## 2018 Conference Program

### 2018 ABA/ABA Financial Crimes Enforcement Conference

December 2-4, 2018 • Gaylord National Resort • National Harbor, MD

For the past 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 2, 2018

<table>
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<tr>
<th>Time</th>
<th>Session Details</th>
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<tr>
<td>7:30 am - 6:30 pm</td>
<td><strong>CONFERENCE REGISTRATION OPEN</strong></td>
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<tr>
<td>10:00 am - 11:30 am</td>
<td><strong>DEEP DIVE CONCURRENT SESSIONS – SERIES 1 (6 Options)</strong></td>
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<td>We are taking a deep dive into six critical topic areas.</td>
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<td><strong>Deep Dive 1A: The New World of Identity Management:</strong></td>
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<td>Authentication and Verification (Repeated in Deep Dive 2A)</td>
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<td><strong>Moderator:</strong></td>
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<td></td>
<td>- Ian T. Mitchell, Principal - Financial Crimes Fraud Technology, PwC</td>
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<td><strong>Speaker:</strong></td>
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<td>- Candler Eve, Director, Enterprise Fraud, First Financial Bank</td>
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<td>- Thomas P. Keegan, Principal, KPMG LLP</td>
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<td>- Danny Luong, Director, Financial Crimes, PwC</td>
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<td></td>
<td><strong>Deep Dive 1B: Leading Practices and Synergies in Data Governance:</strong></td>
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<td>From BSA Compliance to Fraud Mitigation (Repeated in Deep Dive 2B)</td>
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<td>As examiners continue to ask deeper questions with regards to your data</td>
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<td>governance practices – how does your current framework meet with</td>
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<td>regulatory expectations and strong risk management practices? This session</td>
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<td>will explore what a strong data governance framework looks like as well as</td>
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<td>quality assurance of your data and minimizing the impact of bad data.</td>
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<td><strong>Moderator/Speaker:</strong></td>
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<td></td>
<td>- Marilu Jimenez, Principal, Financial Intelligence Network &amp; Compliance</td>
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<tr>
<td></td>
<td>Advisors</td>
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Speakers:
- Kristi Cunningham, Vice President, Enterprise Data Management, Capital One
- Dr. Prasad Chintamaneni, Senior Advisor, Treliant

Deep Dive 1C: Do You Know Where Your OFAC Is? Sanctions and More (Repeated in Deep Dive 2C)
From updates on Iranian, Russian and North Korean sanctions to issues in e-commerce sanctions, to resolving conflicts between the EU and US Sanctions rules, we’re covering it all!

Moderator:
- Robert G. Rowe (Rob), III, Vice President/Associate Chief Counsel, Regulatory Compliance, American Bankers Association

Speakers:
- Sharon Cohen Levin, Partner, WilmerHale
- Satish Kini, Partner, Debevoise & Plimpton LLP
- R. Joe Soniat, CAMS-FCI, CFE, CAFP, BPC, Vice President - BSA AML Officer, Union Bank and Trust

Deep Dive 1D: AML and Fraud Threats in Payments (Repeated in Deep Dive 2D)
With the explosion of new payment methods and business models, financial crime professionals need to understand emerging payment trends to identify money laundering and fraud vulnerabilities. this session will discuss payment innovations and trends, the different types of payment flows, the financial crime and sanctions risks associated with those payment flows, and potential mitigants and controls.

Moderator:
- James J. Finnerty, CAMS, Director, Global Commercial Banking, AML Compliance Risk Management, Citigroup

Speakers:
- Kate Salottolo, Global Head of AML, Brand Risk Management and Global Financial Crimes Governance, PayPal
- Brandy Smith, CAMS, Senior Vice President, Global AML Compliance Risk Management: Payment Intermediaries & Digital, Citi
- Melissa Strait, US Compliance Officer, Stripe, Inc.

Deep Dive 1E: Demystifying AI and Robotics: Digging Deep into AI - From Investigations to Quality Assurance - Mid-Size/Large Bank (Single Session - Community Bank Session in Deep Dive 2E)
Banks over $15 billion are adopting a wide range of new technologies at a
variety of different rates. What are those use cases? What are the emerging questions and expectations? We'll start this session by level-setting with terminology and trends. We'll then move into use cases for technology. Our goal is to create a better consumer of AI.

**Moderator:**
- Jim Arndts, CAMS, Senior Vice President, Financial Crime Control Executive, Payments, Virtual Solutions and Innovation, Wells Fargo N.A.

**Speakers:**
- Timothy A. Lutz, Director, Financial Intelligence Unit, U.S. Bank National Association
- Gary M. Shiffman, PhD, Chief Executive Officer, Giant Oak, Inc

**Deep Dive 1F: Top Legal Issues and Their Impact on Your Financial Crimes Compliance Program (Repeated in Deep Dive 2F)**
Our legal eagles will explore the cases that have had a profound impact on your financial crimes compliance regime. This must-see session is designed for all AML/Fraud professionals who have direct or indirect oversight over your compliance policies and procedures.

