

ACAMS Southern California Chapter

# 3rd Annual AML SYMPOSIUM

**THURSDAY, JUNE 14, 2018**

**COMMERCE CASINO**

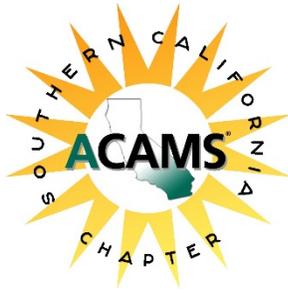
6131 TELEGRAPH ROAD  
COMMERCE, CA 90040

MAIN CONFERENCE: 8:30AM-5:30PM  
NETWORKING RECEPTION: 5:30PM-6:30PM

*The ACAMS Southern California Chapter would like to welcome you  
to our  
3rd Annual AML Symposium in sunny California.*

*ACAMS Southern California was formed to provide the anti-money  
laundering community with a professional resource that can provide  
support, guidance, training, and peer interaction across industry lines.  
Our goal is to raise awareness and further educate and identify the  
issues that are specific to our region.*

*To learn about the benefits of Chapter membership visit:  
<http://www.acams.org/acams-chapters/southern-california/>*

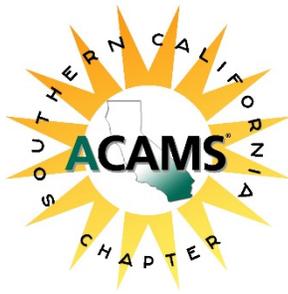


# 3<sup>rd</sup> Annual AML Symposium

## AGENDA

REGISTRATION AND BREAKFAST		
7:30 a.m. – 8:30 a.m.	Continental Breakfast and Registration	
GENERAL SESSIONS <i>Room: Salon 1</i>		
Time	Session	Speakers
8:30 a.m. – 8:45 a.m.	<b>Welcome and Introduction</b>	Liz Slim & Maleka Ali
8:45 a.m. – 9:15 a.m.	<b>Keynote Address</b>	Honorable Kevin Rosenberg
9:15 a.m. – 10:45 a.m.	<b>Regulator Panel</b>	Moderator: Chuck Taylor (City National Bank) Speakers: Andrew Meli (FDIC) Jeffrey Pratt (FRB) Kimberly Schaefer (OCC) Lindsey Leposke (OCC) Cathy Philpott (DBO)
10:45 a.m. – 11:15 a.m.	<b>Networking Break</b>	
CONCURRENT SESSIONS		
11:15 a.m. – 12:45 p.m.	<b>Concurrent Session I (choose one)</b>	
<b>MSB Spotlight</b> <i>Diamond Room 1-M</i>	<b>Cybercrime</b> <i>Salon 2</i>	<b>Trends in Sanctions (and AML) Enforcement</b> <i>Salon 3</i>
Moderator: Hoi Luk (Moss Adams) Speaker: Maria Gonzalez (MoneyGram)	Speakers: Detective Andy Kleinick (LAPD) Sergeant Pete Hish (LASD)	Moderator: Mia Lee (Woori Bank) Speaker: Peter Piatetsky (Woori Bank)
<i>This session will cover hot topics related to money service businesses.</i>	<i>This session will cover hot topics relating to cybercrime including, cyber enabled crimes committed via the Dark Web.</i>	<i>Mr. Piatetsky will discuss recent enforcement cases, at both the state and federal levels, the heightened scrutiny of Asian banks, and what lessons compliance departments can take from these cases to best protect their institutions and fight financial crime.</i>
12:45 p.m. – 1:45 p.m.	<b>Lunch (Salon 1)</b>	

