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**Your chance
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format led by
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added to
address your
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**World's Best
International
Money Laundering
Conference**

The requirements imposed on financial institutions and businesses keep expanding as do the risks. New laws, regulations, government action and international initiatives have transformed the field for you and your employees, customers, affiliates and foreign correspondents. Government agencies also have greater responsibilities and new powers. The skills and knowledge of their employees must be honed through training just like those of institutions and businesses.

Highlights

- The USA Patriot Act Regulations – Understanding Them and Complying
- Jim Richards Unplugged – How to Exploit the Internet for AML Duties
- Hot Issues in Latin America, Canada, the Caribbean, Europe and Middle East
- Effective Customer Identification Programs and Best Practices on Verification
- Good Know Your Customer, Employee and Correspondent Bank Programs
- How to Make the Most of Your Investment in AML Technology
- The New AML World Order – The Revised FATF 40 Recommendations
- How Money Services Businesses Should Respond to AML Duties
- How Government Agents Can Obtain Evidence in International Cases
- What the World Bank and International Monetary Fund Are Doing on AML
- Complying With OFAC and Dealing With Problems When They Arise
- Basic Training on Money Laundering and United States Requirements

Attendees say Alert's conferences and seminars are the best

About 90% of the 20,000 financial institution and government officials, professionals, and others who have been trained at *Money Laundering Alert's* conferences and seminars since 1989 rate them "Excellent."

Great risks require strong defenses and self-protection

The money laundering world has changed drastically, especially in the United States. No financial institution or business is immune to the reach of new laws and regulations. The U.S. laws reach financial institutions and individuals around the world. No area of regulation poses the devastating dangers that the money laundering field does. Civil and criminal penalties can wreck businesses and careers. Damage to reputation can be irreparable.

These new dangers and risks present unprecedented and complicated challenges and opportunities.

"I cannot think of any conference where so much information is clearly given in such short time."

**Anthony de Weever
The Windward Island Bank LTD
St. Martin, Netherlands Antilles**

Money Laundering Alert's annual conference draws huge global crowds from the government and private sectors because it provides expert, timely, and authoritative guidance and knowledge. Staying informed and receiving training on the risks, challenges and best practices are the first steps in protecting yourself and your organization. We give you practical guidance you can use now!

Our format lets you ask the questions

Our popular and lively audience-participation format is one reason our conference is the most acclaimed and well attended in the world. Expert moderators question the panelists and engage the audience in the popular style of our conferences. Attendees say they

learn much more this way. Do you want to know how money launderers practice their trade or how to improve your AML program? Or how terrorists and other criminals use different types of institutions to move money? You can ask the experts!

About the conference moderators

Seventeen leading experts facilitate and moderate the 24 conference panels. Their job is to maximize your learning and the speakers' presentations. The moderators pose their questions and yours to the speakers – and make sure the speakers answer them!

Charles Intriago
and Michael McDonald,
Lead Moderators

Gregory Baldwin	Jorge Guerrero
Martha Boersch	William Langford
John Byrne	James Richards
Peter Djinis	Saskia Rietbroek
Connie Fenchel	Richard Small
Susan Galli	Dan Soto
Ted Greenberg	Howard Steiner
	Don Temple

About Alert Global Media

Alert Global Media, Inc., has been the world's leading authority for news, guidance and analysis on money laundering since 1989 when it launched *Money Laundering Alert*, which the *Financial Times*, of London, called "one of the most original publishing ideas for years."



"I can't live without Money Laundering Alert."

**Garrie Garrison
Fidelity Bank
North Carolina**

Moneylaundering.com and lavadodiner.com, our websites, are the most complete sources of timely, authoritative and reliable information on the subject. Visit the AGM conference booth for a special password for free trial access to the websites' Premium areas where you can retrieve thousands of resources in our archives.

Top Experts Share Their Knowledge and Experience With You

ALCIDES AVILA Partner, Holland & Knight, Miami, represents financial institutions from Latin America on money laundering, regulatory and related matters

GREGORY A. BALDWIN Partner, Holland & Knight, Miami, represents persons on U.S. Bank Secrecy Act and money laundering matters, former U.S. prosecutor

LAURIE A. BENDER Senior Special Anti-Money Laundering Examiner, Federal Reserve Board, Washington, specializing in OFAC and AML compliance and law enforcement liaison

MARTHA BOERSCH Senior U.S. prosecutor, San Francisco, in charge of the money laundering-corruption case against Pavel

Lazarenko, former Ukraine Prime Minister

NINA S. BOTEVA, CAMS Attorney, partner in Boteva & Kantutis, Sofia, Bulgaria, advises banks on AML issues; helped draft changes to Bulgaria's Anti-Money Laundering Act to comply with EU Directive

JOHN J. BYRNE Senior Counsel, American Bankers Association; top U.S. banking spokesman on money laundering and Bank Secrecy Act issues; has major influence on U.S. AML laws and regulations

JOSEPH CACHEY III Vice President, Global Compliance, First Data Corporation's payments division, including Western Union; oversees global AML policy and regulatory and law enforcement liaison

