

**ADVANCE
PROGRAM**

October 17-19, 2010

Washington Marriott
Wardman Park Hotel
Washington, DC

ABA/ABA MONEY LAUNDERING ENFORCEMENT CONFERENCE

For AML and Fraud Risk Professionals

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



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2010 ABA/ABA Money Laundering Enforcement Conference

REGISTRATION INFORMATION

CLICK "REGISTER" ON THE WEBPAGE TO REGISTER

ABA/ABA MONEY LAUNDERING ENFORCEMENT CONFERENCE

Admission fee includes all educational sessions from October 17 - 19, two receptions, two lunches, two continental breakfasts and daily coffee breaks. See schedule for details. The pre-conference workshop is separately priced and requires a separate registration.

Registration Category	Fee
Early ABA Member/Service Member/ Government/CRCM/CFSSP <i>*Early bird rate in effect until August 6, 2010. After August 6, 2010, the registration rates goes to \$1190.</i>	\$990*
ABA Member Team* Discount <i>* If applicable, multiple or team registrant rate is for each additional person from the same institution.</i>	\$990
Non Member	\$1585
Spouse/Guest <i>*This rate applies only to guest, spouse, significant other or friend who is not in a financial services occupation. A co-worker or an associate within financial services may not be considered a guest. This fee is available so your significant other can attend exhibit hall receptions and dine with you at meals.</i>	\$125

ABA Detecting and Monitoring for Financial Crimes: A Workshop on Fraud and AML Red Flags

Admission fee includes the full one-day workshop on October 16, continental breakfast, coffee breaks and lunch. Spouses/Guests/Significant others not eligible for admission at a reduced rate.

Registration Category	Fee
Early ABA Member/Service Member/ Government/CRCM/CFSSP	\$475
Non Member	\$675

Registration Cancellations

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.

HOTEL AND TRAVEL INFORMATION

CONFERENCE HOTEL

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>

Making Hotel Reservations

Call 202-328-2000 or 1-800-228-9290 to make your hotel reservations directly with the Washington Marriott Wardman Park Hotel. Mention the ABA/ABA Money Laundering Enforcement Conference and get our special discounted rate of \$259 for single or double occupancy, per night, per room, based on group availability, through September 24, 2010. After this date, rooms are subject to availability and prevailing rates will apply. All reservations must be guaranteed with a major credit card. Check-in time is 4:00 pm; check-out time is Noon.

All changes in arrival, departure, type of accommodations or cancellation must be made by September 24, 2010, directly with the hotel, either in writing or by telephone. You may be billed for late arrival or early departure. Should you cancel your reservation, the deposit will be refunded if notice is received at least 72 hours/3 days prior to arrival and a cancellation number is obtained through the hotel. Please check with the hotel for its complete cancellation policy.

TRAVEL DISCOUNTS

ABA is pleased to offer attendees the following discounts:

- **United Airlines:** 1-800-521-4041 (Mention ID #597BY)
- **Delta Airlines:** 1-800-328-1111 (Mention ID #NM4ND)
- **Hertz Car Rental:** 1-800-654-2240 (Mention ID #CDP11657 and #PC 132860)

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AIRPORT TRANSPORTATION

You may choose to arrive from any of three local airports. Please note that the hotel does not provide shuttle service. For driving directions, please visit the hotel's web site.

Current pricing for on-site parking is approximately \$32 per day.

Reagan National Airport (DCA)

9 miles NW of the hotel | Estimated one-way taxi fare: \$20

Metro Option: Take Metro rail (www.wmata.com) to the hotel. Take the Yellow Line towards Fort Totten/Mt Vernon Square. Arrive at Gallery Place/Chinatown Station and transfer to the Red Line to Shady Grove/Grosvenor. The hotel is 1½ blocks from the Woodley Park/Zoo metro station. This route is not recommended for those who may have difficulty walking with heavy luggage. Rush hour, one-way Metro rail fare is approx: \$3-4

Dulles International Airport (IAD)

25 miles NW of the hotel | Estimated one-way taxi fare: \$65

Other Options: Take Metro bus 5A to Rosslyn station and Metro rail to the hotel (www.wmata.com) OR take a shared shuttle from Super Shuttle (www.supershuttle.com)

Baltimore-Washington International (BWI)

33 miles NE of the hotel | Estimated one-way taxi fare: \$80

Other Options: Take AMTRAK from BWI to DC's Union Station (www.amtrak.com) and Metro rail to the hotel OR take a shared shuttle from Super Shuttle (www.supershuttle.com).

