

FINAL PROGRAM

October 11-13, 2009

ABA/ABA MONEY LAUNDERING ENFORCEMENT CONFERENCE

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



2009 ABA/ABA Money Laundering Enforcement Conference

GENERAL INFORMATION

Conference Hotel Contact Information

Marriott Wardman Park Hotel
2660 Woodley Road, NW, Washington, DC 20008
Tel: 202-328-2983
Fax: 202-234-0015
<http://marriott.com/property/propertyPage/WASDT>

Registration Desk Hours

Location: Atrium

| | |
|---------------------|-------------------|
| Sunday, October 11 | 9:00 am – 7:00 pm |
| Monday, October 12 | 7:00 am – 6:30 pm |
| Tuesday, October 13 | 7:00 am – 5:00 pm |

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

Certificate of Attendance

Your certificate of attendance is located in your binder under the Program Tab.

Attire: Business casual attire is appropriate for all conference sessions and functions.

Press: Please contact Jonathan Snowling at 202-663-5468 to register for this event. On-site, ask for the location of the press office.

Hotel Business Center:

Located on the Lobby Level: (202)-328-2946;
Hours: 7:00 am – 7:00 pm (Monday -Friday)
8:00 am – 4:00 pm (Saturday - Sunday)

IRS Statement: Cost for un-sponsored meals and receptions included in the registration fee for this meeting is \$99.82. 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.

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 back of the session, at the Registration Desk, given to any staff member, or faxed to Surveys at (202) 828-5055.

Conference Materials



We have gone GREEN! Based on your positive feedback, we are again reducing our negative impact on the environment by offering handouts exclusively online. We hope you had an opportunity to go online prior to the conference and print out the handouts you wanted to review prior to the event.

Session PowerPoints - On-Demand

We have printing kiosks outside the general session room to print only the PowerPoints made available to us before the conference. All other handouts and PowerPoints received on-site will continue to be available online post-conference for approximately one year.

Before using the printing kiosks, please refer to the sign at the kiosk for a list of available presentations. Please only print the PowerPoints you absolutely need as you will have full access to all of the handouts electronically after the conference.

Green Question

Why weren't some of the materials available for pre-conference downloading or printing on-site? Some speakers were compiling late-breaking information and were unable to provide their presentation handouts prior to the conference. ALL conference handouts will be available on our attendees-only web page for approximately one year after the conference.

This link will be live one week prior to the conference and a year after the conference:

http://www.aba.com/Events/MLE_Presentations

Shipping Conference Materials Home

Because we have eliminated large notebooks in support of ABA's green efforts, we did not arrange for special shipping services. The Hotel's Business Center can serve any shipping needs you have.

2009 ABA/ABA Money Laundering Enforcement Conference

AMERICAN BANKERS ASSOCIATION



www.aba.com

1120 Connecticut Avenue, NW

Washington, DC 20036

1-800-BANKERS

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.

American Bankers Association

Service Membership

American Bankers Association membership includes companies that provide products and services to banks. The American Bankers Association's 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 Center for Regulatory Compliance

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.

Special Compliance Hotline: 1-800-551-2572

Email: compliance@aba.com

Conference Planning Core-Team

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Logistics Team

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Exhibits/Sponsorships

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Jonathan Snowling, Manager, Public Relations, jsnowlin@aba.com

Senior Leadership

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Maggie Kelly, Vice President, Marketing

Gail Kolakowski, Vice President, Business Development

Joseph V. Mach, Jr., Vice President, ABA Telephone Briefings

Richard R. Riese, Senior Vice President, ABA Center for Regulatory Compliance

Robert G. Rowe, III, Vice President and Senior Counsel II, ABA Center for Regulatory Compliance

Marj Van Vort, Senior Vice President, Events

Eve Wallace, CFMP, Senior Vice President, Events

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AMERICAN BAR ASSOCIATION

Criminal Justice Section



CRIMINAL JUSTICE

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

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

Jack C. Hanna, Section Director, 202-662-1510,
hannaj@staff.abanet.org

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CONFERENCE ADVISORY BOARD

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

John Roth, Esq., Executive Assistant U.S. Attorney for Operations, U.S. Attorney's Office for the District of Columbia, Washington, DC

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James R. Richards, Executive Vice President/BSA Officer, Wells Fargo and Co., San Francisco, CA

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

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

Daniel P. Stipano, Deputy Chief Counsel, Office of the Comptroller of the Currency, Washington, DC