STEFAN CASSELLA Deputy Chief, Asset Forfeiture & Money Laundering Section, U.S. Department of Justice; renowned expert on forfeiture issues; drafts legislation and resolves appellate issues on money laundering cases

GARRY W. G. CLEMENT Retired Superintendent, Royal Canadian Mounted Police and national director of Proceeds of Crime enforcement. Investigated and managed proceeds of crime and money laundering cases since 1983

JENIFER L. DAHIR Senior Specialist, ACI Worldwide, implements AML suspicious activity detection systems from online and data storage resources

MIREYA D'ANGELO Head of AML Compliance, HSBC, International

Private Banking (Americas), New York, including Politically Exposed Persons and terrorist financing; previously was investigative counsel, New York High Intensity Financial Crimes Area (HIFCA) task force

MICHAEL DIAZ, JR. Attorney, Miami, specializing in representing foreign "Politically Exposed Persons" accused of corruption in U.S. criminal and forfeiture cases

PETER G. DJINIS Former top official of the U.S. Financial Crimes Enforcement Network (FinCEN); participated in the drafting of several Bank Secrecy Act regulations; now an attorney in McLean, Virginia

NELSON EVERHARDT Former top compliance official of Bank of America specializing in AML and OFAC matters, now principal of Everhardt & Associates, Charlotte

JOHN FAHY Detective Inspector, New Scotland Yard, White Collar Crime Investigation Team investi-

“[For] three days in the year you need to be [at this conference], if you are in the field of detecting money laundering.”

Angelo Fusaro, CAMS
Citibank
New York City

gating money laundering in the Caribbean in conjunction with U.S. enforcement agencies

CONNIE J. FENCHEL Former Deputy Director for Operations, U.S. Financial Crimes Enforcement Network, developed and coordinated money laundering, counter-terrorism, intelligence and enforcement support policies; now principal of Global Consulting Services Inc., Falls Church, Virginia

JENNIFER FIDDIAN-GREEN, CAMS Senior Manager, Grant Thornton, Forensic Accounting & Investigative Services, Toronto, consultant to financial institutions on Canada's Proceeds of Crime Act

MARCY M. FORMAN Deputy Assistant Director and supervisory special agent, Financial Investigations Division, Immigration and Customs Enforcement (ICE), U.S. Department of Homeland Security, Washington

SUSAN J. GALLI, CAMS Senior Anti-Money Laundering Coordinator and member of Citigroup's global anti-money laundering team; previously was AML officer for Banco Santander

LARRY GOLDBERG, CAMS AML Officer of Hemisphere Bank, Miami, which serves community and international customers; previously was a Federal Reserve examiner

TED GREENBERG Top AML official of the World Bank, Washington, former senior attorney in the Asset Forfeiture and Money Laundering Section, U.S. Department of Justice

JORGE A. GUERRERO, CAMS Chief Compliance Officer; Vigo Remittance Corp., Miami; an attorney, previously was president, National Money Transmitters Association, New York

PATRICIA R. HATLER General Counsel, Nationwide Mutual Insurance Co., Columbus, Ohio; Chair, Legal Section, American Council of Life Insurers

GREG HENDERSON Program Manager, SAS; assists financial institutions design and deploy data warehousing, business intelligence and analytic solutions; directs compliance solution products

CARMINA S. HUGHES Top AML official, Division of Banking Supervision, Federal Reserve Board; helps draft USA Patriot Act regulations and examination policy

CHARLES A. INTRIAGO Former U.S. prosecutor and congressional committee counsel, founder of *Money Laundering Alert*

LESTER JOSEPH Acting Chief, Money Laundering Section, U.S. Department of Justice, Washington; coordinates application and enforcement of U.S. forfeiture and money laundering laws by federal prosecutors and enforcement agencies nationwide

CHERYL L. KAST Special agent, U.S. Internal Revenue Service Criminal Investigation; regional law enforcement attaché at U.S. Embassy in Barbados covering the Caribbean; supervises tax and laundering cases; facilitates undercover operations

JEFFREY M. KING Attorney in the Washington office of the law firm Akin Gump; extensive experience in representing international clients on laundering and forfeiture issues

Top Experts Share Their Knowledge and Experience With You

BARRY KOCH Global AML Head, American Express Co., New York; previously, was senior vice president, Risk Management & Investigations, Charles Schwab & Co., and Bank Secrecy Act Officer at U.S. Trust, and Director, International Compliance, Smith Barney

WILLIAM D. LANGFORD, JR. Attorney, Special Assistant to General Counsel, U.S. Treasury Department, helps draft USA Patriot Act regulations and establish and coordinate national AML policy

DENNIS M. LORMEL Section Chief and senior special agent, Terrorist Financing Task Force, U.S. Federal Bureau of Investigation, Washington

JAMES E. MCDONALD Partner, Duane Morris law firm, Miami, former special agent, U.S. Federal

Bureau of Investigation, and counsel to U.S. House Select Crime Committee

MICHAEL R. MCDONALD, CAMS Retired special agent, U.S. IRS Criminal Investigation; now principal of Michael McDonald & Associates, Miami, a consulting firm specializing in AML and forfeiture issues; a pioneer in AML enforcement