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

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.

ATTIRE

Business casual is appropriate for all events and sessions. Average daily temperatures range from 45°F in the evenings to 70°F in the daytime. Don't forget to check the Weather Channel before packing. Since meeting room temperatures tend to be cool, we recommend you bring a jacket or sweater.

Registration Desk Hours

Sunday, October 17	9:00 am – 7:00 pm
Monday, October 18	7:00 am – 6:30 pm
Tuesday, October 19	7:00 am – 5:00 pm

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.

Press

Press must pre-register. Please contact Jon Snowling at jsnowlin@aba.com to be credentialed.

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 being calculated. This information will be provided for your tax records in light of the IRS 50% deduction provision under Section 274 (n) of the Internal Revenue Code.

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CONFERENCE MATERIALS

GOING GREEN! Based on your positive feedback, we are reducing our negative impact on the environment by offering handouts exclusively online. **You will have an opportunity to go online prior to the conference and print out the handouts you need one week prior to the event.**



Session PowerPoints - On-Demand

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

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 new 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. **We are once again selling recordings of individual sessions!**

CONFERENCE PLANNING CORE-TEAM

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

Michelle Villabroza, Director, Senior Meeting Planner, mvillabr@aba.com

Jaime Onque, Meeting Planner, jonque@aba.com

Registration Managers

Michelle Strachan (lead) and Candace Boone, reghousing@aba.com

Exhibits/Sponsorships

Linda Singleton, Senior Business Development Manager, lindas@aba.com

Public Relations

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

2010 ADVISORY BOARD

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Wilmer Parker, Partner, Maloy Jenkins Parker, Atlanta, GA

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

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

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

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

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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.

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. We encourage you to visit with them and the other fine companies participating in the conference.**

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

Jack C. Hanna, Section Director, 202-662-1510,
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2010 ABA/ABA Money Laundering Enforcement Conference

ENHANCING YOUR CONFERENCE EXPERIENCE

ASK QUESTIONS!

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 will be available outside General Session. You may submit questions until 5:00 pm on Monday to the specially marked box located where you picked up your card.

POWER SESSIONS

Another way to enhance your conference experience! These special breakfast sessions, sponsored by corporate partners, provide early-risers an opportunity to further enhance the conference learning experience over a continental breakfast. Sessions will be open on a first-come, first-served basis and are listed in the program.

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..... 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

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

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.

MARKETPLACE HOURS		
SUNDAY October 17	MONDAY October 18	TUESDAY October 19
6:00 – 7:00 pm	7:00 - 8:00 am	7:15 – 8:15 am
	10:30 – 11:00 am	10:00 – 10:30 am
	1:45 – 2:15 pm	2:00 – 2:45 pm
	5:00 – 6:15 pm	

CONTINUING EDUCATION

Your certificate of attendance will be 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 2010 ABA/ABA Money Laundering Enforcement Conference is under review for CRCM, CFSS, and CSOP credits.

Association of Certified Anti-Money Laundering Specialists®

ACAMS®

I am CAMS certified – how many CAMS credits I will receive for this program?

ACAMS will provide participants with an opportunity to earn **21 continuing education credits** after attending and participating in ABA/ABA Money Laundering Enforcement Conference. For more information visit www.ACAMS.org or contact ACAMS at +1 786.871.3073.

2010 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.

This group live program has been reviewed for CPE credits.

The maximum number of credits possible are 17.5 for the entire conference in the fields of Management Advisory Services, Regulatory Ethics and Business Management & Organization. How the hours breakdown will depend on each attendee's choices in the many electives.

The maximum number of credits possible in the Pre-Conference Workshop are 8 in the field of Business Management and Organization.

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.

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 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 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.**

2010 ABA/ABA Money Laundering Enforcement Conference

PROGRAM OF EVENTS

This Advance Program Is Subject to Change

The following advance program will continue to evolve as we respond to late breaking developments and fine tune our sessions and finalize speakers. We recommend that you book your travel so that you are able to participate in the entire conference as sessions could be added, changed or moved. The opening and closing times of the conference as noted below will remain unchanged. We are confident that by the end of this conference, you will have a better sense of where to focus your limited resources as you continue to respond to rapid-fire regulatory changes.

