Meeting MENA’s Compliance Challenges

10–11 November 2019

Abu Dhabi, UAE

acamsconferences.org/mena
Meeting MENA’s Compliance Challenges

From Iranian sanctions to Dark Web criminal networks, Fintech to data analytics, today’s MENA-region AML and anti-financial crime managers must master unprecedented regulatory and technological shifts that are rapidly reshaping their profession. On 10–11 November 2019, join fellow compliance specialists from MENA and beyond to analyze current and future challenges, and share expert insights on developing risk-based action plans that meet regulatory expectations and protect institutional interests.

Top Sessions

- MENA Tech Trends: Optimizing AI, Machine Learning and Robotics for Stronger AML
- Sanctions Spotlight: Managing Challenges Concerning Iran and Other Jurisdictions
- Building Robust MENA-Centric Risk Management Models
- Building and Maintaining a Strong Culture of Compliance

Benefits of Attending

- ARRAY OF SUBJECTS: Immerse your team in a range of topics dedicated to salient anti-financial crime trends and regulatory changes, including the GDPR and Bahrain’s new data privacy law.
- MENA-SPECIFIC GUIDANCE: Acquire practical AML knowledge, such as sanctions, risk models, TBML and data management, designed specifically for professionals in the MENA region.
- TOP SUBJECT-MATTER EXPERTS: Learn from and collaborate with industry experts representing large to small banks, non-governmental organizations, and regulatory and law enforcement agencies.
- NETWORKING: Expand your network with fellow AML professionals and thought leaders from the public and private sectors, as well as innovators from Fintech entities, throughout MENA and beyond.
Who Attends

Professionals responsible for:
- Reporting and SAR/STR filing
- AML risk management
- Customer due diligence
- Transaction monitoring and system tuning
- AML audits
- AML training
- Sanctions management
- New product compliance
- Managing third-party payment processors
- Law enforcement
- Regulatory oversight

From these sectors:
- Accounting firms
- Banks
- Casinos
- Consulting firms
- Credit unions
- Financial services providers
- Insurance companies
- Law enforcement agencies
- Law firms
- Money services businesses
- Regulatory agencies
- Securities/investment firms
- Software/technology providers
- Universities
- Virtual currency exchangers

Conference Attendees’ Industry Experience

<table>
<thead>
<tr>
<th>Experience</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>11+ years</td>
<td>41%</td>
</tr>
<tr>
<td>1–5 years</td>
<td>33%</td>
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<tr>
<td>6–10 years</td>
<td>20%</td>
</tr>
<tr>
<td>Less than 1 year</td>
<td>6%</td>
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</tbody>
</table>

“I enjoyed every single moment of the conference. It was so beneficial and tackled many crucial aspects of the AML field.” – EBTISAM ABDULKARIM, CAMS, MANAGER, BAHRAIN ISLAMIC BANK

See What’s New

TECHNOLOGY CHALLENGES
Take a deep dive into the growing use of technological innovations, such as data analytics, Fintech and virtual currencies that are affecting the compliance function.

HOT TOPICS
You are in control. Choose topics you want our subject-matter experts to discuss during the Hot Topics session.

