

PROGRAM

Conference:
November 13-15, 2011

Pre-Conference Workshop:
November 12, 2011

Hilton Washington Hotel
Washington, DC

ABA/ABA MONEY LAUNDERING ENFORCEMENT CONFERENCE

For AML and Fraud Risk Professionals

Pre-Conference Workshop
BSA/AML Risk Assessment Workshop

You've got compliance questions.
We've got compliance answers.



We Gratefully Acknowledge Our Conference Sponsors...
Thank You!

Lanyards and Tote Bags



Monday Power Breakfast



Conference T-Shirts



Monday AM Coffee Break



Conference Notepads



Monday Luncheon



Sunday Opening Reception



REGISTRATION INFORMATION

Registration Directory/Cancellation Deadlines

Registrations received 30 days prior to the program will be included in the Advance Registration Directory. If you cancel more than 30 days prior to the program start date you will receive a full refund. If you cancel 1 - 30 days before the program start date, you may: - transfer your registration to another person from your institution - receive full credit toward another ABA Professional Development program (must be used within 12 months) - request a refund less a \$350 processing fee. Cancellations made after the program begins are non-refundable. Please contact 1-800-BANKERS with any questions.

Attendance Limitations and Liability

Attendance at all ABA programs is considered on a first come, first served basis. If this conference is cancelled, ABA liability is limited to the registration fee.

PLANNING YOUR TRIP

Conference Hotel

Hilton Washington

1919 Connecticut Ave, NW, Washington, DC 20009
Phone: 202-483-3000 | Fax: 202-232-0438
Web: www.washington.hilton.com

Ground Transportation Information

Please note that the hotel does not provide shuttle service; however the transportation desk in the lobby level of the hotel can assist with arranging for paid transportation. For driving directions, please visit the hotel's web site. **Current pricing for hotel on-site parking is \$28 self-park and \$35 valet and is subject to change.**

Reagan National Airport (DCA)

6 miles from hotel | Estimated one-way taxi fare: \$20

Dulles International Airport (IAD)

27 miles from the hotel | Estimated one-way taxi fare: \$60

Baltimore-Washington International (BWI)

33 miles from the hotel | Estimated one-way taxi fare: \$70

NOTE: Travel time to BWI and Dulles airports has recently increased due to construction.

Attire and Weather

Business casual is appropriate for all events and sessions. Average daily temperatures range from 36°F in the evenings to 58°F in the daytime. Don't forget to check the Weather Channel before packing. Since meeting room temperatures tend to be cool, **don't forget that jacket, sweater or shawl!**

Exploring Washington, DC

A powerful capital, Washington, DC is home to dozens of famous, fascinating and free attractions, plus hip restaurants, inspiring historic sites, and charming neighborhoods. Guests of the Hilton Washington may contact the hotel concierge for assistance locating DC attractions. You may also visit Destination DC at <http://www.washington.org> for further information about the area.

ON-SITE INFORMATION

Open Seating

Our conference is designed to be flexible, with open seating. You do not need to sign up for sessions in advance. There may be an unusual circumstance where a session draws more than the normal numbers. We recommend that you plan a back-up session for each series so your schedule can remain flexible yet productive.

Press

Press must pre-register. Please contact Sarah Grano at sgrano@aba.com to be credentialed.

IRS Statement

Cost for un-sponsored meals and receptions included in the registration fee for this meeting is \$ 59.83. This information is provided for your tax records in light of the IRS 50% deduction provision under Section 274 (n) of the Internal Revenue Code.

ON-SITE INFORMATION (CONTINUED)

Regarding Meeting Room Temperature

Did you know it takes ten minutes to adjust meeting room temperatures up or down by just ONE DEGREE? Regulating meeting room temperatures is one of the toughest hotel challenges. We will monitor room temperatures closely, however, we **strongly** recommend that you to dress in layers because more often than not, hotel meeting rooms run on the cool/cold side.

Also, please let us know if you are uncomfortable – it helps to get real-time audience feedback on the temperature so we can take appropriate action!

Evaluations

Located behind the “Evaluations” tab in your notebook, evaluations are critical to our future planning and we appreciate you completing one for every session. Completed evaluations may be left in the evaluations box at the back of your session room, at the ABA Registration Desk or given to any staff member.

Security and Your Personal Possessions

Never Leave Your Materials Unattended at Any Time!

For your comfort, hotel staff provides continuous cleaning service to all meeting rooms and hotel staff would not know the difference between a discarded item and one temporarily left behind. ABA is not responsible for unattended, lost or discarded items. **Everyone’s conference materials look alike! Take a minute now to put your business card in your tote bag.**

Lost and Found: Check with the ABA Registration Desk first and then the hotel security office for your item.

Shipping Conference Materials Home

If you require shipping services, please visit the hotel Business Center. The business center hours are: Monday – Friday: 7am – 7pm; Saturday: 9am – 3pm; Self service computers are available 24 hours with guest room key.

Conference Registration

Hours

Please remember that badges are required for all conference sessions and activities.

Replacement badges may be obtained at the Registration Desk. Guest/spouse registration is \$125 payable at the Registration Desk.

Sunday, November 13	8:30 am – 7:00 pm
Monday, November 14	7:00 am – 6:30 pm
Tuesday, November 15	7:00 am – 4:00 pm

Lanyards and Tote Bags sponsored by:



Conference T-Shirts sponsored by:



Pick up your special conference T-shirt at Protiviti’s Booth # 308.