RONALD A. OLEJNIK Attorney, partner, Holland & Knight, Washington, specializing in customs and international trade matters, assists clients in complying with U.S. sanctions programs, including U.S. Treasury's Office of Foreign Assets Control

LAUREN L. PICKETT Director of Global Anti-Money Laundering

Training for Citigroup, New York; develops and implements AML training programs for Citigroup offices worldwide

IZZIDIN HUSSEIN RAZEM Bank compliance and AML training consultant, Amman, Jordan; former compliance officer of Arab Bank Plc

JAMES R. RICHARDS Director and co-founder, Financial Intelligence Unit, FleetBoston Financial Group, former prosecutor in Canada and author; one of the most innovative AML officials in the world

SASKIA V. RIETBROEK, CAMS Executive Director and co-founder, Association of Certified Anti-Money Laundering Specialists (ACAMS); attorney and frequent lecturer on AML subjects

EDWARD L. RUBINOFF Partner in Washington office, Akin, Gump, directs the sanctions practice, including Office of Foreign Assets Control issues

MOYARA RUEHSEN Professor, Monterey Institute, California, focusing on money laundering and terrorist financing in the Middle East, drug trafficking in Central Asia; has been a consultant to governments of Kuwait, Iran, U.S., and Palestinian National Authority, and the UN

BARRY M. SABIN Chief Counter-Terrorism Section, U.S. Department of Justice, Washington; investigates and prosecutes terrorism cases, implements and supports counter-terrorism enforcement efforts, legislative initiatives and policies

NANCY J. SAUR Career international banker, Senior Vice President, Compliance for Vision to Reality Financial Services; previously was Group Compliance

Manager for Cayman National Corporation and Compliance Manager, Barclays Bank

DONALD C. SEMESKY Chief, Office of Financial Operations, U.S. Drug Enforcement Administration, Washington; former senior special agent, U.S. IRS Criminal Investigation Division and widely respected expert on international money laundering methods

STEPHEN J. SHINE Senior Vice President/Regulatory Counsel, Prudential Equity Group, Inc.; manages regulatory cases of Prudential Securities, New York; helped design one of the first comprehensive AML programs on Wall Street; co-chair, Securities Industry Association AML Committee; former U.S. prosecutor

JEFFREY SKLAR Managing Director, SHC Consulting Group, principal of Sklar Heyman & Co., CPAs, New York and Florida; consults check cashers and money

transmitters on AML compliance and regulatory issues

RICHARD SMALL Global Anti-Money Laundering Director, Citigroup, New York; former top AML official of U.S. Federal Reserve Board and key member of the U.S. AML regulatory regimen with major influence on the development of bank examination policies

STEVEN R. SMITH, CAMS Retired special agent, IRS Criminal Investigation; after 9/11, worked with Operation Green Quest tracing terrorist financing; in 2002, participated in evaluation of Saudi Arabia's compliance with FATF 40 recommendations; now principal, S. R. Smith & Associates, Miami, a consulting firm

DANIEL D. SOTO, CAMS Global Anti-Money Laundering Director of Bank of America; Chairman, Association of Certified Anti-Money Laundering Specialists; previously

"Best conference this century. Panelists were most impressive in recent memory, diverse presentations and perspectives. The international equation was truly unique. Caliber of presenters (IMF, FATF, EU) is unparalleled!"

Attendee Who Requested Anonymity

was an AML official of U.S. Federal Reserve Board, Washington

HOWARD STEINER President, KB Consulting, Connecticut, management and technology consultants with emphasis on AML software and systems

DONALD L. TEMPLE, CAMS Former special agent, IRS Criminal Investigation, led financial investigative task force for 16 years; now a consultant on money laundering detection, prevention and enforcement for Mantas

JEAN-FRANCOIS THONY Top AML official, International Monetary Fund, Washington; assesses country compliance with

AML and terrorist financing standards and provides technical assistance; previously, was senior legal advisor of UN's Global Programme Against Money Laundering

KAREN VAN NESS Anti-Money Laundering Product Manager for Mantas; participates in product management, customer consulting; previously was a banker in retail and private banking

IVAN ZASARSKY Chief of Emerging Technology, NetEconomy; is a leader in web and mobile applications; has patented database architectures and genetic algorithms for large data set processing

Conference Program

Tuesday, February 3, 2004

Noon - 6:00 PM

Registration and Exhibitor Set-Up

Wednesday, February 4, 2004

7:30 AM - 6:00 PM

Registration. Conference Tote Bags Courtesy of Bank of America

7:30 AM - 8:15 AM

Continental Breakfast in Exhibition Hall

8:15 AM - 8:30 AM

Welcome and Opening Remarks by Charles Intriago, publisher of *Money Laundering Alert*

8:30 AM - 9:45 AM

The USA Patriot Act and Anti-Money Laundering Regulations – What They Require and How to Comply

Many new Bank Secrecy Act regulations, issued under the USA Patriot Act by the U.S. Treasury Department, revolutionize the anti-money laundering (AML) field and extend the reach of U.S. prosecutors, investigators and regulators to anyone who does business in or with the U.S. They give U.S. investigators great powers to seize criminal and terrorist-tainted funds. No financial institution or business in the world is untouched by them. At great risk to themselves, U.S. institutions, in effect, are now guardians of the lawful conduct of their international customers. Here, experts who draft, enforce and use the rules show you what they mean, how to comply and what risks you face and much more!