MENA AND THE NEW AML
Elevate your knowledge of the current AML landscape from Iranian sanctions to the evolution of regulations, such as data privacy laws.
“The conference was very informative and had great updates on the latest ‘hot topics’ in the compliance world. The panel members were amazing and had a lot of information which is really useful.” – SURAYYA AKEEL, CAMS, COMPLIANCE COORDINATOR, RAK INTERNATIONAL CORPORATE CENTRE
<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
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<tbody>
<tr>
<td>08.00 – 16.45</td>
<td>Registration Desk Open</td>
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<tr>
<td>08.00 – 16.45</td>
<td>Exhibit Area open</td>
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<tr>
<td>08.00 – 09.00</td>
<td>Networking Continental Breakfast in Exhibit Area</td>
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<tr>
<td>09.00 – 09.10</td>
<td>Welcome Remarks</td>
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<tr>
<td>09.10 – 09.40</td>
<td>KEYNOTE ADDRESS</td>
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<tr>
<td>09.40 – 10.55</td>
<td>PANEL DISCUSSION</td>
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<tr>
<td>10.55 – 11.25</td>
<td>Networking and Refreshment Break in Exhibit Area</td>
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<tr>
<td>11.25 – 12.40</td>
<td>CONCURRENT SESSIONS</td>
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<td></td>
<td>COMPLIANCE SYSTEMS</td>
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<td></td>
<td>MENA Tech Trends: Optimizing AI, Machine Learning and Robotics for Stronger AML</td>
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<td>AML ADVANCED TRAINING</td>
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<td>Data Privacy Complexities: Impacts of GDPR and Bahrain’s Data Protection Law</td>
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<tr>
<td>12.40 – 13.55</td>
<td>Networking Luncheon at the Abu Dhabi Global Market</td>
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<tr>
<td>13.55 – 14.55</td>
<td>CONCURRENT SESSIONS</td>
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<td></td>
<td>COMPLIANCE SYSTEMS</td>
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<td></td>
<td>Strategies and Tools for Managing 21st-Century TBML Risks in the MENA Region</td>
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<td>AML ADVANCED TRAINING</td>
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<td>Building and Maintaining a Strong Culture of Compliance</td>
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<tr>
<td>14.55 – 15.25</td>
<td>Networking and Refreshment Break in Exhibit Area</td>
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<tr>
<td>15.25 – 16.40</td>
<td>PANEL DISCUSSION</td>
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<tr>
<td>16.40 – 16.45</td>
<td>Closing Remarks</td>
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### Conference Day Two:
Monday, 11 November 2019

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<tr>
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<th>Session</th>
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<tbody>
<tr>
<td>08.00 – 16.10</td>
<td>Registration Desk Open</td>
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<tr>
<td>08.00 – 15.20</td>
<td>Exhibit Area Open</td>
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<tr>
<td>08.00 – 09.00</td>
<td>Networking Continental Breakfast in Exhibit Area</td>
</tr>
<tr>
<td>09.00 – 09.05</td>
<td>Opening Remarks</td>
</tr>
<tr>
<td>09.05 – 09.35</td>
<td><strong>SPECIAL PRESENTATION:</strong> Analysing Recent FATF Reviews to Obtain Insights on Ongoing AML/CTF Issues in the MENA Region</td>
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<tr>
<td>09.35 – 10.50</td>
<td><strong>Sanctions Spotlight:</strong> Managing Challenges Concerning Iran and Other Jurisdictions</td>
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<td>Networking and Refreshment Break in Exhibit Area</td>
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<tr>
<td>11.20 – 12.35</td>
<td><strong>CONCURRENT SESSIONS</strong>&lt;br&gt;<strong>COMPLIANCE SYSTEMS</strong>&lt;br&gt;MSB Spotlight: Addressing Specific AML and De-Banking Risks of MENA MSBs</td>
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<td><strong>CONCURRENT SESSIONS</strong>&lt;br&gt;<strong>COMPLIANCE SYSTEMS</strong>&lt;br&gt;Managing Risks Tied To Third-Party Payment Processors and Fintech Entities</td>
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<tr>
<td>16.05 – 16.10</td>
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AML ADVANCED TRAINING

If there’s one clear requirement for a long career in AML, it’s this: keep learning. Sessions in this track focus on highly skilled compliance specialists who are looking to stay at the top of their game. Featuring deep-dive sessions designed to further sharpen well-honed professional skills, these panels are aimed at experienced hands who plan to remain at the vanguard of their field.

