



**2017** FINANCIAL CRIME  
CONFERENCE  
**STAYING AHEAD OF THE CURVE**  
OCTOBER 16-17 / BOSTON

# AGENDA





# ABOUT ACFCS

The Association of Certified Financial Crime Specialists (ACFCS) is driven by the same passion to support a global community seeking innovative responses to financial crime threats. Whether it's providing certification, member benefits or online training, our goal is to provide resources that enable better performance in compliance, investigations, regulation and enforcement.

ACFCS has a proven track record in delivering conferences that combine practical training, thought leadership and the opportunity to connect and build ties with stakeholders in diverse fields.

To learn more about CFCS certification, training or ACFCS membership, visit [ACFCS.org](https://www.acfcs.org).



## OCTOBER 16, 2017

8:00 AM-8:30 AM

**REGISTRATION - DAY 1**  
 CONTINENTAL BREAKFAST WILL BE OFFERED  
 THE GRAND BALLROOM FOYER, 4TH FLOOR

8:30 AM-9:00 AM

**OPENING REMARKS WITH ACFCS EVP, GARRY CLEMENT**

9:05 AM-9:45 AM



**DECLAN HILL**

### KEYNOTE

**MATCH FIXING IN PROFESSIONAL SPORTS:  
 THE THREAT TO AMERICA**

9:45 AM-10:15 AM

**COFFEE BREAK**

10:15 AM-11:15 AM

### LAW ENFORCEMENT INSIGHTS ON EMERGING TRENDS AND TECHNOLOGIES



**STEVEN BLAIR**



**JOSEPH BURKE**



**DON SEMESKY**

Detecting and preventing financial crime requires a fulsome picture from all angles. Professionals need a 360 degree view into the world of those on the front lines of criminal trends and threat patterns including critical insights from law enforcement on the front lines.

Join our expert law enforcement panel as they offer an “up close and personal perspective” on the current and most troubling trends in money laundering, fraud, and corruption. The discussion will most certainly touch on those trends that may not be apparent to the private sector and provide a look ahead, and advance warning of what’s coming next.

11:20 AM-12:20 PM

### BENEFICIAL OWNERSHIP, BANKER, BROKER, INTELLIGENCE



**BILL NOSAL**



**DANIEL STIPANO**



**JOHN WALSH**

It’s human nature to want to understand exactly just who we are doing business with, regardless of external rules and requirements. This is amplified, in that, we do live in an increasingly dangerous world that has required government rules and requirements to evolve and adjust as a result. Critical to staying ahead of due diligence, true beneficial ownership of an entity needs to be at the forefront of every risk based entity vetting and account opening/contract initiation process. And this goes far beyond internet searches. There are key questions to be asked; who really owns this entity, what are they doing, how are they doing it and does it all make sense?

Our insightful panel will discuss banking, intel and business insights and expand the discussion into actually finding the bad apples.

## OCTOBER 16, 2017 CONTINUED...

12:20 PM-1:35 PM

**LUNCH & LIFE AWARD PRESENTATION**

1:50 PM-2:50 PM

**TRENDS AND RESPONSES TO EMERGING FRAUD THREATS**

GARRY CLEMENT



BECKI LAPORTE



PAUL PELLETIER

In the wide world of fraud, everything old is new again. Classic con-man skills are repurposed on social media to reach a wider audience, identity thieves continually adapt to countermeasures, and perennial techniques like Ponzi schemes have been revamped to exploit new technologies and payment systems like virtual currencies. This leaves professionals with an ever-expanding network of fraud threats to confront. In this session, experts explore new fraud methodologies – and new twists on old ones – impacting diverse sectors, including securities, banking, government and more. They'll also offer inside information active on ways to stay ahead of the fraud curve, from training to transaction monitoring.