Panelists: Carmina Hughes, Les Joseph, William Langford, Jr., Rick Small

Moderators: Charles Intriago and John Byrne

9:45 AM - 10:15 AM

Refreshment Break in Exhibition Hall

10:15 AM - 11:30 AM

The New World Order – World Bank and IMF Enter the AML Battle and FATF's New 40 Recommendations

The international money laundering control field has two new major players, the World Bank and the International Monetary Fund. Their entrance, coupled with the new 40 Money Laundering Recommendations of the Financial Action Task Force, is a major step toward global changes and progress in the field. Other bodies such as the United Nations, Organization of American States, Inter-American Development Bank and Interpol have placed terrorist financing and money laundering high on their priorities. No nation or institution can ignore their actions. Here, you will learn the latest on what these developments mean from top experts.

Panelists: Nina Boteva, Ted Greenberg, Moyara Ruehsen, Jean-Francois Thony

Moderators: Connie Fenchel and Saskia Rietbroek

11:30 AM - 12:30 PM

Jim Richards Unplugged – How to Exploit the Internet for AML Duties

In one of the most engrossing and enriching panels at our 2003 conference, Jim Richards, the innovative co-founder and director of Fleet/Boston's Financial Intelligence Unit, captivated the audience with a masterful presentation on how you can use the Internet and other common office software as powerful and inexpensive tools to perform much of your AML and due diligence work. He returns this year to show you new Internet tools and give you his crisp and clear explanation of a startling array of great information sources you can use in your daily work in the private sector or a government agency. This priceless opportunity to learn unique and rewarding skills, such as searching the "invisible web," is worth the price of admission!

Moderator: Charles Intriago

12:30 PM - 2:00 PM

Luncheon Courtesy of Greenberg Traurig LLP

2:00 PM - 3:15 PM

Four Concurrent Break-Out Panels

Panel 1: Around the World Track: Latin America and the Caribbean

This region's money laundering controls stand out as among the most deficient in the world, exacerbated by pervasive corruption. Now, the United States has commenced an unprecedented effort to pursue the laundering of corruption proceeds within its borders. New laws in various countries have been enacted but are poorly enforced. To aggravate things, in addition to a lot of traditional laundering, terrorist funds move through financial institutions and businesses in the region. Here, experts explain the hot issues in the region, what is happening in key countries and what other countries are doing to change the way things are done.

Panelists: Alcides Avila, Cheryl Kast, Nancy Saur, Jean-Francois Thony

Moderator: Charles Intriago

Panel 2: Bankers Track: Good Customer Identification Programs and Best Practices on Verification

The new U.S. customer identification verification regulations were among the most controversial spawned by the Patriot Act. Unless you are sure of whom you are dealing with, you can't be sure of what is behind a transaction. Now a multi-pronged "Customer Identification Program" is required and bankers are anxious to find cost-effective ways to maintain them. Four experts will explain what this crucial part of AML defenses should contain.

Panelists: John Byrne, Susan Galli, Izzidin Hussein Razem, Daniel Soto

Moderator: Rick Small

"Thank you to all of you for giving me all this knowledge... I'm leaving Miami full of energy and ready to share all this with my colleagues in New York and Venezuela. "

Monica Rojas

Banco Industrial de Venezuela, New York City

Panel 3: Non-Bankers Track: Money Laundering Threats in Real Estate, Securities, Non-Financial Businesses and Other Non-Banks

The USA Patriot Act extended the AML regulations to virtually every sphere of business in the United States, including mutual funds, insurance companies, broker-dealers, credit card companies and even non-financial businesses like car and boat dealers, travel agencies and precious metals dealers. As new members of this field, these businesses take on great risks for non-compliance. This expert group teaches you the laundering challenges these businesses face, and what the new rules require.

Panelists: Patricia Hatler, Barry Koch, Stephen Shine, Steven Smith

Moderators: Peter Djinis, William Langford

Panel 4: All-Purpose Track: Basic Training on Money Laundering and U.S. Requirements

Anyone who is new to the AML field or who needs to understand how the U.S. money laundering control system works should attend this session. This compact version of *Money Laundering Alert's* acclaimed seminars that have trained thousands since 1990 will teach you how money laundering works, what institutions, businesses and methods launderers use, how to analyze risk, what the U.S. laws and regulations cover, penalties, assets forfeiture and the personal liability of employees, officers and directors.

Lecturers: Connie Fenchel, Jeffrey King, Michael McDonald

3:15 PM - 4:00 PM

Refreshment Break in Exhibition Hall Courtesy of PriceWaterhouseCoopers LLP

4:00 PM - 5:00 PM

Four Concurrent Break-Out Panels

Panel 1: Around the World Track - Europe and the Middle East

The Second European Union Money Laundering Directive, now being felt in the continent, breaks ground in several areas. The Euro has become a currency of choice of many launderers. The UK's Financial Services Authority is now operating in full gear. France has been victimized by several money laundering scandals. Switzerland is a leader in repatriating corruption proceeds. No major financial institution can avoid contact with the EU, making an understanding of the continent's AML regimen vital. The Middle East has many similar problems and its financial systems are suspected of moving funds destined for terrorism. Here, experts dissect the hot issues in these regions.