Steven Wisotsky, Professor of Law and Fact, Shepard Broad Law Center, Nova Southeastern University, Davie, FL

Bruce Zagaris, Partner, Berliner Corcoran & Rowe, Washington, DC

David M. Zinn, Partner, Williams & Connolly LLP, Washington, DC

HOW TO ENHANCE YOUR CONFERENCE EXPERIENCE

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, badge stickers will be available for you to indicate your bank's asset size:

- LESS THAN \$250M **RED** DOT
- \$251M - \$500M..... **YELLOW** DOT
- \$501M - \$1B..... **DARK GREEN** DOT
- \$1.1B - \$5B..... **BLUE** DOT
- \$5.1B - \$12B..... **LIME GREEN** DOT
- \$12.1B AND LARGER **ORANGE** DOT
- Lawyer/Consultant **DARK BLUE** DOT

NEWCOMERS

We want to get to know you!

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

AUDIO RECORDINGS

Are there too many great session choices? Many sessions will be audio-recorded, subject to speaker permission.



CONTENT
MANAGEMENT
Corp.

To order your audio recordings, you may complete the order form found in your Forum tote bag and return it to the Registration Desk.

POWER SESSIONS

Another way to enhance your conference experience!

These special information sessions, sponsored by our corporate partners, provide early-risers an opportunity to further enhance the conference learning experience over a continental breakfast. **These sessions are open on a first-come/first-served basis.**

“ASK THE REGULATORS” SESSION

Question cards for the “Ask The Regulators” session are available outside General Session. You may submit questions until 5:30 pm on Monday. Submit your questions to the specially marked box located where you picked up your card.

ALL CONFERENCE MATERIALS LOOK

ALIKE! Take a minute now to put your business card in your tote bag. **Please do not leave your materials unattended at any time as we are not responsible for lost items.**

MARKETPLACE (Exhibit Hall C)

A key to success as an anti-money laundering 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. **Don't forget to play our exhibit hall game! Your game card with instructions is in your tote bag.**

| MARKETPLACE HOURS | | |
|----------------------|----------------------|-----------------------|
| SUNDAY October 11 | MONDAY October 12 | TUESDAY October 13 |
| 6:00 – 7:00 pm | 7:00 - 8:00 am | 7:00 – 8:00 am |
| | 10:00 – 10:30 am | 11:30 – 12:15 am |
| | 11:45 am – 12:30 pm | 1:45 – 2:30 pm |
| | 2:00 – 2:45 pm | |
| | 5:30 – 6:30 pm | |

CONTINUING EDUCATION

Your certificate of attendance is in your notebook, under the Program 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 **2009 ABA/ABA Money**

Laundering Enforcement Conference has been approved for 15.50 CFSS, 16.00 CRCM and 17.5 CSOP credits.

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.

This program has been reviewed and participants can receive up to 12.00 CPE credits for attending this group live program.

CPAs: You must now sign-in and sign-out of every session to receive CPE credit. Look for the CPE notebook at the back of every session room. We are required to collect sheets at the conclusion of every session, so you will be unable to go back and sign your name once the next session begins.

CLE

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 has been 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 AL, 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 AZ, CA, DE, IA, MN, MO, MT, NH, NC, NY, OK, OR, SC, VT, 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 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 by calling the ABA CLE Center at 312-988-6217.**

The American Bar Association has requested a total of 14 CLE Credit Hours based on a 60 minute hour.

CAMS

I am CAMS certified – how many CAMS credits I will receive for this program? This event qualifies for **18 CAMS credits**. For more information visit www.ACAMS.org or contact ACAMS at +1 786.871.3073.

FIBA AML INSTITUTE

Already AML Certified by FIBA? You can earn 13 AML/CA and 13 CP/AML Credits for attending the 2009 ABA/ABA Money Laundering Enforcement Conference. Remember to keep your certificate of attendance to this conference, which you will need to obtain your credits. For more information visit www.fibatrainning.net or contact the FIBA AML Institute Continuing Education Department at 305-579-0086.

WE THANK OUR CONFERENCE SPONSORS

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Associated
Risk Group

2009 ABA/ABA Money Laundering Enforcement Conference

PROGRAM OF EVENTS

Sunday, October 11

REGISTRATION OPEN

9:00 AM - 7:00 PM

Atrium

Questions for “Ask The Regulators” Session

“Ask The Regulators” question cards are available outside General Session. Submit questions until 5:30 pm on Monday to the specially marked box located where you picked up your card.