Sunday, October 17, 2010

REGISTRATION OPEN

9:00 AM - 7:00 PM

CONCURRENT SESSIONS

Series 1

1:30 – 2:45 PM

1A: Sanctions Programs

Repeated in Session 3A

Room: To be determined

Stricter and broader restrictions and stepped up enforcement activity have raised the bar on OFAC compliance. This panel will explore some of the continuing challenges to developing and maintaining an effective OFAC compliance program.

Topics to be discussed include:

- What happens when you and your regulators have a different view of risk;
- Getting the screening right: fuzzy logic, concatenation, word splitting and other challenges;
- Identifying and addressing facilitation risk;
- MT202s and stripping risk;
- Managing trade finance risks;
- ACH and IACH screening obligations;
- NPWMD Vessels – name changes and how do you keep up with them?
- Internal Watch Lists.

Speakers:

Susan J. Galli, CAMS, Senior Vice President and Chief Risk Management Officer, Pacific National Bank, Miami, FL

Joseph Hill, Jr., Vice President, Compliance Manager, JPMorgan Chase Bank, N.A., Wilmington, DE

Sara L. Satten, Senior Vice President, OFAC Officer, Deputy BSA Officer, Wells Fargo & Co., San Francisco, CA

1B: How Well Must You Know Your Customers?

Repeated in Session 3D

Room: To be determined

There are times when financial institutions are expected to conduct enhanced due diligence on their customers, a point stressed by the interagency guidance on beneficial ownership issued last March. When and how do you conduct that extra dive into your customers and their activities?

This session will look at current issues with enhanced due diligence, including:

- Beneficial ownership – what's expected now and what's on-deck (here and abroad)
- PEPs – foreign and domestic – how do you identify a PEP and how long is a PEP a PEP – and once you've found one, what do you do
- Non-resident aliens – what special steps should you take when you discover a potential customer is not a resident
- Non-government organizations – especially with an enhanced focus on charitable organizations, what more do you need to do
- Reliance – when can you accept the identification and verification of another institution

Moderator/Speaker:

Linda Noonan, Esq., 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

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

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

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1C: AML Technology: Is Your Use of Technology Effective and Efficient?

– For Large and/or Complex Banks

Single Session

Room: To be determined

Over the years, banks have come to rely more and more on technology to support AML monitoring and as new and improved technologies have become available, some banks have decided on their own to “upgrade” while others have found themselves on the receiving end of regulators’ suggestions to do so. But, is more always better?

Panelists will offer their views on:

- Why size alone is not the determinant of what you need;
- Determining what AML technology capabilities you need and making the most of what your technology offers;
- Understanding your transaction data – where it comes from and how to get at it;
- The importance of understanding how your technology works;
- Techniques for demonstrating the efficiency and effectiveness of your use of technology;
- Considerations for conducting a cost-benefit analysis if you are contemplating an upgrade.

Moderator:

Carol M. Beaumier, Managing Director, Protiviti, New York, NY

Speakers:

James E. Currie, Jr., Senior Vice President, Director of BSA Compliance, BBVA Compass, Houston, TX

Robert Curry, Senior Vice President/Chief Compliance Officer, Fifth Third Bank, Cincinnati, OH

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

1D: AML Technology: Is Your Use of Technology Effective and Efficient?

– For Small and/or Non-Complex Banks

Single Session

Room: To be determined

Over the years, banks have come to rely more and more on technology to support AML monitoring and as new and improved technologies have become available, some banks have decided to invest in or “upgrade” existing technology while others have found themselves on the receiving end of regulators’ suggestions to do so. But, is more always better?

Panelists will offer their views on:

- Whether you really need specialized AML monitoring technology;
- Why size alone is not the determinant of what you need
- Determining what monitoring capabilities you need and making the most of what you have;
- Understanding your transaction data – where it comes from and how to get at it;
- The importance of being able to explain your monitoring routines and/or technology;
- Techniques for demonstrating the efficiency and effectiveness of your monitoring;
- Considerations for conducting a cost-benefit analysis if you are contemplating acquiring or implementing specialized technology.