Conference Notepads sponsored by:



ABOUT THE AMERICAN BANKERS ASSOCIATION



1120 Connecticut Avenue, NW
Washington, DC 20036
1-800-BANKERS <> www.aba.com

Founded in 1875 and based in Washington, DC, the **American Bankers Association** brings together banks of all sizes and charters into one association. ABA works to enhance the competitiveness of the nation's banking industry and strengthen America's economy and communities. Its members – the majority of which are banks with less than \$125 million in assets – represent over 95 percent of the industry's \$13.3 trillion in assets and employ over 2 million men and women. The mission of the American Bankers Association is to serve its members by enhancing the role of financial services institutions as the preeminent providers of financial services. This mission is accomplished through federal legislative and regulatory activities, legal action, communication and consumer education, research, and products and services that promote, educate, train, inform and support members.

ABA PROFESSIONAL DEVELOPMENT

ABA is the industry leader in advancing careers, developing talent and increasing the performance of thousands of bank professionals. With proven solutions backed by our satisfaction guarantee, ABA delivers effective training programs that meet your business objectives time and time again.

For the risk and compliance professional, ABA's knowledge and insights make the training solutions we offer – telephone briefings, conferences, The ABA Compliance Schools, online courses, Bank Compliance magazine, and the prestigious Certified Regulatory Compliance Manager (CRCM) designation - unparalleled in the industry. To learn more about training your employees and developing your risk and compliance managers, visit us [aba.com/training/offering_risk compliance](http://aba.com/training/offering_risk_compliance) or call 1-800-BANKERS. **Come see our booth in the Marketplace!**

ABA SERVICE MEMBER PROGRAM

American Bankers Association membership includes companies that provide products and services to banks. The ABA Service Membership program goal is to increase communication between service providers and ABA members, in addition to providing Service Members with increased banker contact and corporate recognition. **ABA Service Members who are exhibitors will be highlighted in your on-site Exhibitor/Sponsor Directory.**

Conference Planning Core-Team

Dorothy A. Friedlander, Conference Team Leader/ Senior Director, dfriedla@aba.com

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Exhibits/Sponsorships

Chris Capistrant, Senior Manager, Business Development, ccapistr@aba.com

Public Relations

Sarah Grano, Manager, Public Relations, sgrano@aba.com

ABA Center for Regulatory Compliance

Special Compliance Hotline: 1-800-551-2572
or email: compliance@aba.com

ABA's Center for Regulatory Compliance is your gateway to support for meeting the challenges of managing compliance risk. We provide direct access to regulatory expertise, up-to-date reports on agency initiatives, and the resources to assist you in keeping pace with the demands of supervisory oversight. We invite you to contact us whenever you have a compliance question or concern or want to learn more about our world-class compliance products and services.

Richard R. Riese, Senior Vice President, rriese@aba.com

Leslie Callaway, Compliance Project Manager, lcallawa@aba.com

Mark Kruhm, Compliance Analyst, mkruhm@aba.com

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Stephen Kenneally, Vice President, skenneal@aba.com

Ginny O'Neill, Senior Counsel, voneill@aba.com

Robert Rowe, III, Vice President and Senior Counsel II, rrowe@aba.com

ABOUT THE AMERICAN BAR ASSOCIATION



740 15th St. NW, Washington, DC 20005
202-662-1500; Fax: 202-662-1501
www.abanet.org/crimjust

The **American Bar Association** is one of the largest voluntary professional membership associations in the world. Currently, its members number more than 400,000. The Criminal Justice Section (CJS) with over 21,000 members welcomes your active participation whether you are a banker, lawyer or both. The Section is the premier source of knowledge and insight into the complex issues of criminal justice that face the nation.

By bringing together the perspectives of prosecutors, defense lawyers, judges, scholars, and others the section provides valuable and thoughtfully crafted products to its members, to the legal profession overall, and to the nation. CJS provides members the tools, expert resources and information to assist them in achieving the highest level of professional expertise. The CJS White Collar Crime Conference every spring draws over 1,200 participants and provides the latest updates on critical white collar crime issues.

www.abanet.org/crimjust

AMERICAN BAR ASSOCIATION CRIMINAL JUSTICE SECTION STAFF

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2011 ADVISORY BOARD

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Brian J. Wimpling, CAMS, Senior Vice President, Capital City Bank, Tallahassee, FL

ENHANCING YOUR CONFERENCE EXPERIENCE



Follow us on Twitter! Follow updates before, during and after the conference via twitter **@ABAMLEC** (www.twitter.com/ABAMLEC). If you tweet about the conference, please add the official **hashtag, #ABAMLEC**, to your messages. By following the official hashtag and joining the discussion, you can read what other attendees are learning, create discussions, organize tweet-ups and share useful information.

Ask the Regulators

Many sessions will have opportunities to ask questions, but we have a very specific Q&A session set aside for you! We encourage you to submit questions in advance for the **ASK THE REGULATORS SESSION.** Question cards for this session are available at Registration (Columbia Hall Foyer) beginning Sunday. You may submit questions until 4:00 pm on Monday to the specially marked box located where you picked up your card.

Conference Materials

Going Green!



We are reducing our negative impact on the environment by offering handouts exclusively online. **A link to the handouts will be sent to you prior to the conference. Please contact**

dfriedla@aba.com if you did not receive it by November 8, 2011.

PowerPoints – Available On-Site and On-Demand

We will have printing kiosks available on-site to print the PowerPoints made available to us before the conference. **All other handouts and PowerPoints received on-site will be available online post-conference for eleven months.**

Some speaker materials may not be available for pre-conference downloading or on-site printing.

Some speakers were compiling late-breaking information and were unable to provide their presentation handouts by the deadline. After the conference, we will add remaining handouts to our special attendees-only presentations web page. Our presentations webpage will be available for 11 months after the conference.