CONCURRENT SESSIONS SERIES 1

Choose from five sessions.
1:30 - 2:45 PM

1A: Corporate Transparency and Other International Issues

Single Session

Room: Delaware Suites

The panel will discuss the salient international issues in anti-money laundering, including the increasing proliferation of lists of problem jurisdictions, such as the OECD progress report of April 2, 2009, the establishment of the Financial Stability Board as part of the G20 meeting, the status of the FATF gatekeeper initiative, including the American Bar Association’s draft good practice guidelines and U.S. legislative initiatives and international initiatives concerning corporate transparency.

Moderator:

Bruce Zagaris, Partner, Berliner Corcoran & Rowe, Washington, DC

Speakers:

William H Clark, Jr., Esq., Partner, Drinker Biddle, Philadelphia, PA

Joseph (Jody) Myers, Assistant General Counsel, International Monetary Fund, Washington, DC

Cari N. Stinebower, Esq., Counsel, Wiley Rein LLP, Washington, DC

Gary Sutton, Esq., US Department of Treasury, Office of General Counsel, Washington, DC

1B: Tackling AML Examinations: From Start to Finish and Beyond

Repeated in Session 3D

Room: Virginia Suites

Navigating through an AML exam can pose challenges on many fronts: Preparing for the exam; managing the process, the response, and expectations; maintaining ongoing communications with the regulators; fully engaging the Board and senior management; mitigating exam findings; and keeping AML compliance a priority in difficult economic times.

This session will cover the gamut from:

- Preparing the bank AND the examiners;
- Keeping the board and senior management advised of critical developments;
- Communicating effectively with the regulators;
- Learning from mistakes from previous exams and peers;
- Educating employees of the importance of compliance;
- Working with business lines, Compliance, Legal, Operations and Audit;
- Developing and executing an effective mitigation plan;
- Recovering from a bad exam;
- Your questions.

Moderator:

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

Speakers:

John J. Byrne, President, Condor Consulting LLC, Centreville, VA

Judith Gruenbaum, Compliance Managing Director/Senior Vice President, Corporate AML Compliance. JPMorgan Chase, New York, NY

Daniel P. Stipano, Deputy Chief Counsel, Office of the Comptroller of the Currency, Washington, DC

2009 ABA/ABA Money Laundering Enforcement Conference

1C: Correspondent Banking Issues

Single Session

Room: Washington Rooms 1-2

Panelists will examine the new industry guidance and best practices related to correspondent banking operations. The panel will address the risks of money laundering and terrorist financing through certain trade finance products as well as how to aid in compliance with international and national sanctions, including the Non Proliferation of Weapons of Mass Destruction (NPWMD) requirements of the United Nations. Also, since global correspondent banking is at the heart of the international payment system, the panel will address the new payment message format, the MT 202 COV, scheduled to go live on November 21, 2009.

The panel will also address techniques for conducting AML assessments of foreign correspondent banks to address the Enhanced Due Diligence requirements of Section 312 and discussions on:

- Wolfsberg Trade Finance Principles;
- Industry/SWIFT Cover Payment Initiative;
- Correspondent Banking AML Compliance Reviews of foreign respondents.

Moderator:

William D. Langford, Jr., Senior Vice President, Director of Global Anti-Money Laundering, JPMorgan Chase, New York, NY

Speakers:

Sharon Decker, CRCM, National Bank Examiner, Office of the Comptroller of the Currency, New York, NY

Robert A. Otero, Examining Officer, Federal Reserve Bank of New York, New York, NY

Judy P. Stoldt, AML Local Compliance Officer-PCM, HSBC Bank, USA, Buffalo, NY

1D: Fraud as an Operational Issue

Single Session

Room: Washington Rooms 5-6

This session will be an examination of how to reengineer your organization to consolidate fraud and AML in a practical and meaningful way.

Discussions will include:

- How to structure to detect fraud – pros/cons;
- Front end KYC remediation;
- Conducting internal investigations;
- Impact on audit.

