

2017 Conference Program

2017 ABA/ABA Financial Crimes Enforcement Conference

December 3-5, 2017 • Gaylord National Resort • National Harbor, MD

For almost 30 years this conference has been the "go-to" source for banking AML/CFT/Fraud professionals, brought to you by the two powerhouse organizations at the forefront of financial crimes -- the American Bankers Association and the American Bar Association. This conference will continue to deliver the latest insights, updates and trends in BSA/AML Compliance, CFT and Fraud

Sunday, December 3, 2017

7:30 am - 7:30 pm

CONFERENCE REGISTRATION OPEN

10:00 am - 11:30 am

CONCURRENT SESSIONS – SERIES 1: DEEP DIVES (6 CHOICES)

1A: Third Line of Defense: Assessing the Effectiveness of AML Controls (Repeated in 2A)

In this session, we'll walk through updates you can make to your program by dissecting the role of the 3rd line of defense in rating the effectiveness of controls and how the first and second line monitoring activities can be leveraged for greater efficiency.

- Moderator: María De Lourdes Jiménez, Esq., Senior Vice President and Manager, Corporate Compliance Director, Corporate Compliance Division, Popular, Inc.
- Speakers:
 - Clayton J. Mitchell, CAMS, Principal, Crowe Horwath LLP
 - Becky Robertson CAMS-Audit, CFE, CAFP, Executive Vice President, Director of AML Compliance, South State Bank
 - Randy L. Tripp, CPA, Managing Director and General Auditor, TD Ameritrade

1B: Aren't We Done Yet? Diagnosing and Dealing with Current-Day Challenges of Legacy Transaction Monitoring (Repeated in 2B)

Many banks have had automated transaction monitoring solutions for years, yet are still plagued by ineffective rules or other issues that may compromise overall effectiveness. How do you know? This session will focus on identifying signs that you may have hidden issues and help you chart a way forward.

- Moderator: Megan D. Hodge, CAMS, Executive Compliance Director, BSA/AML Officer, Enterprise Compliance Regulatory Affairs, Ally Bank
- Speakers:

- Timothy A. Lutz, Director, Financial Intelligence Unit, U.S. Bank National Association
- Herb Mazariegos, U.S. Chief BSA/AML Officer, Enterprise AML Office, BMO
- Joe Soniat, CAMS-FCI, CFE, CAFP, BPC, Vice President - BSA AML Officer, Union Bank and Trust

1C: International AML Hot Topics and Trade-Based Money Laundering Concerns (Repeated in 2C)

How are the current international and trade-based money laundering crimes and schemes impacting US banks? These schemes may be global, but they can impact banks of all sizes. We'll walk through current risks, look at some recent case studies, and discuss proactive approaches for responding to and managing these risks.

- Moderator: Lester M. Joseph, Senior Vice President, Manager, Global Financial Crimes Intelligence Group, Wells Fargo & Company
- Speakers:
 - Marcy M. Forman, Managing Director, Global Investigations Unit, AML Compliance, Citigroup
 - Susan J. Galli, CAMS, President, Galli AML Advisory LLC
 - Scott Nathan, Managing Director, Financial Services, Financial Intelligence and AML Utility Lead, Accenture
 - Christopher Ruzich, CAMS, Team Lead, Major Cases & Sanctions Group, Investigations Unit, Financial Crime Compliance, Americas, Standard Chartered Bank

1D: FIU: From Talent Management to Governance – Operational Considerations - Community Banks (Single Session – Mid-Size/Large Bank Session in 2D)

Designed for banks under \$10B in assets, this strategic session will cover some far reaching critical issues surrounding the effective operation of your Financial Intelligence Unit or your Fraud and AML groups. We'll cover talent management, roles and responsibilities, composition of an FIU for a community bank, governance concerns and more.

- Moderator/Speaker: Elliot H. Berman, Esq., Principal, Bowtie Advisors, LLC
- Speakers:
 - Gary Novis, Director, Office of Strategic Policy, Financial Crimes Enforcement Network (FinCEN)
 - Julio Roman, Senior Vice President, BSA Officer, Lone Star National Bank

