AML&FINCRIME TECHFORUM

4th of December 2024
One America Square, London

Agenda

Time	Session
8:00am **[60 minutes]**	**Registration and Networking Breakfast**
9.00am **[10 minutes]**	**Welcome to the AML & FinCrime Tech Forum 2024** **Speaker:** Richard Sachar, Director, FinTech Global
9:10am **[10 minutes]**	**Keynote Address – AI & Advanced Analytics in Financial Crime: The Regulatory Use-Cases** **Speaker:** Edmund Towers, Head of Advanced Analytics & Data Science Units, FCA
9:20am **[45 minutes]**	**Keynote Panel Discussion – Navigating the Future of Financial Crime: Costs, Technology, and Global Threats in 2024 and Beyond** 1. As we come to the end of 2024, how significant is the cost of financial crime compliance for firms and what seem to be the biggest drivers of expenditure here? 2. How have firms responded to the Economic Crime and Corporate Transparency Act? What are the largest changes that firms have enacted & what lessons have been learnt? 3. What are the biggest opportunities for technology transformation across the Financial Crime Compliance & AML landscapes? E.g., AI, Real-time monitoring techniques, NLP, & Blockchain. 4. What organization-wide challenges are we seeing in managing data effectively, from collection and storage to accessibility and usage, and how can these impact compliance efforts? 5. With an increasing focus on entities & beneficial ownership, how are firms reorienting approaches to FCC and AML to better piece together a single view of the customer/transaction? 6. As we look beyond our waters, what trends are we seeing when it comes to prominent threats & the actions of illicit actors on the horizon? What tools & strategies do you predict will be necessary to improve the fight? **Moderator:** • Michael Hipwell, Former EMEA Head of Markets Compliance at Wells Fargo **Speakers:** • Adrianna Fabijanska, Global Head of WB FCC Financial Markets and Products, ING • Carly Blades, Managing Director - Head of Europe and APAC AML (UK MLRO) & Global GBM AML Governance, Scotiabank • Ronya Naim, Head of Financial Crime Compliance, ClearBank
10.05am **[20 minutes]**	**Keynote Presentation – Shining the Spotlight on the Assets of Sanctioned Subjects** **Speaker:** • Vera Akiotu, Director of Financial Crime Compliance Proposition, Dow Jones
10:25am **[35 minutes]**	**AM Networking Break**