Moderator:

James R. Richards, Executive Vice President/BSA Officer, Wells Fargo and Co., San Francisco, CA

Speakers:

Todd Cooper, Vice President-General Manager, Financial Intelligence Unit, Wolters Kluwer Financial Services| PCi , Waltham, MA

Lisa M. Grigg, Senior Vice President, Special Investigations, Bank of America, Charlotte, NC

Tom S. Lickiss, Senior Vice President/Director, Financial Intelligence Unit, Wells Fargo & Co. San Francisco, CA

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

1E: Hot Topics in Due Diligence

Repeated in 3B

Room: Washington Rooms 3-4

Banks may become litigation targets when funds or securities broker dealers that maintain accounts at their institutions are involved in fraud cases or other illegal activity and law enforcement or other private litigants seek restitution of lost funds. The panel will discuss some of the challenges that banks face when dealing with other financial entities such as hedge funds, private equity firms and broker dealers in securities.

The panel will also address new regulations requiring banks to conduct sufficient due diligence to identify existing or potential clients that may be engaged in internet gambling activities. Hear also about the Internal Revenue Service's announcement on its intent to increase its focus on 1441 (Non-Resident Alien Withholding & Reporting) compliance with the expectation that banks will leverage their AML customer due diligence practices. Finally, attendees will also learn about specific due diligence considerations that must be considered in merger and acquisition transactions.

Moderator:

Susan J. Galli, Managing Director, Galli AML Advisory, LLC, Palm Beach Gardens, FL

Speakers:

Melanie Garman, Executive Vice President, Group Compliance Manager, Mercantile Commercebank, Miami, FL

Yvette Hollingsworth, Managing Director, Global Head, Financial Crime, Barclays Capital, New York, NY

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

James Stubbs, Managing Director, AML Risk and Project Management Citigroup Inc., Long Island City, NY

2009 ABA/ABA Money Laundering Enforcement Conference

CONCURRENT SESSIONS SERIES 2

Choose from five sessions.
3:00 - 4:15 PM

2A: Tax Enforcement Issues

Single Session

Room: Washington Rooms 1-2

The panel will consider the increasing convergence between anti-money laundering and tax enforcement. This session will cover:

- Focus on the Foreign Bank Account Report
- Bank prosecutions and implications for bank governance
- Enhanced bank obligations arising out of U.S. legislative initiatives (Qualified Intermediary Regime, the new reporting and other requirements in proposed legislation)

Moderator:

Bruce Zagaris, Partner, Berliner Corcoran & Rowe, Washington, DC

Speakers:

Ian Comisky, Partner, Blank Rome LLP, Philadelphia, PA

Kevin Downing, Special Assistant US Attorney, Washington, D.C.

Paula M. Junghans, Esq., Partner, Zuckerman Spaeder LLP, Washington, DC

Mark E. Matthews, Esq., Partner, Morgan Lewis & Bockius LLP, Washington, DC

Eileen Mayer, Chief, Criminal Investigation Division, Internal Revenue Service, Washington, DC

2B: Independent Testing

– Expectations and Common Pitfalls

Single Session

Room: Washington Rooms 3-4

For several years now, the independent testing—or auditing—of BSA/AML compliance programs (The “Fourth Pillar”) has been cited as one of the most common deficiencies found in bank BSA examinations. Inadequate audits prompt examiners to question management’s judgment in failing to assess and manage risk effectively, as repeatedly reflected in examination findings and harsher enforcement actions, and further providing examiners with reasons to dig deeper during a scheduled BSA examination. This session will cover issues such as:

- Core requirements versus current regulatory expectations;
- Differences between compliance reviews and BSA audits;
- The ingredients of a successfully performed audit;
- Applying the risk-based approach and scoping the audit;

- Dealing with unforeseen issues;
- Regulators' concerns over auditor competency;
- Examiners' reliance on audit reports;
- Auditors' and examiners' pet peeves;
- Reporting to management and the Audit Committee;
- Ongoing tracking of audit findings and corrective actions.

Moderator:

Alan Abel, CPA, CFE, Executive and Global AML Practice Leader, Crowe Horwath LLP, Fort Lauderdale, FL

Speakers:

Rosemary Gaidos, CRCM, CIA, CRP, Senior Vice President and Chief Compliance and Operational Risk Officer, Webster Bank, N.A., Waterbury, CT

Jeanne H. Thurman, CPA, CAMS, Global Anti Money Laundering, Bank of America, Global Compliance and Operational Risk, Charlotte, NC

2C: Latest Developments in OFAC Compliance

Repeated in 3E

Room: Virginia Suites

This panel will provide you with tools to implement an effective screening and sanctions compliance program. Panelists will provide the latest enforcement trends and the concept of voluntary disclosures, deciding whether, how and when to make a disclosure. Also, expect a discussion on the extraterritorial reach of OFAC sanctions and best practices.