	<p>1E: What You Should Know About Rule 504 (Single Session) As of January 1, 2017, New York state regulated institutions must certify annually that they are in compliance for maintaining programs to monitor and filter transaction for potential BSA and AML violations and prevent transactions with sanctioned entities. We'll discuss pain points and pitfalls while assessing the potential negative impact for non-NY institutions.</p> <ul style="list-style-type: none"> • Moderator: Marikay Corcoran, Principal, KPMG • Speakers: <ul style="list-style-type: none"> ○ Maleka Ali, President, Arc-Serv, LLC ○ Helen V. Cantwell, Partner, Debevoise & Plimpton LLP <p>1F: The Intersection of AML, CFT, Cyber and Fraud – For Mid-Size/Large Banks (Repeated in 2E) In a session designed for banks above \$10B, experts will share leading practices and regulatory mandates in integrating AML, CFT, Cyber and Fraud risks as mandated by the recent FinCEN guidance.</p> <ul style="list-style-type: none"> • Moderator: Stephanie Brooker, Partner, Gibson, Dunn & Crutcher LLP • Speakers: <ul style="list-style-type: none"> ○ Kelley Chamberlain, CAFP, Financial Crimes Consultant, Global Financial Crimes Intelligence Group, Wells Fargo & Company ○ Allen G. Love, Executive Vice President, Co-Head Global AML, US BSA Officer and US FCFMG, TD Bank ○ Daniel Silver, Partner, Clifford Chance US LLP
11:30 am - 1:30 pm	LUNCH ON YOUR OWN
1:30 pm - 3:00 pm	<p>CONCURRENT SESSIONS – SERIES 2: DEEP DIVES (5 CHOICES) 2A: Third Line of Defense: Assessing the Effectiveness of AML Controls (Repeated from 1A) In this session, we'll walk through updates you can make to your program by dissecting the role of the 3rd line of defense in rating the effectiveness of controls and how the first and second line monitoring activities can be leveraged for greater efficiency.</p> <ul style="list-style-type: none"> • Moderator: María De Lourdes Jiménez, Esq., Senior Vice President and Manager, Corporate Compliance Director, Corporate Compliance Division, Popular, Inc. • Speakers: <ul style="list-style-type: none"> ○ Clayton J. Mitchell, CAMS, Principal, Crowe Horwath LLP

- Becky Robertson CAMS-Audit, CFE, CAFP, Executive Vice President, Director of AML Compliance, South State Bank
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2B: Aren't We Done Yet? Diagnosing and Dealing with Current-Day Challenges of Legacy Transaction Monitoring (Repeated from 1B)

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 - Timothy A. Lutz, Director, Financial Intelligence Unit, U.S. Bank National Association
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 - Joe Soniat, CAMS-FCI, CFE, CAFP, BPC, Vice President - BSA AML Officer, Union Bank and Trust

2C: International AML Hot Topics and Trade-Based Money Laundering Concerns (Repeated from 1C)

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- Moderator: Lester M. Joseph, Senior Vice President, Manager, Global Financial Crimes Intelligence Group, Wells Fargo & Company
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 - Susan J. Galli, CAMS, President, Galli AML Advisory LLC
 - Scott Nathan, Managing Director, Financial Services, Financial Intelligence and AML Utility Lead, Accenture

	<ul style="list-style-type: none"> ○ Christopher Ruzich, CAMS, Team Lead, Major Cases & Sanctions Group, Investigations Unit, Financial Crime Compliance, Americas, Standard Chartered Bank <p>2D: FIU: From Talent Management to Governance – Operational Considerations for Mid-Size/Large Banks (Single Session – Community Bank Session in 1D)</p> <p>Designed for Mid-Size to Large Institutions, this strategic session will cover some far reaching critical issues surrounding the effective operation of your Financial Intelligence Unit. We’ll cover talent management, roles and responsibilities of the FIU, composition of the FIU, governance concerns and more.</p> <ul style="list-style-type: none"> • Moderator: Mia Levine, Senior Vice-President and Head of U.S. Financial Intelligence Unit, Global Anti-Money Laundering, TD Bank, America's Most Convenient Bank • Speakers: <ul style="list-style-type: none"> ○ Bonnie Goldblatt, CAMS, Director, Global Investigations/AML Compliance, Citigroup, Inc. ○ Evan Weitz, Head of Investigations, Financial Crime Compliance Conference - Americas, Standard Chartered Bank <p>2E: The Intersection of AML, CFT, Cyber and Fraud – For Mid-Size/Large Banks (Repeated from 1F)</p> <p>In a session designed for banks above \$10B, experts will share leading practices and regulatory mandates in integrating AML, CFT, Cyber and Fraud risks as mandated by the recent FinCEN guidance.</p> <ul style="list-style-type: none"> • Moderator: Stephanie Brooker, Partner, Gibson, Dunn & Crutcher LLP • Speakers: <ul style="list-style-type: none"> ○ Kelley Chamberlain, CAFP, Financial Crimes Consultant, Global Financial Crimes Intelligence Group, Wells Fargo & Company ○ Allen G. Love, Executive Vice President, Co-Head Global AML, US BSA Officer and US FCFMG, TD Bank ○ Daniel Silver, Partner, Clifford Chance US LLP
<p>3:15 pm - 4:45 pm</p>	<p>GENERAL SESSION</p> <p>Roundtable Challenges and Solutions in Managing the Financial Crimes Function</p> <p>In this must-see session, experts will cover a myriad of emerging challenges and how to balance operational, regulatory and personal expectations. Discussion topics range from individual liability to the</p>