**Moderator:**
- Gordon Greenberg, Partner, McDermott Will and Emery

**Speakers:**
- Stephanie Brooker, Partner, Gibson Dunn & Crutcher LLP
- Michael J. Leotta, Partner, WilmerHale
- Wilmer Parker (Buddy), Partner, Maloy Jenkins Parker

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<thead>
<tr>
<th>11:30 am - 1:30 pm</th>
<th>LUNCH ON YOUR OWN</th>
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<tr>
<td>1:30 pm - 3:00 pm</td>
<td>DEEP DIVE CONCURRENT SESSIONS – SERIES 2 (6 Options)</td>
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<td>From facilitated open discussions to table discussions to case studies - these deep dives are almost like a mini workshop.</td>
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**Deep Dive 2A: The New World of Identity Management: Authentication and Verification (Repeated from Deep Dive 1A)**
This deep dive will focus on the intersection points between new account CIP and existing customer KYC. We'll talk about people, process, and technology, providing you with the latest tools you need to successfully manage authentication and verification functions.

**Moderator:**
- Ian T. Mitchell, Principal - Financial Crimes Fraud Technology, PwC

**Speaker:**
Candler Eve, Director, Enterprise Fraud, First Financial Bank  
Thomas P. Keegan, Principal, KPMG

Deep Dive 2B: Leading Practices and Synergies in Data Governance: From BSA Compliance to Fraud Mitigation (Repeated from Deep Dive 1B)
As examiners continue to ask deeper questions with regards to your data governance practices – how does your current framework meet with regulatory expectations and strong risk management practices? This session will explore what a strong data governance framework looks like as well as quality assurance of your data and minimizing the impact of bad data.

Moderator/Speaker:
- Marilu Jimenez, Principal, Financial Intelligence Network & Compliance Advisors,

Speaker:
- Kristi Cunningham, Vice President, Enterprise Data Management, Capital One  
- Dr. Prasad Chintamaneni, Senior Advisor, Treliant

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**Deep Dive 2E: Demystifying AI and Robotics: Digging Deep Into AI - From Investigations to Quality Assurance - Community Banks (Single Session - Mid-Size/Large Bank Session in Deep Dive 1E)**

Banks over $15 billion are adopting a wide range of new technologies at a variety of different rates. What are those use cases? What are the emerging questions and expectations? We'll start this session by level-setting with terminology and trends. We'll then move into use cases for technology. Our goal is to create a better consumer of AI.

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**Speakers:**
- Gary M. Shiffman, PhD, Chief Executive Officer, Giant Oak, Inc
- Sandra L. Snow, Vice President and Director, BSA, AML & OFAC Compliance, Los Alamos National Bank
- Vicki L. Stec, CAMS, CRCM, CAFP, CFE, Senior Vice President, Northwest Bank

**Deep Dive 2F: Top Legal Issues and Their Impact on Your Financial Crimes Compliance Program (Repeated from Deep Dive 1F)**

Our legal eagles will explore the cases that have had a profound impact on your financial crimes compliance regime. This must-see session is designed for all AML/Fraud professionals who have direct or indirect oversight over your compliance policies and procedures.

**Speakers:**
- Michael J. Leotta Partner, WilmerHale
- Wilmer Parker (Buddy), Partner, Maloy Jenkins Parker

3:15 pm - 4:00 pm

**FLASH SESSIONS: We Get to the Point! (Six Options)**

From updates on current or pending regulations to focused discussions on a narrow topic, these 45-minute sessions are designed to “get to the point” and provide you with a quick download of actionable information. These sessions are not designed to be “how to” sessions but are short briefings on
emerging concerns.

**Flash 1A: Banking Cannabis, Industrial Hemp and CBD (Cannabidiol) - What's the Latest? (Repeated in Flash 7A)**

We will review the regulatory risks and enforcement concerns surrounding banking cannabis businesses.

**Speaker:**
- Robert G. Rowe, Vice President/Associate Chief Counsel, Regulatory Compliance, American Bankers Association

**Flash 1B: Digital Currency Myth-Busting — Separating Fact from Fiction: What Bankers Need to Know About "Crypto" (Repeated in Flash 7B)**

What is crypto? This session will open with a discussion on digital currency v. blockchain technology and define their relationship. We'll then review digital currency AML risks and discuss if they are different from traditional fiat risks and how crypto risks affect traditional financial institutions. Finally, we'll talk about unregulated digital currency exchanges and how to determine if you are unknowingly banking one.

**Moderator:**
- Jonathan E. Lopez, Partner, White Collar & Corporate Investigations, Orrick, Herrington & Sutcliffe LLP

**Speaker:**
- John Roth, Chief Compliance and Ethics Officer, Bittrex Incorporated

**Flash 1C: FinCEN’s Cyber Crime Advisory: Separating Fact from Fiction (Repeated in Flash 7C)**

Cyber-event versus cyber-enabled crime—in this flash session we’ll cut to the heart of FinCEN’s Advisory FIN-2016-A005, what is required of banks in order to meet requirements under the BSA, what cyber-information will enhance your SARs, and how to improve communication and coordination across all internal stakeholders.

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

**Speakers:**
- M. Kendall Day, Partner, Gibson Dunn & Crutcher
- Andrew Golden, Director, Assistant General Counsel, Capital One, NA

**Flash 1D: New CDD Rule: Pitfalls in Compliance**
In this session, we will explore key issues, gray areas, and any breaking developments with respect to the Customer Due Diligence Rule. We will also address operational problems that institutions are encountering and how to overcome them, as well as supervisory expectations with respect to implementation of the Rule.

**Speaker:**
- Daniel P. Stipano, Partner, Buckley Sandler LLP

**Flash 1E: A Checklist for a Data Breach: Before, During and After**
(Repeated in Flash 7E)

This fast-paced session will provide you with a quick reminder of all of your key protocols surrounding data breaches. This session is not for those who want to learn the basics. Rather, this session is a great way to benchmark your key practices against leading practices and regulatory expectations.