Audio Recordings



Are there too many great session choices and you can't attend all of them? Want to bring a session or the entire conference home to

a colleague? Many sessions will be audio-recorded, subject to speaker permission. To order your audio recordings from our vendor, Peach New Media, you may complete the order form found in your tote bag and bring it to our audio recordings representative at the Registration Desk.

Peer Interaction

One of the principal benefits of this conference is the planned networking opportunities. Breaks, meals and receptions are ideal times to get to know your colleagues from across the country. **To facilitate peer conversations, you will be able to stop by the ABA registration area and pick up a colored badge sticker, corresponding to your bank's asset size:**

LESS THAN \$250MRED DOT
\$251M - \$500M YELLOW DOT
\$501M - \$1BDARK GREEN DOT
\$1.1B - \$5B..... LIGHT BLUE DOT
\$5.1B - \$12B.....LIME GREEN DOT
\$12.1B AND LARGER ORANGE DOT
Lawyer/Consultant.....DARK BLUE DOT
Regulator/Government..... PURPLE DOT

Newcomers - Welcome!

We want to get to know you!

If you are new to the conference, you will be able to pick up a special ribbon from the registration area so that we can identify you!

MARKETPLACE AND SPECIAL CORPORATE PARTNER OPPORTUNITIES

Marketplace

A key to success as an anti-money laundering and fraud professional lies in selecting the best in products and services. The ABA Marketplace features companies represented by knowledgeable representatives eager to help you identify the finest in compliance solutions. A full directory of our exhibitors will be provided to attendees on-site.

Marketplace Hours

SUNDAY November 13	MONDAY November 14	TUESDAY November 15
6:00 – 7:00 AM Reception	7:15 - 8:00 AM Continental Breakfast	7:15 – 8:00 AM Continental Breakfast
	10:30 – 11:00 AM Coffee Break	10:30 – 11:00 AM Coffee Break
	1:45 – 2:15 PM Dessert Break	1:45 – 2:30 PM Dessert Break
	5:15 – 6:30 PM Reception	(Final Prize Drawings)

Power Sessions

Another way to enhance your conference experience! These special continental breakfast sessions, sponsored by corporate partners, provide early-risers an opportunity to further enhance their conference learning experience over a continental breakfast. Sessions are offered on a first-come, first-served basis. Full details are in your program but mark your calendar now:

Monday, November 14: 7:00 – 8:00 am

“Adopting Advanced Analytics to Drive Efficient and Effective AML Monitoring” -sponsored by SAS

Prize Drawings in the Marketplace Try your luck winning a fantastic prize each time the Marketplace is open! You will find your game card in your conference tote bag.

Win Big!

Visit each exhibitor in the hall and ask them to sign your card once you've spoken with them. Once your card is completed, you may drop it off at the ABA booth. And, as an added bonus, each time you are in the exhibit hall, listen for prize announcements scheduled **10 minutes before the hall closes – someone will be a winner at every exhibit hall event!**

CONTINUING EDUCATION INFORMATION

Your certificate of attendance is in your notebook under the Continuing Education Tab.

ICB Credits



Institute of Certified Bankers

The Institute of Certified Bankers (ICB) is dedicated to promoting the highest standards of performance and ethics within the financial

services industry. **The Institute of Certified Bankers (ICB) has approved this conference for the following continuing education credits:**

Designation	Credits
CFSSP	23.5
CRCM	23.5

CAMS Credits



Members of the Association of Certified Anti-Money Laundering Specialists have the opportunity to earn a total

of 21 CAMS credits. For more information please visit www.ACAMS.org or contact info@acams.org.

FIBA AML Institute



Conference attendees can earn 22 FIBA AMLCA or 22 FIBA CPAML credits. For more information, please visit www.fibatrainig.net or contact the FIBA AML Institute Continuing Education Department at 305-579-0086.

2011 ABA/ABA Money Laundering Enforcement Conference

CPE Credits

The American Bankers Association is registered with the National Association of State Boards of Accountancy (NASBA),



as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150

Fourth Avenue North, Suite 700, Nashville, TN, 37219-2417.

Web site: www.nasba.org.

CPA's may claim up to 20.5 CPE credits for attending the entire conference; however, this total can vary depending on the individual sessions you attend. An additional 7.5 (CPE) credits can be earned for attending the Pre-Conference Workshop: ABA BSA/AML Risk Assessment Workshop.

CPAs – Get Your Pen Ready!

You must sign-in and sign-out of every session to receive CPE credit. Look for the CPE notebook at the back of every session room. Please don't forget to sign in and out because we are required to collect the sheets at the conclusion of every session.



qualifies for 'CLE' and 'Ethics' credit. Therefore, certain programs/products may not receive credit in some states. You may wish to check with your state for confirmation of a program's/ product's approval.

Participants interested in securing CLE credit from their states must sign the sign-in sheet at the conference registration desk as well as complete the Uniform Certificate of Attendance. Some states such as Pennsylvania, New York, Louisiana and Delaware have specific forms to complete. New York and Delaware Licensed Attorneys must also complete the individual sign in sheets at each session of this program.

Detailed instructions can be obtained at the CLE desk in the registration area or at <http://americanbar.org/mcle>.

CLE Credits

How do I obtain my Continuing LEGAL

Education Credits? The American Bar Association utilizes a Uniform Certificate of Attendance to obtain mandatory continuing legal education (MCLE) credits. Unless otherwise indicated, required sponsor documentation will be forwarded to and credit requested from MCLE states with general requirements for all attorneys.