Moderator:

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

Speakers:

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

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

John R. Topczewski, Senior Vice President and Chief Compliance Officer, Johnson Bank, Racine, WI

1E: Legal Risks in Fraud and AML

Single Session

Room: To be determined

A panel of expert attorneys will detail the variety of legal risks that bankers can encounter in today’s environment. Expect discussions to focus on:

- Secondary Liability
- Aiders and Abettors
- Compliance Officers – willfully blind?
- Financial Whistleblowers—the spies within

Moderator/Speaker:

Jason R. Pickholz, Partner, Duane Morris, LLP, New York, NY

Speakers:

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

Wilmer Parker (Buddy), Partner, Maloy Jenkins Parker, Atlanta, GA

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

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MOVE TO NEXT SESSION

2:45 – 3:00 PM

CONCURRENT SESSIONS

Series 2

3:00 – 4:15 PM

2A: New Iranian Sanction Law

Repeated in 4E

Room: To be determined

This section will focus on the new law imposing additional sanctions against Iran, the Comprehensive Iran Sanctions, Accountability, and Divestment Act of 2010, and its impact on financial institutions, notably in the area of correspondent banking.

Speakers:

Clayton Stevenson (Clay), Global Economic Sanctions Executive, Bank of America Corporation, New York, NY

William B. Hoffman, Counsel, Davis Polk & Wardwell LLP, Washington, DC 20005-2327

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

2B: Managing Exams: AML Exams from A to Z

Single Session

Room: To be determined

This session will cover the details of successful AML examination management, including the preparation for exams, responding to examiner requests, handling issues that arise during the exam, wrap up and corrective action. Our panel will include experts from large and small institutions.

Moderator:

John J. Byrne, CAMS, Executive Vice President, Association of Certified Anti-Money Laundering Specialists (ACAMS), Washington, DC

Speakers:

Michael D. Kelsey, Managing Vice President, Deputy Chief Compliance Officer, Anti-Money Laundering and Enterprise Training, Capital One, Richmond, VA

Robert W. Kidd, IV, Vice President and Chief Risk Officer, The First National Bank of Wyoming, Wyoming, DE

2C: The Convergence of Fraud and AML

– For Large Banks

Single Session

Room: To be determined

Regulatory expectations for the integration and coordination of fraud detection and prevention and anti-money laundering programs are on the rise and now are the time to explore how these expectations impact you and your program. This session will explore the expectations and the implications for the future of your program by contrasting the strategies of how large banks are or are not integrating these functions.

Moderator:

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

Speakers:

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

2D: The Convergence of Fraud and AML

–For Small Banks

Single Session

Room: To be determined

Regulatory expectations for the integration and coordination of fraud detection and prevention and anti-money laundering programs are on the rise and now is the time to explore how these expectations impact you and your program. This session will explore the expectations and the implications for the future of your program by contrasting the strategies of how small banks are or are not integrating these functions.

Moderator:

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

Speakers:

Ryan Rasske, President, Associated Risk Group, LLC, Green Bay, WI

Joseph Salerno, Managing Director, Financial Compliance & Investigative Services, LLC, Lafayette Hill, PA

Ann Marie Tarantino, CRCM, CRP, AMLP, Vice President, Compliance and BSA Officer, Bank of Smithtown, Hauppauge, NY

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2E: International AML Legal Issues

Single Session

Room: To be determined

This session will focus on the latest international AML issues including:

- New Money Laundering for Financial Institutions: Tax.
- The Recent History of Offshore Tax Shelters and Voluntary Disclosure.
- Tax Whistle-blowing US and elsewhere.
- Shah v. HSBC –UK civil liability for professionals?
- Latest Developments in International AML Standards and Combating Financing of Terrorism.
- Secondary Markets in Latin America.
- Mexican Bulk Cash.

Moderator:

Wilmer Parker (Buddy), Partner, Maloy Jenkins Parker, Atlanta, GA

Speakers:

Ross Delston, CAMS, Attorney and Founder, GlobalAML.com, Washington, DC

Rod Fletcher, Head of Department, Business Crime and Regulation, Russell Jones & Walker Solicitors, Chancery Lane, London

Clemente Vasques-Bello, Shareholder, Gunster, Yoakley & Stewart P.A., Miami, FL

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

MOVE TO NEXT SESSION

4:15 – 4:30 PM

GENERAL SESSION

Critical Issues in Suspicious Activity Reporting

4:30 - 6:00 PM

Room: Marriott Ballroom 2-3

Moderator:

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

Speakers:

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

Douglas A. Leff, Chief, Asset Forfeiture and Money Laundering Unit, Federal Bureau of Investigation, Washington, DC

OPENING RECEPTION IN THE MARKETPLACE

6:00 - 7:00 PM

Sponsored by:



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

2010 ABA/ABA Money Laundering Enforcement Conference

Monday, October 18, 2010

REGISTRATION OPEN

7:00 AM – 6:30 PM

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

POWER SESSIONS

Choice of three.