	<p>culture of compliance, determining and covering the cost of effective compliance, and how to balance company and regulatory expectations.</p> <ul style="list-style-type: none"> • Moderator: Ryan Rasske, Senior Vice President, Risk and Compliance, American Bankers Association • Speakers: <ul style="list-style-type: none"> ○ Allen G. Love, Executive Vice President, Co-Head Global AML, US BSA Officer and US FCFMG, TD Bank ○ Julio Roman, Senior Vice President, BSA Officer, Loan Star National Bank ○ Christopher D. Simpkins, CAMS, BSA and OFAC Officer, Arvest Bank ○ Richard Weber, Managing Director, Americas Head of Anti-Financial Crime, Deutsche Bank
<p>5:00 pm - 6:15 pm</p>	<p>GENERAL SESSION</p> <p>Reg Tech: The Impacts on Financial Crime Investigations</p> <p>Experts in reg tech trends will debate and discuss the latest developments in reg tech, including the specific use of AI in your investigative processes. They will also explore barriers to embracing technology, especially for community banks, and the role of effective governance. Finally, the session will determine the cost impacts in establishing a sufficient control environment and more.</p> <ul style="list-style-type: none"> • Moderator: Teresa A. Pesce, Principal, KPMG, LLP • Speakers: <ul style="list-style-type: none"> ○ Jo Ann Barefoot, CEO Barefoot Innovation Group ○ Yvette Hollingsworth Clark, Executive Vice President and Regulatory Innovation Officer, Wells Fargo ○ Peter J. Neilson, CAMS, Managing Director, Anti-Money Laundering Compliance, JPMorgan Chase Bank ○ Kevin Petrasic, Partner, White & Case LLP
<p>6:15 pm - 7:15 pm</p>	<p>OPENING RECEPTION IN THE MARKETPLACE</p>

<p>Monday, December 4, 2017</p>	
<p>7:00 am - 6:30 pm</p>	<p>CONFERENCE REGISTRATION OPEN</p>

<p>7:00 am - 8:00 am</p> <p>(NON CLE SESSIONS)</p>	<p>POWER HOUR BREAKFAST SESSIONS Enjoy a continental breakfast while you listen to key industry experts.</p> <ul style="list-style-type: none"> • Power Hour Session #1—Sponsored by BAE Systems • Power Hour Session #2—Sponsored by Buckley Sandler • Power Hour Session #3—Sponsored by RSM LLP <p>RSM AML Survey: Best Practices and Benchmarking for Your AML Program The RSM AML Survey was developed to help banks understand best practices and benchmark their AML compliance efforts against peers. RSM AML and regulatory compliance leaders share insights from this comprehensive resource, including detailed analysis of AML functional structures, staffing levels and certifications, costs, risk tolerance, performance of key compliance processes, technology and training.</p> <ul style="list-style-type: none"> • Speakers: <ul style="list-style-type: none"> ○ Ty Beasley, Office Managing Partner and Central Region Risk Advisory Leader ○ Rob Farling, National Regulatory Compliance Leader ○ Nick Mustafa, Great Lakes Regulatory Compliance Leader ○ Patricio Perez, Partner
<p>7:30 am – 8:00 am</p>	<p>CONTINENTAL BREAKFAST IN THE MARKETPLACE</p>
<p>8:15 am - 10:15 am</p>	<p>GENERAL SESSION Regulatory Enforcement Issues This is your annual "not-to-miss" regulatory update. Key note addresses with a concluding panel discussion will provide you with critical regulatory updates and exam hot button issues.</p> <ul style="list-style-type: none"> • Moderator: Robert G. Rowe, III, Vice President, Associate Chief Counsel, Regulatory Compliance, American Bankers Association • Part 1: Conversation with FinCEN and OFAC <ul style="list-style-type: none"> ○ Jamal El-Hindi, Acting Director, Regulatory Policy and Programs Division, Financial Crimes Enforcement Network (FinCEN) ○ John Smith, Director, Office of Foreign Assets Control • Part 2: Regulatory Panel Discussion

	<ul style="list-style-type: none"> ○ Sarah Green, Senior Director, Enforcement and AML Policy, Financial Industry Regulatory Authority (FINRA) ○ Koko Ives, Manager, BSA/AML Compliance Section, Division of Banking Supervision and Regulation, Board of Governors of the Federal Reserve System ○ Donna Murphy, Deputy Comptroller for Compliance Risk Policy, Office of the Comptroller of the Currency ○ Debra L. Novak, Chief, Anti-Money Laundering Section, Division of Risk Management Supervision, Federal Deposit Insurance Corporation ○ Andrea M. Sharrin, Director, Policy Division, Financial Crimes Enforcement Network
<p>10:15 am - 10:45 am</p>	<p>COFFEE BREAK IN THE MARKETPLACE</p>
<p>10:45 am - 12:00 pm</p>	<p>CONCURRENT SESSIONS - SERIES 3 (6 CHOICES)</p> <p>3A: Threats and Red Flags: Emerging Fraud Risks (Repeated in 4A) In this comprehensive session, we'll discuss leading practices in collecting, analyzing and acting on newly emerging fraud and AML threats and red flags. Additionally, we'll make suggestions on adjustments you should make to your transaction monitoring systems.</p> <ul style="list-style-type: none"> • Moderator: Stephanie Brooker, Partner, Gibson, Dunn & Crutcher LLP • Speakers: <ul style="list-style-type: none"> ○ Brendan Brothers, Co-Founder, Verafin ○ Jason M. Gialanella, CFE, CAMS, Senior Vice President, Executive Director of Fraud Investigations, US Bank ○ Jeff Kearney, CFE, Executive Director, Enterprise Fraud, Security and Investigations, Ally Financial Inc. <p>3B: Moving Beyond MSBs and Money Transmitters: New Payment AML Threats (Repeated in 4B) With the growth of service providers and various new payments business models, you must stay ahead of the trends to avoid vulnerabilities to money laundering and fraud. Our session will focus on identifying different types of payment flows, the risks involved and how to combat these risks.</p> <ul style="list-style-type: none"> • Moderator/Speaker: James J. Finnerty, CAMS, Director, Global Commercial Banking, AML Compliance Risk Management, Citigroup • Speaker: Melissa Strait, U.S. Compliance Officer, Stripe, Inc.