Within 30 days of this activity (or annually if required), the attorney must file this Certificate with his/her MCLE state agency if licensed in AR, CO, FL, GA, ID, IN, KS, KY, LA, ME, MS, NM, NV, ND, OH, PA, PR, RI, TN, UT, VA, WV, or WY. Do not file this Certificate with your MCLE state agency if licensed in AL, AZ, BC, CA, DE, GUAM, IA, MN, MO, MT, NH, NC, NY, OK, OR, QC, SC, TX, UT, VT, VI, WI or WA. Filing of Certificates is optional in all remaining states with MCLE requirements. Attorneys should keep the original or a copy of this Certificate for your files. The ABA pays applicable fees in other states where the sponsor is required to do so as well as in states where a late fee may become applicable. Please be aware that each state has its own rules and regulations, including what

PROGRAM OF EVENTS

Sunday, November 13, 2011

REGISTRATION OPEN

8:30 AM - 7:00 PM

Columbia Hall Foyer (Terrace Level)

Look in your Tote Bag for information on prize drawings during Marketplace hours!

EXPANDED SESSION

9:30 – 11:30 AM

Ten Years After:

Does Your BSA/AML Program Stand the Test of Time?

Single Session

International Ballroom: East (Concourse Level)

It's been 10 years since the USA PATRIOT Act turned banks' anti-money laundering programs upside down. Yet the journey is far from over. New product offerings, expanded business relationships, and complex technology—not to mention increased regulatory scrutiny and enforcement actions—mean now is the time to review your existing AML program and ensure its meeting today's demands.

This expanded session is designed for institutions of all asset size and will address the following:

- Evaluating the adequacy of your AML program;
- Managing growth/constriction in your AML units—does your AML compliance program still fit the bill?
- Recognizing the intersection between your AML compliance program and fraud/security;
- Applying your AML compliance program to new product offerings;
- Initiating compliance monitoring at the compliance level;
- Effectively training staff based on position and job description.

Moderator

Christopher T. Spellman, CRCM, Senior Vice President and Compliance Officer, Morrill & Janes Bank, Merriam, KS

Speakers

Maleka Ali, CAMS, Manager, Consulting and Education Department, Risk Management Consultant, Banker's Toolbox, Inc., Los Angeles, CA

Holly Ford, Senior Vice President, Risk Management, Bank of Marin, Novato, CA

Brian J. Wimpling, CAMS, Senior Vice President, Capital City Bank, Tallahassee, FL

CONCURRENT SESSIONS

Series 1

1:30 – 2:45 PM

SESSION 1A

How to Cope With Emerging Crimes: Human Trafficking
Repeated in Session 4D

International Ballroom: East (Concourse Level)

Human trafficking is not new; but, the suspects have evolved and expanded their modes of operation to increase their revenues and hide their illicit activities. Modern day slavery comes in all races, sexes, ethnicities, and labor types in all size cities and states. As we enhance our models, typologies or detection reports in order to detect suspicious unlawful activity, human trafficking can be found. Speakers will discuss ways to uncover activities that may indicate Human Trafficking and how law enforcement takes the information to track and prosecute traffickers.

Specifically, expect speakers to cover such issues as:

- How to detect HT – it's all about understanding the data!
- Red Flags that may be useful for any size bank.
- Current cases that hit home!

Moderator/Speaker

Anna M. Rentschler, CRCM, CAMS, AMLP, Vice President and BSA Officer, Central Bancompany, Jefferson City, MO

Speakers

Phillip A. DeLuca, Compliance Managing Director, Corporate AML Operations / Legal & Compliance, JPMorgan Chase, Columbus, OH

Michael Tutko, ICE, Department of Homeland Security, Washington, DC

SESSION 1B

How to Use Innovative Customer Monitoring to Detect Money Laundering

Repeated in Session 2A

International Ballroom: West (Concourse Level)

As new payment channels evolve and financial risks evolve, financial institutions should be considering evolving their transaction monitoring programs to move beyond the traditional suspicious activity detection practices. In this session we will explore ideas on how institutions are evaluating new detection methods, unique monitoring rules, and angles you should consider when enhancing your AML Program.

Moderator

Robert Rowe, III, Vice President and Senior Counsel II, ABA Center for Regulatory Compliance, American Bankers Association, Washington, DC

2011 ABA/ABA Money Laundering Enforcement Conference

Speakers

David Levenberg, Managing Director, Global Head AML Monitoring, Citigroup, Jersey City, NJ

Scott Nathan, Deputy BSA Officer, BSA/AML Strategy/Enterprise Risk Management, BankUnited, Miami, FL

Amy J. Wheeler, CRCM, CAMS, Vice President, BSA Officer, First National Bank of Omaha, Omaha, NE

SESSION 1C

How to Address the New Anti-Corruption Environment

Repeated in Session 5D

Cabinet (Concourse Level)

This session will provide an overview of the FCPA and new UK Bribery Act and will include a compare/contrast between the two. You can expect to receive information on legal concerns and obligations as well as governance issues.

Speakers

Patrick Doris, Partner, Gibson, Dunn & Crutcher LLP, London, England

Gordon Greenberg, Partner, McDermott Will & Emery, Los Angeles, CA

Richard A. Small, Vice President, Enterprise Wide Anti-Money Laundering and Sanctions Risk Management, American Express, New York, NY

SESSION 1D

How to Upgrade Your BSA/AML/OFAC Risk Assessments

Repeated in Session 2D

Georgetown (Concourse Level)

This session is designed to help you fine tune your BSA/AML/OFAC risk assessments. Speakers will focus on common errors and violations in risk assessments along with emerging regulatory hot buttons.