2:00 p.m. – 3:30 p.m.	<b>Concurrent Session II (choose one)</b>		
<b>Casino Spotlight Diamond Room 1-M</b>	<b>An Analysis of Money Laundering Schemes Salon 2</b>	<b>Virtual Currency and the Future Salon 3</b>	
Moderator: Jim Dowling (Dowling Advisory) Speakers: Sam Cohen (Commerce Casino) Keith Sharp (Hawaiian Gardens Casino)	Speakers: Henry Kupperman (Applied Facts) Carlton Greene (Crowell & Moring)	Speakers: Quoc Thai (IRS-CI) Lyndon Versoza (USPIS) Brian Stoeckert (Stratis Advisory)	
<i>This session will discuss sports betting, BSA compliance at casinos and issues for banks that have casinos as customers.</i>	<i>U.S. banks are facing an onslaught of money laundering schemes being perpetrated by entities and individuals. This program will provide insight to bank compliance personnel involved in AML, EDD, KYC, PEP, and FI matters as to what to look for as they analyze the onboarding of new customers as well as of the activities of existing customers. This will include a detailed analysis of the most current money laundering schemes and the red flags you need to look for that may signal laundering activity. The program will use actual cases to illustrate the schemes, including the allegations detailed in the Manafort and 1MDB indictments. Takeaways will be provided to help you apply the program insights to your work for your financial institution.</i>	<i>Come join us for a session full of information on the use of digital currency and how it has been adopted for criminal uses. Our speakers will share numerous case studies that will reveal the various ways criminals use digital currencies to further their schemes – either through actively facilitating crime, hiding assets or exchanging it for illegal services. The case studies will range from small scale street level digital currency exchangers to large scale money laundering operations. In the process, agents will highlight telltale signs that AML investigators can look for to identify illegal activity on their networks.</i>	
3:30 p.m. – 4:00 p.m.	<b>Networking Break (afternoon snacks and beverages)</b>		
<b>GENERAL SESSIONS    Room: Salon 1</b>			
<b>Time</b>	<b>Session</b>	<b>Speakers</b>	
4:00 p.m. – 5:30 p.m.	<b>Marijuana Related Businesses (MRBs)</b> <i>Traditional depository financial institutions are facing a dilemma; If they service the needs of the community will they risk regulatory enforcement actions by banking regulators or worse, criminal indictments by federal law enforcement. Our panel consists of attorneys and former regulators including the attorney who drafted the Department of Justice policy regarding marijuana, known as the Cole Memorandum. Questions will be welcomed.</i>	Moderator: Maleka Ali (Arc-Serv, LLC) Speakers: Keith Forrester (Aldrich & Bonnefin, PLC) Tom Fleming (Link to Banking) John Vardaman (Hypur, Inc.) Matt Newman (DBO)	
5:30 p.m.	<b>Closing Remarks and Adjourn</b>		
5:30 p.m. – 6:30 p.m.	<b>Networking Reception (Outdoor Pool Area)</b>		



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### Speaker Bios

#### KEYNOTE ADDRESS

**HONORABLE KEVIN ROSENBERG, Los Angeles County Superior Court**

Hon. Kevin Rosenberg was appointed to a judgeship on the Los Angeles County Superior Court of California by Gov. Brown in December 2016. Prior to being appointed judge, Mr. Rosenberg was counsel at Lowenstein and Weatherwax LLP since 2014, leading the firm's Government Investigation and White Collar Litigation Group. His practice has included AML/BSA compliance for casinos and other financial institutions, internal/government investigations, and white collar criminal defense. He is nationally recognized for his expertise in Anti-Money Laundering Act (AML) and Bank Secrecy Act (BSA) regulations and compliance.

Before joining L&W, Mr. Rosenberg had over 20 years of federal and state court trial and appellate experience as federal prosecutor and U.S. Navy JAG officer, where his work included leading the watershed BSA investigation and settlement against the Las Vegas Sands/Venetian Hotel Resort Casino. He served as federal prosecutor with the United States Attorney's Office in Los Angeles for over thirteen years. From 2007 through 2014, he was a Deputy Chief in the Organized Crime Drug Enforcement Task Force. Rosenberg has handled hundreds of federal criminal matters and prosecuted a variety of criminal violations, including domestic and international money laundering, bank fraud and related financial crimes, bank robbery, kidnapping, violations of the Controlled Substances Act, and the RICO Act.

Mr. Rosenberg graduated with distinction from the University of Pacific, McGeorge School of Law in 1994, and has a Bachelor of Business Administration degree from San Diego State University. He was appointed to the Court on December 23, 2016 by California Governor Edmund G. Brown Jr., to the seat previously occupied by the retiring Hon. Reva G. Goetz.