2:55 PM-3:40 PM

**NEW YORK DFS RULE 504 AML PROGRAM CERTIFICATION  
– ARE YOU READY? IS THIS THE NEW NORMAL?**

DAVID CHENKIN



VIOLETTE PALION



BARRY KOCH

In this era of increasing personal risk for Compliance officers, it is more critical than ever to ensure that your 504 Certification is based on a sound and thorough substantive foundation. This practical panel will provide sound advice on how to prepare to meet the new Compliance Certification requirement issued by New York's Department of Financial Services. Panelists will review the functional requirements of the rule, which address AML transaction monitoring and sanctions screening, and will provide a detailed framework for Compliance project planning toward implementation.

3:40 PM-4:10 PM

**COFFEE BREAK**

4:10 PM-5:25 PM

**MEET THE PRESS: JOURNALISTS AS INFLUENCERS  
IN THE FINANCIAL CRIME ARENA (MEDIA PANEL)**

MICHAEL ZELDIN



KELLY CARR



RICHARD BEHAR



MIKE ISIKOFF

In recent years, seismic scandals like the Panama Papers disclosures and the FIFA corruption case have demonstrated the importance of investigative journalists in the financial crime field. Never before have journalists demonstrated their ability to collaborate in groups such as the International Consortium of Investigative Journalists (ICJ), to network with whistleblowers and groups such as Wikileaks, to focus public attention on financial crime issues and to effect government and regulatory change.

From reporters on headline-grabbing cases to those digging into corruption and other criminal activity on a smaller scale, journalists are key stakeholders in the financial crime detection and prevention community. In this session, meet a few of those hard working journalists who have worked "in the trenches" to break the stories that need to matter to all financial crime professionals.

5:30 PM-5:40 PM

**CLOSING REMARKS**

5:40 PM-7:30 PM

**NETWORKING RECEPTION**



## OCTOBER 17, 2017

8:00 AM-8:30 AM

**REGISTRATION - DAY 2**  
**CONTINENTAL BREAKFAST WILL BE OFFERED**  
THE GRAND BALLROOM FOYER, 4TH FLOOR

8:30 AM-9:15 AM



**ROBIN GROSSET**

### WHAT'S NEXT FOR FINTECH

Fintech has produced a flurry of innovation in recent months, from new payment platforms to robo-advisers, coloured coins to smart contracts and more. While these applications have the potential to deliver financial services faster and more securely, they come with their own financial crime and compliance challenges. Running parallel, some in the fintech sector are also working on tools that could potentially reshape key compliance processes, is always a daunting task. What's on offer presently and what does the future of fintech to mean for financial crime professionals?

9:15 AM-10:15 AM



**GARY SHIFFMAN**



**JAMES RICHARDS**



**MIKE RAFFA**

### TRANSACTION MONITORING: THE NEXT FRONTIER

This panel of industry thought leaders will explore the opportunities and challenges of "Interaction Monitoring". Panelists will provide a fascinating description of "non-transactional" interactions that can be incorporated into a best-in-class monitoring program.

Questions like: "How can ATM balance inquiries, mobile account balance views from multiple devices, and phone bank calls, support and enrich your AML and CFT monitoring program?" Also, "Is it possible to use customer interaction data (geolocation and device ID) to provide linkages to seemingly unrelated transactions in order to detect financial crime?"

All excellent questions looking for answers during this robust panel discussion.

## OCTOBER 17, 2017 CONTINUED...

10:20 AM-11:10 PM

### REGULATORY REPORT



SARAH GREEN



SEAN O'MALLEY



JIM VIVENZIO



BARRY KOCH

In a rapidly changing financial crime risk and regulatory landscape, getting guidance directly from regulators is essential to stay a step ahead of compliance challenges. This “deep dive” panel will provide an opportunity for leading agency representatives to give attendees insights on new regulatory changes, enforcement trends and areas of key concern for regulators. Also an interactive session, the panel promises to allow ample Q&A time for attendees to get answers to their most pressing questions.

11:10 AM-11:40 PM

### COFFEE BREAK

11:40 AM-12:25 PM

### CYBERCRIME AND CYBER SECURITY: A CRITICAL UPDATE



ROY ZUR



BARRY KOCH



JOSEPH DEMARCO

Join us as the field’s preeminent experts describe life in the cybercrime and cyber security trenches today, emerging trends and related legal and compliance challenges in this fast paced and ever-changing vertical. A highly qualified panel has been convened to discuss all of the hot buttons today; State-sponsored attacks, ransomware, cybercrime risk assessments, and regulatory requirements. A must attend session for financial crime professionals.