Moderator/Speaker

Elliot H. Berman, Senior Vice President and General Counsel, Johnson Financial Group, Inc., Racine, WI

Speakers

Irene C. Krauland, Examining Officer, Legal & Compliance Federal Reserve Bank of New York, New York, NY

Miriam Ratkovicova, FAS, AML Senior Manager, Northeast F&DS, Deloitte, Philadelphia, PA

SESSION 1E

SARS From A to Z: From Filing to Customer Concerns

Single Session

Jefferson (Concourse Level)

Once you've determined that activity is suspicious, how do you get your point across in the SAR narrative? How much information is enough? How should you document your supporting evidence? When is it time to say goodbye to that customer relationship? Who should be involved in that decision? Come to an interactive session for tips and techniques to improve your SARs for optimal benefit to law enforcement and regulatory satisfaction. Discuss customer exiting strategies to minimize reputational and regulatory risks around SAR related customers. And bring your own best practices that you can share with the group!

Moderator

Christopher T. Spellman, CRCM, Senior Vice President and Compliance Officer, Morrill & Janes Bank, Merriam, KS

Speakers

Holly Ford, Senior Vice President, Risk Management, Bank of Marin, Novato, CA

Ann Marie Tarantino, CRCM, CRP, AMLP, Vice President and Compliance Officer, The First National Bank of Long Island, Old Brookville, NY

MOVE TO NEXT SESSION

2:45 - 3:00 PM

2011 ABA/ABA Money Laundering Enforcement Conference

CONCURRENT SESSIONS

Series 2

3:00 – 4:15 PM

SESSION 2A

How to Use Innovative Customer Monitoring to Detect Money Laundering

Repeated from 1B

International Ballroom: West (Concourse Level)

SESSION 2B

How to Cope with Continuing Crimes: Ponzi Schemes, Corporate Fraud and Internet Gambling

Repeated in Session 3D

International Ballroom: East (Concourse Level)

This session focuses on these specific types of fraud: Ponzi schemes, corporate fraud and Internet gambling. Speakers will discuss current concerns along with specific ideas on how to detect these types of fraud, what is SAR-able and also discuss current regulatory concerns.

Moderator/Speaker

Fredric D. (Rick) Firestone, Partner, McDermott Will & Emery LLP, Washington, DC

Speakers

Gordon Greenberg, Partner, McDermott Will & Emery, Los Angeles, CA

Michael D. Lockard, Assistant United States Attorney, U.S. Attorney's Office, Southern District of New York, New York, NY

SESSION 2C

How to Detect the Top Money Laundering Crimes: Mortgage Fraud

Repeated in Session 5C

Cabinet (Concourse Level)

This session focuses specifically on Mortgage Fraud. Speakers will discuss current concerns along with specific ideas on how to detect these types of fraud through an explanation of real-life cases. Speakers will also explore what is SAR-able along with a discussion of current red flags. Finally, you will hear the latest issues of concern for FinCEN, Department of Justice, FBI and the banking regulators.

Moderator for 2C

Anna M. Rentschler, CRCM, CAMS, AMLP, Vice President and BSA Officer, Central Bancompany, Jefferson City, MO

Moderator for 5C

Christopher T. Spellman, CRCM, Senior Vice President and Compliance Officer, Morrill & Janes Bank, Merriam, KS

Speakers

David B. Chenkin, Esq., Partner, Zeichner Ellman & Krause LLP, New York, NY

Dennis M. Lormel, President and CEO, DML Associates, LLC, Lansdowne, VA

Meryl A. Lutsky, Chief, Money Laundering Investigations Unit and New York State Crime Proceeds Strike Force, State of New York Office of the Attorney General, New York, NY

SESSION 2D

How to Upgrade Your BSA/AML/OFAC Risk Assessments

Repeated from 1D

Georgetown (Concourse Level)

SESSION 2E

How to Demonstrate the Adequacy of Your Surveillance and Transaction Monitoring Systems

Repeated in Session 3A

Jefferson (Concourse Level)

Financial institutions rely heavily on decision making models. This session will focus on model governance and how institutions can apply the same level of rigor to the implementation and ongoing validation of their suspicious activity detection models. We will explore leveraging model governance to optimize the tuning of your transaction monitoring performance, optimizing operational processes, and third party validation.

Moderator

James R. Richards, CAMS, Executive Vice President, Corporate BSA Officer, Wells Fargo & Company, San Francisco, CA

Speakers

Alan Abel, CPA/CFF, CFE, Executive and Global AML Practice Leader; Regional Leader – Regulatory Compliance, Crowe Horwath LLP, Fort Lauderdale, FL

S. Marshall Martin, Managing Senior Vice President, Co-General Counsel and Chief Compliance Officer, City National Bank of Florida, Miami, FL

Peter J. Neilson, Senior Vice President, Director of AML Compliance, Capital One Bank, New Orleans, LA

John Wagner, Director for Bank Secrecy Act/Anti-Money Laundering, Office of the Comptroller of the Currency, Washington, DC

MOVE TO NEXT SESSION

4:15 – 4:30 PM

2011 ABA/ABA Money Laundering Enforcement Conference

GENERAL SESSION

What is New in Suspicious Activity Reporting

4:30 - 6:00 PM

International Ballroom: Center (Concourse Level)

This is your annual hot SAR case review by high level law enforcement and regulatory officials.

Moderator

Richard A. Small, Vice President Enterprise Wide Anti-Money Laundering and Sanctions Risk Management, American Express, New York, NY

Speakers

Joseph A. Gallion, Deputy Assistant Director, Financial, Narcotics and Special Operations Division, ICE-Homeland Security Investigations, Washington, DC

Douglas A. Leff, Unit Chief, Federal Bureau of Investigation (FBI), Washington, DC

Nona S. Tiedge, Assistant Director, Office of Regulatory Analysis, Regulatory Policy and Programs Division, Financial Crimes Enforcement Network (FinCEN), Washington, DC

OPENING RECEPTION IN THE MARKETPLACE

6:00 - 7:00 PM

Columbia Hall (Terrace Level)

Sponsored by:

Corporation for American Banking, L.L.C.



