Stripe**

**OPEN FISHBOWL - Fewer Open and Shut Cases: New Pain Points
Around Account Closures**

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.

In 2023, the Consumer Financial Protection Bureau received 2,941 complaints about bank savings and checking account closures, about a 50% increase from 2022 and nearly double the number in 2020. Our panelists will tackle how your policies and procedures should address this greater scrutiny, including guarding against allegations of AI bias; mitigating fraud risk when account closures are made more difficult; doing business in states with “anti-woke” laws affecting banking; and guarding against reputational risk from account closures.

Moderator:

Dr. William Scott Grob, CAMS-FCI, CGSS, Director - Research and Analysis, **ACAMS**

Presenters:

Jenni Halleran, Deputy BSA Officer and Head of Financial Crimes Investigations, **First Citizens Bank**

Carolina Spalding, Head of Global Financial Crimes Policy Adherence and Engagement, **Citi**

SANCTIONS
4:00PM-4:50PM

NON-BANK
INSTITUTIONS
4:00PM-4:50PM

The Role of Technology in Transforming Sanctions Compliance

Industry experts will discuss how they use technology to enhance sanctions compliance and reduce risk. They will explore current technological solutions in tracking data, screening, list management and risk mapping. They will explore what has been successful in meeting the complexity of current sanctions compliance expectations. This session will spotlight expanding AI opportunities in supporting sanctions compliance, including how to approach adoption and finding right balance between AI-driven solutions and human expertise.

Moderator:

Matthew Haslinger, Esq., CAMS, Chief BSA/AML and Sanctions Compliance Officer, **M&T Bank**

Presenters:

Jill DeWitt, Senior Director - Industry Practice Lead, **Moody's**

Andrew Jensen, Global Head of Sanctions, ABAC, Screening, **TD Bank**

Alex Zerden, Founder, **Capitol Peak Strategies LLC** and Adjunct Senior Fellow, **CNAS**

Lightning Round: Big Ideas, Quick Takes on MSBs

Inspired by ESPN's Pardon the Interruption, this session will leave you trying to keep up with our experts as they dive into a fast-paced, dynamic discussion covering hot topics for non-bank institutions, all without skipping a beat.

Presenters:

Rob De Campos, CAMS, Chief Compliance Officer, **Western Union**

David Szuchman, SVP, Head of Global Financial Crime and Customer Protection, **PayPal**

ANTI-FRAUD
OPERATIONS
4:00PM-4:50PM

Tech vs. Scams: How Digital Gatekeepers Can Help

The battle against fraud can't succeed unless financial institutions and tech companies are in the fight together. In this session, learn what alliances exist, what's being done on the tech side to help, and how all stakeholders can share best practices, threat intelligence, and other tips and information.

Moderator:

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

Presenters:

Aubree Marsh, CAMS, SVP - Client Protection - Deposit & Digital Fraud Policy, **Bank of America**

Linda Miller, Founder, CEO, **Audient Group, LLC**

Brandi Reynolds, CAMS-Audit, CCAS, Chief Growth Officer & Senior Managing Director, **Bates Group**

4:50PM-6:00PM

Networking Reception in Exhibit Hall

The Assembly Hollywood Program

Day 3

Tuesday 4/29

7:00AM-9:00AM

Top AFC Threats & How ACAMS Can Support You* (invite only, pre-registration required)

8:00AM-5:20PM

Registration Desk Open

Bags, Lanyards and Badges courtesy of AI Oasis

8:00AM-5:00PM

Exhibit Hall Open

8:00AM-9:00AM

Networking Continental Breakfast in Exhibit Hall

8:00AM-9:00AM

Knowledge Breakfast - Presented by SAS

Leading the Charge: Transforming Anti-Money Laundering Practices for the Future In an environment of rapid technological advancements and evolving regulatory landscapes, the role of leadership in transforming Anti-Money Laundering (AML) practices has never been more critical. This session will explore the strategic vision and leadership required to drive AML transformation within financial institutions. Attendees will gain insights into the latest trends and innovations in AML, as well as best practices that will sustain compliance amid growth.

