

**B A C E E**

BANKING ASSOCIATION  
FOR CENTRAL  
AND EASTERN EUROPE



INSTITUTE OF BANKING  
EDUCATION NBS, n.o.

# 5<sup>th</sup> International Anti-Money Laundering and Compliance Conference: Fighting Financial Crime

28-29 November 2017, Crowne Plaza Bratislava

## PRELIMINARY PROGRAMME

as of 23 November 2017

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## DAY 1

28 November 2017 (Tuesday)

08:30-09:00

**Registration**

09:00-09:15

**Opening Speeches**

*Peter Szovics, Director, Institute of Banking Education NBS, n.o.*  
*Dr. Sándor Patyi, Chairman of the Banking Association for Central and Eastern Europe (BACEE); Deputy CEO, OTP Banka Slovensko*

09:15-09:30

**Welcome Speech**

*Jozef Makúch, Governor of the National Bank of Slovakia*

### SESSION 1: NEW AND EMERGING REGULATION, REFORM AND RESILIENCE

09:30-10:00

**Keynote Address**

**Current challenges and future priorities in tackling AML and CFT**

*David Schwander, Policy Officer, European Commission, Directorate-General for Justice – Financial Crime Unit*

- New challenges on terrorism financing and money laundering
- Regulatory response to manage AML/CFT risks
- Future priorities at EU and international level

10:00-10:25

**Preparation for the 5th AML Directive**

*Martin Peter, Head of Banking Department, Ministry of Finance of the Slovak Republic*

- Beneficial ownership registers
- Virtual currencies
- Exchange of information

10:25-10:55

**Coffee Break**

### SESSION 2: COMPLIANCE RISK ASSESSMENT AND VULNERABILITIES IN PAYMENTS

10:55-11:20

**The challenges of real-time payments in the world of Compliance**

*Olivier Denis, Senior Product Development Manager, Payment Solutions, EastNets*

- Real-time payments the new reality
- Compliance regulations impacting real-time payments
- Technical and operational challenges
- Solutions and services to comply and mitigate risks

11:20-11:45

**Risk Assessment**

*Uwe Weber, Principal Consultant, PS Practice Regulatory Compliance, FICO Tonbeller and Christian R. Drescher, Regional Sales Director, CE, EE, SE, FICO Tonbeller*

- Process to perform a risk assessment
- Risk Sources
- Risk Factors
- Risk Mitigation

11:45-12:10

**Financial Crime Compliance: SWIFT Roadmap Update**

*Gizem Tansu, Head of Financial Crime Compliance, Central Europe, SWIFT Michael Formann, Head of Germany and Austria, SWIFT*

- Intra-Day Pattern Recognition by SWIFT
- The new Payment Controls Service

12:10-12:35	<p><b>Critical assessment of the EU anti money laundering regulatory landscape</b>  <i>Andrea Minto, Utrecht University School of Law - Deutsche Bundesbank</i></p> <ul style="list-style-type: none"> <li>• Legal consequences of virtual currencies (constitutional barriers)</li> <li>• Actors involved</li> <li>• Update of the 4th AML-Directive</li> </ul>
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12:35 -13:30	<b>Lunch</b>
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**SESSION 3: FIGHTING FINANCIAL CRIME – COOPERATION AND COORDINATION**

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13:30-13:55	<p><b>Regime of targeted financial sanctions under the FATF recommendations and good practices</b>  <i>Astghik Karamanukyan, Administrator, AML/CFT Monitoring and Training Unit, MONEYVAL</i></p> <ul style="list-style-type: none"> <li>• Timely implementation of freezing obligation</li> <li>• Screening system and reporting matches by the private sector</li> <li>• Issues related to freezing of property</li> <li>• Procedure for making payments from frozen property</li> </ul>
13:55-14:20	<p><b>National Risk Assessment of ML and FT in the Slovak Republic</b>  <i>Ivo Hrádek, Senior Police Officer, FIU Slovakia, National Criminal Agency of Police Force Presidium</i></p> <ul style="list-style-type: none"> <li>• General overview - expectations and composition of the working group</li> <li>• Results and findings - identified threats and vulnerabilities in the Slovak AML/CFT regime</li> <li>• Next steps - consultations with the private sector</li> </ul>
14:20-15:10	<p><b>Roundtable Discussion - AML/CTF policies, national risk assessments and asset freezing</b>  <b>Moderator:</b>  <i>Ladislav Majerník, Prosecutor of the International Department, Acting Head of the International Public Law and European Matters Section, General Prosecutor's Office of the Slovak Republic</i></p> <p><b>Participants:</b>  <i>Roman Turok-Heteš, Director General, Financial Markets Section, Ministry of Finance of the Slovak Republic</i>  <i>Tereza Bábová, Financial Analytical Office, Czech Republic</i>  <i>Sean Scicluna, Financial Analyst, Financial Intelligence Analysis Unit, Malta</i></p>

15:10-15:40	<b>Coffee Break</b>
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**SESSION 4: DETECTING MONEY LAUNDERING**