Corporation for American Banking, L.L.C.

Win Big!

Try your luck by dropping off your completed game card found in your conference tote bag at the American Bankers Association booth. **At 6:50 p.m. we will draw one lucky winner! You must be present to win and only bankers are eligible.**

Monday, November 14, 2011

REGISTRATION OPEN

7:00 AM – 6:30 PM

Columbia Hall Foyer (Terrace Level)

Look in your Tote Bag for information on prize drawings throughout the conference!

Questions for “Ask the Regulators” Session

Don't forget to turn in your questions for the “Ask the Regulators” session. You may submit questions until 4:00 pm today – place in the specially marked box at Registration.

POWER SESSION

Continental Breakfast Will Be Available for Participants. Seating is first-come/first-served.

7:00 - 8:00 AM

POWER SESSION

Adopting Advanced Analytics to Drive Efficient and Effective AML Monitoring

Jefferson (Concourse Level)

Sponsored by:



Financial institutions are increasingly frustrated with the high volume of false positive alerts generated by automated transaction monitoring processes. Regulatory emphasis on governance and administration of scenario parameters is a cause of concern for resource-constrained institutions. Leading institutions are augmenting existing processes with data mining techniques to more effectively manage risks. SAS Institute will discuss their proven framework for applying predictive analytics to significantly increase the quality of investigations so that financial intelligence units can focus resources on their most significant risks.

The session will include case studies from several financial institutions. Realizing that the optimization of critical investigative resources is crucial for operational efficacy and strong risk management practices in the current regulatory environment, Union Bank will discuss their roadmap for deploying advanced analytics in their centralized AML Operations area.

2011 ABA/ABA Money Laundering Enforcement Conference

By highlighting techniques that build increased value throughout the customer lifecycle, Union Bank will focus on several relevant areas for today's cutting-edge compliance professional including:

- Assessing risk at account opening
- AML alert management and monitoring
- Intelligent workflow processing
- Surveillance of high risk client portfolios
- Intelligent investigation decisioning

Speakers

John J. McCarthy, CAMS, Senior Vice President, Director of Financial Intelligence, Union Bank, N.A., Oakland, CA

David Stewart, CAMS, Director, Financial Crimes Practice for Banking, SAS Worldwide Marketing, Cary, NC

CONTINENTAL BREAKFAST IN THE MARKETPLACE

7:15 – 8:00 AM

Columbia Hall (Terrace Level)

Win Big!

Try your luck by dropping off your completed game card found in your conference tote bag at the American Bankers Association booth. **At 7:50 a.m. we will draw one lucky winner! You must be present to win and only bankers are eligible.**

Look in your Tote Bag for information on prize drawings throughout the conference!

MOVE TO NEXT SESSION

8:00 – 8:15 AM

GENERAL SESSION

Keynote Address

8:15 – 8:55 AM

International Ballroom: Center (Concourse Level)

Featured Speaker

Cyrus R. Vance, Jr., Manhattan District Attorney, New York, NY

GENERAL SESSION

Coping with a Changing Regulatory Environment

8:55 – 10:30 AM

International Ballroom: Center

With a regulatory environment that appears to be changing daily with new regulations, increased regulatory scrutiny and changing regulatory expectations, how can financial institutions ensure effective and sustainable AML compliance programs? Our experts will discuss the changing regulatory environment, the increased use of non-public enforcement actions to address alleged deficiencies and the sometimes competing priorities of the various government agencies that watch over the financial sector. Obtain from these experts practical steps to ensure that your AML controls will meet this increased scrutiny.

Moderator

John J. Byrne, CAMS, Executive Vice President, Association of Certified Anti-Money Laundering Specialists, Centreville, VA

Speakers

John Atkinson, Regulatory Risk Consulting, Protiviti, Inc., Atlanta, GA

Irwin Nack, General Manager, Chief Compliance Officer, Compliance Division for the Americas, Bank of Tokyo-Mitsubishi UFJ, Ltd, New York, NY

Amy G. Rudnick, Partner, Gibson, Dunn & Crutcher, LLP, Washington, DC

Richard A. Small, Vice President Enterprise Wide Anti-Money Laundering and Sanctions Risk Management, American Express, New York, NY

COFFEE BREAK IN THE MARKETPLACE

10:30 – 11:00 AM

Columbia Hall (Terrace Level)

Sponsored by:



Win Big!

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CONCURRENT SESSIONS

Series 3

11:00 AM – 12:15 PM

SESSION 3A

How to Demonstrate the Adequacy of Your Surveillance and Transaction Monitoring Systems

Repeated from Session 2E

Jefferson (Concourse Level)

SESSION 3B

FATCA (Foreign Account Tax Compliance Act)

Compliance

Single Session

Cabinet (Concourse Level)

The Foreign Account Tax Compliance Act (FATCA), set for implementation beginning in 2013, is designed to prevent tax evasion by U.S. taxpayers who invest in or through overseas entities. Banks are beginning now to put controls in place to fulfill FATCA's new disclosure and certification requirements for financial institutions and requirement for additional withholding on certain U.S.-source payments. FATCA compliance will require banks' tax and compliance departments to work together to leverage and augment existing due diligence processes.

Here's how to get ahead of the curve and make sure you are well-positioned to be in compliance when new IRS regulations take effect.