**Moderator:**
- Christopher D. Simpkins, CAMS, CFE, SA and OFAC Officer, Arvest Bank

**Speakers:**
- Kevin King, CFE, CAFP, Director, Fraud Management, South State Bank
- Mark E. Schreiber, Partner, Co-Leader, Global Privacy and Cybersecurity, McDermott Will & Emery LLP

**Flash 1F: Litigation/Reputation Risk Issues in Account Takeover/Fraud Investigations**
(Repeated in Flash 7F)

In this fast-paced session, our expert in- house and outside counsel representatives will walk through the key litigation and reputation risks in investigations of Account Takeover and Fraud cases. Learn what your role and responsibilities are in these investigations and how to ensure you are following appropriate procedures and documentation protocols during your investigations.

**Moderator:**
- Debra A. Roberts, Managing Director and Associate General Counsel, JPMorgan Chase Bank, NA

**Speakers:**
- Daniel Lorenzo, Assistant General Counsel, JPMorgan Chase & Co

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<tr>
<th>4:15 pm - 5:30 pm</th>
<th>GENERAL SESSION</th>
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<td>The Shifting Sands of AI and Robotics: Emerging Issues and Their Impact on Financial Crimes</td>
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Everyone is talking about AI and Robotics and if you went to our breakout session earlier today, you understand more about the technology and use cases for that technology. In this general session, we’re going to have a high-level conversation exploring different perspectives of what AI vs. Robotics can do to improve monitoring capabilities and reporting. This session isn’t designed to provide a one-size-fits-all strategy, but it does provide a real-world debate about what technology can do right now for your institution and how to plan for future technology as it evolves.

**Moderator:**
- Jo Ann Barefoot, President and CEO, Barefoot Innovation Group

**Speakers:**
- Timothy A. Lutz, Director, Financial Intelligence Unit, U.S. Bank National Association
- Yvette R. Hollingsworth Clark, Executive Vice President and Regulatory Innovation Officer, Wells Fargo & Company
- Tracy S. Woodrow, Senior Vice President, Risk Management, BSA/AML/OFAC Officer, M&T Bank

5:30 pm - 6:30 pm
**OPENING RECEPTION IN THE MARKETPLACE**
creation of behavioral segments to improve SAR conversion rates, the
automation of entity resolution in correspondent banking, and harnessing
unstructured data to detect hidden risks.

**Speakers:**
- Amith Satheesh, Principal Solutions Architect, Fraud & Security
  Intelligence Practice, SAS
- David Stewart, Director Financial Services, Fraud & Security Intelligence
  Practice, SAS

**Power Breakfast Session #3: Information Sharing in the BSA/AML
Space: Sections 314(a) to (b) and Beyond**
- Sponsored by: White & Case LLP

Existing legislation, implementing regulations, and agency guidance have
left uncertainty with respect to how BSA/AML information may be shared
among and within institutions. This panel will explore the status of and
outlook for BSA/AML information sharing, including potential policy
changes and the potential impact of industry utilities/consortiums and
emerging technologies.

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<th>Time</th>
<th>Session</th>
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<tbody>
<tr>
<td>7:30 am</td>
<td>CONTINENTAL BREAKFAST IN THE MARKETPLACE</td>
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<td>8:15 am - 10:00 am</td>
<td>GENERAL SESSION</td>
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**GENERAL SESSION**
Financial Crimes Convergence: Leveraging Existing Synergies for
Heightened Investigations and Industry Changes

This is not your typical Financial Crimes Convergence panel! We’re going
to open with a review of a few cases that were managed holistically and
how they worked through operational challenges. Then we’ll have our
panel provide their perspectives on what levels of convergence are truly
possible, such as in case management and analytics, SAR filing,
alerts/detection, etc. We’ll also touch on emerging legal issues in
convergence and of course culture change challenges. This session is
applicable to all asset categories and will provide peer comparisons in
reviewing your own operations.