3C: A Tactical Approach to CDD/Beneficial Ownership – Mid-Size/Large Banks (Single Session – Community Bank Session in 4C)

It is countdown to implementation! Attendees should not expect a review of the rule, but a discussion regarding pitfalls and program gaps along with the issues surrounding banking high risk customers. This session is specifically geared towards mid-size and large institutions.

- Moderator/Speaker: Daniel P. Stipano, Partner, Buckley Sandler LLP
- Speakers:
 - Anna M. Rentschler, CRCM, Vice President and BSA Officer, Central Bancompany
 - Christopher D. Simpkins, CAMS, BSA and OFAC Officer, Arvest Bank

3D: Data Quality (Repeated in 6E)

When it comes to data quality – how do you even know you have issues? We'll get to the heart of the problem –including starting with answering the question of what is meant by data quality. We'll discuss the range of controls needed and what's good, better and best as well as providing you with a model data analysis roadmap for your institution.

- Moderator/Speaker:
 - Garry M. Shiffman, PhD, Chief Executive Officer, Giant Oak, Inc
- Speakers:
 - Prasad Chintamaneni, Senior Advisor, Treliant Risk Advisors
 - Cathy Nanos, Senior Director AML Analytics and Operations, Ally Bank

3E: Sanctions Enforcement Trends (Repeated in 4E)

The sanctions environment is especially volatile now – and this session is designed to bring you up to speed on the latest sanctions concerns both domestically and internationally. In addition to a full review of expectations of response to the latest sanctions, expect a discussion of the 50% ownership rule.

- Moderator: Debra A. Roberts, Managing Director and Associate General Counsel, JPMorgan Chase Bank, NA
- Speakers:
 - Lorraine B. Lawlor, Senior Vice President, Global Sanctions Governance Director, Wells Fargo Bank, N.A.
 - Daniel I. Tannebaum, Partner - Financial Crimes Unit and Global Financial Services Sanctions Leader, PwC

	<ul style="list-style-type: none"> ○ Timothy R. White, CAMS, BSA & OFAC Automation Specialist, Banker's Toolbox Incorporated <p>3F: Model Governance – Community Banks (Single Session – Mid-Size/Large Bank Session in 4F)</p> <p>Community banks will hear the latest supervisory expectations on model risk governance as it applies to AML models, sanctions models and KYC customer risk models. We'll also discuss current issues in validation including frequency, other parameters and effective reporting.</p> <ul style="list-style-type: none"> • Speakers: <ul style="list-style-type: none"> ○ Carl E. Case III, Senior Manager, Financial Services Office, Ernst & Young LLP ○ Ann Marie Tarantino CRCM, CRP, AMLP, Senior Vice President and Chief Compliance Officer, Esquire Bank
<p>12:15 pm - 1:45 pm</p>	<p>LUNCHEON WITH SPEAKER</p> <p>Featuring a Keynote Address by:</p> <ul style="list-style-type: none"> • The Honorable Sigal P. Mandelker, Under Secretary, Terrorism and Financial Intelligence, U.S. Department of the Treasury
<p>1:45 pm - 2:30 pm</p>	<p>DESSERT IN THE MARKETPLACE</p>
<p>2:30 pm - 3:45 pm</p>	<p>CONCURRENT SESSIONS – SERIES 4 (6 CHOICES)</p> <p>4A: Threats and Red Flags: Emerging Fraud Risks (Repeated from 3A)</p> <p>In this comprehensive session, we'll discuss leading practices in collecting, analyzing and acting on newly emerging fraud and AML threats and red flags. Additionally, we'll make suggestions on adjustments you should make to your transaction monitoring systems.</p> <ul style="list-style-type: none"> • Moderator: Stephanie Brooker, Partner, Gibson, Dunn & Crutcher LLP • Speakers: <ul style="list-style-type: none"> ○ Brendan Brothers, Co-Founder, Verafin ○ Jason M. Gialanella, CFE, CAMS, Senior Vice President, Executive Director of Fraud Investigations, US Bank ○ Jeff Kearney, CFE, Executive Director, Enterprise Fraud, Security and Investigations, Ally Financial Inc. <p>4B: Moving Beyond MSBs and Money Transmitters: New Payment AML Threats (Repeated from 3B)</p> <p>With the growth of service providers and various new payments business</p>

models, you must stay ahead of the trends to avoid vulnerabilities to money laundering and fraud. Our session will focus on identifying different types of payment flows, the risks involved and how to combat these risks.