Moderator

Barry Koch, Compliance Managing Director, JPMorgan Chase & Co., New York, NY

Speakers

Jonathan A. Sambur (Jon), Counsel, Mayer Brown LLP, Washington, DC

Ellen Zimiles, Managing Director, Head of Global Investigations and Compliance, Disputes and Investigations Practice, Navigant Consulting, Inc, New York, NY

SESSION 3C

Keeping the Board Out of Trouble: Effective Governance and Oversight

Repeated in Session 4C

International Ballroom: West (Concourse Level)

Speakers will discuss how you can improve and leverage your compliance monitoring program, including resolution of events, as a foundation for developing metrics to use in reporting to the board and executive management. You will also hear a discussion about liability issues stemming from ineffective

reporting and AML control failures as well as a review of the role of the board in SAR reporting.

Moderator/Speaker

María De Lourdes Jiménez, Esq., Senior Vice President and Manager, Corporate Compliance Division, Banco Popular De Puerto Rico, San Juan, PR

Speaker

Charles H. Grice, Managing Director, CRI Compliance, New York, NY

SESSION 3D

How to Cope with Continuing Crimes: Ponzi Schemes, Corporate Fraud and Internet Gambling

Repeated from Session 2B

International Ballroom: East (Concourse Level)

SESSION 3E

Money Laundering Around the World

Repeated in Session 4E

Georgetown (Concourse Level)

This session will focus on geographic/regional trends in money laundering and new terrorist financing concerns, including new risks specific to Latin America, Europe and more.

Moderator/Speaker

Lester M. Joseph, International Investigations Manager, Financial Intelligence Unit, Wells Fargo & Company, McLean, VA

Speakers

John J. Byrne, CAMS, Executive Vice President, Association of Certified Anti-Money Laundering Specialists, Centreville, VA

Guillermo Horta M., Managing Director, Latin America, Global AML & Economic Sanctions, Bank of America Merrill Lynch, Mexico and Miami, FL

Richard Weber, Deputy Chief, Investigation Division, Chief, Major Economic Crimes Bureau, New York County District Attorney's Office, New York, NY

2011 ABA/ABA Money Laundering Enforcement Conference

LUNCHEON WITH SPEAKER

12:15 - 1:45 PM

International Ballroom: Center (Concourse Level)

Sponsored by:



Featured Speaker

Frank Keating, President and CEO, American Bankers Association, Washington, DC

DESSERT IN THE MARKETPLACE

1:45 - 2:15 PM

Columbia Hall (Terrace Level)

Win Big!

Try your luck by dropping off your completed game card found in your conference tote bag at the American Bankers Association booth. **At 2:05 p.m. we will draw one lucky winner! You must be present to win and only bankers are eligible.**

CONCURRENT SESSIONS

Series 4

2:15 PM – 3:30 PM

SESSION 4A

**Managing Customer Risk:
Risk-Based Customer Due Diligence**

Repeated in Session 5A

Jefferson (Concourse Level)

Practical solutions to customer risk rating, onboarding issues, including beneficial ownership, periodic and event driven reviews, use of commercial systems, integrating risk rating into suspicious transaction monitoring. What are the hot button issues for the regulators? How much is enough? Hear from the perspective of different sized institutions.

Moderator/Speaker

Linda Noonan, Of Counsel, Gibson, Dunn & Crutcher LLP, Washington, DC

Speakers

Peter J. Neilson, Senior Vice President, Director of AML Compliance, Capital One Bank, New Orleans, LA

Teresa Pesce, Principal, Anti-Money Laundering Service Group Leader, KPMG LLP, New York, NY

Denise Reilly, Managing Director, ICG AML Compliance, Citigroup, Jersey City, NJ

Brian J. Wimpling, CAMS, Senior Vice President, Capital City Bank, Tallahassee, FL

SESSION 4B

Independent Testing: The Fourth Pillar of a Sound BSA/AML Program

Repeated in Session 5B

Cabinet (Concourse Level)

Speakers will focus on the critical issues surrounding AML independent testing, including:

- Current exam and enforcement action issues and regulatory expectations;
- Competency of auditors, compliance professionals and work quality;
- Independence and reliance;
- Process and system validation/testing;
- How internal audit, compliance and the business units should interact;
- Reporting to management, the Board and the Audit Committee.

Moderator

Alan Abel, CPA/CFF, CFE, Executive and Global AML Practice Leader; Regional Leader – Regulatory Compliance, Crowe Horwath LLP, Fort Lauderdale, FL

Speakers

Donald G. Carbaugh, CFE, Compliance Managing Director, Corporate Compliance, JPMorgan Chase & Co., New York, NY

Susan J Galli, Senior Vice President, AML Programs Director, HSBC North America Holdings, Inc., New York, NY

Melanie Garman, Executive Vice President and Group Compliance Manager, Mercantil Commercebank, NA, Miami, FL

SESSION 4C

**Keeping the Board Out of Trouble:
Effective Governance and Oversight**

Repeated from Session 3C

International Ballroom: West (Concourse Level)

SESSION 4D

**How to Cope With Emerging Crimes:
Human Trafficking**

Repeated from Session 1A

International Ballroom: East (Concourse Level)

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SESSION 4E

Money Laundering Around the World

Repeated from Session 3E

Georgetown (Concourse Level)

GENERAL SESSION

New Products – New Rules

3:45 - 5:15 PM

International Ballroom: Center (Concourse Level)

Technological advances, financial reform and a less-than-robust economy have put significant pressure on bankers to create new banking products and new payment delivery methods. The question for every bank in this new era is: how will you take advantage of the opportunities but avoid the money laundering and fraud risks? Join our panel members who will discuss the current trends and risks as well as discuss ways for the BSA/AML officer to simultaneously support these efforts and protect their banks.

Moderator:

Christopher P. McClinton, AAP, Vice President, Card Solutions, American Bankers Association, Washington, DC

Speakers:

Aaron Karczmer, Vice President, Financial Intelligence Unit - Enterprise Surveillance, Investigations & Technology, American Express, New York, NY

Terrence P. Maher, Partner, Baird Holm, LLP, Omaha, NE

David Szuchman, Bureau Chief, Cybercrime and Identity Theft Bureau, Manhattan District Attorney's Office, New York, NY

RECEPTION IN THE MARKETPLACE

5:15 - 6:30 PM

Columbia Hall (Terrace Level)

Win Big!