Moderator/Speaker:

María de Lourdes Jiménez, Esq., Senior Vice President and Division Head Manager, Corporate Compliance Division, Popular, Inc., San Juan, PR

Speakers:

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

Clay Stevenson, Global Economic Sanctions Executive, Bank of America, Charlotte, NC

Ellen Zimiles, Chief Executive Officer, Daylight Forensic & Advisory, LLC, New York, NY

2009 ABA/ABA Money Laundering Enforcement Conference

2D: BSA 101

Single Session

Room: Washington Rooms 5-6

For those new to the Bank Secrecy Act (BSA) and for those who might need a refresher course, this session will provide you with a quick overview of the basic issues related to complying with the Bank Secrecy Act.

Moderator/Speaker:

Peter G. Djinis, Esq., Principal, AML Compliance, Sarasota, FL

Speakers:

Betsy Maesen, Program Coordinator, BSA Resource Center, Office of Outreach Resources Regulatory Policy and Programs Division, Financial Crimes Enforcement Network, Washington, DC

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

Don Temple, Director, Forensic Services, KPMG LLP, Washington, DC

2E: Current Issues in Banking MSBs

Single Session

Room: Delaware Suites

Among the issues panelists will discuss are:

- Banking MSBs and the proposed MSB self-certification bill;
- Industry proposals for optional federal licensing of money transmitters;
- FinCEN's proposed MSB rulemaking and possible changes to the thresholds for certain MSBs.

Moderator/Speaker:

Ezra C. Levine, Partner, Howrey, LLP, Washington, DC

Speakers:

Joseph Cachey III, Chief Compliance Officer and Associate General Counsel, Western Union Financial Services, Inc., Englewood, CO

Anthony Luis Rodriguez, CPA, CAMS, Chief Global Compliance Officer, RIA Financial Services, Cerritos, CA

Kiren Schulte, Vice President, Anti-Money Laundering Compliance & Regulatory Affairs, MoneyGram International, St. Louis Park, MN

GENERAL SESSION

Suspicious Activity Reporting Update – Still a Top Priority

4:30 - 6:00 PM

Room: Marriott Ballroom 2-3

Suspicious activity reporting continues to be one of the most effective means by which to provide the government with useful and relevant information of potentially illegal activity. Panelists will explore the most recent investigations by law enforcement authorities and identify recent and interesting trends in suspicious activity through real-life case studies. Attendees will also hear the latest trends in suspicious activity as identified by FinCEN.

Moderator:

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

Speaker:

Michael Deluca, Senior Advisor, Office of Regulatory Analysis, Regulatory Policy and Programs Division, Financial Crimes Enforcement Network (FinCEN), Washington, DC

Marcy M. Forman, Director, Office of Investigations, US Immigration Customs Enforcement (ICE), Department of Homeland Security, Washington, DC

OPENING RECEPTION IN THE MARKETPLACE

6:00 - 7:00 PM

Exhibit Hall C

Sponsored by:



Corporation for American Banking, L.L.C.
ABA's Subsidiary for Profitable Banking

2009 ABA/ABA Money Laundering Enforcement Conference

Monday, October 12

REGISTRATION OPEN

7:00 AM – 6:30 PM

Atrium

Questions for “Ask The Regulators” Session

“Ask The Regulators” question cards are available outside General Session. You may submit questions until 5:30 pm today – place in the specially marked box near where you picked up your card.

CONTINENTAL BREAKFAST IN THE MARKETPLACE

7:00 – 8:00 AM

Exhibit Hall C

POWER SESSIONS

Continental Breakfast Provided.

Seating is first-come/first-served

7:15 - 8:15 AM

POWER SESSION - 1

Managing the Politically Exposed Persons (PEP)

Processes and Risks:

Benchmarks and Best Practices

Room: Virginia Suites

Sponsored by:



In this session, experts from LexisNexis will:

- Define PEPs and why they are a higher risk;
- Provide international guidance on dealing with PEPs;
- Examine the Final Rule on Section 312 regarding PEPs and Private Banking;
- Discuss utilizing account monitoring to detect suspicious activity;
- Cover how to effectively minimize false positives;
- Explore how to efficiently research manual review and match processes;
- Provide tips on how to maximize your operational PEP processes;
- Discuss how to configure your operational settings and categories to meet your risk tolerance;
- Discuss scenarios where you can apply your knowledge, followed by a wrap up with recommendations.

