

IQPC is proud to present its inaugural Conference on...

ANTI MONEY LAUNDERING 2007

Practical implementation
of effective risk based
AML/CTF compliance
programs

Don't miss the four separately bookable pre and post conference workshops:

- WORKSHOP A:** Implementing an effective and compliant AML/CTF
- WORKSHOP B:** How to develop an effective AML training program
- WORKSHOP C:** How to comply with AML/CTF legislation: Are you prepared?
- WORKSHOP D:** Know your customer: The A to Z of customer identification and verification

International Keynotes:

Richard A. Small,
Global Head of Anti Money Laundering
GE Money (USA)

Ben Hur, Associate Director and UK
Compliance & MLRO
NIBC BANK NV (UK)

David Beard, Senior Manager
Compliance,
WESTPAC (NEW ZEALAND)

OUTSTANDING SPEAKERS INCLUDE:

Neil Jensen
AUSTRAC

Roman Quaadvleig
Australian Federal Police

Steve Mark
Legal Services Commissioner

Philip Field
**Banking and Financial Services
Ombudsman**

Neil Jeans
National Australia Bank

Alison Deitz
Deacons

Deen Sanders
**Financial Planning Association
of Australia**

David Harley
Bendigo Bank

Sheba Brener
Perpetual Limited

Richard La Monica
**Victorian Commission for
Gambling Regulation**

Calvert Duffy
**Mortgage & Finance
Association of Australia**

Dr Rob McCusker
**Australian Institute of
Criminology**

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Exclusive Legal Partner:



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You are aware that recent AML/CTF legislation imposes heavy compliance burdens on your organisation but how do you make it work in real life?

Although many organisations have started developing AML/CTF compliance strategies, there are many concerns around practical implementation and operational issues such as what processes, procedures and systems are necessary.

IQPC's inaugural **Anti Money Laundering 2007** Conference will feature expert advice to ensure your organisation develops an effective and compliant risk based AML/ CTF system. You will:

- Find out what are your real risks and obligations under the legislation and what you have to do to comply
- Benchmark against best practice customer ID, transaction monitoring, suspicious activity flagging and reporting systems and processes to ensure your system is up to scratch and compliant
- Learn to choose the most cost effective and accurate internal monitoring, software and reporting procedures to ensure compliance while maintaining business value

Real life case studies and expert commentaries presented by professionals from the leading organisations will highlight practical tools & techniques to ensure effective implementation of an AML/CTF compliance program

Anti Money Laundering 2007 will bring together expert practitioners from finance, legal, regulatory authorities, law enforcement, technology and other key industries who will show you how to develop the most cost effective risk based AML/ CTF program to ensure compliance while minimising negative effects on your customers and business functions.

Who will you meet and who should attend

Directors, Heads of, Group General Managers, Senior Managers,
General Managers, Managers and Advisors of:

- Compliance
- Risk & Risk Management
- Anti Money Laundering (AML)
- Portfolio Management
- Strategic Risk
- Fraud & Fraud Control
- Financial Crime
- Financial intelligence
- Regulatory Compliance
- Security
- Legal
- Economic Investigation

About the Exclusive Legal Partner



Deacons is a major international player in the AML space. Our team has advised a range of clients with regards to their obligations under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*. At the helm of our AML practice is Alison Deitz, Partner and National Head of Retail Banking. Alison is an active commentator on the impact of the AML/CTF reforms and is one of the few legal practitioners in Australia to receive accreditation as an AML Specialist. For more information, please visit www.deacons.com.au

DAY ONE: Wednesday 30 October 2007

8.30 **Registration and coffee**

9.00 **Welcoming remarks from the chair**

Calvert Duffy, Head of Legal & Compliance
MORTGAGE & FINANCE ASSOCIATION OF AUSTRALIA

THE CHALLENGES OF AML/CTF PROGRAM IMPLEMENTATION

9:10 **KEYNOTE PRESENTATION**

The regulator's perspective: Partnering with business

The AML/CTF act has greatly expanded AUSTRAC's supervisory, monitoring and enforcement functions as well as its capacity to work with industry. This session will examine:

- Progress and implementation of AML/CTF compliance programs to date
- Developing partnerships with industry
- Education and guidelines

Neil Jensen, CEO
AUSTRAC

10.00 **New trends in money laundering: The risks and responses**

- Increasing sophistication of money launderers: What you need to know
- Technology: Helping or hindering?
- Key law enforcement and regulation approaches