Panelists: Nina Boteva, John Fahy, Izzidin Hussein Razem, Moyara Ruehsen

Moderators: Ted Greenberg, Saskia Rietbroek

Panel 2: Bankers Track: Suspicious Activity – The Challenge of Detection and Dangers of Not Reporting

The staple of almost every national anti-money laundering regimen, suspicious activity reporting, has become a lot more dangerous for banks, especially in the U.S. As several banks can attest, they are being prosecuted and penalized for not filing SARs. The UK also has imposed sanctions for the same thing. A sound suspicious activity detection and reporting system is a pillar of self-protection. Here, bankers, a former regulator and a U.S. prosecutor guide you on the necessary controls and what the risks are.

Panelists: Mireya D'Angelo, Connie Fenchel, Les Joseph, Rick Small

Moderator: Susan Galli

Panel 3: Non-Bankers Track: AML Training for MSBs, Insurance Companies, Mutual Funds, Investment Advisors, Credit Card Companies and Broker-Dealers

The USA Patriot Act regulations, for the first time, bring MSBs, insurance companies, mutual funds, investment advisors, and many other non-bank financial institutions under AML program requirements. Training is the sine qua non of all effective AML programs. Online training programs, pamphlets and memos, videotapes, intranet systems, and live lectures are all appropriate training vehicles. In this session you will learn who you should train, how, and what you should do to ensure that your training program reflects new developments in the laws and laundering methods.

Panelists: Joseph Cachey, Patricia Hatler, Barry Koch, Stephen Shine

Moderators: Greg Baldwin, Jorge Guerrero

Panel 4: All-Purpose Track: Securing Evidence and Sources of Information: New Powers Under the Patriot Act

U.S. investigators, regulators and intelligence agencies received breathtaking new sources of information and investigative tools from the USA Patriot Act and the subsequent regulations. These new weapons make U.S. agents the best equipped in the world to fight money laundering and terrorist financing. The new regulations allow agents to obtain financial records without grand jury subpoenas and to seize money from a foreign bank's U.S. account if the targeted foreign person has funds deposited in the bank overseas. Here, you learn how these and other powerful tools have been put to use.

Panelists: Martha Boersch, Stef Cassella, Marcy Forman, Donald Semesky

Moderators: Michael McDonald, Donald Temple

5:00 PM - 5:10 PM

Time to Move to General Session

Conference at a Glance

Tuesday, February 3, 2004

Registration Hours 12:00 Noon - 6:00 PM

Wednesday, February 4, 2004

Registration Hours 7:30 AM - 6:00 PM
Exhibition Hall Hours 7:30 AM - 7:45 PM

7:30 AM - 8:15 AM	Continental Breakfast in Exhibition Hall
8:15 AM - 8:30 AM	Welcome and Opening Remarks
	General Sessions
8:30 AM - 9:45 AM	The USA Patriot Act and AML Regulations – What They Do and How to Comply
9:45 AM - 10:15 AM	Refreshment Break in Exhibition Hall
10:15 AM - 11:30 AM	New World Order – The World Bank and IMF & the New FATF 40 Recommendations
11:30 AM - 12:30 PM	Jim Richards Unplugged - How to Exploit the Internet for AML Duties
12:30 PM - 2:00 PM	Luncheon Courtesy of Greenberg Traurig LLP
2:00 PM - 3:15 PM	Concurrent Sessions
	<i>Around the World Track</i> The Caribbean and the Americas
	<i>Bankers Track</i> Good Customer Identification Programs & Best Practices on Verification
	<i>Non-Bankers Track</i> Money Laundering Threats in Real Estate, Securities, Non-Financial Businesses & Other Non-Banks
	<i>All-Purpose Track</i> Basic Training on Money Laundering and the U.S. Legal Requirements
3:15 PM - 4:00 PM	Refreshment Break in Exhibition Hall Courtesy of PriceWaterhouseCoopers LLP
4:00 PM - 5:00 PM	Concurrent Sessions
	<i>Around the World Track</i> Europe and the Middle East
	<i>Bankers Track</i> Suspicious Activity - The Challenge of Detection and Dangers of Not Reporting
	<i>Non-Bankers Track</i> AML and Compliance Training Programs for Non-Bank Institutions
	<i>All-Purpose Track</i> Securing Evidence and Sources of Information: New Powers under the Patriot Act
5:00 PM - 5:10 PM	Time to Move to General Session
5:10 PM - 6:10 PM	How to Make the Most of Your Investment in AML Technology
6:15 PM - 7:45 PM	Cocktail Reception at Exhibition Hall Courtesy of FACTIVA

Thursday, February 5, 2004

Registration Hours 7:00 AM - 6:00 PM
Exhibition Hall Hours 7:15 AM - 5:15 PM

7:15 AM - 8:15 AM Continental Breakfast in Exhibition Hall

General Sessions

8:15 AM - 9:45 AM Money Laundering and Terrorist Financing Methods

9:45 AM - 11:00 AM Know Your "X" (Customer, Correspondent Bank and Employee)

11:00 AM - 11:45 AM Refreshment Break at Exhibition Hall

11:45 AM - 12:45 PM **Concurrent Sessions**

Around the World Track Canada

Bankers Track

Danger Zones: Correspondent and Shell Banks, Nesting, Payable Through Accounts

Non-Bankers Track

Sound AML Programs for MSBs and the Laundering Risks and Myths They Face

All-Purpose Track

Politically Exposed Persons: Who are They and What to Do with Their Money?