Key topics will include:

- Visionary Leadership: Understanding the qualities and strategies that define effective AML transformation leaders.
- Technological Integration: Leveraging cutting-edge technologies to streamline AML processes and improve efficiency.
- Regulatory Compliance: Navigating the complexities of global AML regulations and ensuring compliance in a dynamic environment.
- Cultural Change: Fostering a culture of compliance and ethical behavior across the organization.

Presenters:

Jane Bell, CAMS, CGSS, Senior Industry Consultant, Fraud and Security Intelligence, **SAS**

Jenni Halleran, Deputy BSA Officer and Head of Financial Crimes Investigations, **First Citizens Bank**

Beth Herron, CAMS, Americas AML Leader, **SAS**

9:00AM-9:05AM

Opening Remarks

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

9:05AM-9:45AM

Keynote Address with Q&A**Moderator:**Joby Carpenter, Global SME, Cryptoassets and Illicit Finance, **ACAMS****Presenter:**Andy Greenberg, Senior Writer, **WIRED**, and Author of "*Tracers in the Dark*"

9:45AM-10:35AM

In AI Alignment: The Emerging Consensus on Risks and Benefits of AI in Financial Services

In response to the rapid developments in artificial intelligence, U.S. regulators and lawmakers have begun to identify areas of both concern and opportunity in sectors including financial services. This session will look at the likely pillars of AI regulation and legislation in the United States and how financial institutions can begin to prepare.

Moderator:Craig Timm, Senior Director of Anti-Money Laundering, **ACAMS****Presenters:**Andrew Bingenheimer, Chief Information Officer, Risk and Corporate, **US Bank**Marc Fungard, Head of FinCrime, **Stripe**Melissa Strait, CAMS, Chief Compliance Officer, **Coinbase**

10:35AM-11:05AM

Networking and Wellness Refreshment Break in Exhibit Hall

10:35AM-11:35AM

Andy Greenberg, Senior Writer, WIRED, Author of "Tracers in the Dark" Book Signing

11:05AM-11:35AM

The ACAMS Great Debate: Should Criteria for “High Risk” Institutions and Customers Be Reassessed?

Identifying risk is foundational to a BSA/AML program. With that in mind, regulators have Identified criteria that financial institutions should consider when determining their risk appetite. Proponents of the current approach point out that examiners are specifically instructed that “banks that ... reasonably manage and mitigate risks ... are neither prohibited nor discouraged from providing banking services to any specific class or type of customer.” But in an industry undergoing rapid transformation, some suggest that new regulatory approaches to risk are needed. One topic. Two opposing opinions. Who will get your vote?

Moderator:

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

Presenters:

Sam Raymond, Of Counsel, **Gibson Dunn**

Wm. Clay Roberts, Head of AML Compliance, Group MLRO, & BSA Officer, **Western Union**

11:45AM-12:15PM

Special Presentation with Q&A - Crypto CCO Convo: Priorities, Risks, and Opportunities**Moderator/Presenter:**

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

Presenters:

Kate Eyerman, Global Chief Compliance Officer, **Blockchain.com**

CJ Rinaldi, Chief Compliance Officer, **Kraken Digital Asset Exchange**

12:15PM-1:15PM

ACAMS Risk Assessment Lunch & Learn

Seating for this lunch session is by invitation only and limited to registrants.

Invitation-only lunch and learn session covering the importance of building a robust risk-based AML Risk Assessment program to help your institution effectively measure and mitigate risk and objectively respond to guidance and regulatory requirements. You will also see the latest on how the ACAMS Risk Assessment™ and the Mastercard ACAMS Risk Assessment AML software solutions help financial institutions assess their money laundering risk.

Presenters:

Alison Jimenez, President, **Dynamic Securities Analytics, Inc.**

Jordan McCumbee, Business Development Manager – US East, **ACAMS**

Tanya Montoya, Director Product and Technology Management – AML Risk, **ACAMS**

12:15PM-1:30PM

Knowledge Lunch - Presented by Middesk

Next-Gen Business Fraud Prevention - Redefining Risk Decisioning Through Data

In an era marked by a notable surge in fraud, financial crime and economic uncertainty, financial institutions have marked fraud prevention as a top priority for 2025. And when working with businesses, traditional KYB data isn't enough—effective risk assessment now requires deeper insights, from address and credit risk to owner profiles. Join our expert panel over lunch as we explore:

- Why traditional KYB data falls short and how to close the gap.
- The new data and analytical strategies banks, fintechs, and marketplaces are using.
- How customers' risk profiles are evolving.
- How alternative data is helping prevent fraud.
- Best practices for balancing growth, risk mitigation, and compliance.
- Discover how leading companies are leveraging advanced data to build stronger business risk profiles while staying compliant.