POWER SESSION - 2

Anti-Money Laundering Compliance Challenges Facing U.S. Offices of Foreign Banks

Room: Delaware Suites

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U.S. offices of foreign banks have been the subject of many significant enforcement actions under the Bank Secrecy Act. Although these offices are subject to the same AML Program and suspicious activity reporting requirements as U.S. banks, a foreign bank faces unique anti-money laundering challenges depending how the foreign bank chooses to address certain issues, such as dollar clearing for non-U.S. offices and information sharing between offices.

In this presentation, a panel of leading practitioners and compliance experts will discuss best practices for anti-money laundering compliance, emerging trends, and a case study regarding how to respond to examination and other regulatory inquiries.

Speaker:

Michael Mancusi, Partner, Winston & Strawn LLP, Washington, DC

Paul Pilecki, Partner, Winston & Strawn LLP, Washington DC

MOVE TO NEXT SESSION

8:15 – 8:30 AM

2009 ABA/ABA Money Laundering Enforcement Conference

GENERAL SESSION

The AML Environment in 2009 and Beyond: What's Going On?

8:30 – 10:00 AM

Room: Marriott Ballroom 2-3

This fast-paced opening session will provide a snapshot of the major issues covered during the entire program through the eyes of the government and the private sector.

Hear about enforcement, program development, policy changes and legislative direction. In this age of texting, Twitter and e-mail, you need to stay current with a vast array of issues that can change in a moment's notice. Our panel will challenge the audience and themselves to get you ready for two full days of critical AML/Fraud/TF/Sanctions coverage.

Moderator:

John J. Byrne, CAMS, President, Condor Consulting LLC, Centreville, VA

Speakers:

William J. Fox, Senior Vice President, Corporate Compliance Executive, Global AML/OFAC Compliance Administration, Bank of America, Charlotte, NC

Ann F. Jaedicke, Deputy Comptroller for Compliance Policy, Office of the Comptroller of the Currency, Washington, DC

William D. Langford, Jr., Senior Vice President, Director of Global Anti-Money Laundering, JPMorgan Chase, New York, NY

Nina A. Nichols, Esq., Assistant Director, Division of Banking Supervision and Regulation, Board of Governors of the Federal Reserve System, Washington, DC

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

Richard Weber, Chief, Asset Forfeiture and Money Laundering Section, US Department of Justice, Washington, DC

Robert W. Werner, Senior Counselor to the Under Secretary, Office of Terrorism and Financial Intelligence, U.S. Department of the Treasury, Washington, DC

COFFEE BREAK IN THE MARKETPLACE

10:00 – 10:30 AM

Exhibit Hall C

GENERAL SESSION

Identifying and Managing High Risks

10:30 - 11:45 AM

Room: Marriott Ballroom 2-3

There continues to be considerable scrutiny with regard to identifying and managing potential money laundering risks as it is a crucial component of an effective anti-money laundering program. This session will focus on identifying high risk trends, establishing an effective risk identification process and current heightened areas of risk to watch for.

Moderator:

Daniel P. Stipano, Deputy Chief Counsel, Office of the Comptroller of the Currency, Washington, DC

Speakers:

Teresa A. Pesce, Principal, Forensic Services, Leader AML Services Group, KPMG, LLP, New York, NY

Jack Sonnenschein, Vice President, Enterprise Compliance Risk Management, American Express, New York, NY

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

PRE-LUNCHEON RECEPTION IN THE MARKETPLACE

11:45 AM - 12:30 PM

Room: Exhibit Hall C

LUNCHEON WITH SPEAKER

12:30 - 2:00 PM

Room: Marriott Ballroom 2-3

FEATURED SPEAKER:

David S. Cohen, Assistant Secretary of Treasury, Terrorist Financing, US Department of the Treasury, Washington, DC

DESSERT IN THE MARKETPLACE

2:00 - 2:45 PM

Room: Exhibit Hall C

Sponsored by:



2009 ABA/ABA Money Laundering Enforcement Conference

GENERAL SESSION

New Issues in Electronic Payments

2:45 - 4:00 PM

Room: Marriott Ballroom 2-3

Learn from the experts about the AML and OFAC compliance impact of various emerging payment mechanisms, including:

- The new International ACH Transaction (IAT) format scheduled to go live in September 2009 and the new SWIFT cover payment message format (MT202COV) slated for implementation in November 2009. All institutions, large and small, will be affected by these payment format changes as the recipients of these messages, even if they are not originating international ACH or wire payments.;
- Stored value products -- these products' wide range of features and associated services present a range of risks and challenges for risk management;
- Remote deposit capture and remotely cleared checks;
- Travel Rule compliance shortcomings that have been identified in recent internal reviews.