12:45 PM - 2:15 PM Luncheon

2:15 PM - 3:15 PM **Concurrent Sessions**

Around the World Track Lessons Learned from Real Cases

Bankers Track

Anti-Money Laundering Training for Banks: A Crucial Element of an Essential Requirement

Non-Bankers Track

Essential AML Controls for Broker-Dealers, Insurers, Mutual Funds and Other Non-Bank Institutions

All-Purpose Track

OFAC - Stealth Bomber of the U.S. AML Arsenal

3:15 PM - 5:15 PM **Expo Extravaganza**

Network and Meet with Experts and Panelists in Exhibition Hall, Refreshments Served

5:30 PM - 7:00 PM Beachside Cocktail Reception

Friday, February 6, 2004

Registration Hours 8:00 AM - 12:30 PM

8:00 AM - 9:00 AM Continental Breakfast Courtesy of BankersOnline

9:00 AM - 10:30 AM **General Session**

Building, Maintaining and Auditing an Effective AML Program

10:30 AM - 10:45 AM Refreshment Break in Foyer

10:45 AM - 12:15 PM **General Session**

The U.S. Money Laundering and Forfeiture Laws - New Cases on Their Global Reach

12:15 PM - 12:30 PM Closing Remarks

5:10 PM - 6:15 PM

How to Make the Most of Your Investment in AML Technology

Behavior detection technology, decision-making and artificial intelligence software, filtering solutions and other innovative technology is now available to assist financial institutions and other businesses in carrying out their AML duties. You must be sure you understand how the software is working in your environment because the regulators will ask you to prove it. It's all about how you deploy it. Some complex systems help entities understand the past, present and future behavior of the customers. Here, top experts share their knowledge and guidance on how to maximize the investment in technology-driven AML programs and "solutions," how to keep your AML software process cost-effective and more.

Panelists: Jenifer Dahir, Greg Henderson, Karen Van Ness, Ivan Zasarsky

Moderators: Howard Steiner, Saskia Rietbroek

6:15 PM - 7:45 PM

Cocktail Reception in Exhibition Hall Courtesy of FACTIVA

Thursday, February 5, 2004

7:00 AM - 6:00 PM

Registration. Conference Tote Bags Courtesy of Bank of America

7:15 AM - 8:15 AM

Continental Breakfast in Exhibition Hall

8:15 AM - 9:45 AM

Money Laundering and Terrorist Financing Methods

Internet banking, transfer pricing schemes, black market currency exchange and Hawala are some methods criminals use to distance themselves from their money. Since September 11, much has been learned about terrorist financing. Wittingly or unwittingly, charitable organizations have proved to be vehicles for raising and laundering funds. Here, front line experts explain the latest international laundering and terrorist financing methods and how different types of institutions serve money launderers.

Panelists: Marcy Forman, Les Joseph, Dennis Lormel, Barry Sabin, Donald Semesky

Moderators: Martha Boersch and Charles Intriago

9:45 AM - 11:00 AM

Know Your “X” (Customer, Correspondent Bank and Employee)

It is not just your customer you must “know.” You must also know your correspondent bank, your employee and, now, because of the special emphasis the U.S. and some international organizations have placed, your “Politically Exposed Persons,” or PEPs. The increased risks institutions and businesses face make it essential they have sound “Know Your X” policies and procedures. The legal risks are no less weighty than the reputational risks that are present. An improperly screened employee can cause as many problems as a bad customer. Public disclosure of accounts in your institution of a corrupt “senior foreign political leader” can be very harmful. Know Your “X” involves the entire institution, including the board of directors. Here, experts show you how to detect the key danger zones.

Panelists: Mireya D’Angelo, Barry Koch, Nancy Saur, Dan Soto

Moderators: Saskia Rietbroek, Rick Small

11:00 AM - 11:45 AM

Refreshment Break in Exhibition Hall

11:45 AM - 12:45 PM

Four Concurrent Break-Out Panels

Panel 1: Around the World Track- Canada

Canada, a founding member of the Financial Action Task Force in 1989, was once at risk of being named one of the “Non-Cooperative Countries and Territories” by the FATF because it was slow to establish a financial intelligence unit and enact stringent laundering laws. Canada’s latest regulations bring it more in line with FATF standards, increasing the risks for institutions that do business there. Rules require a wide array of businesses to file suspicious transactions reports. The legal profession, for now, has been exempted from these duties. Canada’s new Financial Transactions and Reports Analysis Centre (FINTRAC) is operational as an integral part of the nation’s AML efforts. Here, top experts guide you on the latest in Canada.