12:25 PM-1:10 PM

### FINANCIAL CRIME QUANTITATIVE ANALYSIS, MODEL RISK VALIDATION AND TUNING YOUR TRANSACTION MONITORING SYSTEM



VIOLETTE PALION



JEFF ROSS



ROBIN GROSSET

In this era of “Big Data”, a sophisticated quantitative approach to financial crime prevention and detection is essential. Expert panelists will explain how best to ensure that your monitoring programs make optimal use of available data and information. Speakers will also provide advice on how best to comply with regulatory requirements and expectations to validate your risk models and ensure that your automated monitoring systems are capturing the appropriate data and providing actionable investigative alerts with a minimum of “false positives”.

1:10 PM-2:10 PM

### LUNCH

2:10 PM-3:00 PM

### FINANCIAL CRIME – A VIEW FROM FINCEN



THOMAS P. OTT

This session will provide updates on FinCEN’s initiatives, enforcement actions and areas of regulatory focus.

## BREAKOUTS

3:05 PM-3:50 PM

## BREAKOUT 1

## FINANCIAL CRIME – THE NEW REALITY



CONNIE FENCHEL



MARCY FORMAN



JON ELVIN

Financial crime professionals know far too well that the regulatory, enforcement and compliance landscapes are shifting rapidly. We are now facing financial crime threats where borders no longer exist, and more complex and more coordinated global threats by professional criminals, criminal organizations and state sponsored hackers than ever in our history. This session describes this new reality of financial crime risk, and explores how a converged approach can help confront it.

3:05 PM-3:50 PM

## BREAKOUT 2

RESPONDING TO CORRUPTION RISK IN THE FINANCIAL SECTOR  
– ASSESSING THREATS AND CONDUCTING INVESTIGATIONS

PAUL PELLETIER



HILLARY ROSENBERG

2016 was a record-setting year for anti-corruption penalties and enforcement actions in the US. With several large financial services firms ensnared in anti-bribery cases, and greater international cooperation on enforcement, it's clear that corruption threats are still a rising risk for financial institutions. In this session, experts take on anti-corruption from two perspectives – first, outlining major trends and risk areas in the field, like the globalization of FPCA enforcement, and then providing guidance on best practices on how to investigate and remediate should corruption and bribery issues come to light within an institution.

3:05 PM-3:50 PM

## BREAKOUT 3

## ORGANIZED RETAIL CRIME



GLENN JUSTUS

Organized Retail Crime (ORC) is shoplifting on a massive scale led by organized criminal rings run like Fortune 500 companies. Highly sophisticated networks steal and resell everything from high-end electronics to milk, to the tune of \$37 billion in annual losses for retail businesses. The thieves or “boosters” move the loot for cents on the dollar to fencing operations – the black market resellers of the stolen goods – which, in turn, sell the stolen merchandise in plain sight in stores or online venues. And so, the cycle continues.

In this session, we'll learn how these organizations are run, key intersections with other financial crimes, how technology is used to take down these operations, and how they are key facilitators to the opioid epidemic crippling the communities across the nation.

## OCTOBER 17, 2017 CONTINUED...

3:05 PM-3:50 PM

### BREAKOUT 4

#### AUDIT – THE ROLE OF AUDIT IN FINANCIAL CRIME IN THE CONVERGENCE ERA



ROSSELIN LARUCCIA



MICHAEL SCHIDLOW



KRISTIN PULLAR



JEFFREY SKLAR

The only way forward when approaching an audit is with a 360 view in this fast paced and often chaotic world. Actively looking for the risk of material misstatement is only possible when the auditor is well informed and well armed! Furthermore, fully understanding the audited entity's business as well as the marketplace is often the price of entry. Key learnings for this session; audit teams need to approach audits with a skeptical mindset, and, taking it one step further, some audit firms may need to change their culture to allow this to happen.