- Moderator/Speaker: James J. Finnerty, CAMS, Director, Global Commercial Banking, AML Compliance Risk Management, Citigroup
- Speaker: Melissa Strait, U.S. Compliance Officer, Stripe, Inc.

4C: A Tactical Approach to CDD/Beneficial Ownership – Community Banks (Single Session - Mid-Size/Large Banks in 3C)

It is countdown to implementation! Attendees should not expect a review of the rule, but a discussion regarding pitfalls and program gaps along with the issues surrounding banking high risk customers. This session is specifically geared towards community banks.

- Moderator/Speaker: Daniel P. Stipano, Partner, Buckley Sandler LLP
- Speakers:
 - Anna M. Rentschler, CRCM, Vice President and BSA Officer, Central Bancompany
 - Christopher D. Simpkins, CAMS, BSA and OFAC Officer, Arvest Bank

4D: Banking Marijuana Businesses: Answers or More Questions? (Repeated in 5D)

Will the new administration take a tougher federal stance on banking legally operating marijuana businesses? What are the current leading practices and front line controls banks are using in evaluating the risk of non-traditional business customers? These are just a couple of the many questions that bankers are asking and we'll provide leading practices to help improve your program.

- Moderator: María De Lourdes Jiménez, Esq., Senior Vice President and Manager, Corporate Compliance Director, Corporate Compliance Divisions, Popular, Inc.
- Speakers:
 - Gina C. Masi, Managing Director, Global Financial Crimes Compliance, Consumer and Community Banking, JP Morgan Chase
 - Robert G. Rowe (Rob), III, Vice President/Associate Chief Counsel, Regulatory Compliance, American Bankers Association
 - John W. Vardaman, Executive Vice President, General Counsel, Hypur

	<p>4E: Sanctions Enforcement Trends (Repeated from 3E) The sanctions environment is especially volatile now – and this session is designed to bring you up to speed on the latest sanctions concerns both domestically and internationally. In addition to a full review of expectations of response to the latest sanctions, expect a discussion of the 50% ownership rule.</p> <ul style="list-style-type: none"> • Moderator: Debra A. Roberts, Managing Director and Associate General Counsel, JPMorgan Chase Bank, NA • Speakers: <ul style="list-style-type: none"> ○ Lorraine B. Lawlor, Senior Vice President, Global Sanctions Governance Director, Wells Fargo Bank, N.A. ○ Daniel I. Tannebaum, Partner - Financial Crimes Unit and Global Financial Services Sanctions Leader, PwC ○ Timothy R. White, CAMS, BSA & OFAC Automation Specialist, Banker's Toolbox Incorporated <p>4F: Model Governance – Mid-Size/Large Banks (Single Session – Community Bank Session in 3F) Mid-Size and Large Institutions will hear the latest supervisory expectations on model risk governance as it applies to AML models, sanctions models and KYC customer risk models. We'll also discuss current issues in validation, including frequency, other parameters and effective reporting.</p> <ul style="list-style-type: none"> • Speakers: <ul style="list-style-type: none"> ○ Carl E. Case III, Senior Manager, Financial Services Office, Ernst & Young LLP ○ Ann Marie Tarantino CRCM, CRP, AMLP, Senior Vice President and Chief Compliance Officer, Esquire Bank
<p>4:00 pm - 5:15 pm</p>	<p>CONCURRENT SESSIONS – SERIES 5 (6 CHOICES) 5A: KRI's and Other Metrics for Senior Management and the Board – Mid-Size/Large Bank (Single Session – Community Bank Session is in 6A) Do your metrics provide the information you and your senior management needs to ensure your program is meeting regulatory expectations and managing risks effectively? Are they aligned with current risk tolerance policies? Join us as we explore ideas for strong data analytics and metrics that can be used to better manage AML risks and improve the efficiency of your BSA/AML program. This session is for Mid-Size/Large Institutions.</p> <ul style="list-style-type: none"> • Moderator: Megan D. Hodge, CAMS, Executive Compliance Director, BSA/AML Officer, Enterprise Compliance Regulatory Affairs, Ally Bank • Speakers:

- Lisa M. Grigg, CAMS, Chief Enterprise Financial Crimes Compliance Executive, U.S. Bank National Association
- Ross Marrazzo, Managing Director, Treliant Risk Advisors
- Steve R. Rayo, Senior Vice President/US Head of Retail and Private Banking, Financial Crimes Compliance, HSBC Bank
- Ann M. Reilly, Head of Financial Crimes, USAA

5B: AML and Tax (Single Session)

Last year, the buzz about the Panama papers was all we could talk about in our AML/Tax session. This year, we'll continue that conversation on the Panama papers, but we will also discuss new and emerging tax issues that every AML officer should know.