Try your luck by dropping off your completed game card found in your conference tote bag at the American Bankers Association booth. **At 6:20 p.m. we will draw one lucky winner! You must be present to win and only bankers are eligible.**

Tuesday, November 15, 2011

REGISTRATION OPEN

7:00 AM- 4:00 PM

Columbia Hall Foyer (Terrace Level)

Look in your Tote Bag for information on prize drawings throughout the conference!

CONTINENTAL BREAKFAST IN THE MARKETPLACE

7:15 - 8:00 AM

Columbia Hall (Terrace Level)

Win Big!

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MOVE TO NEXT SESSION

8:00 – 8:15 AM

GENERAL SESSION

Keynote Address

8:15 – 9:00 AM

International Ballroom: Center (Concourse Level)

Featured Speaker

James H. Freis, Jr., Director, Financial Crimes Enforcement Network (FinCEN), Washington, DC

GENERAL SESSION

Ask the Regulators

9:00 – 10:30 AM

International Ballroom: Center (Concourse Level)

This is your annual opportunity to have quality "Q&A time" with senior agency officials. This high level panel will feature a senior representative from the banking regulatory agencies as well as senior representatives from the SEC and FinCEN. Question cards are available at Registration (Columbia Hall Foyer). You may submit questions at Registration before 4:00 pm on Monday.

Moderator

Robert G. Rowe, III, Vice President and Senior Counsel II, ABA Center for Regulatory Compliance, American Bankers Association, Washington, DC

2011 ABA/ABA Money Laundering Enforcement Conference

Speakers

Jamal El-Hindi, Associate Director, Regulatory Policy and Programs Division, Financial Crimes Enforcement Network, Washington, DC

Lourdes Gonzalez, Assistant Chief Counsel – Sales Practices, Division of Trading and Markets, US Securities and Exchange Commission, Washington, DC

Debra L. Novak, Chief AML Section, Division of Supervision and Consumer Protection, FDIC, Washington, DC

John Wagner, Director for Bank Secrecy Act/Anti-Money Laundering, Office of the Comptroller of the Currency, Washington, DC

Suzanne Williams, Manager, Compliance Section, Division of Banking Supervision and Regulation, Board of Governors of the Federal Reserve System, Washington, DC

COFFEE BREAK IN THE MARKETPLACE

10:30 - 11:00 AM

Columbia Hall (Terrace Level)

Win Big!

Try your luck by dropping off your completed game card found in your conference tote bag at the American Bankers Association booth. **At 10:50 a.m. we will draw one lucky winner! You must be present to win and only bankers are eligible.**

CONCURRENT SESSIONS

Series 5

11:00 AM – 12:15 pm

SESSION 5A

**Managing Customer Risk:
Risk-Based Customer Due Diligence**

Repeated from 4A

International Ballroom: East (Concourse Level)

SESSION 5B

**Independent Testing: The Fourth Pillar of a Sound
BSA/AML Program**

Repeated from Session 4B

Columbia Hall Rooms 3-4 (Terrace Level)

SESSION 5C

**How to Detect the Top Money Laundering Crimes:
Mortgage Fraud**

Repeated from Session 2C

International Ballroom: West (Concourse Level)

SESSION 5D

How to Address the New Anti-Corruption Environment

Repeated from Session 1C

Gunston (Terrace Level)

LUNCHEON WITH SPEAKER

12:15 - 1:45 PM

International Ballroom: Center (Concourse Level)

Featured Speaker

Ron Machen, U.S. Attorney for the District of Columbia, Washington, DC

FINAL DESSERT IN THE MARKETPLACE

1:45 - 2:30 PM

Columbia Hall (Terrace Level)

Win Big!

Try your luck by dropping off your completed game card found in your conference tote bag at the American Bankers Association booth. **Our final drawing is at 2:20 p.m.! You must be present to win and only bankers are eligible.**

2011 ABA/ABA Money Laundering Enforcement Conference

CLOSING GENERAL SESSION

Critical Issues in Sanctions Compliance

2:30 – 4:00 PM

International Ballroom: Center (Concourse Level)

Sanctions compliance remains a key area of risk management and a central focus for banks. This panel will help keep you up to date on critical recent developments in economic sanctions and important Treasury issuances through OFAC and FinCEN. The panel will cover how a strong OFAC compliance program enables prompt and complete compliance with new OFAC and FinCEN rules relating to Iran under CISADA and additions to the sanctions lists, such as the Libyan and Syrian additions in 2011. Discussions will also center on the need for banks to apply strong screening tools to available information as well as the need to understand regulatory expectations for when further investigation is needed.

Moderator

Nina A. Nichols, Senior Vice President and Director of Global Anti-Money Laundering, JPMorgan Chase, New York, NY

Speakers

Serena D. Moe, General Counsel--Economic Sanctions, Citigroup Inc., Washington, DC

Charles M. Steele, Associate Director, Enforcement, Office of Foreign Assets Control, U.S. Department of the Treasury, Washington, DC

Timothy R. White, CAMS, National Risk Specialist, BSA & OFAC, Banker's Toolbox, Inc., Denver, CO

CONFERENCE ADJOURNS

4:00 PM

WE THANK YOU FOR PARTICIPATING IN THIS CRITICAL INDUSTRY EVENT!

Please mark your calendar for next year's conference:

November 11 - 13, 2012

Washington Marriott Wardman Park Hotel, Washington, DC

Have a safe trip home!