**Moderator:**
- Ryan Rasske, Senior Vice President, Risk and Compliance Markets,
  American Bankers Association

**Speakers:**
- Sepideh Behram, CBCO, CAFP, Principal Vice President and BSA
  Officer, Burke & Herbert Bank & Trust Company
- Lester M. Joseph, Senior Vice President, Manager, Global Financial
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<th>Time</th>
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<tr>
<td>10:00 am</td>
<td>COFFEE BREAK IN THE MARKETPLACE</td>
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<td>10:45 am</td>
<td>CONCURRENT SESSIONS - SERIES 3 (6 Options)</td>
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<td>Concurrent Session 3A: Red Flags in Human Trafficking (Repeated in</td>
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<td>Join us as we walk through the latest transactional indicators,</td>
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<td>demographic indicators that can be generated from KYC data and</td>
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<td>front-line alerts in identifying Human Trafficking activity.</td>
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<td><strong>Moderator/Speaker:</strong></td>
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<td>- James Dinkins, Senior Vice President, Financial Crimes Compliance</td>
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<td>Operations Executive, U.S. Bank</td>
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<td><strong>Speakers:</strong></td>
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<td>- Phillip A. DeLuca, Senior Vice President, Compliance Controls,</td>
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<td>Enterprise Financial Crimes Compliance, Director of Solutions and</td>
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<td>Emerging Risks, U.S. Bank</td>
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<td>- Matt Friedman, CEO, The Mekong Club</td>
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<td>- Joe Ramos, Vice President, Bank Secrecy Act and Fraud Manager,</td>
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<td>Broadway National Bank</td>
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<td>Concurrent Session 3B: Terrorist Financing: Trends and Threats</td>
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<td>(Repeated in 4B)</td>
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<td>Top law enforcement and banking experts will provide an up-to-the</td>
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<td>minute review of the current trends and threats in terrorist</td>
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<td>financing. They will also provide specifics as to how it impacts</td>
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<td>your investigations.</td>
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<td><strong>Moderator:</strong></td>
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<td>- Mia Levine, Deputy Head of AML, US Global Anti-Money Laundering,</td>
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<td><strong>Speakers:</strong></td>
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<td>- Marcy M. Forman, Managing Director, Global Investigations Unit,</td>
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<td>AML Compliance, Citigroup, Inc.</td>
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<td>- Douglas A. Leff, Special Agent in Charge, Puerto Rico and U.S.</td>
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<td>Virgin Islands, Federal Bureau of Investigation</td>
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<td>Concurrent Session 3C: Ethical Issues in Internal Investigations,</td>
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<td>Regulatory and Law Enforcement (Single Session)</td>
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Our experts will take a close look at ethical concerns emerging from internal investigations, especially in a world of overlapping enforcement agencies.

**Moderator/Speaker:**
- Michael J. Leotta Partner, WilmerHale

**Speakers:**
- Robert K. Hur, United States Attorney District of Maryland
- Mark L. Keene, Associate General Counsel – Managing Director, Bank of America
- Aprille Savarese, Director and Senior Vice President, Conduct, Security and Financial Crimes Risk Management, ZB, National Association

**Concurrent Session 3D: Consumer Lending Fraud (Repeated in 4D)**
This advance level session will dig deep into trending consumer lending fraud risks. This tactical discussion will cover how to mitigate the latest auto, mortgage and HELOC fraud threats. The nation’s top experts will not only share what they are seeing but specifically how they are managing their controls.

**Moderator:**
- Ian T. Mitchell, Principal - Financial Crimes Fraud Technology, PwC

**Speakers:**
- Kevin D. Eack, JD, CPP, CAFP, CERP, Principal, The Brannan Group LLC
- Frank McKenna, Chief Fraud Strategist, PointPredictive

**Concurrent Session 3E: New Tax Risks (Single Session)**
Tax risk is taking its own place alongside Fraud/AML and Sanctions as its own risk. From US tax risks such as employment tax evasion to a growing number of SARS on US citizen tax evaders to tax evasion facilitation laws in UK, along with investigations by German authorities on dividend tax fraud - banks of all sizes, especially global banks, have a significant heightened risk. Join us as we discuss current cases and trends.

**Moderator:**
- Michael C. Raffa, Global Head, AML, State Street Corporation

**Speakers:**
- David B. Chenkin, Managing Partner, Zeichner Ellman & Krause LLP
- Neil B. Eisenstadt, Executive Director - Assistant General Counsel, Global Financial Crimes Legal, JPMorgan Chase & Co.
- Tara K. Reed, Special Agent, National JTTF Coordinator, IRS-Criminal Investigation
Concurrent Session 3F: Dynamic Risk Rating (Repeated in 6B)
Customer risk rating at onboarding is an essential piece of our customer due diligence process, but how can you incorporate risk rating as a dynamic part of your program? From data sources to managing the process, we’ll provide you with new practices and strategies.

Moderator:
- Jim Arndts, CAMS, Senior Vice President, Financial Crime Control Executive, Payments, Virtual Solutions and Innovation, Wells Fargo N.A.

Speakers:
- Robert A. Marro, Jr., Managing Principal, Financial Crime Advisory Group, CAPCO
- Megan Payne, J.D., CAMS, Vice President, Policy Governance and Risk Management, Enterprise Financial Crimes Compliance, U.S. Bank National Association
- William D. Tucker, CIA, CERP, CRCM, CAFP, Enterprise Risk Management, Director of Compliance and Operational Risk, State Bank and Trust Company

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<th>Time</th>
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<tr>
<td>12:00 pm</td>
<td>LUNCHEON WITH SPEAKER</td>
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<td>1:30 pm</td>
<td>DESSERT IN THE MARKETPLACE</td>
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<td>2:15 pm</td>
<td>CONCURRENT SESSIONS – SERIES 4 (6 Options)</td>
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Concurrent Session 4A: Red Flags in Human Trafficking (Repeated from 3A)
Join us as we walk through the latest transactional indicators, demographic indicators that can be generated from KYC data and front line alerts in identifying Human Trafficking activity.

Moderator/Speaker:
- James Dinkins, Senior Vice President, Financial Crimes Compliance Operations Executive, U.S. Bank
Speakers:
- Phillip A. DeLuca, Senior Vice President, Compliance Controls, Enterprise Financial Crimes Compliance, Director of Solutions and Emerging Risks, U.S. Bank
- Matt Friedman, CEO, The Mekong Club
- Joe Ramos, Vice President, Bank Secrecy Act and Fraud Manager, Broadway National Bank

Concurrent Session 4B: Terrorist Financing: Trends and Threats (Repeated from 3B)
Top law enforcement and banking experts will provide an up-to-the-minute review of the current trends and threats in terrorist financing. They will also provide specifics as to how it impacts your investigations.