Panelists: Garry Clement, John Fahy, Jennifer Fiddian-Green

Moderator: Jim Richards

Panel 2: Bankers Track: Special Danger Zones: Correspondent Banking, Shell Banks, Nesting, Payable-Through Accounts

As the supervisory agencies implement “risk focused” AML examination procedures, banks must identify accounts that pose a high risk of money laundering and implement controls that manage that risk. Examples are correspondent accounts, payable-through accounts, and others. “Know Your Correspondent Bank” is now a duty because of the heavy risks under new laws and regulations. Dealing with shell banks that have no physical presence in any jurisdiction is prohibited in the U.S. Payable-through accounts that serve foreign banks are fraught with money laundering risks. Here, experts give you invaluable guidance on all this.

Panelists: Mireya D’Angelo, Susan Galli, Larry Goldberg

Moderator: Dan Soto

Panel 3: Non-Bankers Track: Sound AML Programs for MSBs & Laundering Risks and Myths They Face

Money Services Businesses in the U.S. and elsewhere must meet many AML requirements, including AML programs, suspicious activity reporting, and registration. Their challenge in guarding against money laundering lies in reaching all the layers in their operation, including agents and the foreign institutions that pay their remittances. They must also fight outdated myths. Even though they are highly regulated, banks see MSBs as “high risk” and often close their accounts. MSBs are frequent targets of money laundering investigations by government agencies. Here, you will learn the key elements of a sound AML program for MSBs, how to build an effective suspicious activity detection and reporting program and how to manage an investigation.

Panelists: Joseph Cachey, Jorge Guerrero, Jeffrey Sklar

Moderator: Michael McDonald

Panel 4: All-Purpose Track: Politically Exposed Persons and Private Banking: Who They Are and What to Do with Their Money?

Foreign corruption cases are constantly in the headlines, like those of Lazarenko of the Ukraine, Salinas of Mexico, Aleman and Jerez of Nicaragua, Portillo of Guatemala, Abacha of Nigeria, Bhutto of Pakistan and many others. It is time for a PEP talk! If you handle the corruption proceeds of PEPs, their families or “close associates” you face great legal and reputational risks under the USA Patriot Act and the powerful new seizure and forfeiture weapons of the government which can seize dirty money or property and prosecute persons and businesses that handle it knowingly or through “willful blindness.” To avoid trouble and to do your job well you must know what those duties are and what risks you now face. Here, top experts teach you what you must know.

Panelists: Martha Boersch, Stef Cassella, Michael Diaz, James McDonald

Moderator: Charles Intriago

12:45 PM - 2:15 PM

Luncheon

2:15 PM - 3:15 PM

Four Concurrent Break-Out Panels

Panel 1: Around the World Track: Lessons Learned from Real Life Cases

The fallout from high profile money laundering cases, like Operation Casablanca, Banco Popular, and others, have changed the way many institutions do business. This captivating panel uses real life laundering cases involving timely issues, to show you how they are investigated and prosecuted and how you should respond to and confront bad publicity. The experts explain investigative techniques, legal maneuvers, effective prosecutions and undercover “stings.” You will learn the criteria used by government to accuse institutions, and other lessons from money laundering cases that left their mark around the world.

Panelists: Joseph Cachey, Michael Diaz, Dennis Lormel, Donald Semesky

Moderator: Charles Intriago

Panel 2: Bankers Track: Anti-Money Laundering Training for Banks: A Crucial Element of an Essential Requirement

It is hard to downplay the importance of training and education of a bank's staff on AML issues, challenges and duties. The AML laws and regulations of virtually every country require financial institutions to train their employees. Who should be trained, how often, on what topics, where to train, what training media, such as e-learning, live seminars, videotapes, are most effective are some of the training issues facing institutions. Here, experts help answer those and other questions and tell you what regulators look for in AML training programs.

Panelists: Larry Goldberg, Carmina Hughes, Lauren Pickett

Moderators: John Byrne, Saskia Rietbroek

Panel 3: Non-Bankers Track: Essential AML Controls for Broker-Dealers, Insurers, Mutual Funds and Other Non-Bank Institutions

The USA Patriot Act and the regulations it triggered have brought mutual funds, securities dealers, insurance companies, futures commission merchants, commodity pool operators and others under the AML regulatory umbrella. They face new duties as they enter the AML fold. Apart from the new regulations, they face the biggest danger - the money laundering law, which their training programs usually ignore. Here, top experts guide you on dealing with these new challenges and what the regulators look for.

Panelists: Patricia Hatler, Barry Koch, Stephen Shine

Moderator: William Langford

Panel 4: All-Purpose Track: OFAC - Stealth Bomber of the U.S. Regulatory Arsenal

Since September 11, the U.S. Office of Foreign Assets Control has become a major player in the money laundering field. The laws and regulations it administers and the lists of "designated" persons it enforces raise formidable compliance challenges for all businesses. Recently, OFAC started publicizing names of institutions and individuals who are penalized for violating the sanctions program it administers. Many household names have paid substantial penalties. Despite its global impact and severe penalties, OFAC remains a mystery to many. Here, you learn what a good OFAC compliance program contains, what OFAC does, how to deal with OFAC penalty actions and more.