Roman Quaedvleig, Manager Economic Investigation
AUSTRALIAN FEDERAL POLICE

10.45 **Morning tea**

11.15 **The impact of AML legislation on the legal profession and other service industries**

Although the first tranche of the AML/CTF legislation supposedly relates only to financial services, gambling and bullion dealers it is likely that it will affect the legal profession and other service providers. This session will examine:

- The potential implications for the legal profession and other industries
- Legal services and work which may be affected by the legislation
- Ethics of business practices Vs ethics of the legal profession
- Implications of the reporting requirements

Steve Mark, Legal Services Commissioner
OFFICE OF THE LEGAL SERVICES COMMISSIONER

12.00 **INTERNATIONAL COMMENTARY:**

Evaluating the latest risk based solutions: An international perspective

Richard is widely regarded as a world expert on money laundering; previously overseeing the development of anti money laundering strategies at the Federal Reserve and Citigroup. He is also on the advisory board of the Association of Certified Anti-Money Laundering Specialists. Richard will discuss:

- Risk based and other regulatory responses and solutions
- Lessons learnt from overseas implementation experiences
- The implications for Australian financial institutions

Richard A. Small, Global Head of Anti Money Laundering
GE MONEY USA

12.45 **Lunch**

1.45 **Understanding how money laundering affects your organisation**

Richard is a former law enforcement officer from the US with extensive hands-on experience in fraud and money laundering detection, investigation and prevention. He will give a practical insight into:

- What does money laundering look like and what it means in the real world?
- How money laundering affects different industries
- The links between organised crime, money laundering and terrorist financing
- Fraud detection and prevention
- The impacts of the AML/CTF legislation

Richard La Monica, Training & Intelligence Co-ordinator
VICTORIAN COMMISSION FOR GAMBLING REGULATION

PUTTING LEGISLATION INTO PRACTICE

2.30 **EXPERT LEGAL COMMENTARY:
Checking your AML/CTF compliance readiness**

Alison is National Head of Retail Banking and Head of Deacons AML Team and is widely regarded as a leading expert on the AML/CTF legislation and developing an AML compliance program. In this exclusive session she will give a legal up-date as well as:

- Legislation timelines and what you need to do to comply for each stage
- Monitor and manage your AML compliance and risk management processes
- Regular assessment and reporting: Staying on top of requirements

Alison Deitz, Partner & Head of AML
DEACONS

3.15 **Afternoon tea**

3.45 **INTERNATIONAL COMMENTARY:
Integrating AML/ CTF compliance into your business procedures and processes**

- Developing a business wide response to AML and risk management
- Leveraging off existing systems for cost effectiveness and easier implementation
- Effective allocation of resources to high risk areas

David Beard, Senior Manager Compliance
WESTPAC NZ

4.30 **Developing an effective AML training and capability program**

- Understanding your capability and training requirements
- Training for data handling, monitoring and reporting
- Developing AML awareness and sensitivity
- The importance of an employee due diligence program

Deen Sanders, Head of Professionalism
FINANCIAL PLANNING ASSOCIATION OF AUSTRALIA

5.15 **Closing remarks from the chair**



DAY TWO: Thursday 31 October 2007



8:30 Registration and Coffee

9:00 Welcoming Remarks from the Chair

Calvert Duffy, Head of Legal & Compliance
MORTGAGE & FINANCE ASSOCIATION OF AUSTRALIA

9:15 Maintaining compliance while minimising customer disputes

One of the biggest concerns for all financial service providers is complying with AML/CTF legislation while minimising customer concerns and disputes. The Banking and Financial Services Ombudsman is an independent dispute resolution service with the Ombudsman having the power to investigate disputes and make binding decisions. This session will examine:

- Potential customer disputes that may arise under an AML compliance program
- Changes to the way customers and financial institutions communicate and deal with each other
- Strategies for minimising customer concerns and complaints

Philip Field, General Manager Corporate & Legal Counsel
BANKING AND FINANCIAL SERVICES OMBUDSMAN

10.00 INTERNATIONAL COMMENTARY:

The risk implications for complex financial products and services

Ben has worked in compliance and AML for a number of the biggest banks in the UK and Europe. He oversees AML at NIBC's UK, Netherlands and New York offices and was voted Best MLRO of 2004 by the UK Compliance Register Awards. Ben will discuss:

- Identifying risks in retail banking and e-banking channels
- The ML/TF risk exposure in wholesale financial market products
- Problems of third party suppliers and developing risk due diligence
- Developing appropriate risk triggers

Ben Hur, Associate Director, UK Compliance & Money Laundering Officer
NIBC BANK NV (UK)

10.45 Morning tea

11.15 Who or what is a risk?

In this interactive session, David will examine:

- Is your risk my risk?
- Risk assessment and risk ratings
- Should fraud risk be a consideration?
- Understanding your customer profiles and transactions to determine how your products and services may be used for ML/TF purposes

David Harley, Senior Manager Group Fraud Control
BENDIGO BANK

12.00 Implementing a cohesive AML program across diversified business groups

Perpetual Limited is a large diversified financial services provider so the challenge is implementing an AML program that works across many diverse business functions and products. Sheba will look at:

- The practicalities of group wide AML program implementation

- Risk awareness, KYC and employee due diligence training across diverse business groups
- What AML and icebergs have in common

Sheba Brener, Project Manager AML
PERPETUAL LIMITED

12.45 Lunch

1.45 Ensuring compliance from agents and third party providers

One of the critical issues for financial institutions is ensuring compliance when designated services and functions such as identification are undertaken by agents or third parties. The MFAA is developing a comprehensive training, education and accreditation program for its many of its 13 000 members who act as agents for financial institutions. This session will discuss:

- Compliance problems specific to agents and third parties
- Developing an accreditation system
- The importance of staff training and education

Calvert Duffy, Head of Legal & Compliance
MORTGAGE & FINANCE ASSOCIATION OF AUSTRALIA

2.30 Customer identification, ongoing due diligence and the implications for customer loyalty

- Practical implication of legislative requirements for customer identification and verification
- Keeping accurate and timely customer records: What it means?
- Determining whether further customer information should be obtained for ongoing due diligence purposes
- Promoting a cooperative relationship with customers

Neil Jeans, Head of Group - AML
NATIONAL AUSTRALIA BANK

3.15 Afternoon tea

3.45 Future AML challenges and responses

Rob, who is with the Global, Economic and Electronic Crime Program will examine:

- Future money laundering and organised crime threats and responses
- What organisations and products are likely to be targeted
- Continuing impact of technology; Potential for new threats, better detection and prevention
- The future of money laundering regulation and response strategies

Rob McCusker, Transnational Crime Analyst,
AUSTRALIAN INSTITUTE OF CRIMINOLOGY

4.30 ROUNDTABLE DISCUSSION: Practical effects of the AML/CTF legislation

A selection of our speakers will lead discussions on the issues raised throughout the day, with particular emphasis on the practical effect of AML/CTF legislation. The informal setting will facilitate the open exchange of ideas and networking with your peers.

5:15 Closing remarks from the chair

5:20 End of conference

PRE-CONFERENCE WORKSHOPS: Tuesday 29 October 2007

Implementing an effective and compliant AML/CTF program

MORNING 9:00AM – 12:00PM

A

Organisations are under pressure to minimise fraud, develop a compliant AML program and minimise disruptions to operations. This practical workshop will help participants to develop a cost effective and compliant AML/CTF program that takes into account the needs and risk profiles of their organisation. Sessions to be worked through include:

- Designing a risk based AML program: What does it involve
- Understanding the possible sources of illegal funds
- Know your customer and your organisation
- Developing a KYC frameworks: Customer identification, verification and due diligence
- Transaction monitoring and suspicious activity reporting
- Understanding the role of technology in an AML compliance program

About your workshop leader:

Paddy Oliver, Head of Legal & Compliance,
SSAMM MANAGEMENT CONSULTING

SSAMM Management Consulting is a leading specialist firm that assists organisations with risk management and compliance issues. Paddy has over 15 years experience working with banks, financial services organisations, insurers and law firms in Australia, UK, Ireland and Hong Kong.

How to develop an effective AML training program

AFTERNOON 1:00PM – 4:00PM

B

One of the keys to developing an effective AML compliance program is the ongoing training and education of employees with the aim of creating organisation wide AML awareness. This workshop will help participants develop an effective AML education program by discussing:

- Why an across organisation education campaign is important
- Developing awareness and communicating your AML program to stakeholders
- What front line staff need to know about customer identification, verification and transaction monitoring
- Harnessing the existing skills of staff to develop solutions
- Ensuring agents and third parties are compliant when providing services

About your workshop leader:

Paddy Oliver, Head of Legal & Compliance,
SSAMM MANAGEMENT CONSULTING

SSAMM Management Consulting is a leading specialist firm that assists organisations with risk management and compliance issues. Paddy has over 15 years experience working with banks, financial services organisations, insurers and law firms in Australia, UK, Ireland and Hong Kong.