Moderator:

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

Speakers:

Alan T. Ketley, JP Morgan, Senior Vice President, Managing Director, TSS AML Compliance, New York, NY

Deborah S. Thoren-Peden, Partner, Pillsbury Winthrop Shaw Pittman LLP, Los Angeles, CA

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

Suzanne L. Williams, Manager, BSA/AML Risk Section, Board of Governors of the Federal Reserve System, Washington, DC

MOVE TO NEXT SESSION

4:00 – 4:15 PM

CONCURRENT SESSIONS

SERIES 3

4:15 – 5:30 PM

3A: Reportable Fraud Conditions

Single Session

Room: Washington Rooms 5-6

From mortgage fraud to ID theft to securities fraud, panelists will discuss red flags, controls, audit and reporting issues as well as current thought in working with law enforcement.

Moderator:

James R. Richards, Executive Vice President/BSA Officer, Wells Fargo and Co., San Francisco, CA

Speakers:

Alan Abel, CPA, CFE, Executive and Global AML Practice Leader, Crowe Horwath LLP, Fort Lauderdale, FL

Lisa M. Grigg, Senior Vice President, Special Investigations, Bank of America, Charlotte, NC

Elizabeth Snyder, CRCM, Chief Compliance Officer, Leaders Bank, Oak Brook, IL

3B: Hot Topics in Due Diligence

Repeated from 1E

Room: Washington Rooms 3-4

3C: The Foreign Corrupt Practices Act: Leveraging Off Your AML Program

Single Session

Room: Washington Rooms 1-2

As part of the government's efforts to clamp down on foreign corruption, there has been an explosion in FCPA enforcement activity. Increasingly, the Justice Department and SEC are expecting US issuers and domestic concerns to put in place state-of-the-art programs to comply with the FCPA and to prevent and detect foreign corruption. While not co-extensive, there is significant overlap between FCPA and AML programs. This panel will discuss:

- The FCPA: Legal requirements and enforcement trends;
- Similarities and differences between the FCPA and AML laws;
- How to leverage off your AML Program: Risk assessments, compliance functions, third party/customer due diligence, transaction monitoring, training, internal controls, and audit.

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Moderator/Speaker:

F. Joseph Warin, Partner, Gibson, Dunn & Crutcher LLP, Washington, DC

Speakers:

Noreen M. Fierro, Vice President, AML/FCPA Compliance Officer, Prudential Financial, Newark, NJ

Mark F. Mendelsohn, Deputy Chief, Fraud Section, Criminal Division, U.S. Department of Justice, Washington, D.C.

Michael Zeldin, Principal, Deloitte Financial Advisory Services LLP, Washington, DC

3D: Tackling AML Examinations: From Start to Finish and Beyond

Repeated from 1B

Room: Virginia Suites

3E: Latest Developments in OFAC Compliance

Repeated from 2C

Room: Delaware Suites

RECEPTION IN THE MARKETPLACE

5:30 - 6:30 PM

Exhibit Hall C

Sponsored by:



Tuesday, October 13

REGISTRATION OPEN

7:00 AM - 5:00 PM

Atrium

CONTINENTAL BREAKFAST IN THE MARKETPLACE

7:00 - 8:00 AM

Exhibit Hall C

POWER SESSIONS

Continental Breakfast Provided.

Seating is first-come/first-served

7:00 - 8:00 AM

POWER SESSION - 1

Tackling Terrorist Finance: A Domestic and International Perspective

Room: Virginia Suites

Sponsored by:



As a key part of leading compliance programs, countering the financing of terrorism (CFT) suffers from a good deal of conceptual ambiguity. Many compliance programs mistakenly conflate CFT and AML and then apply AML tools to CFT as if the two were exactly the same. In reality, deploying traditional AML tools for CFT is most of the time as effective as eating soup with a knife. The false assumption – what works well for AML works equally well for CFT – undermines the effectiveness of CFT and may lead to a false sense of security in many compliance programs.