- Moderator: Wilmer Parker (Buddy), Partner, Maloy Jenkins Parker
- Speakers:
 - Caroline D. Ciruolo, Partner, Kostelanetz & Fink, LLP
 - Marcy M. Forman, Managing Director, Global Investigations Unit, AML Compliance, Citigroup
 - Scott D. Michel, Member, Caplin & Drysdale

5C: New Product AML Risk Assessment (Repeated in 6C)

As new products continue to emerge, are you certain you are assessing the full range of new risks associated with these new products? This session for community and mid-size banks will provide ideas to improve your risk assessment for a range of new products such as crypto currency, mobile payments and more.

- Speakers:
 - Timothy P. Leary, Senior Counsel, Wells Fargo Bank NA
 - William D. Tucker, CIA, CRCM, CAFP, Director of Compliance and Operational Risk Management, State Bank and Trust Company
 - John Wagner, Managing Director, Deloitte Advisory, Anti-Money Laundering and Sanctions Consulting

5D: Banking Marijuana Businesses: Answers or More Questions? (Repeated from 4D)

Will the new administration take a tougher federal stance on banking legally operating marijuana businesses? What are the current leading practices and front line controls banks are using in evaluating the risk of non-traditional business customers? These are just a couple of the many questions that bankers are asking and we'll provide leading practices to help improve your program.

- Moderator: María De Lourdes Jiménez, Esq., Senior Vice President and Manager, Corporate Compliance Director, Corporate Compliance Divisions, Popular, Inc.
- Speakers:
 - Gina C. Masi, Managing Director, Global Financial Crimes Compliance, Consumer and Community Banking, JP Morgan Chase
 - Robert G. Rowe (Rob), III, Vice President/Associate Chief Counsel, Regulatory Compliance, American Bankers Association
 - John W. Vardaman, Executive Vice President, General Counsel, Hypur

5E: Derisking Impact for Community and Mid-Size Banks (Repeated in 6D)

In recent years, this conference has focused on derisking issues, but mainly as they apply to larger banks. The question now is, as derisking is occurring at larger banks, how should mid-size and community banks deal with the downstream impacts? Join us as we discuss what you can do to protect your institution when evaluating high risk customers.

- Moderator: Linda Noonan, Of Counsel, Gibson Dunn & Crutcher LLP, Washington, DC
- Speakers:
 - Alma M. Angotti, Managing Director, Global Investigations and Compliance, Navigant
 - Myrna Olvera, Senior Vice President - BSA Officer, East West Bank
 - Julio Roman, Senior Vice President, BSA Officer, Lone Star National Bank
 - Yanelis M. Perez, CAMS, Vice President BSA/AML/OFAC High Risk and Special Project Manager, TotalBank

5F: Negative News: Verified vs. Unverified (Repeated in 6F)

How are you dealing with our current “obese” negative news environment? What is your process for objective verification? What are your standards? Join us as we discuss knowing the difference between fact vs opinion and your response to these news items to successfully protect your institution from financial crime and reputational damage.

- Moderator: Jim Arndts, CAMS, Senior Vice President/Director, Transformation and Reporting, Enterprise Financial Crimes Compliance Strategy, U.S. Bank
- Speakers:

	<ul style="list-style-type: none"> ○ James Candelmo, Chief AML Officer, Corporate Compliance, Capital One ○ Michael C. Raffa, Global Head, AML, State Street Corporation ○ Daniel Wager, CAMS, CFE, Vice President, Global Financial Crime and Compliance, LexisNexis Risk Solutions
5:30 pm - 6:30 pm	<p>GENERAL SESSION The Dark Web and More: Monitoring and Detecting Cyber-Enabled Crimes</p> <p>Join us as we explore cyber-enabled criminal threats and methodologies and how the dark web is being used to target individuals and institutions. You'll walk away better informed on detection leading practices and expectations for reporting and working with law enforcement.</p> <ul style="list-style-type: none"> • Moderator: Ryan Rasske, Senior Vice President, Risk and Compliance, American Bankers Association • Speakers: <ul style="list-style-type: none"> ○ Kelley Chamberlain, CAFP, Financial Crimes Consultant, Global Financial Crimes Intelligence Group, Wells Fargo & Company ○ Joshua J. Larocca, Managing Director, Stroz Friedberg ○ Justin Nordine, Strategy Consultant, Wells Fargo
6:30 pm - 7:30 pm	RECEPTION IN THE MARKETPLACE
Tuesday, December 5, 2017	
7:00 am - 3:00 pm	CONFERENCE REGISTRATION OPEN
7:00 am - 8:00 am (NON CLE SESSIONS)	<p>POWER HOUR BREAKFAST SESSIONS Enjoy a continental breakfast while you listen to key industry experts.</p> <ul style="list-style-type: none"> • Power Hour Session #1-Sponsored by KPMG • Power Hour Session #2-Sponsored by Pitney Bowes • Power Hour Session #3-Sponsored by Verafin
7:30 am - 8:00 am	CONTINENTAL BREAKFAST IN THE MARKETPLACE
8:15 am - 9:30 am	<p>GENERAL SESSION The Legal Implications of Recent Fraud and Money Laundering Cases Our legal eagles, including a former community bank CEO will walk</p>