Moderator:

Kate Young, Event Marketing Manager, **Middesk**

Presenters:

Sumeet Abichandani, BSA / AML & Sanctions Officer, **Mercury**

Kyle Mack, CEO & Co-founder, **Middesk**

12:15PM-1:30PM

Networking Luncheon

Some Assembly Required: Building and Managing Next-Gen Compliance Teams

As AFC compliance professionals face the demands of a new era in financial crime, it's crucial to rethink the skills needed to deal with both emerging threats and advancing technologies. Should recruiting strategies change to place greater emphasis on technical skills? Is enhanced QA needed when less tech-oriented teams begin to use more technology? Our panel will discuss how they have seen this evolution across teams at their institutions and how they expect the evolution to continue.

You will learn how to:

- Identify the types of roles where change management and project management skills may now be needed
- Recruit and train team members with analytical and technical backgrounds
- Adapt your leadership skills to manage and inspire evolving teams

Moderator:

David Clark, CAMS, Anti-Financial Crime Subject Matter Expert

Presenters:

Sandra Behar, Global Head of Compliance Independent Assessment for AML, Sanctions and AB&C, **Citi**

Patrick Kirwin, Head of Product Management, **Silent Eight**

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

FIRESIDE CHAT - Mapping Global Hot Spots: 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

Moderator:

Colby Adams, Managing Editor, **ACAMS moneylaundering.com**

Presenters:

Edmund Fitton-Brown, Senior Advisor, **Counter Extremism Project (CEP)**

Dr. Hans-Jakob Schindler, Senior Director, **Counter Extremism Project (CEP)**

Audit and Sanctions Evasion: Looking Through a Risk-Based Lens

The audit process plays an essential role in ensuring that policies, procedures and controls are working effectively. This session will highlight the regulatory expectations of the sanctions audit, including how to optimize the sanctions audit process to ensure models work as intended, evolve to identify new risks, and appropriately influence risk management processes. It will take a deep dive into the intersection between the audit process, sanctions evasion risks and risk-based decision making. This will include how current approaches may need refinement to reflect evolving typologies, risk assessments, and enhanced regulatory focus on beneficial ownership and trade control expectations.

Moderator:

Alex Zerden, Founder, **Capitol Peak Strategies LLC** and Adjunct Senior Fellow, **CNAS**

Presenters:

Andrew Jensen, Global Head of Sanctions, ABAC, Screening, **TD Bank**

Angelique Roberts, Managing Director, Global Head of Sanctions, Financial Crimes Compliance, **BNY**

Adam M. Smith, Partner, Co-Chair of the International Trade Practice Group, **Gibson Dunn**

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, behavior and relationships are taken into account in understanding the customer and their risk. Providing greater opportunities for organizations to manage risk and reward.

In this session you will learn:

- 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, Head of Strategy & Marketing, AML, **NICE Actimize**

Brad Stauffer, AML Product Manager, **NICE Actimize**

Inside Job: Guarding Against Fraud Threats in Financial Institutions

Malicious insiders, moles and turncoats – not characters in a spy thriller but a harsh reality for many financial institutions dealing with the rise of insider threats. Our panelists will discuss these insiders' tactics, motivations and impacts with an eye to instituting controls to fortify your defenses.

Moderator:

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

Presenters:

Matthew Haslinger, Esq., CAMS, Chief BSA/AML and Sanctions Compliance Officer, **M&T Bank**

Sophie Moser, CAMS, Senior Vice President, Director of Financial Crimes Risk Management, **U.S. Bank**

Networking for Caribbean and Latin American Professionals

Beautiful beaches and warm waters are pretty much the norm for attendees from offshore financial centers, so this networking session provides a friendly alternative to fun in the sun: Friendly socializing with your neighbors (figuratively speaking.) Catch up with old acquaintances – and make some new ones – at this assemblage of professional peers from the dynamic community of AML and compliance specialists hailing from the vibrant world of financial centers from the Caribbean and Latin America.