Seating is first-come/first-served.

7:00 - 8:00 AM

POWER SESSION #1

**Managing the Exceptions Process:
Efficient Dispositioning of Alerts
and the Manual Review Cycle**

Sponsored by:



Best practices and hands on activities to optimize the processes utilized to decision and clear exceptions in your queue. This session will offer a discussion on the total cost to your bottom line of managing the exceptions queue. We will explore the cost tied to the human interactions that are often not factored into the total cost. This session will utilize scenario-based training to help analysts understand how to use data to determine how to quickly assess and disposition alerts of various types. We will also help users create their own “decision matrix” to quickly manage their review process and provide consistency and feedback to Compliance Management teams.

Speaker:

Debra Geister, Senior Director, AML and Compliance Services, LexisNexis, Washington, DC

POWER SESSION #2

A Former Money Launderer Looks at Emerging Threats from Latin America Facing Compliance Officers at U.S. Banks

Sponsored by:



Kenneth Rijock, World-Check's resident Financial Crime Consultant, who has ten years of personal experience in money laundering, and is currently engaged in identifying emerging threats, surveys the current region-specific compliance issues on funds coming into American financial institutions from Latin America. Sanctions evasion techniques that are emanating from Latin America will be described, together with suggested methods of identification and real-time interdiction.

Speaker:

Kenneth Rijock, Financial Crime Consultant, World-Check

POWER SESSION #3

To be announced soon.

MOVE TO NEXT SESSION

8:00 – 8:15 AM

GENERAL SESSION

**Opening Announcements
and Key Note Address**

8:15 – 8:55 AM

Room: Marriott Ballroom 2-3

FEATURED SPEAKER

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

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GENERAL SESSION

Trends in Criminal and Regulatory Enforcement Actions

8:55 – 10:30 AM

Room: Marriott Ballroom 2-3

During the last year, there have been significant AML and OFAC enforcement actions that have resulted in large criminal and civil penalties, including against Wachovia Bank (drug money laundering and telemarketing fraud) and ABN Amro Bank (OFAC violations). There also have been an increasing number of money laundering cases involving ponzi schemes, fraud, and other criminal activity. This panel will discuss these cases, what to be on the lookout for, and how to avoid getting entangled in a money laundering investigation.

Moderator:

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

Speakers:

Robb Adkins, Executive Director, Financial Fraud Enforcement Task Force, Office of the Deputy Attorney General, U.S. Department of Justice, Washington, DC

Andre Birotte, United States Attorney for the Central District of California, Los Angeles, CA

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

COFFEE BREAK IN THE MARKETPLACE

10:30 – 11:00 AM

CONCURRENT SESSIONS

Series 3

11:00 AM – 12:15 PM

3A: Sanctions Programs

Repeated from Session 1A

Room: To be determined

Moderator:

Carol M. Beaumier, Managing Director, Protiviti, New York, NY

Speakers:

See 1A for speakers.

3B: Lessons to Learn from Recent Regulatory Enforcement Actions and Criminal Prosecutions

Repeated in Session 4A

Room: To be determined

This session will explore recent high profile AML enforcement actions and criminal prosecutions and tie the investigations into a financial institution's ability to detect, prevent and report similar activity.

Panelists will discuss the red flags, the breakdowns in internal controls, and the controls and systems that you might utilize to identify and prevent narcotics trafficking, mortgage fraud, Ponzi schemes and other specified unlawful activities that are predicates to money laundering at your institution.

Moderator:

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

Speakers:

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

Marsha A. McClellan, Assistant US Attorney, US Department of Justice, Chicago, IL

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3C: Can't We All Just Get Along? Creating an Effective Partnership with MSBs and Bankers

Repeated in Session 4C

Room: To be determined

In this session our panel will provide perspective on the relationship needed to provide banking services to Money Service Businesses. Best practices, lessons learned and common exceptions will be presented from bankers, MSB personnel and regulators. Learn from others' mistakes, what the examiners want us to do, and what techniques, questions, strategies are most effective to create a working effective partnership.