## BREAKOUTS

4:00 PM-4:45 PM

### BREAKOUT 1

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OCTOBER 17, 2017 CONTINUED...

4:00 PM-4:45 PM

**BREAKOUT 3**

**LONE-WOLF AND SMALL-SCALE TERROR ATTACKS – DETECTING AND DISRUPTING AN EVOLVING TERRORIST FINANCING RISK**



SCOTT REMBRANDT



FREDERICK REYNOLDS

How is the Lone Wolf affecting how we detect and fight financial crime today? Even as ISIS loses territory and suffers military defeats, mainstay terrorist organizations continue to focus their efforts on cultivating and supporting individuals and small groups in “lone-wolf” terror attacks. With radicalization possible through social media and online communications, ISIS is not the only extremist group to adopt such tactics. This session examines the financing of such individual and small-cell attacks, providing insight on the funding patterns and techniques connected to lone wolf attacks. It also explores the very real challenges associated with detecting these types of attacks, and provides recommendations for areas of improvement in both the financial sector and law enforcement.

4:00 PM-4:45 PM

**BREAKOUT 4**

**TRENDS IN TAX TRANSPARENCY AND ENFORCEMENT**



MATTHEW D. LEE



SARAH PAUL



CAROLINE D. CIRAOLO



BRUCE ZAGARIS

Our expert panel will consider the trends of tax transparency, including automatic exchange of information, entity transparency, and exchange of beneficial ownership information. They’ll also discuss prosecutions of enablers, due diligence standards for financial institutions and gatekeepers, and the interplay between tax transparency, anti-money laundering, and anti-corruption initiatives. Join this session for a lively exchange on this ever-evolving topic.

**BREAKOUTS**

4:55 PM-5:40 PM

**BREAKOUT 1**

**COMPLIANCE CAREERS – AN INSIDER’S VIEW OF WHAT’S ON OFFER**



DR. PATRICK MALLOY



ALICE BRIGHTSKY

Law schools and universities are increasingly adding Compliance courses to their academic curriculum, in recognition of the elevated importance of compliance expertise as a critical skill for employment and promotion. Panelists from academic programs will describe various Compliance offerings in JD and LLM programs, as well Compliance master’s degrees and certification programs for non-lawyers. This panel is a “must-attend” for junior and mid-level career-oriented compliance professionals.

## OCTOBER 17, 2017 CONTINUED...

4:55 PM-5:40 PM

**BREAKOUT 2****LONE-WOLF AND SMALL-SCALE TERROR ATTACKS – DETECTING AND DISRUPTING AN EVOLVING TERRORIST FINANCING RISK**

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4:55 PM-5:40 PM

**BREAKOUT 3****WHAT'S KEEPING YOU UP AT NIGHT?**

JOHN WALSH



SONIA DESAI

The financial services industry is currently in the midst of a massive, disruptive digitalization wave. Mobile devices have become ubiquitous and tech-innovation and artificial intelligence (AI) appear to be at the core of this transformation. The new generation of millennial customers are already demanding enhanced, value-added services and enriched experiences on demand and in the delivery channel of their choice. Often, Boards and compliance officers just don't know what they don't know due to the rapidly changing landscape of the new consumer.

In this session, experts will provide insights into the current issues that are top of mind for compliance professionals.

4:55 PM-5:40 PM

**BREAKOUT 4****SANCTIONS COMPLIANCE – RISKS AND BEST PRACTICES IN A FAST-CHANGING WORLD**

JEANINE MCGUINNESS



BARRY KOCH

Compliance professionals in global financial and non-financial organizations face an increasingly complex and quickly-changing sanctions landscape. With record-shattering penalties for sanctions program violations, changes in governments, and greater scrutiny from regulators and enforcement agencies in the United States and European Union, how can organizations equip themselves to anticipate, adapt, and achieve effective compliance? In this session, we will hear from our subject matter experts some timely and practical insights as they address how to update sanctions compliance and risk management programs.

5:50 PM-6:05 PM

**CLOSING REMARKS**



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