#### REGULATOR PANEL

**MODERATOR:**

**CHUCK TAYLOR, City National Bank**

Mr. Taylor has oversight responsibility for all aspects of the BSA function including maintenance of the Bank's BSA program, BSA Risk Assessment, AML Transaction Monitoring, Currency and Suspicious Activity Reporting, Customer Identification Program, Sanctions filtering and BSA Training. He received certification as an Anti-Money Laundering Specialist (CAMS) in 2003 with the inaugural class and became a Certified BSA Officer in 2007. In 2010, Mr. Taylor completed the Masters level Bank Management & Finance program through Pacific Coast Banking School. He is a current Board Member of the West Coast Anti-Money Laundering Forum. Mr. Taylor is also an instructor for the ACAMS Advanced Certification Program and the CAMS Examination Preparation Course.

**SPEAKERS:**

**ANDREW MELI, Federal Deposit Insurance Corporation**

Andrew is a Commissioned Risk Management Examiner and has been with the FDIC since 2012. He is the Lead BSA Subject Matter Expert for the Los Angeles North (Monrovia) Field Office and has led and

participated on BSA and OFAC examinations of banks with varying sizes, complexities, and risk profiles. Andrew began his career in public accounting (with Ernst & Young) and later worked for the Internal Revenue Service as a Revenue Agent. He has also worked as a BSA analyst / investigator for several larger financial institutions. In addition to being a Certified Anti-Money Laundering Specialist, Andrew is a Certified Public Accountant and a Certified Fraud Examiner.

**JEFFREY PRATT, Federal Reserve Bank of San Francisco**

Jeff is a Senior BSA/AML examiner with the Federal Reserve Bank of San Francisco. He has been with the bank since November 2013. Prior to this, he was the Deputy Assistant Director with FinCEN's Office of Compliance. He had worked at FinCEN for 13 years and held various positions in FinCEN's regulatory division.

**KIMBERLY SCHAEFER, Office of the Comptroller of the Currency**

Kimberly Schaefer has over 13 years of broad BSA/AML compliance experience ranging from regulatory examinations, look-back reviews, forensic investigations, monitoring software implementations, and compliance program enhancements for national and international banks. She joined the Office of the Comptroller of the Currency (OCC) in 2013 from PricewaterhouseCoopers LLP where she was a senior regulatory consultant for large financial institutions. As a BSA/AML specialist within the OCC's Western District, Kimberly leads complex BSA/AML examinations for the community banking division. She earned a bachelor's degree in Business Economics and Accounting from the University of California at Santa Barbara. Kimberly is a CPA and CAMS.

**CATHY PHILPOTT, Department of Business Oversight**

Cathy Philpott is a Senior Financial Institution Examiner with the State of California Department of Business Oversight (DBO), Banking Division. She joined the DBO in 2006 and during her tenure with the department she has obtained her CAMS Certificate and CFRIS Certification through Cannon. She is considered a BSA Subject Matter Expert for the Northern California Office. She has overseen BSA examinations at a large institution, as well as problem institutions with BSA issues. She has been responsible for identifying weakness in BSA exams that resulted in formal and informal BSA/AML corrective actions.

**MSB SPOTLIGHT**

**MODERATOR:**

**HOI LUK, Moss Adams**

Mr. Luk, a Certified Anti-Money Laundering Specialist (CAMS) and Certified Regulatory Compliance Manager (CRCM), is a Senior Manager with Moss Adams LLP. Hoi is the practice leader and is responsible for project oversight and delivery of risk management services primarily in the Southern California region. His regulatory compliance, risk management, and internal audit experience spans more than 20 years with specialties in the Bank Secrecy Act (BSA)/Anti-Money Laundering (AML), residential lending, and asset quality reviews.

Prior to joining Moss Adams LLP, Hoi was a Regional Director at the world's largest global provider dedicated to banking and payments technologies. Prior to that, Hoi was a director at a leading national business consulting, accounting, and tax firm where he was responsible for risk management consulting services. He has also served as a compliance specialist for two \$3 billion institutions and also worked for two mortgage companies, performing regulatory compliance testing and support functions.