Moderator:

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

Speakers:

Sepideh Behram, Head of Compliance and Regulation, North America, Travelex Global Business Payments, Washington, DC

Kenneth M. Kohrs, National Bank Examiner, Office of the Comptroller of the Currency, Midsize and Community Bank Supervision, Southern District - Houston Field Office, Houston, TX

Greg Thorneycroft, CRCM, Vice President and Compliance Officer, Bank of the West, Monterey Park, CA

Moderator:

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

Speakers:

Rod Fletcher, Head of Department, Business Crime and Regulation, Russell Jones & Walker Solicitors, Chancery Lane, London

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

LUNCHEON WITH SPEAKER

12:15 - 1:45 PM

Room: Marriott Ballroom 2-3

FEATURED SPEAKER:

To be announced soon.

Sponsored by:



3D: How Well Must You Know Your Customers?

Repeated from Session 1B

Room: To be determined

3E: Foreign Corrupt Practices Act

Repeated in Session 4D

Room: To be determined

Nothing could be hotter from an enforcement perspective than the Foreign Corrupt Practices Act. Panelists will provide you with:

- An overview of the FCPA and a roundup of recent FCPA cases;
- The UK anti-bribery law and other international initiatives;
- Identifying red flags and "new" red flags;
- How your AML program and PEP procedures can help you to design an effective FCPA Compliance Program.

DESSERT IN THE MARKETPLACE

1:45 - 2:15 PM

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CONCURRENT SESSIONS

Series 4

2:15 PM – 3:30 PM

4A: Lessons to Learn from Recent Regulatory Enforcement Actions and Criminal Prosecutions

Repeated from Session 3B

Room: To be determined

4B: Human Trafficking and AML Controls

Single Session

Room: To be determined

Speakers:

Arthur D. Middlemiss, Executive Director, Legal and Compliance, JPMorgan Chase Bank, NA, New York, NY

James Spero, US Department of Homeland Security, Washington, DC

4C: Can't We All Just Get Along? Creating an Effective Partnership with MSBs and Bankers

Repeated from Session 3C

Room: To be determined

Moderator:

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

Speakers:

See 3C for speakers.

4D: Foreign Corrupt Practices Act

Repeated from Session 3E

Room: To be determined

4E: New Iranian Sanction Law

Repeated from Session 2A

Room: To be determined

GENERAL SESSION

An Inside Look at Washington

3:45 - 5:15 PM

Room: Marriott Ballroom 2-3

With the passage of regulatory reform and the upcoming mid-term elections, seismic changes are occurring in Washington, DC which will have a direct impact on your institution. And, just because the shifts may not directly affect BSA/AML, it doesn't mean you won't be impacted. Join us for an interesting and "inside Washington" perspective of what all this may mean for your institution and how priorities may be shifting inside your institution to accommodate these changes.

Moderator:

John J. Byrne, CAMS, Executive Vice President, Association of Certified Anti-Money Laundering Specialists (ACAMS), Washington, DC

Speakers:

William Boger, Senior Federal Legislative Counsel, Congressional Relations and Public Policy, American Bankers Association, Washington, DC

Dan D. Soto, CAMS, Executive Compliance Director, BSA Officer, Ally Bank, Charlotte, NC

RECEPTION IN THE MARKETPLACE

5:15 - 6:30 PM

Sponsored by:



2010 ABA/ABA Money Laundering Enforcement Conference

Tuesday, October 19, 2010

REGISTRATION OPEN

7:00 AM - 5:00 PM

CONTINENTAL BREAKFAST IN THE MARKETPLACE

7:15 - 8:15 AM

POWER SESSIONS

*Choice of three
Seating is first-come/first-served.
7:15 - 8:15 AM*

POWER SESSION #1

Virtual Identity and Anonymous Payments

Sponsored by:

Booz | Allen | Hamilton

Virtual Identity is the digital transcendence of who you are, or pretend to be, onto the internet. The fastest growing examples can be found in massively multiplayer online role playing games (MMORPGs), virtual worlds, social networking/collaboration/media websites, and anonymous networks. More than 90% of all college students have a presence on a social networking site, like Facebook. More than 50% of all South Koreans visit virtual worlds! E-mail addresses, online banking accounts, and screen names are other familiar forms of virtual identities, but as web 2.0 (user focused content and design) expands, more vivid and expressive forms of virtual identity have emerged. Avatars, characters, and profiles represent individuals who might interact daily, form friendships, do business, but never meet. This form of collaboration has created a frictionless momentum of information and has become a necessity to communicate and share on an individual, corporate, or agency level. They are persistent in our daily lives and cultures, but efficient management of these identities is difficult to achieve because of how segmented and extensive the internet is. Within the millions of existing web services, a user could have a singular identity within each one.

In an emerging culture where anonymity and pseudonymity are common elements of people's daily lives, issues arise because of ambiguity in accountability, difficulty in verification, varying anonymity, possibility for abuse, lack of regulation, and questionable levels of trust. Criminals have already firmly entrenched themselves in cyberspace exploiting these weaknesses, as have our adversaries. Anonymous networks are flourishing, along with anonymous payment systems serving these global participants. Virtual gold systems, many of which are completely outside of existing banking structures, have added a new and unpredictable dimension.

From a legal, law enforcement and banking perspective we must first acknowledge the vulnerability, and race to catch up. What are the anticipated challenges ahead?

Join **Scott Dueweke from Booz Allen Hamilton** as he describes this exploding, and to many, alien, environment, in a fascinating multi-media exploration of this topic.

POWER SESSION #2

Accelerating Towards Adaptive Case Management for Financial Crime Prevention

Sponsored by:



Over the past few years, financial institutions have increasingly explored how case management systems could provide benefit to their AML operations. Their objectives often include increasing productivity, improving investigations quality, enhancing reporting and providing a single view of the customer. As companies have implemented these case management solutions, many have struggled to either fit the software to their processes or fit their processes to the software. These solutions rely on processes that are modeled in advance and often don't provide knowledge workers with the flexibility necessary to best capitalize on their expertise.

Adaptive Case Management (ACM) solutions not only provide this flexibility, but literally focus on transforming how an organization's knowledge workers approach, conduct, and document their work. ACM tools allow users to truly apply their experience in determining the appropriate approach to complete the task at hand, while automatically documenting the process that was followed. Unlike manual processes,

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templates, or standard Business Process Management (BPM) systems that work well only if an entire process is predictable and known up front, ACM solutions adapt to the unpredictable and variable conditions that occur during incident review and investigation.

Learning objectives and tangible benefits from attending this session:

- Learn about adaptive case management
- Understand the difference between traditional business process management and adaptive case management
- Hear about ways in which adaptive case management can improve your institution's efficiency and effectiveness
- Understand how you can integrate adaptive case management into your organization's processes

Speakers:

Brookton N. Behm, CAMS, Risk Consulting Senior Manager, Crowe Horwath LLP, Grand Rapids, MI

Troy M. La Huis, CAMS, Risk Consulting Senior Manager, Crowe Horwath LLP, Grand Rapids, MI

POWER SESSION #3

Process Automation for More Efficient and Effective AML Investigations

Sponsored by:



In recent years, financial services firms have made substantial investments in anti-money laundering (AML) and counter-terrorist financing (CTF) compliance. Due to changing compliance and regulatory standards, many firms have become reliant on high-end transaction monitoring solutions. These solutions help ensure coverage of AML and CFT risks, but they also generate large volumes of alerts which must be investigated. Regulatory expectations for more sophisticated systems and business processes have probably lead your firm to upgrade, or consider upgrading, your investigations management infrastructure to better support analysis and investigation of alerts and events. However, you may not be optimizing the use of your case management system, resulting in misallocation of investigative resources, increased

cost of compliance, and unnecessary vulnerability to financial crime.

Now there is a new wave of enterprise case management and process automation capabilities which can help improve the efficiency and effectiveness of AML analysts and investigators - allowing your firm to do more with less while meeting or exceeding regulatory expectations. In this Power Breakfast session, you will discover how you can arm your investigations team with productivity-enhancing tools and processes to realize high efficiency and reduced costs. We'll share how to leverage tools you may already have, as well as exciting and emerging investigations automation systems and processes. As the leading AML vendor for many years, with a customer base that includes mid-sized and regional as well as large global financial institutions, Oracle Financial Services Software is in a unique position to share insights and lessons learned which can help you in your own efforts to better:

1. Optimize your alert analysis and case investigations system and increase the productivity of your investigations process;
2. Automate certain alert analysis steps, investigations, and QA associated with your transaction monitoring solutions;
3. Reinforce consistency of analysis and automate the documentation of decision-making and conclusions;
4. Leverage your financial crime investments more efficiently for an enterprise view of customer behavior and customer risk.

