

B A C E E

BANKING ASSOCIATION
FOR CENTRAL
AND EASTERN EUROPE



INSTITUTE OF BANKING
EDUCATION NBS, n.o.

5th International Anti-Money Laundering and Compliance Conference: Fighting Financial Crime

28-29 November 2017, Crowne Plaza Bratislava

PROGRAMME

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

13:30-13:55	<p>Regime of targeted financial sanctions under the FATF recommendations and good practices <i>Astghik Karamanukyan, Administrator, AML/CFT Monitoring and Training Unit, MONEYVAL</i></p> <ul style="list-style-type: none"> • Timely implementation of freezing obligation • Screening system and reporting matches by the private sector • Issues related to freezing of property • Procedure for making payments from frozen property
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13:55-14:20	<p>National Risk Assessment of ML and FT in the Slovak Republic <i>Ivo Hrádek, Senior Police Officer, FIU Slovakia, National Criminal Agency of Police Force Presidium</i></p> <ul style="list-style-type: none"> • General overview - expectations and composition of the working group • Results and findings - identified threats and vulnerabilities in the Slovak AML/CFT regime • Next steps - consultations with the private sector
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14:20-15:10	<p>Roundtable Discussion - AML/CTF policies, national risk assessments and asset freezing Moderator: <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>Participants: <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>
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15:10-15:40	Coffee Break
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SESSION 4: DETECTING MONEY LAUNDERING

15:40-16:05	<p>Trade Finance – what is the optimal approach? <i>Zuzana Jankovič, Compliance & AML, Expobank CZ a.s.</i></p> <ul style="list-style-type: none"> • Trade finance in a bank • Information and documents – How far to go • Risks in trade finance and how to mitigate them
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16:05-16:30	<p>The Value of FININT to Detect, Deter, and Disrupt Terrorists <i>Grahame White, Head of Business Development and Training, Analysis International Ltd</i></p> <ul style="list-style-type: none"> • Identifying Intelligence Opportunities • Typologies and Indicators • The Preparation and Planning Phase of Terrorist Cell Activity (The Effective Monitoring of Activity) • Cell Dynamics/ Radicalisation
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16:30-16:55	Risk assessment by obliged entities <i>Tereza Bábová, Financial Analytical Office, Czech Republic</i> <ul style="list-style-type: none"> • What and why? • Sources of information • Where and how does it flow?
16:55-17:20	Whistleblowing <i>Nicolas Marinier, Chief Compliance Officer, East-West United Bank S.A</i> <ul style="list-style-type: none"> • Escalation vs. whistleblowing • Triggers and process overview • Interview and factual assessment • Reporting and recommendations • Tips & tricks
17:20-17:45	On-site inspection by supervisory body – a challenge <i>Doris Wohlschlagl-Aschberger, Banking and Capital Market Expert, Vienna</i> <ul style="list-style-type: none"> • To get be prepared - inspection is driven by documentation • To handle the inspection process - communication is crucial • To follow up and set the next steps - comments and arguments to be considered
18:00-19:30	Cocktail Reception

DAY 2 29 November 2017 (Wednesday)

08:30-09:00 Registration

SESSION 5: CASE STUDIES: PRACTICAL COMPLIANCE SOLUTIONS FOR BANKS

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

10:25-10:45 Coffee break

SESSION 6: BLOCKCHAIN , DATA PROTECTION AND CYBER SECURITY

10:45 -11:05**Blockchain - advantages and concerns for AML?***Kyle Phillips, Senior Associate, Howard Kennedy LLP*

- What is Blockchain?
- How can Blockchain benefit AML?
- Concerns about using Blockchain for AML

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

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

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**