Moderator:
- Mia Levine, Deputy Head of AML, US Global Anti-Money Laundering, TD Bank

Speaker:
- Marcy M. Forman, Managing Director, Global Investigations Unit, AML Compliance, Citigroup, Inc
- Todd Porter, Assistant Section Chief, Counterterrorism Division, Terrorist Financing Operations Section, FBI

Concurrent Session 4C: Updating Your Approach to Governance-Mid-Size/Large Banks (Single Session - Community Banks Session in 5C)
Designed for banks over $10B in assets, this strategic session will cover the latest concerns and leading practices surrounding governance including reporting requirements, escalation, alert management, KRI, monitoring and testing and roles and responsibilities among the three lines of defense. We'll also spend time discussing the intersection of governance between your AML and Fraud groups and how it aligns to the strategic growth of your bank.

Moderator/Speaker:
- Marilu Jimenez, Principal, Financial Intelligence Network & Compliance Advisors

Speakers:
- David B. Chenkin, Managing Partner, Zeichner Ellman & Krause LLP
- Myrna Olvera, CAMS, Senior Vice President and BSA Officer, East West Bank
- Daniel D. Soto, CAMS, Chief Compliance Officer, Ally Financial Services
Concurrent Session 4D: Consumer Lending Fraud (Repeated from 3D)
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- Ian T. Mitchell, Principal - Financial Crimes Fraud Technology, PwC

Speakers:
- Kevin D. Eack, JD, CPP, CAFP, CERP, Principal, The Brannan Group LLC
- Frank McKenna, Chief Fraud Strategist, PointPredictive

Concurrent Session 4E: Fine Tuning Your Elder Fraud Abuse Controls (Repeated in 6C)
Join us for a deep exploration on how to mitigate elder fraud risks against current trends. Experts will use real-life recent cases to walk through red flags, monitoring and controls as well as investigation techniques. Learn how to manage the intersections between elder fraud and concurrent money laundering investigations.

Moderator:
- Sepideh Behram, CBCO, CAFP, Principal Vice President and BSA Officer, Burke & Herbert Bank & Trust Company

Speakers:
- Kevin King, CFE, CAFP, Director, Fraud Management, South State Bank
- David Rybicki, CRM Deputy Assistant Attorney General, Criminal Division, US Department of Justice

Concurrent Session 4F: Legal Support: Maximizing In-House and External Legal Department Support and Partnerships (Single Session)
No matter the size of a bank, strong partnership between the AML team and legal support, both internal and external, is a critical component of a strong AML Program. From benchmarking and interpreting regulation, to supporting internal investigations, we'll get to the heart of how to maximize this relationship.

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

Speakers:
- John M. Geiringer, Partner, Barack Ferrazzano Kirschbaum & Nagelberg
3:45 pm - 5:00 pm

CONCURRENT SESSIONS – SERIES 5 (6 Options)

Concurrent Session 5A: International AML Hot Topics: Mitigating the Risk of International Corruption (Repeated in 6A)

International Corruption is becoming an increasing regulatory and reputational risk for financial institutions. With every new scandal like the FIFA cases, Odebrecht, 1MBD and others, law enforcement is looking more closely at the financial institutions that are involved in the movement of the funds. This panel will look at some recent case studies and discuss what banks are doing to respond to and manage 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, Inc.
- Ivan A. Garces, CPA, Principal, Risk Advisory Services, Kaufman Rossin
- Scott Nathan, Managing Director, Accenture

Concurrent Session 5B: A Governance Framework for Managing BSA/AML Product Risk (Single Session)

How can you prevent regulators from second-guessing your risk-based governed decisions on new BSA/AML products? This session will provide the latest leading practices surrounding your new product governance process including tools in assessing the BSA/AML risk, due diligence process, collaboration with other lines of business, and more.

Moderator/Speaker:
- Rebecca “Becky” Schauer Robertson, CAMS-Audit, CFE, CAFP, Executive Vice President, Director of AML Compliance, South State Bank

Speakers:
- Jill Sheppard, CFE, CAMS, Chief BSA/AML Officer and Director of Investigations, WesBanco Bank Inc.
- Justin Svec, CAMS, CFE, Vice President, Financial Crimes Manager, First Interstate Bank

Concurrent Session 5C: Updating Your Approach to Governance - Community Banks (Single Session - Mid-Size/Large Bank Session in
4C) Designed for banks over $10B in assets, this strategic session will cover the latest concerns and leading practices surrounding governance including reporting requirements, escalation, alert management, KRIs, monitoring and testing and roles and responsibilities among the three lines of defense. We'll also spend time discussing the intersection of governance between your AML and Fraud groups and how it aligns to the strategic growth of your bank.

**Moderator/Speaker:**
- Marilu Jimenez, Principal, Financial Intelligence Network & Compliance Advisors

**Speakers:**
- Lauren Kohr, CAMS, Senior Vice President and Chief Risk Officer, Old Dominion National Bank
- William D. Tucker, CIA | CERP | CRCM | CAFP, Enterprise Risk Management, Director of Compliance and Operational Risk, State Bank and Trust Company

**Concurrent Session 5D: Protecting the Bank: Considerations in Whistleblowing, Individual and Corporate Liability, and Plea Bargaining (Single Session)**
What are the bank’s and individual risks in criminal investigations? Our experts will walk through the full range of legal risks and practices including internal procedures for whistleblowers, individual and corporate liability risk management practices, and the bank’s involvement in plea bargaining conversations.