This session will provide valuable insights on how to make your AML and financial crime case investigations more efficient without sacrificing effectiveness. In today's cost conscious environment you cannot afford to miss this session.

Speakers:

Gaurav Harode, Product Management, Oracle Financial Services Software

Karen Van Ness, Product Management, Oracle Financial Services Software

MOVE TO NEXT SESSION

8:15 – 8:30 AM

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GENERAL SESSION

Ask the Regulators

8:30 – 10:00 AM

Room: Marriott Ballroom 2-3

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 will be available for each regulator at Registration. You may submit questions before 5:00 pm on Monday. Expect updates on the revised FFIEC exam manual and other exam issues.

Moderator:

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

Speakers:

Lisa D. Arquette, Associate Director, Division of Supervision & Consumer Protection, Federal Deposit Insurance Corporation, Washington, DC

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

Bill Williams, Assistant Director for Compliance, Office of Thrift Supervision, Central Region, Chicago, IL

Senior Representative from the Financial Crimes Enforcement Network, (FinCEN) Washington, DC

DEEP-DIVE EXPANDED SESSIONS

10:30 AM – 12:30 pm

You have a choice of three sessions

These sessions will not be repeated but they will be recorded.

DEEP-DIVE EXPANDED SESSION - #1

The Risk Assessment Process for New Products, Services and Markets

This two-hour mini-workshop will walk you through the process by which you take into consideration all of the risks associated with new product or service development as well as the risks associated with entering new markets.

Both large and small banks will benefit from our expert panelists who will provide:

- Practical examples of risk assessments;
- Ideas on how to create a process that fits with your particular organization;
- How to ensure risk assessment is part of the overall strategy of the bank;
- Useful questions to help assess risk.

Additionally, you will hear from a regulator who will provide insights into what examiners are looking for in your risk assessments.

Speakers:

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

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

Elaine R. Yancey, Supervisory Examiner, Legal and Fiduciary Risk, Federal Reserve Bank of Richmond, Richmond, VA

COFFEE BREAK IN THE MARKETPLACE

10:00 - 10:30 AM

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DEEP-DIVE EXPANDED SESSION - #2

Transaction Monitoring Issues – For Large Banks

Room: To Be Determined

This two-hour mini-workshop will cover critical issues in transaction monitoring unique to large institutions.

Moderator:

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

Speakers:

David W. Jeffries, Senior Vice President - Compliance Director, Corporate AML Operations, JPMorgan Chase Bank, NA, Columbus, OH

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

DEEP-DIVE EXPANDED SESSION - #3

Transaction Monitoring Issues – For Small Banks

Room: To Be Determined

This two-hour mini-workshop will cover critical issues in transaction monitoring unique to small institutions.

Moderator:

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

Speakers:

Ann Marie Tarantino, CRCM, CRP, AMLP, Vice President, Compliance and BSA Officer, Bank of Smithtown, Hauppauge, NY

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

LUNCHEON WITH SPEAKER

12:30 - 2:00 PM

Room: Marriott Ballroom 2-3

FEATURED SPEAKER

Lanny A. Breuer, Assistant Attorney General, Criminal Division, U.S. Department of Justice, Washington, DC

FINAL DESSERT IN THE MARKETPLACE

2:00 - 2:45 PM

CLOSING GENERAL SESSION

Prepaid Access and Electronic Banking: New Regulation and New Frauds

2:45 – 4:00 PM

Room: Marriott Ballroom 2-3

Moderator:

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

Speakers:

Philip Lehman Keitel, Esq., Industry Specialist, Payment Cards Center, Federal Reserve Bank of Philadelphia, Philadelphia, PA

Lee Jeffrey Ross, Jr. (Jeff), Senior Vice President, BSA/AML Officer Green Dot Corporation, Monrovia, CA

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

CONFERENCE ADJOURNS

4:00 PM