Facilitators:

Sandra Edun-Watler, Founder, CAMS, **Edun-Watler Consulting**

Valeria Vitola, Managing Director, Global Head of AML/BSA for the Wealth Business, **Citi**

ACAMS TALK - An Elon Musk Deepfake, Crypto Scams and Millions in Losses: How a DA's Office Is Fighting Back

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

In fall 2023, the Brooklyn district attorney's office established a Virtual Currency Unit to handle complaints involving cryptocurrency scams. In one case targeting Brooklyn's Russian community, victims described Facebook ads featuring a deepfake video of Elon Musk encouraging people to invest in cryptocurrency. Because the suspected perpetrators were believed to be outside of U.S. jurisdiction, it was especially challenging for a local prosecutor's office to prosecute individual bad actors or recover stolen funds. But that didn't mean they couldn't help protect the scammers' future targets. In this ACAMS Talk, assistant district attorney Alona Katz, Chief of the Virtual Currency Unit, will describe how her team disrupted this criminal operation by identifying and seizing a network of 70 linked scam domains.

Presenter:

Alona Katz, Chief of the Virtual Currency Unit, **Brooklyn District Attorney's Office**

CONFERENCE
INTERACTIONS
2:00PM-2:25PM

Networking for Risk Professionals

Of course there's no such thing as a risk-free environment, but this networking time is as close as it comes. Our expert facilitators will guide the conversation in a smaller, more relaxed setting. You can ask questions and share insights with your professional peers – because career growth comes from both what you know and whom you know.

Facilitators:

Alison Jimenez, President, **Dynamic Securities Analytics, Inc.**

Tanya Montoya, Director Product and Technology Management – AML Risk, **ACAMS**

2:20PM-2:50PM

Networking and Refreshment Break in Exhibit Hall

2:50PM-3:20PM

Financial Crime Matters Live Podcast with Kieran Beer

Andy Greenberg, Senior Writer, **WIRED**, and Author of *“Tracers in the Dark”*

GLOBAL ISSUES
2:50PM-3:40PM

International Developments in Digital Assets: Latin America and the Caribbean

In both Latin America and the Caribbean, digital assets are growing in importance because of their potential to address longstanding financial challenges. Both regions share an interest in expanding access to financial services to unbanked populations and lowering the cost of remittances. Especially in the Caribbean, de-risking by correspondent banks has fueled an interest in alternative ways of moving funds. This session will address both the expanding promise and potential AML/AFC/CTF pitfalls of alternative currencies. The panel of experts will offer insights into the evolving landscape of digital assets in Latin America and the Caribbean, analyzing its trajectory in comparison to the United States, particularly in light of the new administration's policies and regulatory approach.

Moderator:

Chelsea Carrick, Reporter, **ACAMS moneylaundering.com**

Presenters:

Kate Eyerman, Global Chief Compliance Officer, **Blockchain.com**

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

Data Without Borders: Bridging Silos and Preserving Privacy with Federated Learning

In discussions of how to take machine learning to the next level, the two most common concerns are privacy and data security. In this deep-dive session, our panelists will explain what federated learning is and how it can overcome these obstacles.

You will learn how to:

- Add data to improve your machine learning training without requiring data sharing
- Bridge internal and external data silos
- Apply federated learning to traditional data analysis that does not involve training large models

Moderator/Presenter:

Jose Luis Stein, Regional Head of Financial Crime for Mexico and Latin America, **HSBC**

Presenters:

Heather Cody, Deputy Director of Financial Crime, Senior Vice President, **Truist**

Markus E. Schulz, Emeritus Chair, **ACAMS Advisory Board**

Discussion and Networking for Women in AFC - Presented by NASDAQ Verafin

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.

Moderator:

Mariah Gause, CAMS, Chief Operating Officer, **ACAMS**

Presenters:

Xihua 'Sabrina' Chen, Global Head of AML Customer Risk, Data Science Senior Lead, **Citi**

Rafi Aliya Crockett, CAMS, Director, Financial Intelligence Unit, **Polaris**

Lindsay Winters, CAMS, Vice President Account Management, **NASDAQ Verafin**

Peer Pressure: The Evolution of P2P Payments

Now that babysitters, valets and street-corner performers have QR codes for payments, it's safe to say that peer-to-peer payments have been fully integrated into the financial system. But this ubiquity has brought greater regulatory interest. Is your organization prepared for the scrutiny?