Panelists: Laurie Bender, Nelson Everhardt, Ronald Oleynik, Edward Rubinoff

Moderator: Michael McDonald

3:15 PM - 5:15 PM

Expo Extravaganza Refreshment Break in Exhibition Hall Panelists Will Be Available for Questions & Answers

Last chance to meet the experts in the world's biggest AML vendor showcase, speakers available for face-to-face discussions, great prizes awarded by the sponsors, exhibitors and Money Laundering Alert!

5:30 PM - 7:00 PM

Beachside Cocktail Reception

Friday, February 6, 2004

8:00 AM - 12:30 PM **Registration Open**

8:00 AM - 9:00 AM **Continental Breakfast in Foyer Courtesy of BankersOnline**

9:00 AM - 10:30 AM **Building, Maintaining and Auditing an Effective AML Program**

Most regulations require a four-pronged AML program, including independent testing to assure proper functioning of the program. To be successful, the program must involve the entire institution, from human resources to the security officer and the board of directors. A good AML program, which now includes a Customer Identification Program, may prevent severe government sanctions. However, having an AML program in place does not make you immune from prosecution for violation of the U.S. criminal money laundering laws. Here, you learn what a good AML program should have and how it can protect your organization.

Panelists: Laurie Bender, Susan Galli, Patricia Hatler, Stephen Shine

Moderators: John Byrne and Rick Small

10:30 AM - 10:45 AM **Refreshment Break in Foyer**

10:45 AM - 12:15 PM **The U.S. Money Laundering and Forfeiture Laws - New Cases on Their Global Reach**

The money laundering laws of the United States, their broad provisions and "extraterritorial" reach, are the most powerful in the world and yet not widely understood. They pose a serious risk to financial institutions around the world. Recent cases show how their "long-arm" reach puts everyone at risk. The USA Patriot Act strengthened them by adding "Specified Unlawful Activities" and permitting forfeiture of a foreign bank's U.S. account for funds its customers have on deposit overseas. The U.S. may now obtain documents from a foreign entity that maintains a U.S. account. Here, top experts show how they use these weapons globally.

Panelists: Greg Baldwin, Stef Cassella, Marcy Forman, Les Joseph, Barry Sabin

Moderators: Martha Boersch and Charles Intriago

12:15 PM - 12:30 PM **Closing Remarks by Charles Intriago**

About the Fontainebleau, Miami Beach and South Florida

Miami and its beaches in early February are among the most pleasant, sunny and beautiful sites in all of the United States. Right on the beach and close to South Beach, Lincoln Road, Coconut Grove and other great attractions, the Fontainebleau Hilton Resort provides one of the most historic and beautiful surroundings for an international conference. You will get a flavor of what we mean when you attend the beachfront cocktail reception we offer on Thursday evening during the conference.



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Registration Information

Fees and Payment Policy

The standard fee for attending the entire conference is \$1,945. This price includes the breakfasts, lunches, refreshments, Cocktail Receptions, the Conference Book and other materials. Members of the Association of Certified Anti-Money Laundering Specialists (ACAMS) receive a \$350 discount, which may not be combined with any other discount.

The third and subsequent persons from the same organization receive a \$350 discount if they register at the same time. All registration fees must be paid before admission to the conference. Government employees and full-time academics are eligible for other discounts. Call for details.

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Attendees arrange their own hotel accommodations. A block of rooms at the world-famous Fontainebleau Hilton Resort has been reserved at a discounted nightly rate of \$240* single/double occupancy. To guarantee this rate, reserve your room by using the **Hotel** link

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on our Conference Page at www.moneylaundering.com/miami2004; or by calling the hotel at 305-538-2000, mentioning "Alert's Money Laundering Conference."

*The reservation cut-off date for discounted room rates is **Monday, January 12, 2004**. Reservations made after that date are not guaranteed the discounted rate and are subject to availability. The Fontainebleau Hilton Resort will extend the discounted rate through Sunday, February 8 for attendees who wish to stay the weekend (subject to availability). The Fontainebleau is located at 4441 Collins Avenue, Miami Beach, Florida 33140 USA. Details about the Fontainebleau are found at our website.

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If you are unable to attend the conference for any reason after you have registered, you must inform us in writing, by letter or fax, prior to January 4, 2004, and a full refund will be issued. If you cancel between January 5 and January 21, a full refund, less a \$195 administrative fee, will be issued. No refunds or credits will be given for cancellations received after January 21, 2004. Substitutions of registered attendees may be made at any time. If for any reason Alert Global Media, Inc., cancels the conference, it does not accept responsibility for airfare, hotel or other costs incurred by the registrants. Speakers are subject to change.

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Among the Things You Will Learn

- How the Criminal Money Laundering Laws Apply Even If No AML Regulations Apply to Your Industry
- What You Must Do to Avoid Transactions With the Proceeds of Foreign Corruption
- Key Elements of SAR Reporting for Broker-Dealers, MSBs, Currency Exchangers & Insurers
- Best Practices for Verifying the Identity of Your New Customers
- How to Comply With the New USA Patriot Act Regulations
- How Foreign Financial Institutions and Persons Should Handle the Risks Under the New U.S. Patriot Act Rules
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