**Moderator:**
- Teresa A. Pesce, Principal, KPMG, LLP

**Speakers:**
- Stephanie Brooker, Partner, Gibson Dunn & Crutcher LLP
- Helen V. Cantwell, Partner, Debevoise & Plimpton

**Concurrent Session 5E: EDD Hot Topics: Building a Framework for Analysis (Repeated in 6D)**
This session will take a deep look at the latest trends and challenges in managing EDD (Enhanced Due Diligence). Banks from various sizes with different customer demographics will share how they are dealing with a variety of issues including: determining overall risk appetite, managing higher risk customers, charities, gaming, FinTech and more. We’ll also talk about negative news and periodic review practices.

**Moderator:**
- Linda Noonan, Of Counsel, Gibson, Dunn & Crutcher LLP

Speakers:
- Tricia L. Husser, Esq., CAMS | Senior Vice President & AML Compliance CDD Manager | KeyBank N.A.
- Julio Roman, Chief Risk Officer, Lone Star National Bank
- Christopher D. Simpkins, CAMS, CFE, BSA and OFAC Officer, Arvest Bank

Concurrent Session 5F: Third Line of Defense: A Robust Control or a Roadmap for an Enforcement Action? (Repeated in 6F)
What are current hot button issues regarding your independent audit process? What are the risks if third line roles and responsibilities are not managed well...and what are the broader risks when audit identifies critical failures in the Program? This session examines the importance of the third line from various angles.

Moderator:
- Leya Bralich, CAMS, Audit Director, Audit Services, Ally Bank

Speakers:
- Salvatore (Sal) Maiorana, CRCM, CAFP, CAMS, CFCS, CFE, Deputy General Auditor, KeyBank NA
- John Wagner, Managing Director, Deloitte Advisory, Anti-Money Laundering and Sanctions Consulting, Deloitte

| 5:15 pm - 6:15 pm | GENERAL SESSION  
Cyber Crimes and Fraud: New Assessments for New Risks |
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<td>Nationally recognized Cyber Expert, from JLT Specialty, USA, Reid Sawyer, will provide the latest threat assessment for cyber-enabled crimes and fraud.</td>
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|                  | Featuring:  
- Reid Sawyer, Senior Vice President, JLT Specialty USA  
Moderator: Jonathan Lopez, Orrick Herrington & Sutcliffe |

| 6:15 pm - 7:15 pm | RECEPTION IN THE MARKETPLACE |
### Tuesday, December 4, 2018

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
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<tbody>
<tr>
<td>7:00 am - 3:30 pm</td>
<td><strong>CONFERENCE REGISTRATION OPEN</strong></td>
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<tr>
<td>7:00 am - 8:00 am</td>
<td><strong>POWER HOUR BREAKFAST SESSIONS</strong>&lt;br&gt;Enjoy a continental breakfast while you listen to top industry experts.</td>
</tr>
<tr>
<td><strong>These Sessions (1 &amp; 2) are not CLE accredited</strong></td>
<td><strong>Power Breakfast Session #1: Unique Issues Facing Foreign Banking Organizations</strong>&lt;br&gt;- Sponsored by: KPMG&lt;br&gt;Heightened regulatory scrutiny on the part of regulators, both Federal and State, have impacted the compliance efforts and costs at Foreign Banking Organizations from the first line of defense through both the second and third lines of defense. We'll take this opportunity to discuss some of the challenges how best to deal with this heightened scrutiny.&lt;br&gt;&lt;br&gt;<strong>Speaker:</strong>&lt;br&gt;- Stephen D. Marshall, Principal, KPMG LLP</td>
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<td><strong>Power Breakfast Session #2: Not all High-Risk Customers are Created Equal: Leveraging Intelligent Categorization for Effective Risk Management of NGOs, MSBs, MRBs, PEPs and more</strong>&lt;br&gt;- Sponsored by: Verafin&lt;br&gt;Institutions are facing increased regulatory expectations for CDD/EDD, with a focus on identification and surveillance of high-risk categories of customers. Join industry experts as they discuss how intelligent categorization helps institutions identify, categorize, stratify, and actively monitor ongoing high-risk customer activity, to enable powerful, efficient due diligence and strengthen compliance.&lt;br&gt;&lt;br&gt;<strong>Speakers:</strong>&lt;br&gt;- Brendan Brothers, Co-founder, Verafin&lt;br&gt;- Jim Richards, Founder and Principal, RegTech Consulting LLC, Former Executive Vice-President and Director of Financial Crimes Risk Management, Wells Fargo</td>
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<tr>
<td>7:30 am - 8:00 am</td>
<td><strong>CONTINENTAL BREAKFAST IN THE MARKETPLACE</strong></td>
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<td>8:15 am - 9:30 am</td>
<td><strong>GENERAL SESSION</strong>&lt;br&gt;Regulatory Regime: Current Regulatory Concerns and Issues for the Future</td>
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**– A Regulatory Roundtable**

This is NOT your annual regulatory update! We’re mixing it up this year by providing you with our usual discussion on regulatory hot buttons, but we’ll also discuss efforts in regulatory reform.