10 November 2019 | 11.25 – 12.40
Data Privacy Complexities: Impacts of GDPR and Bahrain’s Data Protection Law
- Analysing GDPR and Bahrain DP Law regulatory requirements to identify and resolve systemic deficiencies and identify IT solutions for transforming KYC into a digital and data-driven function
- Formalizing GDPR and Bahrain DP Law compliance policies to address specific institutional risks, standardize training programs and ensure uniform privacy protection practices across enterprise
- Analysing privacy protection discordance of GDPR with existing regulatory norms such as Common Reporting Standard and FATCA to address potential conflicts in oversight requirements

Building and Maintaining a Strong Culture of Compliance
- Assessing the effectiveness of rules-based oversight, adequacy of training and management support to identify culture of compliance deficiencies and remediation needs
- Working with business line managers and front-line staff to craft culture of compliance strategies that address discrete AML risks of product lines, client profiles and business models
- Conducting periodic testing of your culture of compliance to ensure integration of changes in regulation, technology and risk to make systemic adjustments as warranted

11 November 2019 | 11.20 – 12.35
Compliance Case Studies: Analysing AML Deficiencies at Danske Bank and Other FIs
- Reviewing typologies around Danske Bank’s Estonia branch’s movement of billions of dollars of suspicious funds from Russia, Azerbaijan and Moldova into Western banking systems
- Examining Latvia’s ABLV Bank for lessons on oversight of correspondent banking and geopolitical risks and consequences of impeding regulatory investigations
- Detailing enforcement actions regionally and globally to highlight AML risks including willful non-compliance, inadequate AML infrastructure and non-disclosure of sanctions violations
AML KNOWLEDGE

In a world where the complexities and responsibilities AML professionals face grow daily, the services and expertise of vendors has never been more important. This track consists of sessions led by solutions providers, who share trend-tracking information on topics like artificial intelligence advances, machine learning and utilizing data analytics to strengthen risk management. At a time when no AML officer can do it all, these sessions offer insights on potentially productive partnerships you may be overlooking.

AML Knowledge Sessions are scheduled to take place on Monday, 11 November. Refer to https://www.acamsconferences.org/mena/program/ for an updated schedule.

COMPLIANCE SYSTEMS

It’s a simple truth of AML: A compliance program is only as strong as the internal systems that govern oversight. Whether the issue is TBML monitoring, investigating red flags or training front-line staff, these sessions emphasize practical solutions for bolstering AML systems, while providing invaluable insights on enhancing those strengths as regulatory demands and risk management needs change.

10 November 2019 | 11.25 – 12.40
MENA Tech Trends: Optimizing AI, Machine Learning and Robotics for Stronger AML
• Reviewing the e-KYC utility project to illustrate capacity for blockchain and other tech innovations to strengthen operating efficiencies and promote financial inclusion
• Matching AML goals with IT innovations to strengthen evaluation of tech systems and vendors, while identifying appropriately skilled workers and integrating legacy models
• Developing enterprise-wide protocols for sharing, protecting and updating data

Strategies and Tools for Managing 21st-Century TBML Risks in the MENA Region
• Complementing rules-based monitoring with data-driven risk management tools such as AI to strengthen oversight of TBML including monitoring and beneficial ownership verification
• Identify common typologies such as free zone abuses, undocumented commodities trading and inadequate beneficial ownership transparency to mitigate TBML risks
• Training front-line staff to detect, investigate and resolve red flags indicative of TBML such as invoice manipulation, anomalous transshipment routes and black market goods trafficking

11 November 2019 | 11.20 – 12.35
MSB Spotlight: Addressing Specific AML and De-Banking Risks of MENA MSBs
• Outlining MSB AML challenges in the MENA region such as KYC/CDD, sovereign risks, and front company abuses
• Reviewing MSB enforcement actions in MENA and elsewhere to identify and address an inadequate culture of compliance, weak BRO oversight and insufficient training
• Utilizing internal expertise and IT tools such as data analytics to mitigate AML risks and facilitate obtaining and retaining banking service relationships

11 November 2019 | 13.50 – 14.50
Managing Risks Tied to Third-Party Payment Processors and Fintech Entities
• Identifying AML issues involving third-party payment processors and Fintechs to ensure they meet institutional risk tolerance standards
• Constructing risk management models that address potential TPPP problems such as fraud and rogue merchant abuses to ensure adequate oversight resources
• Detailing updates regarding Arab Regional Payment System to assess potential applications for facilitating regional cross-border payments and settlements
PANEL DISCUSSIONS

Merriam-Webster says the definition of plenary is “complete in every respect.” And that is certainly the case with these panel discussions, which are designed to appeal to—well, everybody in attendance. Whether the discussion is a roundtable on recent regulatory shifts, an examination of recent enforcement actions, a deep dive on fighting fraud or a primer on preparing for a regulatory exam, these expert-led panels offer insights of value to all attendees.