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15:40-16:05	<p><b>Trade Finance – what is the optimal approach?</b>  <i>Zuzana Jankovič, Compliance &amp; AML, Expobank CZ a.s.</i></p> <ul style="list-style-type: none"> <li>• Trade finance in a bank</li> <li>• Information and documents – How far to go</li> <li>• Risks in trade finance and how to mitigate them</li> </ul>
16:05-16:30	<p><b>The Value of FININT to Detect, Deter, and Disrupt Terrorists</b>  <i>Grahame White, Head of Business Development and Training, Analysis International Ltd</i></p> <ul style="list-style-type: none"> <li>• Identifying Intelligence Opportunities</li> <li>• Typologies and Indicators</li> <li>• The Preparation and Planning Phase of Terrorist Cell Activity (The Effective Monitoring of Activity)</li> <li>• Cell Dynamics/ Radicalisation</li> </ul>
16:30-16:55	<p><b>Risk assessment by obliged entities</b>  <i>Tereza Bábová, Financial Analytical Office, Czech Republic</i></p> <ul style="list-style-type: none"> <li>• What and why?</li> <li>• Sources of information</li> <li>• Where and how does it flow?</li> </ul>

16:55-17:20	<p><b>Whistleblowing</b>  <i>Nicolas Marinier, Chief Compliance Officer, East-West United Bank S.A</i></p> <ul style="list-style-type: none"> <li>• Escalation vs. whistleblowing</li> <li>• Triggers and process overview</li> <li>• Interview and factual assessment</li> <li>• Reporting and recommendations</li> <li>• Tips &amp; tricks</li> </ul>
17:20-17:45	<p><b>On-site inspection by supervisory body – a challenge</b>  <i>Doris Wohlschlagl-Aschberger, Banking and Capital Market Expert, Vienna</i></p> <ul style="list-style-type: none"> <li>• To get be prepared - inspection is driven by documentation</li> <li>• To handle the inspection process - communication is crucial</li> <li>• To follow up and set the next steps - comments and arguments to be considered</li> </ul>

18:00-19:30	<b>Cocktail Reception</b>
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<b>DAY 2</b>	<b>29 November 2017 (Wednesday)</b>
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08:30-09:00	<b>Registration</b>
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<b>SESSION 5:</b>	<b>CASE STUDIES: PRACTICAL COMPLIANCE SOLUTIONS FOR BANKS</b>
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09:00-09:25	<p><b>AML Compliance: Productivity Strategies</b>  <i>Janis Kaulins, CFA, FCCA, CAMS, CISSP, AML, Sanctions &amp; Financial Crime Leader – Central Europe, Deloitte Forensic</i></p> <ul style="list-style-type: none"> <li>• Immediate and longer term opportunities to apply emerging technologies (e.g. robotics, cognitive analytics, artificial intelligence) in AML Compliance Programs: opportunities and benefits</li> </ul>
09:25-09:45	<p><b>Capital market compliance MAD/MAR</b>  <i>Marcel Jelinek, Compliance Risk Manager, Tatra Banka, a.s.</i></p> <ul style="list-style-type: none"> <li>• Objectives and scope</li> <li>• Market manipulation (technical and information-based)</li> <li>• Inside information and insider dealing, manager’s transactions</li> </ul>
09:45-10:05	<p><b>Maintaining US Banking Relationships</b>  <i>Nicolas Marinier, Chief Compliance Officer, East-West United Bank S.A</i></p> <ul style="list-style-type: none"> <li>• Understood your correspondent needs and constraints</li> <li>• Anticipate questions and document</li> <li>• Use the SWIFT capacities</li> <li>• Educate your clients</li> <li>• Keep regular contact and communicate on your controls and processes</li> </ul>
10:05-10:25	<p><b>New trends in compliance</b>  <i>Jozefína Trnavská, Project Director, Sberbank Europe AG</i></p> <ul style="list-style-type: none"> <li>• Recent developments in Governance, Risk &amp; Compliance</li> <li>• Sandboxes – new viewpoint of regulators</li> <li>• Regulations as sources of new opportunities</li> </ul>

10:25-10:45	Coffee break
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<b>SESSION 6:</b>	<b>BLOCKCHAIN , DATA PROTECTION AND CYBER SECURITY</b>
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10:45 -11:05	<p><b>Blockchain - advantages and concerns for AML?</b>  <i>Kyle Phillips, Senior Associate, Howard Kennedy LLP</i></p> <ul style="list-style-type: none"> <li>• What is Blockchain?</li> <li>• How can Blockchain benefit AML?</li> <li>• Concerns about using Blockchain for AML</li> </ul>
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11:05-11:25

**Get a grip on GDPR, there is still time**

*Darina Parobeková, Associate, Ružička Csekés, s.r.o.*

- A quick summary on key changes concerning EU personal data protection
- Main implications on banks. How to approach internal implementation
- Post-compliance remarks

11:25-11:45

**Money laundering and cyber threat**

*Peter Košinár, Technical Fellow, ESET*

- Transaction secrecy and deniability
- Properties and usage of cryptocurrencies in relation to malicious software

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**SESSION 7: ROUNDTABLE DISCUSSION: INTERNATIONAL SANCTIONS IN THE EU, EASTERN EUROPE AND THE CIS**

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11:45-12:25

**Moderator:**

*Jozefína Trnavská, Project Director, Sberbank Europe AG*

**Participants:**

*Tomáš Kozák, Director, Common Foreign and Security Policy Department, Ministry of Foreign and European Affairs of the Slovak Republic*

*Martijn Feldbrugge, Director, Business & Sanctions Consulting Netherlands*

*Dr. Gábor Hodosi, Head of Compliance Unit (Chief Compliance Officer), Hungarian Export-Import Bank Plc.*

12:25-12:30

**Closing remarks**

12:30

**Standing lunch**