	<p>through recent cases and discuss lessons learned, actions bankers should be taking in response and where exams may be taking a cue from these cases.</p> <ul style="list-style-type: none"> • Moderator: Gordon Greenberg, Partner, McDermott Will and Emery • Speakers: <ul style="list-style-type: none"> ○ Conner Eldridge, Former United States Attorney, Western District of Arkansas ○ Jonathan E. Lopez, Partner, White Collar & Corporate Investigations, Orrick, Herrington & Sutcliffe LLP ○ Wilmer Parker (Buddy), Partner, Maloy Jenkins Parker
<p>9:30 am - 10:15 am</p>	<p>COFFEE BREAK IN THE MARKETPLACE</p>
<p>10:15 am - 11:30 am</p>	<p>CONCURRENT SESSIONS - SERIES 6 (6 CHOICES)</p> <p>6A: KRI's and Other Metrics for Senior Management and the Board – Community Bankers (Single Session – Mid-Size/Large Bank Session is in 5A)</p> <p>Do your metrics provide the information you and your senior management needs to ensure your program is meeting regulatory expectations and managing risks effectively? Are they aligned with current risk tolerance policies? Join us as we explore ideas for strong data analytics and metrics that can be used to better manage AML risks and improve the efficiency of your BSA/AML program. This session is for banks under \$10B in assets.</p> <ul style="list-style-type: none"> • Moderator: Megan D. Hodge, CAMS, Executive Compliance Director, BSA/AML Officer, Enterprise Compliance Regulatory Affairs, Ally Bank • Speakers: <ul style="list-style-type: none"> ○ Josh van Hulst, GC and CCO, Darien-Rowayton Bank ○ Lauren Kohr, CAMS-FCI, CFIRS, Senior Vice President/Risk Officer, Old Dominion National Bank ○ Ross Marrazzo, Managing Director, Treliant Risk Advisors <p>6B: M&A AML Due Diligence Hot Topics (Single Session)</p> <p>Your bank is undergoing a merger or acquisition—congratulations, but now what? This session will examine the process from beginning to end, including what to look for during the due diligence phase, deciding how (or if!) to integrate your BSA programs, dealing with new or expanded regulatory expectations, and everything in between.</p> <ul style="list-style-type: none"> • Moderator/Speaker: Christopher D. Simpkins, CAMS, BSA and OFAC Officer, Arvest Bank • Speakers:

- Becky Robertson CAMS-Audit, CFE, CAFP, Executive Vice President, Director of AML Compliance, South State Bank
- Anna M. Rentschler, CRCM, Vice President and BSA Officer, Central Bancompany

6C: New Product AML Risk Assessment (Repeated from 5C)

As new products continue to emerge, are you certain you are assessing the full range of new risks associated with these new products? This session for community and mid-size banks will provide ideas to improve your risk assessment for a range of new products such as crypto currency, mobile payments and more.

- Speakers:
 - Timothy P. Leary, Senior Counsel, Wells Fargo Bank NA
 - William D. Tucker, CIA, CRCM, CAFP, Director of Compliance and Operational Risk Management, State Bank and Trust Company
 - John Wagner, Managing Director, Deloitte Advisory, Anti-Money Laundering and Sanctions Consulting

6D: Derisking Impact for Community and Mid-Size Banks (Repeated from 5E)

In recent years, this conference has focused on derisking issues, but mainly as they apply to larger banks. The question now is, as derisking is occurring at larger banks, how should mid-size and community banks deal with the downstream impacts? Join us as we discuss what you can do to protect your institution when evaluating high risk customers.

- Moderator: Linda Noonan, Of Counsel, Gibson Dunn & Crutcher LLP, Washington, DC
- Speakers:
 - Alma M. Angotti, Managing Director, Global Investigations and Compliance, Navigant
 - Myrna Olvera, Senior Vice President - BSA Officer, East West Bank
 - Julio Roman, Senior Vice President, BSA Officer, Lone Star National Bank
 - Yanelis M. Perez, CAMS, Vice President BSA/AML/OFAC High Risk and Special Project Manager, TotalBank

6E: Data Quality (Repeated from 3D)

When it comes to data quality – how do you even know you have issues? We'll get to the heart of the problem –including starting with answering the question of what is meant by data quality. We'll discuss the