**SPEAKER:**

**MARIA GONZALEZ, MoneyGram International**

Maria is the Manager of Regional Compliance at MoneyGram International. She provides leadership to a Regional Compliance Team tasked with overseeing and supporting MoneyGram's agent network throughout the Americas. Ensures execution of the Compliance Agent Oversight & Support Global Program in the region. Implements a Risk-based Program locally and makes strategic decisions to assure compliance by the company, agents as well as employees in the United States. Implements, creates and executes action plans to remediate agent deficiencies and determine corrective action measures for continued non-compliant agents. As subject matter expert, provides guidance and support to the business development teams on new products and business opportunities.

**CYBERCRIME**

**SPEAKERS:**

**DETECTIVE ANDY KLEINICK, Los Angeles Police Department**

Detective Kleinick is the Officer-in-Charge of LAPD's Cyber Crimes Section, which is responsible for digital forensics and cyber-crime investigations. Detective Kleinick has more than 31 years with the LAPD, including 15 years in Cyber Crimes. Kleinick is a computer forensics and cyber-crime instructor for the LAPD, California Department of Justice, USC, UC Irvine, and the United States Secret Service's National Computer Forensics Institute. He has appeared on CNN, Fox News, and ABC as a Cyber Crimes expert and has been a featured speaker for the banking, education, and motion picture industries.

**SERGEANT PETE HISH, Los Angeles County Sheriff's Department**

Sergeant Hish is a 20 year veteran of the Los Angeles County Sheriff's Department. Prior to his employment with the Sheriff's Department, Sergeant Hish served six years with the United States Army where he was deployed in combat operations in the Middle East. Sergeant Hish has worked multiple assignments with the Sheriff's Department to include custody, patrol, narcotics investigations and cyber-crime investigations. Sergeant Hish has earned a Bachelor's Degree in Education and a Master's Degree in Homeland Security – Counter Terrorism. Sergeant Hish has participated in several regional and national level symposiums and discussion panels on the subject of cyber-crime. Sergeant Hish is also a cyber-crime investigations instructor with the University of California Irvine. He has instructed hundreds of students in Basic Cyber-Crime Investigations, Intermediate Cyber-Crime Investigations and Advanced Cyber-Crime Investigations to include instruction on investigations involving the Dark Web and cryptocurrency. Sergeant Hish currently supervises a team of investigators who investigate crimes involving the Dark Web, cryptocurrency, network intrusions and Business Email Compromise. Sergeant Hish and his team work closely with several federal task force entities and regional task force entities in the fight against cyber-crime.

**TRENDS IN SANCTIONS (AND AML) ENFORCEMENT**

**MODERATOR:**

**MIA LEE, Woori Bank**

Ms. Lee has worked in the banking and financial services industry since 1989. She has focused on compliance and risk since 2002, specializing in BSA/AML. She has been a member of ACAMS since 2005 and the Southern California Chapter since 2010, servicing on the Board since 2011. She is currently the Compliance and BSA Officer for the Los Angeles Branch of Woori Bank, one of South Korea's largest banks. Her knowledge and experience was gained during her tenures as BSA/AML Officer at various banks, including California United Bank, OneWest Bank, and IndyMac Bank. She has also consulted for

various financial institutions, including banks, MSBs, and casinos, as they worked to strengthen their BSA/AML programs.

**SPEAKER:**

**PETER PIATETSKY, Woori Bank**

Peter M Piatetsky is the Deputy General Manager and Compliance Supervisor at Woori Bank, reporting to the corporate offices in Seoul, Korea. In this capacity, he oversees all of the bank's AML/CFT and sanctions compliance operations in the U.S.

Previously, Peter served at the U.S. Department of the Treasury from 2012 to 2018. During this period, he became a senior policy advisor and worked in the Office of Foreign Assets Control, the Office of Illicit Finance and the Office of Terrorist Financing and Financial Crimes. Peter focused on Iran/Levant and Russia/Europe issues, shaping and informing policy at the Presidential level. He played a key role in developing the Russia/Ukraine sanctions program, identifying and sanctioning Iranian front companies, and investigating and helping shutter money laundering operations in Latvia and Ukraine. Additionally, Peter was the U.S. expert for FATF's assessment of Bahrain, and represented the U.S. government in bilateral and multilateral meetings with business and foreign government leaders on highly contentious and complicated issues, including Iran's status at the Financial Action Task Force, Israeli-Palestinian financial ties, and compliance challenges within Lebanese banking.