10 November 2019 | 09.40 – 10.55
Re-Alining Anti-Financial Crime and CTF Oversight Protocols to Reflect Shifting Typologies and Risks
• Incorporating monitoring of TF practices involving social media, crowdfunding and cryptocurrency trading to enhance detection and resolution of red flags
• Reviewing initiatives such as EU beneficial ownership demands for art dealers and FATF guidance on trade in cultural objects to mitigate risks involving illicit antiquities and artifacts
• Collaborating with NGOs and law enforcement to leverage investigative resources and build staff awareness of growing risks such as those involving human trafficking

10 November 2019 | 15.25 – 16.40
Hot Topics: Where Attendees Ask Questions—and AML Experts Provide Answers
Join our expert panel as they provide authoritative answers and illuminating insights into questions and comments submitted directly by you, the audience. Four weeks before the conference, attendees will be invited to submit questions for our panelists. The session itself will provide an open forum and interactive discussion of value to anyone involved in AML or compliance. Whether the issue is the latest OFAC guidance, the EU 5th Directive or the latest MENAFATF recommendations on STRs and VASPs, this is your chance to be heard—and answered—on the subject of your choice.

11 November 2019 | 09.35 – 10.50
Sanctions Spotlight: Managing Challenges Concerning Iran and Other Jurisdictions
• Reviewing recent US changes on Iran sanctions to identify new requirements, ensure robust conformance to the OFAC SDN list and adjust oversight systems as needed
• Formalizing investigative protocols to bolster oversight of hidden sanctions risks such as dual-use goods, suspicious cryptocurrency use and transactions routed through high-risk jurisdictions
• Analysing divergent US and EU sanctions regimes to identify and resolve compliance conflicts relevant to MENA-based financial institutions

11 November 2019 | 15.20 – 16.05
Building Robust MENA-Centric Risk Management Models
• Tailoring risk-based models to enhance oversight of risks such as those linked to sovereignty, nature of business and types of preferred financial products and services
• Identifying proper technological and training tools to mitigate regional risks, including importation of bulk cash from higher-risk countries
• Validating model effectiveness related to data integrity, false positive mitigation and changes in risk environments in order to identify and rectify systemic deficiencies
CONFERENCE SPEAKERS

Amr Rashed
Keynote Speaker
Chair, Technical Assistance and Training Working Group (TATWG), Egmont Group, Head of International Cooperation, Egyptian Money Laundering Combating Unit (EMLCU)

Kieran Beer, CAMS
Special Presentation Speaker
Chief Analyst, Director of Editorial Content
ACAMS

Rick McDonell
Special Presentation Speaker
Former Executive Secretary
Financial Action Task Force (FATF)
Executive Director
ACAMS

Elsherif Abd-Elrazek,
CAMS-Audit,
Chief Executive Officer,
Compliance and Corporate Governance Group
National Bank of Egypt

Manoj Achhapalia
Vice President/Senior Manager
AML Compliance Group
Mashreq Bank

Tahir Ahmed
International Illicit Finance Policy Lead
Embassy, Abu Dhabi

Rajeev Ahya
Financial Crime
Subject Matter Expert
ACAMS

Shawki Ahwash, CAMS
Head of AML/CFT Sanctions Division (MLRO)
North Africa Commercial Bank sal

Dr. Salim Al-Ali
Assistant Professor, College of Law
United Arab Emirates University