POST-CONFERENCE WORKSHOPS: Thursday 1 November 2007

How to comply with AML/CTF legislation: Are you prepared?

MORNING 9:00AM – 12:00PM

C

Are you AML/CTF compliant? Alison is widely regarded as an expert on the AML/CTF legislation and developing an AML compliance program. In this practical workshop, she will work with participants, no matter what stage their programs are at, to ensure they comply with the legislative requirements. Some of the issues to be covered include:

- Legislation timelines and what you need to do to comply for each stage
- Compare your AML program: Does it comply with legislative requirements?
- The legal implications of a risk based approach: What you need to know
- Potential future developments: Will you be prepared?

About your workshop leader:

Alison Deitz, Partner & Head of ALM, DEACONS

Alison is National Head of Retail Banking and Head of Deacon's AML Team. She has extensive banking, compliance and regulatory experience as well as being an active commentator on the AML/CTF reforms. She is one of the few legal practitioners in Australia to receive accreditation as an Anti Money Laundering specialist from ACAMS.

Know your customer: The A to Z of customer identification and verification

AFTERNOON 1:00PM – 4:00PM

D

A key element of an AML compliance program is maintaining effective KYC processes. This hands on workshop will help participants develop best practice KYC procedures and practices. Issues to be covered include:

- Understanding and implementing the necessary tools for optimum KYC practices
- KYC and know your business: What role must your organisation play
- Customer identification, verification and due diligence programs that work
- Transaction monitoring: Developing cost effective and accurate system
- Integrating technology for best practice KYC procedures
- International best practice case studies

About your workshop leader:

Ben Hur, Associate Director, UK Compliance & Money Laundering Officer, NIBC BANK NV (UK)

Ben oversees AML at NIBC's UK, Netherlands and New York offices and was voted Best MLRO of 2004 by the UK Compliance Register Awards. He has worked in compliance and AML for a number of the biggest banks in the UK and Europe and was instrumental in introducing innovative programs and procedures. Ben started MLRO's.com which brings together practising MLRO's and has a membership of over 470. He also writes a monthly article published in Compliance Online.

ANTI MONEY LAUNDERING 2007

Two Day Conference: 30-31 October 2007
Pre & Post Conference Workshops: 29 October & 1 November 2007
Citigate Central Sydney

To speed registration, please provide the priority code located on the mailing label or in the box below.



TO REGISTER

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- Register me for the ANTI MONEY LAUNDERING 2007 WORKSHOPS A and/or B and/or C and/or D

Standard Package	Early Bird Discount – SAVE \$200 *Register and pay before 21 August 2007	Standard Price
Conference Only	\$2599+GST = \$2858.90	\$2799+GST = \$3078.90
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Silver Package (+2 Workshops)	\$3739+GST = \$4112.90	\$3939+GST = \$4332.90
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- ③ **Groups of 3** or more booking on the conference at the same time from the same company **receive a \$500 discount** from the total registration fee
- ③ Register a **team of 4** to the conference at the same time from the same company and receive a **free pass for a 5th delegate**
- ③ Ask about multi-event discounts.
Ring (02) 9223 2700 for more details
Please note: Only one discount applies

Conference Venue

Citigate Central Sydney
169-179 Thomas Street
SYDNEY, NSW 2000
Phone: (02) 9281 6888
Fax: (02) 9281 4237
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About IQPC

IQPC provides business executives around the world with tailored practical conferences, large scale events, topical seminars and in-house training programs, keeping them up-to-date with industry trends, technological developments and the regulatory landscape. IQPC's large scale conferences are market leading "must attend" events for their respective industries.

IQPC produces more than 1,500 events annually around the world, and continues to grow. Founded in 1973, IQPC now has offices in major cities across six continents including: Berlin, Dubai, Johannesburg, London, Madrid, New York, Sao Paulo, Shanghai, Singapore, Stockholm, Sydney, and Toronto - with additional openings scheduled for 2007. IQPC leverages a global research base of best practices to produce an unrivalled portfolio of conferences.

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