Prior to joining the Treasury, Peter supported U.S. military operations as a linguist and intelligence analyst in Afghanistan, and interned at the Department of State and Woodrow Wilson Center.

Peter holds a Bachelor's from Boston University in International Relations and History, with a minor in Russian studies, and a Master's from the University of Maryland, College Park in Persian language studies. Peter lives in New York and works out of the New York and Los Angeles offices. Peter is passionate about applying data science to compliance to improve sanctions and AML screening. He is fluent in Russian, French and Farsi, and is learning Korean.

## CASINO SPOTLIGHT

**MODERATOR:**

**JIM DOWLING, Dowling Advisory Group**

Jim Dowling is the founder and Managing Director of Dowling Advisory Group (DAG). He has more than 30 years of experience in the areas of fraud, misconduct, anti-money laundering (AML) and risk management. His career includes extensive experience in federal law enforcement, "Big Four" accounting and regulatory compliance. Prior to forming DAG, Jim was the Managing Director in the Forensics practice at KPMG where he led regulatory compliance matters, as well as fraud and misconduct investigations. Prior to his Big Four experience, Jim was a Special Agent with the IRS Criminal Investigation Division and the Anti-Money Laundering Advisor to the White House Drug Policy Office. Jim earned a bachelor's degree in Business Administration from Western Michigan University and a master's degree in Computer Information Security from Eastern Michigan University.

**SPEAKERS:**

**SAM COHEN, Commerce Casino**

Sam is the BSA Officer and Director of Surveillance at the commerce Casino. The commerce Casino is the largest card club in the world. Sam started his career in law enforcement and worked such specialized details as SWAT, narcotics, K9, vice, detectives and Homeland Security. Sam retired after 34

years and ventured into the Target Corporation where he supervised a team of investigators for three years targeting organized retail theft crime in the Los Angeles market. Afterwards, Sam accepted and currently holds the position of the Surveillance Director at the Commerce Casino. He has held that position for the last six years and four years ago he also accepted the position as the BSA Officer.

Sam currently holds a BA degree in Criminal Justice as well as a Master's Degree in Business Administration.

**KEITH SHARP, Hawaiian Gardens Casino**

A recognized expert in California card room law, Keith has spent more than 35 years representing numerous interests in the California card club industry including card rooms, third party providers and individuals. Since March 2016, Mr. Sharp has served as General Counsel and Compliance Officer for Hawaiian Gardens Casino, the second largest card room in California. He also served as counsel for California Internet Poker LLC, a consortium of California card clubs which was a member of the California Online Poker Association (COPA), an alliance of tribal and card room interests dedicated to establishing safe and secure online poker in California.

Keith is an appointed member of the Gaming Policy Advisory Committee, the mission of which is to provide advisory recommendations to the California Gambling Control Commission concerning matters of controlled gaming regulatory policy and other relevant gambling related issues, with special attention to guaranteeing the integrity of gambling operations and to deal effectively with problem gambling. He frequently appears before the California Gambling Control Commission and has provided testimony to the California legislature on a variety of topics.

Keith holds a B.A. degree in Economics from Occidental College and a J.D. degree from Loyola Law School, Los Angeles.

**AN ANALYSIS OF MONEY LAUNDERING SCHEMES**

**SPEAKERS:**

**HENRY KUPPERMAN, Applied Facts**

Henry Kupperman is the Executive Managing Director and General Counsel of Applied Facts, a leading international corporate investigations firm. He is an accomplished lawyer and investigator with over 25 years of professional experience. He has supervised investigations in a broad range of areas, including internal corporate investigations, intellectual property matters, investigative due diligence, and litigation intelligence. He has coordinated investigations with many law enforcement agencies, including the FBI, U.S. Secret Service, Manhattan District Attorney's Office, and Los Angeles Police Department that have led to the successful prosecution of suspects.

A recognized expert on ethics and compliance issues, Kupperman routinely advises corporations and their senior management on such matters. In addition, he has advised U.S. Congressional staffs and committees on the enhancement of laws to combat money laundering and terrorist financing. His work has encompassed investigations of financial crimes, including fraud, embezzlement, money laundering and kickbacks. He has investigated many violations of intellectual property law, including misappropriation of trade secrets, patent, copyright and trademark infringement and product diversion. Transactional clients rely frequently on Kupperman to conduct investigative due diligence on prospective merger and acquisition candidates and joint venture partners for both

domestic and international deals. His experience as a litigator provides unique insight into identifying issues that may be of concern to clients.