**Moderator:**
- Robert G. Rowe (Rob), III, Vice President / Associate Chief Counsel, Regulatory Compliance, American Bankers Association

**Speakers:**
- Spencer W. Doak, Director for BSA/AML Policy, Office of the Comptroller of the Currency
- Koko Ives, Manager, BSA/AML Compliance Section, Division of Banking Supervision and Regulation, Board of Governors of the Federal Reserve System
- Andrea M. Sharrin, Director, Policy Division, Financial Crimes Enforcement Network
- Senior official from the FDIC

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<thead>
<tr>
<th>Time</th>
<th>Session</th>
<th>Description</th>
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<tr>
<td>9:30 am</td>
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<td>COFFEE BREAK IN THE MARKETPLACE</td>
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<tr>
<td>10:00 am</td>
<td>CONCURRENT SESSIONS - SERIES 6 (6 Options)</td>
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<td><strong>Concurrent Session 6A: International AML Hot Topics: Mitigating the Risk of International Corruption (Repeated from 5A)</strong></td>
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|          | **Speakers:**    | - Marcy M. Forman, Managing Director, Global Investigations Unit, AML Compliance, Citigroup, Inc.  
- Ivan A. Garces, CPA, Principal, Risk Advisory Services, Kaufman Rossin  
- Scott Nathan, Managing Director, Accenture |
|          | **Concurrent Session 6B: Dynamic Risk Rating (Repeated from 3F)**            |
Customer risk rating at onboarding is an essential piece of our customer due diligence process, but how can you incorporate risk rating as a dynamic part of your program? From data sources to managing the process, we’ll provide you with new practices and strategies.

**Moderator:**
- Jim Arndts, CAMS, Senior Vice President, Financial Crime Control Executive, Payments, Virtual Solutions and Innovation, Wells Fargo N.A.

**Speakers:**
- Robert A. Marro, Jr., Managing Principal, Financial Crime Advisory Group, CAPCO
- Megan Payne, J.D., CAMS, Vice President, Policy Governance and Risk Management, Enterprise Financial Crimes Compliance, U.S. Bank National Association
- William D. Tucker, CIA, CERP, CRCM, CAFP, Enterprise Risk Management, Director of Compliance and Operational Risk, State Bank and Trust Company

**Concurrent Session 6C: Fine Tuning Your Elder Fraud Abuse Controls (Repeated from 4E)**
Join us for a deep exploration on how to mitigate elder fraud risks against current trends. Experts will use real-life recent cases to walk through red flags, monitoring and controls as well as investigation techniques. Learn how to manage the intersections between elder fraud and concurrent money laundering investigations.

**Moderator:**
- Sepideh Behram, CBCO, CAFP, Principal Vice President and BSA Officer, Burke & Herbert Bank & Trust Company

**Concurrent Session 6D: EDD Hot Topics: Building a Framework for Analysis (Repeated from 5E)**
This session will take a deep look at the latest trends and challenges in managing EDD (Enhanced Due Diligence). Banks from various sizes with different customer demographics will share how they are dealing with a variety of issues including: determining overall risk appetite, managing higher risk customers, charities, gaming, FinTech and more. We’ll also talk about negative news and periodic review practices.

**Moderator:**
- Linda Noonan, Of Counsel, Gibson, Dunn & Crutcher LLP

**Speakers:**
- Tricia L. Husser, Esq., CAMS | Senior Vice President & AML Compliance CDD Manager | KeyBank N.A.
- Julio Roman, Chief Risk Officer, Lone Star National Bank
Concurrent Session 6E: FCPA/Anti-Corruption (Single Session)
Financial institutions with international operations must manage their FCPA/Anti-Corruption risks in two ways: both from a traditional AML perspective in ensuring that you are not facilitating the movement of corrupt proceeds, but also from an institutional perspective. Similar to all business operating internationally, financial institutions have to ensure that the institution and its agents are not are not violating the FCPA or other anti-corruption laws. In this session, we’ll walk through the expectations and challenges associated with both perspectives and how best to mitigate the associated risks.

Moderator/Speaker:
- Jonathan E. Lopez, Partner, White Collar & Corporate Investigations, Orrick, Herrington & Sutcliffe LLP

Speaker:
- Frederick Reynolds, Global Head of Financial Crime, Legal, Barclays

Concurrent Session 6F: Third Line of Defense: A Robust Control or a Roadmap for an Enforcement Action? (Repeated from 5F)
What are current hot button issues regarding your independent audit process? What are the risks if third line roles and responsibilities are not managed well ... and what are the broader risks when audit identifies critical failures in the Program? This session examines the importance of the third line from various angles.

Moderator:
- Leya Bralich, CAMS, Audit Director, Audit Services, Ally Bank

Speakers:
- Salvatore (Sal) Maiorana, CRCM, CAFP, CAMS, CFCS, CFE, Deputy General Auditor, KeyBank NA
- John Wagner, Managing Director, Deloitte Advisory, Anti-Money Laundering and Sanctions Consulting, Deloitte

11:30 am - 12:15 pm

FLASH SESSIONS: We Get to the Point! (Six Options)
From updates on current or pending regulations or focused discussions on a narrow topic, these 45-minute sessions are designed to “get to the point” and provide you with a quick download of actionable information. These sessions are not designed as “how to” sessions but are short briefings on emerging concerns.

Flash 7A: Banking Cannabis, Industrial Hemp and CBD (Cannabidiol)
What’s the Latest? (Repeated from Flash 1A)

We will review the regulatory risks and enforcement concerns surrounding banking cannabis businesses.