You will learn how to:

- Assess the changing landscape of P2P payment systems, including developments in countries outside of the U.S.
- Anticipate where the greatest risks – and potential regulatory actions and changes – are likely to come from
- Evaluate your payment policies and procedures, especially regarding potential fraud, scams and elder abuse

Moderator/Presenter:

Megan Gonzales, CAMS, Global Head of Financial Crimes, **Cash App**

Presenters:

Scott Nathan, Managing Director, Global Head of Detection, Coverage, and Capabilities, **TD Bank**

Wm. Clay Roberts, Head of AML Compliance, Group MLRO, & BSA Officer, **Western Union**

ACAMS TALK - No Silent Alarms: Risk Management of Your Whistleblower Program

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

The proliferation of whistleblower rewards increases the risk that your institution may be the subject of a whistleblower claim. And while violations of anti-money laundering laws and sanctions have been a major source of such complaints, the internal handling of whistleblower reports may reside outside compliance departments. In this ACAMS Talk, you'll hear about the institutional best practices that can help protect your sanctions and AML compliance departments from the costs of a successful whistleblower claim.

Presenter:

Poppy Alexander, Partner, Whistleblower Attorney, **Whistleblower Partners LLP**

SANCTIONS
2:50PM-3:40PM

Your Sanctions Compliance Program in Operation: Topics That Need Your Consideration

Beyond headline-making developments, the past year has also seen several legislative changes and shifts of regulatory focus that will impact your day-to-day operations. Our panel of senior practitioners will unpack the priority topics that need your attention. They will explore implications arising from the doubling of the statute of limitations and its impact for records retention, internal investigations, voluntary self-disclosures, representation and warranties, and deal due diligence. They will also analyze the latest blocking and reporting developments, plus internal control frameworks for how institutions manage affiliates and third parties.

Moderator/Presenter:

Rachel Fiorill, Morrison Foerster's National Security Practice

Presenters:

Jessica Bartlett, Vice President, Chief Legal Counsel, Global Financial Crimes, **American Express**

Samantha Sultoon, Senior Vice President, Senior Financial Crimes Director - Global Sanctions & ABAC, **Truist Financial Corp.**

ANTI-FRAUD
OPERATIONS
2:50PM-3:40PM

FIRESIDE CHAT - Fraud Frameworks: A Survey of the U.S. Regulatory Landscape

Join us for an overview of fraud regulation in the U.S. as we delve into key legislative frameworks such as the EFT Act (Regulation E), 18 USC § 1341, and more. This session will explore how these laws combat fraud and discuss the evolving regulatory landscape to safeguard the economy.

Moderator:

Kimberly Darpel, Senior Manager, AFC Segment Solutions, **ACAMS**

Presenters:

Aubree Marsh, CAMS, SVP - Client Protection - Deposit & Digital Fraud Policy, **Bank of America**

Linda Miller, Founder, CEO, **Audient Group, LLC**

POWER SESSION
2:50PM-3:40PM

Crypto Trends in Financial Services - Presented by Chainalysis

Presenters:

Caitlin Barnett, Director of Regulation & Compliance, **Chainalysis**

Sophie Moser, CAMS, Senior Vice President, Director of Financial Crimes Risk Management, **U.S. Bank**

3:40PM-4:10PM

4:10PM-4:30PM

AML OPERATIONS
4:10PM-5:00PM

Networking and Refreshment Break in Exhibit Hall

Financial Crime Matters Live Podcast with Kieran Beer

Dr. Hans-Jakob Schindler, Senior Director, **Counter Extremism Project (CEP)**

On the Same Page: Aligning AML and Fraud Operations

Although fraud and AML departments are often siloed, many financial institutions are recognizing the need for better communication and cooperation to effectively combat all forms of financial crime. Learn how to do this without combining resources into one FRAML unit, creating processes that give fraud and AML teams better line of sight into each other's operations – and the operations of wrongdoers who seek to exploit them.