Kupperman also has extensive legal experience, having served as a litigation partner in the national law firm of Brobeck, Phleger and Harrison. He also worked as law clerk to the Honorable James L. Latchum, Chief Judge of the United States District Court for the District of Delaware.

Kupperman has served as a frequent media contributor on many investigative and security issues for a number of news organizations, including *The Wall Street Journal*, *New York Times*, *Los Angeles Times*, *Financial Times*, *Miami Herald*, *National Public Radio*, *ABC News*, and *NBC News*. He has also lectured frequently on ethics and compliance issues for many organizations, including Practising Law Institute, Association of Certified Anti-Money Laundering Specialists, Los Angeles Chamber of Commerce, and the Association of Corporate Counsel.

He is licensed to practice law in California and New York. Kupperman received a J.D. degree from St. John's University, where he was the Notes and Comments Editor of the *Law Review*. He received his B.A. degree from The Johns Hopkins University.

**CARLTON GREENE, Crowell & Moring**

Carlton Greene is a partner in Crowell & Moring's Washington, D.C. office. He advises clients on economic sanctions and anti-money laundering (AML) matters. Carlton is the former Chief Counsel at the Financial Crimes Enforcement Network, the primary U.S. AML regulator. Previously, Carlton served as an attorney at the U.S. Department of the Treasury's Office of Foreign Assets Control (OFAC) and also directed targeting for more than 15 U.S. economic sanction programs, including those related to Iran and North Korea. In 2007, the United Nations Secretary-General appointed Carlton as an expert to advise the UN Security Council on international sanctions against Al-Qaida and the Taliban. Carlton also served as a trial attorney at the U.S. Department of Justice, and represented OFAC on various sanctions matters.

**VIRTUAL CURRENCY AND THE FUTURE**

**SPEAKERS:**

**QUOC THAI, Internal Revenue Service-Criminal Investigation**

Quoc Thai has served as a Special Agent with IRS Criminal Investigation for the past eight years. He is currently assigned to the Los Angeles Cybercrime Unit and is a subject matter expert in the criminal use of digital currency. He has authored cybercrime and digital currency training for IRS-CI's national academy and has provided digital currency training throughout the US since 2012. His investigations have ranged from cases of street level digital currency exchangers to large scale, dark net enabled contraband marketplaces.

**LYNDON VERSOZA, United States Postal Inspection Service**

The mail system and the banking system are some touchpoints where the digital world and the analog world meet. With 16 years in federal law enforcement, including his last 13 years as a Postal Inspector, Lyndon Versoza has exploited these touchpoints to develop investigations for a range of cases. For the past several years, Lyndon has focused on complex cyber investigations where he successfully unmasked numerous anonymous on-line child predators as well as darknet market vendors who hide behind proxy servers, Tor browsers and cryptocurrency. He has administrated undercover honeypot sting websites and conducted street level undercover operations. Most recently, Lyndon and his team

have advanced cryptocurrency driven money laundering investigations where illegally funded enterprises masqueraded as legitimate multi-million-dollar companies.

**BRIAN STOECKERT, Stratis Advisory**

Brian manages an international portfolio of FinTech startups, money service businesses, financial institutions, government agencies, universities, and entertainment companies. At Stratis, he advises on strategy, risk, compliance, and governance in connecting the dots between startups, banks, and investors. He has been featured in a wide range of publications including the *Wall Street Journal*, *CNBC*, *Fortune*, and *Bloomberg Businessweek* and serves as a consultant to Sony Crackle’s tech-thriller “StartUp.”

Brian also serves as a Mentor for the Envestnet | Yodlee and Commerce Innovated Incubators for FinTech startups. He is a Certified Anti-Money Laundering Specialist (CAMS) and Fraud Examiner (CFE). Brian received his JD from New York Law School and his BA in political science from Stony Brook University. In 2014, he received Stony Brook University’s Top 40 Under Forty Award.