This Power Session brought to you by World-Check will introduce an innovative intelligence-led compliance strategy for the detection of terrorist financing as distinct from AML. The session will outline the top terrorist groups of concern to banks with local, national and/or global footprints. The presentation will share prevalent terrorist funding patterns and the “red flags” used to spot them. Complex information and statistics will be conveyed through user-friendly visual tools. Time will be reserved for Q&A and useful handouts will be given. The attendees should leave with an enhanced understanding of CFT that can bring significant additive value to the operational and policy-making sides of their compliance programs.

2009 ABA/ABA Money Laundering Enforcement Conference

POWER SESSION - 2

AML/Fraud Risk Trends in the New Regulatory Environment

Room: Delaware Suites

Sponsored by:



Are you keeping up with the sweeping changes stemming from the financial crisis and proposed regulatory reforms? Join us to get insight on policies and procedures, monitoring and training programs in the new regulatory environment and hear about the latest trends in AML/Fraud Risk and securities violations.

MOVE TO NEXT SESSION

8:00 – 8:15 AM

GENERAL SESSION

Hot Issues in AML Law Enforcement and Fraud

8:15 – 9:45 AM

Room: Marriott Ballroom 2-3

Your fraud prevention and AML programs are only as effective as your weakest link. Fraud of all types appears to be on the rise, and the losses sustained by financial institutions are staggering. Our experts will discuss fraud-related money laundering cases involving identity theft, Ponzi schemes and emerging trends in mortgage fraud as well as banks should look at their processes and the ways that the fraudster can access key information.

Moderator:

John Roth, Esq., Executive Assistant U.S. Attorney for Operations, U.S. Attorney's Office for the District of Columbia, Washington, DC

Speakers:

Raymond Banoun, Managing Partner, Cadwalader, Wickersham & Taft LLP, Washington, DC

Peter G. Djinis, Law Offices of Peter G. Djinis, Sarasota, FL

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

Gina L. Simms, Esq., Assistant U.S. Attorney, U.S. Attorney's Office – Maryland, Greenbelt, MD

GENERAL SESSION

Ask the Regulators

10:00 – 11:30 AM

Room: Marriott Ballroom 2-3

Moderator:

Pamela J. Johnson, Managing Director, Global Head AML Compliance and Sanctions, Citigroup, Inc., New York, NY

Speakers:

Lisa D. Arquette, Associate Director, Anti-Money Laundering and Financial Crimes Branch, Division of Supervision and Consumer Protection, Federal Deposit Insurance Corporation, Washington, DC

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

Joanne Haakinson, Director, BSA and Compliance Examinations, Examinations and Supervision - Compliance and Consumer Protection, Office of Thrift Supervision, Washington, DC

Nina A. Nichols, Esq., Assistant Director, Division of Banking Supervision and Regulation, Board of Governors of the Federal Reserve System, Washington, DC

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

PRE-LUNCHEON RECEPTION IN THE MARKETPLACE

11:30 AM - 12:15 PM

Room: Exhibit Hall C

LUNCHEON WITH SPEAKER

12:15 - 1:45 PM

Room: Marriott Ballroom 2-3

FEATURED SPEAKER

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

FINAL DESSERT IN THE MARKETPLACE

1:45 - 2:30 PM

Room: Exhibit Hall C

2009 ABA/ABA Money Laundering Enforcement Conference

CLOSING GENERAL SESSION

Enhanced Due Diligence Issues in AML

2:30 – 4:00 PM

Room: Marriott Ballroom 2-3

Panelists representing banks, of varying sizes, will share components of their Enhanced Due Diligence programs. Specifically, Speakers will answer how they define/execute KYC > CDD vs. EDD in terms of:

- What questions do you ask as part of your customer origination process?
- How do you risk score customers (what factors go into the scoring, what are the scores, what are the weights, etc.)?
- What is an EDD review?
- How big is your population of high risk customers, how often do they get reviewed?
- What is the feedback provided to the business lines?
- What are the pain points?

Moderator/Speaker:

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

Speakers:

Linda A. Grandstaff, Executive Vice President Risk Management Group, KeyBank National Association, Cleveland, OH

Elizabeth M. Snyder, CRCM, Senior Vice President/ Chief Compliance Officer, Leaders Bank, Oak Brook, IL