Moderator:

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

Presenters:

Sandra Behar, Global Head of Compliance Independent Assessment for AML, Sanctions and AB&C, **Citi**

Raymond Olsen, Senior Vice President Director Fraud Management, **Wintrust Financial Corporation**

Rich Weber, Partner, **Winston & Strawn LLP**

Fighting the Fentanyl Trade with Public-Private Partnerships

Fentanyl abuse is responsible for at least two-thirds of all opioid overdose deaths in the U.S. and Canada – more than 75,000 people, according to the latest figures available. But the profits generated are believed to be in the billions of dollars. The laundering of these illicit funds presents a heightened risk to regulated entities and is a national priority for many countries. In this session, agencies on the front line of this fight will explain how financial institutions can help law enforcement detect and deter those dealing in death.

Moderator:

Dr. William Scott Grob, CAMS-FCI, CGSS, Director - Research and Analysis, **ACAMS**

Presenters:

Nick Annan, Executive Vice President, Financial Intelligence Unit and Corporate Investigations, **Truist Financial Corp.**

Minh T. Nguyen, CCAS, Section Chief, Cyber, **U.S. Drug Enforcement Administration (DEA)**

Jose Luis Stein, Regional Head of Financial Crime for Mexico and Latin America, **HSBC**

DEEP DIVE - Combatting Export Control Evasion: Investigative Techniques, Fresh Intelligence and Best Practices

In the wake of Russia's invasion of Ukraine, dual-use goods exports from Western Europe and the U.S. have been subject to greater scrutiny in an effort to keep them out of the hands of the Russian military. Sanctioned entities like Russia often use complex networks to circumvent export controls and obtain dual-use goods. This deep-dive session will introduce attendees to advanced investigative techniques to detect export-control evasion.

You will learn how to:

- Identify dual-use goods
- Highlight areas of geographic concern
- Leverage import records

Moderator/Presenter:

Christopher Ruzich, CAMS, Executive Director, **Wells Fargo**

Presenters:

Frank P. Calestino, Senior Vice President, Financial Crime Analytics (FCA), Global Financial Crimes, **Bank of America**

John Johnson, Special Agent in Charge, Miami Field Office, **Bureau of Industry and Security-U.S. Department of Commerce (BIS)**

Howard Mendelsohn, President of Global Business Development and Engagement, **Kharon**

Problem Solving in the Tech Sandbox: The Importance of Good Data

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 can I help ensure good data hygiene, especially at a smaller institution?
- How can I leverage digital identity to streamline identity verification?

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:

Darrin McLaughlin, CAMS, EVP-Chief AML & Sanctions Officer, **Flagstar Bank**

Presenters:

Kathleen Finn Bell, CAMS, Director - AI, Machine Learning and AML Model Development, **BMO Financial Group**

Xihua 'Sabrina' Chen, Global Head of AML Customer Risk, Data Science Senior Lead, **Citi**

DEEP DIVE - Writing SARs for Fraud Cases

In most financial institutions, the investigators who uncover fraud are not the ones submitting the SAR filing. In this session, representatives from FIUs and law enforcement will discuss what makes a good SAR for cases involving fraud.

You will learn how to:

- Recognize the types of activities that might indicate a fraud SAR needs to be filed
- Identify important data that may be missing from an internal referral and help other teams recognize the kinds of information they may not realize is useful

Moderator:

Bob Molloy, Chief BSA/AML Officer, **Raymond James Financial, Inc.**

Presenters:

Taryn M. Guariglia, CAMS, CPA, Special Agent, OCDETF Coordinator, Florida/Caribbean Region, **Internal Revenue Service - Criminal Investigation (IRS-CI)**

Angela Ihde, CAMS-FCI, Bank Secrecy Act Officer, **Mission Federal Credit Union**

Dan Ryan, Acting Supervisory Intelligence Analyst, **Federal Bureau of Investigation (FBI)**

SANCTIONS
4:10PM-5:00PM

High-Risk Sanctions: Targeting Mexican Cartels and Narcotic Traffickers

On inauguration day, President Trump took steps to designate Mexican drug cartels as Foreign Terrorist Organizations (FTOs). The enhanced willingness to utilize the FTO designation alongside pursuing other legislative changes to enhance counter-narcotic efforts will undoubtedly require new prioritization of resources. Our panel of seasoned experts will discuss current priorities and considerations for sanctions and AML professionals. They will examine legislative reforms and associated impact for due diligence, screening and managing exposure to material support provisions, secondary sanctions, and enforcement risks. They will further highlight key considerations in managing cross-border transactions, and how to prepare for increased regulatory scrutiny by conducting internal risk assessments and scenario planning.