**MARIJUANA RELATED BUSINESSES**

**MODERATOR:**

**MALEKA ALI, Arc-Serv, LLC**

Maleka Ali, President, Arc-Serv, LLC, 35 years’ experience in financial industry including key positions in Operations/ BSA/ Risk/ Product development along with creation of two new banks. Assisted in several mergers, acquisitions and system conversions. CAMS certified and part of inaugural class for Advanced CAMS-Audit certification demonstrating advanced skills in auditing. Assisted over 750 institutions in model validations, risk assessment, exam remediation, training and how to effectively utilize automated monitoring systems.

**SPEAKERS:**

**KEITH FORRESTER, Aldrich & Bonnefin, PLC**

Keith R. Forrester, Esq., is a principal with Aldrich & Bonnefin. Since 1993, Mr. Forrester has been extensively involved with advising financial institutions on a variety of operations matters, including the Bank Secrecy Act, new accounts, as well as the California and Federal right to financial privacy laws. Mr. Forrester is a member of the firm's Operations and FinTech Practice Group and in that capacity assists financial institutions in areas such as negotiable instruments, electronic banking and legal processes. Mr. Forrester is also a regular speaker for the Bankers’ Compliance Group® on these and other banking-related topics.

**TOM FLEMING, Link to Banking**

Tom Fleming is a highly qualified Certified Anti-Money Laundering Specialist (CAMS) with over 48 years of experience in both the financial services industry and Bank Secrecy Act/Anti-Money Laundering (BSA/AML) compliance. He was the Assistant Director for the Office of Compliance at the Financial Crimes Enforcement Network (FinCEN) responsible for ensuring financial industry compliance with the Bank Secrecy Act.

His 24-year government career included BSA/AML-related compliance and enforcement positions in Treasury Department agencies in which he reviewed, analyzed and advised on BSA regulations, rulings, policies, BSA civil penalty investigations and negotiated civil money penalty settlements. He worked

extensively with regulatory and law enforcement agencies as well as financial institutions and was recognized as an expert and authoritative speaker on BSA/AML issues.

Prior to joining the government, he was a banker and managing officer of a financial institution for over 22 years. In 2013, Mr. Fleming founded Tom Fleming & Associates, LLC to help businesses with banking compliance issues and in 2015 he co-founded Link to Banking and partnered with Kind Financial to develop a software solution to enable banks to confidently serve the cannabis industry.

**JOHN VARDAMAN, Hypur, Inc.**

John W. Vardaman, III is Executive Vice President & General Counsel of Hypur, Inc., a compliance and payments software company that enables financial institutions to service cash-intensive businesses, including state-legalized marijuana businesses and money service businesses.

Mr. Vardaman is an attorney with fifteen years of senior federal government experience in the enforcement and application of federal laws and policies concerning money laundering, the Bank Secrecy Act, and other financial crimes.

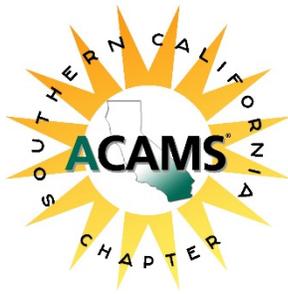
From 2006 to 2016, Mr. Vardaman worked at the Department of Justice, first as Senior Counsel in the Office of Legal Policy, and then as Assistant Deputy Chief in the Asset Forfeiture and Money Laundering Section. In 2014, Mr. Vardaman drafted the DOJ policy regarding marijuana banking, known as the Cole Memorandum, which explains how banks can permissibly service marijuana-related businesses.

From 2001 to 2006, Mr. Vardaman served as Special Assistant to the General Counsel at the Department of the Treasury.

Mr. Vardaman received his undergraduate degree from Vanderbilt University in 1993, and his law degree from Georgetown University in 1997.

**MATT NEWMAN, Department of Business Oversight**

Matt works in the CDBO's Sacramento Office and has been with the department for 14 years. He spent his first eight years as a safety and soundness examiner in Sacramento and the past six years as an Assistant Deputy Commissioner in the San Francisco office. As an AD, he is responsible for 15 state licensed institutions that range in size from \$200 million total assets up to \$50 billion. As a state bank regulator, he routinely reviews BSA/AML examination findings on state independent and joint examinations with federal regulators and administers related enforcement actions for BSA/AML deficiencies and weaknesses identified at his licensees.



## 3<sup>rd</sup> Annual AML Symposium

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