Osama Al Rahma
Vice Chairman/Chief Executive Officer
Al Fardan Exchange

Nadine Al Shirawi, CAMS-Audit
Head of Compliance & MLRO
BBK

Muhammad Babar, CAMS
Global Head of Digital Compliance
MoneyGram

Madhavi Bhatia
VP Governance Compliance
First Abu Dhabi Bank

Lori Baker
Member of the Editorial Board
Journal of Data Protection and Privacy

Rowena Bethel
AML Expert
Ryja Consulting

Nephi Camacho
Assistant Attaché Dubai Homeland Security Investigations (HSI)
The Association of Certified Anti-Money Laundering Specialists® (ACAMS®) is a member of Adtalem Global Education (NYSE: ATGE), a global education provider headquartered in the United States. ACAMS is the largest international membership organization dedicated to enhancing the knowledge and skills of anti-money laundering (AML) and financial crime prevention professionals from a wide range of industries. Its Certified Anti-Money Laundering Specialist (CAMS) certification is the most widely recognized AML certification among compliance professionals worldwide. Its new Certified Global Sanctions Specialist (CGSS) certification commences in January 2020 and study materials are available from October 2019. Visit acams.org for more information.

With information on nearly 300 million companies, we are the resource for company data. We capture and treat private company information for better decision making and increased efficiency. Our detailed, reliable information for third-party due diligence, AML and KYC compliance helps you minimize reputation damage and risk exposure.

Diligencia is the most sought-after provider of company information in the Middle East and Africa. We use advanced technology and human insight to gather data on companies in territories where public domain information is not readily available. Come and see us at the conference — we’ll be showcasing our online platform, ClarifiedBy.com.

Dixtior is a global provider of third-party risk management and regulatory compliance solutions. Working with clients across the globe, it delivers high-quality risk data, research tools, due diligence services and compliance-led workflow solutions to help organizations meet regulatory requirements related to anti-money laundering, sanctions, anti-bribery and corruption and trade finance.

FinScan uniquely brings more than 50 years of experience in the development of data quality, data matching and linking, and name screening technologies. FinScan is the only AML platform with a built-in data quality engine for unparalleled accuracy, and transparent matching algorithms for easier configurability and explainability to regulators. These features minimize false positives while reducing the risk of missing true hits. FinScan's comprehensive offerings include sanctions and PEP screening, beneficial owner due diligence, transaction screening and monitoring, and ID validation capabilities. FinScan can be deployed via on-premise, SaaS, or web services to meet our clients' data security, data privacy, and efficiency requirements.
EXHIBITOR
Grant Thornton

EXHIBITOR
Access to transaction details is a major obstacle for compliance officers following intensified regulatory scrutiny. INTIX helps compliance teams access transaction details both archived and real time. INTIX also monitors internal transactional flows in real time for fraudulent activities such as tampering or injecting payment instructions in the internal processing chain.

EXHIBITOR
LexisNexis® Risk Solutions harnesses the power of data and advanced analytics to provide insights that help businesses and governmental entities reduce risk and improve decision-making. We provide data and technology solutions for a wide range of industries, to effectively address the dynamic and complex demands of Financial Crime Compliance.

EXHIBITOR
SWIFT is a global member owned cooperative and the world’s leading provider of secure financial messaging services. We provide our community with a platform for messaging and standards for communicating, and we offer products and services to facilitate access and integration, identification, analysis and regulatory compliance.

EXHIBITOR
Thomson Reuters

“The conference was very enriching and provided members with a very good exposure to the new challenges in the compliance field.” – NADINE GHOSN EID, CAMS, SENIOR MANAGER—HEAD OF COMPLIANCE DEPARTMENT, CSCBANK SAL
ACAMS

Main Conference: 10–11 November 2019

Pricing and Offers

<table>
<thead>
<tr>
<th></th>
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<tr>
<td>MEMBER</td>
<td>US$1,695</td>
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<tr>
<td>NON-MEMBER</td>
<td>US$1,795</td>
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Continuing Education Credits

ACAMS members can receive 10 CAMS credits for attending this event.

Rosewood Abu Dhabi
Al Maryah Island
PO Box 41184
Abu Dhabi, UAE

A block of rooms at the Rosewood Abu Dhabi has been reserved at a special rate for this event. The last day to reserve rooms at the group rate is 16 October 2019, or until the room block is sold out. Due to the high demand for rooms, we recommend that you book your room reservation as early as possible.

https://www.acamsconferences.org/mena/#venue