Moderator:

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

Presenters:

Justyna Gudzowska, Executive Director, **The Sentry**; Adjunct Professor, **Georgetown University**

Jennifer Smith, Managing Director, Global Head of Services Sanctions Compliance - Payments, Trade, and Securities Services, **Citi**

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

ANTI-FRAUD
OPERATIONS
4:10PM-5:00PM

Networking for Fraud Fighters

Get to know your fraud fighting peers within the broad ACAMS community of BSA compliance, anti-fraud and law enforcement professionals. This is your chance to make invaluable connections in an informal environment. Superhero capes are optional.

Facilitators:

Kimberly Darpel, Senior Manager, AFC Segment Solutions, **ACAMS**

Stephen Kane, Director of Key Accounts, BSA/AML/OFAC, **ACAMS**

4:10PM-5:00PM

Chapter Board Member Networking Reception

4:30PM-5:00PM

Sanctions Space Podcast with Dr Justine Walker

Kimberly Donovan, Director, Economic Statecraft Initiative, GeoEconomics Center, **Atlantic Council**

5:15PM-6:15PM

Networking Reception at Portico at Diplomat Landing

The Assembly Hollywood Program

Day 4

Wednesday 4/30

8:00AM-11:15AM

Registration Desk Open

Bags, Lanyards and Badges courtesy of AI Oasis

8:00AM-11:25AM

Exhibit Hall Open

8:00AM-9:00AM

Networking Continental Breakfast in Exhibit Hall

9:00AM-9:05AM

Opening Remarks

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

9:05AM-9:55AM

The Goal: How FIs Can Defend Against Trafficking During the World Cup

The World Cup's global stage brings excitement but also heightened risks, as traffickers exploit the influx of visitors and resources. In 2026, 11 cities spanning the U.S., along with three in Mexico and two in Canada, will host World Cup matches. As a result of this transcontinental reach, numerous financial institutions will be exposed to risks from sex and labor trafficking. This powerful session reveals how financial institutions can lead as a critical line of defense. Our panelists will share proactive, actionable strategies to incorporate now that will protect communities, uphold integrity and make a tangible impact during one of the world's most-watched events.

Moderator:

Dr. William Scott Grob, CAMS-FCI, CGSS, Director - Research and Analysis, **ACAMS**

Presenters:

Frank P. Calestino, Senior Vice President, Financial Crime Analytics (FCA), Global Financial Crimes, **Bank of America**

Rafi Aliya Crockett, CAMS, Director, Financial Intelligence Unit, **Polaris**

Alan Vega, Supervisory Special Agent, **Homeland Security Investigations (HSI)**

10:05AM-10:55AM

Special Presentation: Sanctions, Geopolitics, and the Impact on Global Compliance Programs

The intersection between sanctions, geopolitics and financial crime is more complex than ever and can create huge challenges for AFC professionals. This special presentation will examine the major sanctions and geopolitical trends that are anticipated to evolve during 2025 and their impact on economic and trade relationships. It will conclude with analyzing the related impact for organizations, global compliance programs, and overall approaches to financial crime prevention.

Moderator:

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

Presenters:

Marshall Billingslea, Former Assistant Secretary for Terrorist Financing, **U.S. Department of the Treasury**, Senior Fellow, **Hudson Institute**

Elaine K. Dezenski, Senior Director and Head of the Center on Economic and Financial Power, **The Foundation for Defense of Democracies**

Kimberly Donovan, Director, Economic Statecraft Initiative, GeoEconomics Center, **Atlantic Council**

10:55AM-11:25AM

Networking and Refreshment Break in Exhibit Hall

11:25AM-12:25PM

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 Hollywood 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**

Presenters:

Kelly Cooper, CAMS, Executive Director, Global Head of KYC Policy and Advisory, **JPMorgan Chase & Co.**

Ana Davila, Head of Risk Assessment and Intelligence, **Stripe**

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

Dan Stipano, Partner, **Davis Polk & Wardwell LLP**

12:25PM-12:30PM

Closing Remarks