Speaker:
- Robert G. Rowe, Vice President/Associate Chief Counsel, Regulatory Compliance, American Bankers Association

Flash 7B: Digital Currency Myth-Busting — Separating Fact from Fiction: What Bankers Need to Know About "Crypto" (Repeated from Flash 1B)

What is crypto? This session will open with a discussion on digital currency v. blockchain technology and define their relationship. We'll then review digital currency AML risks and discuss if they are different from traditional fiat risks and how crypto risks affect traditional financial institutions. Finally, we'll talk about unregulated digital currency exchanges and how to determine if you are unknowingly banking one.

Moderator:
- Jonathan E. Lopez, Partner, White Collar & Corporate Investigations, Orrick, Herrington & Sutcliffe LLP

Speaker:
John Roth, Chief Compliance and Ethics Officer, Bittrex Incorporated

Flash 7C: FinCEN’s Cyber Crime Advisory: Separating Fact from Fiction (Repeated from Flash 1C)

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

Speakers:
- M. Kendall Day, Partner, Gibson Dunn & Crutcher
- Andrew Golden, Director, Assistant General Counsel, Capital One, NA

Flash 7D: New CDD Rule: Pitfalls in Compliance (Repeated from Flash 1D)

In this session, we will explore key issues, gray areas, and any breaking developments with respect to the Customer Due Diligence Rule. We will also address operational problems that institutions are encountering and how to overcome them, as well as supervisory expectations with respect to implementation of the Rule.
Speaker:
- Daniel P. Stipano, Partner, Buckley Sandler LLP

Flash 7E: A Checklist for a Data Breach: Before, During and After (Repeated from Flash 1E)
This fast-paced session will provide you with a quick reminder of all of your key protocols surrounding data breaches. This session is not for those who want to learn the basics. Rather, this session is a great way to benchmark your key practices against leading practices and regulatory expectations.

Moderator:
- Christopher D. Simpkins, CAMS, CFE, BSA and OFAC Officer, Arvest Bank

Speakers:
- Kevin King, CFE, CAFP, Director, Fraud Management, South State Bank
- Michael G. Morgan, Partner, Co-Leader, Global Privacy and Cybersecurity, McDermott Will & Emery LLP

Flash 7F: Litigation/Reputation Risk Issues in Account Takeover/Fraud Investigations (Repeated from Flash 1F)

Moderator:
- Debra A. Roberts, Managing Director and Associate General Counsel, JPMorgan Chase Bank, NA

Speakers:
- Daniel Lorenzo, Assistant General Counsel, JPMorgan Chase & Co

12:15 pm - 1:30 pm
LUNCHEON WITH SPEAKER

Moderator:
- Robert G. Rowe, Vice President/Associate Chief Counsel, Regulatory Compliance, American Bankers Association

Featuring:
- Kenneth A. Blanco, Director, Financial Crimes Enforcement Network (FinCEN)
1:30 pm - 2:15 pm  FINAL DESSERT IN THE MARKETPLACE

2:15 pm - 3:30 pm  CLOSING GENERAL SESSION
Financial Crimes Threat Mitigation:
Top Actions You Should Take When You Return Home

This session will provide a framework for benchmarking your current AML/Fraud/Cyber programs against current threats and provide suggestions on mitigating your risk exposures.

Moderator/Speaker:
- Ellen Zimiles, Financial Services Advisory and Compliance Segment Leader, Navigant

Speakers:
- Gordon Greenberg, Partner, McDermott Will and Emery
- Megan D. Hodge, CAMS, Executive Compliance Director, BSA/AML Officer, Enterprise Compliance Regulatory Affairs, Ally Bank
- Lauren Kohr, CAMS, Senior Vice President and Chief Risk Officer, Old Dominion National Bank
- Nicholas R. Piccininni, BSA Officer, Head of Financial Crimes Risk Management, Wells Fargo & Co.
- Richard Weber, Managing Director, Americas Head of Anti-Financial Crime, Deutsche Bank

3:30 pm  CONFERENCE ADJOURNS

Registration & Fees

<table>
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<tr>
<th>Registration Types</th>
<th>By 10/12</th>
<th>After 10/12</th>
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<tbody>
<tr>
<td>ABA Member/CRCM/CAFP/Government</td>
<td>$1390</td>
<td>$1590</td>
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<tr>
<td>American Bar Association Member</td>
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<td>$1590</td>
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<tr>
<td>Non-member</td>
<td>$1890</td>
<td>$1890</td>
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<tr>
<td>Guest</td>
<td>$195</td>
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Register Now
MCLE INFORMATION

States typically decide whether a program qualifies for CLE credit in their jurisdiction 4-8 weeks after the program application is submitted. For many live events, credit approval is not received prior to the program. The ABA directly applies for and ordinarily receives credit for live, in-person programs in AK, AL, AR, AZ, CA, CO, CT, DE, GA, GU, HI, IA, IL, IN, KS, KY, LA, ME, MN, MS, MO, MP, MT, NH, NJ, NM, NV, NY, NC, ND, OH, OK, OR, PA, SC, TN, TX, UT, VT, VA, VI, WA, WI, and WV. Please visit the CLE table just outside the conference room for more details & the appropriate forms for credit.

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, please visit here or contact CLE Coordinator, Carol Rose - Carol.Rose@americanbar.org.

SCHOLARSHIPS: A limited number of scholarships with a 50% discount on $500 registration fees are available for this program. Please contact Carol Rose at Carol.Rose@americanbar.org for details.