	<p>range of controls needed and what’s good, better and best as well as providing you with a model data analysis roadmap for your institution.</p> <ul style="list-style-type: none"> • Moderator/Speaker: <ul style="list-style-type: none"> ○ Garry M. Shiffman, PhD, Chief Executive Officer, Giant Oak, Inc • Speakers: <ul style="list-style-type: none"> ○ Prasad Chintamaneni, Senior Advisor, Treliant Risk Advisors ○ Cathy Nanos, Senior Director AML Analytics and Operations, Ally Bank <p>6F: Negative News: Verified vs. Unverified (Repeated from 5F) How are you dealing with our current “obese” negative news environment? What is your process for objective verification? What are your standards? Join us as we discuss knowing the difference between fact vs opinion and your response to these news items to successfully protect your institution from financial crime and reputational damage.</p> <ul style="list-style-type: none"> • Moderator: Jim Arndts, CAMS, Senior Vice President/Director, Transformation and Reporting, Enterprise Financial Crimes Compliance Strategy, U.S. Bank • Speakers: <ul style="list-style-type: none"> ○ James Candelmo, Chief AML Officer, Corporate Compliance, Capital One ○ Michael C. Raffa, Global Head, AML, State Street Corporation ○ Daniel Wager, CAMS, CFE, Vice President, Global Financial Crime and Compliance, LexisNexis Risk Solutions
<p>11:30 am - 1:15 pm</p>	<p>SEATED LUNCHEON FEATURING A PANEL DISCUSSION Conduct Culture: Considerations for the Financial Crimes Community</p> <ul style="list-style-type: none"> • Moderator: Gordon Greenberg, Partner, McDermott Will and Emery • Speakers: <ul style="list-style-type: none"> ○ Pam Dearden, Head of Conduct and Culture, JPMorgan Chase & Co ○ Kara Tucker, JD, Enterprise Ethics Office, SunTrust Bank
<p>1:15 pm - 2:00 pm</p>	<p>FINAL DESSERT IN THE MARKETPLACE</p>
<p>2:00 pm - 3:00 pm</p>	<p>GENERAL SESSION Reimagining BSA/AML Compliance This may be the last session of the conference, but this is not the session to</p>

	<p>skip. In this fast-paced session, we'll discuss the ever-increasing costs of compliance relative to intended vs. actual results, and opportunities to better focus limited resources towards supporting prevention and detection of money laundering and other financial crimes. Finally, the panel will explore potential substantive changes to the BSA/AML regulatory scheme that would make the system more efficient and effective.</p> <ul style="list-style-type: none"> • Moderator: María De Lourdes Jiménez, Esq., Senior Vice President and Manager, Corporate Compliance Director, Corporate Compliance Division, Popular, Inc. • Speakers: <ul style="list-style-type: none"> ○ James R. Richards, Executive Vice President/BSA Officer, Wells Fargo & Company ○ Robert G. Rowe (Rob) III, Vice President/Associate Chief Counsel, Regulatory Compliance, American Bankers Association ○ Daniel P. Stipano, Partner, Buckley Sandler LLP ○ Ellen Zimiles, Managing Director, Head of Global Investigations and Compliance Navigant
3:00 pm	CONFERENCE ADJOURNS

Continuing Education Information

The ABA directly applies for and ordinarily receives CLE credit for ABA programs in AK, AL, AR, AZ, CA, CO, DE, GA, GU, HI, IA, IL, IN, KS, KY, LA, MN, MS, MO, MP, MT, NH, NM, NV, NY, NC, ND, OH, OK, OR, PA, SC, TN, TX, UT, VT, VA, VI, WA, WI, and WV. These states sometimes do not approve a program for credit before the program occurs. This course is expected to qualify for 16 CLE credit hours in 60-minute states, and 19.2 credit hours in 50-minute states. This transitional program is approved for both newly admitted and experienced attorneys in NY. Attorneys may be eligible to receive CLE credit through reciprocity or attorney self-submission in other states.

For more information about CLE accreditation in your state, visit http://www.americanbar.org/publications_cle/mandatory_cle.html or contact Carol.Rose@americanbar.org.

If you have questions regarding other CE credits, please contact [Barbara Swan](#), American Bankers Association.

Program Questions? Please contact [Dorothy Friedlander](#).

Scholarship

Limited scholarships may be available from the American Bar Association for this program.

Scholarships to defray tuition expense for ABA Criminal Justice section programs are available upon application on a program-by-program, case-by-case basis. Preference will be given to public interest lawyers, government lawyers, full-time law professors, solo or small firm practitioners of limited means, and unemployed attorneys. Scholarship applications must be received at least two weeks before the program start date. You will be notified prior to the program if your application is approved. A minimum fee may be charged on all approved scholarship applications to defray expenses. For programs with tuition costs over \$500, qualifying attorneys will receive at least a 50% reduction in the course fee(s). For more information, please contact carol.rose@americanbar.org

Conference Registration & Fees

Registration Types	Rate By 10/6/17	Rate After 10/6/17
ABA Member/ Service Member	\$1,290	\$1,490
Government/ICB	\$1,290	\$1,490
American Bar Assoc. Member	\$1,290	\$1,490
Nonmember - Banker/Vendor	\$1,890	\$1,890
Spouse/Guest	\$195	\$195

Ways to Register

- **Online Registration**
Using our [secure online registration form](#), you will need to provide your credit card information at the time of registration. This is for single registrants only.
- [Download Registration and Housing Form PDF](#) - If you need to pay with a check, or need to submit multiple registrations from your organization, please download this registration form for your use.
- **Phone**
Call 1-800-BANKERS (1-800-226-5377)