11:00am **[45 minutes]**	**Panel Discussion – Navigating KYC: Enhancing Compliance and Client Experience in the Onboarding Journey** 1. What are the primary challenges firms face in ensuring robust KYC compliance during the customer onboarding process? 2. How can firms balance effective KYC procedures with enhancing the overall client experience? 3. How have firms approached the use of digital identity platforms? 4. What do AI and machine learning models offer for improving the onboarding process, and what considerations should firms keep in mind when adopting these technologies? 5. In what ways are firms managing the extensive data requirements for thorough and accurate client screening during onboarding? 6. What ongoing challenges do firms encounter in monitoring clients after the initial onboarding phase? **Moderator:** • Sally McCarthy, Head of Financial Crime – Digital, FCMB UK **Speakers:** • Sadeque Ahmed, Executive Director, Product Lead - Client Onboarding & KYC Platform, JP Morgan & Chase • Mitul Malde, Head of Correspondent Banking and Onboarding, Ghana International Bank • Tamsin Bury, Global Head of Client Onboarding Services, RBC Capital Markets • Andrea Ricotti, VP Sales Director EMEA - Global Channel Development, expert.ai
11:45am **[20 minutes]**	**Presentation – Fighting Financial Crime & Protecting Data Privacy Through Responsible Data Sharing: A Path Forward** **Speaker:** • Vivienne Artz, Co-Chair - Data Privacy Expert Group, Global Coalition to Fight Financial Crime
12:05pm **[45 minutes]**	**Panel Discussion – Transaction Monitoring Challenges: Tackling Compliance Pressures with Tech Innovation** 1. What are the biggest challenges and pressures facing transaction monitoring teams today? 2. How can firms achieve a more contextual transaction monitoring, with the aim of achieving a single view of the customer / entity being monitored? 3. What are the practical use-cases of AI and machine learning in transaction monitoring? 4. As AI plays a larger role in AML, how can organizations ensure transparency, explainability, and fairness in AI-driven transaction monitoring systems? 5. What regulatory changes are organizations anticipating in the space and how can we encourage collaboration with regulators to address some of the issues facing institutions? 6. Broadly, what can the whole industry do (financial institutions, regulators and technologies) do to further proactively fight financial crime and move away from any sense of a 'tick-box' culture? **Moderator:** • Aisling Twomey, Senior Fincrime Manager, Business Banking, Sanctions and SARs, Monzo **Speakers:** • Anil Gopaul, Head of Economic Crime Innovation, Nationwide Building Society • Ryan Caruana, Group Chief AFC Officer & MLRO, Bank of Valletta • Colin Whitmore, Financial Crime Strategy, Innovation and Design Lead, NatWest Group
12:50pm **[65 minutes]**	**Networking Lunch**
1:55pm **[40 minutes]**	**Panel Discussion – Tech-Driven Strategies for Modern Fraud Prevention & Detection** 1. What types of fraud are emerging as the biggest threats for counter-fraud teams? What aspects of them are most problematic? 2. How can firms utilize advanced machine learning models to improve their fraud detection strategies? How do these work as new & sophisticated techniques of fraudsters emerge? 3. What strategies should organizations employ to best manage and integrate relevant data during the fraud detection & investigation processes? 4. With increased regulatory focus on APP Fraud, how have organizations adapted their prevention and detection measures for mobile applications? 5. Looking towards the future, what can the industry do to stay ahead of evolving fraud tactics, for example with the increased use of AI-based operations to commit fraud? **Moderator:** • Erik Morgan, Group Financial Crime Prevention - Lead Global Customer Risk Model Team, SEB Bank **Speakers:** • Aaron Elliott-Gross, Global Director of Product Compliance, Wise • Mark Thynne, Senior Manager Enforcement and Compliance Monitoring, Payment Systems Regulator • Kamlesh Harry, Director - Fraud Risk, Payments & Digital, Standard Chartered Bank

2:35pm **[40 minutes]**	**Panel Discussion – Mastering Sanctions Compliance: Tools, Tactics, and Trends** 1. What key developments in governmental sanctions regimes have posed the most significant challenge for institutions in terms of compliance? 2. What scale has the cost of sanctions compliance reached for firms as we reach the end of 2024? 3. What are the biggest challenges in ensuring real-time accuracy and up-to-date customer data in sanctions screening? 4. How can organizations balance automation with the need for human oversight in sanctions compliance? 5. How can firms manage the sheer volume of data required for effective sanctions compliance? 6. As we look to 2025, what sanctions evasion tactics are becoming more worrisome and how can financial institutions stay ahead of these evolving tactics? **Moderator:** • Cynthia Borg, Head of Financial Crime Compliance, APS Bank **Speakers:** • Ciaran Askin, Global Head of Financial Crime, Janus Henderson Investors • Stephen Alsace, Global Head of Sanctions, RBC • Fiki Bailey, Global Financial Crime Senior Manager, Aviva Investors
3:15pm **[30 minutes]**	**PM Networking Break**
3:45pm **[20 minutes]**	**Presentation – Unmasking the Hidden: Tracing Transaction Patterns & Transport Trails to Combat Human Trafficking** **Speaker:** • Anthony Gregory, Team Lead - AML Investigations, Adyen
4:05pm **[40 minutes]**	**Panel Discussion - AI in AML & Financial Crime Functions: Best Practices, Integration Strategies, and Future Trends** 1. How has AI transformed or enhanced specific aspects of compliance or operations within the Financial Crime & AML space? What were the key factors here that led to these successes? 2. What are some best practices for integrating new AI tools into existing frameworks / processes? 3. How do you determine the right level of automation versus human involvement in tasks? 4. What strategies can organizations use to ensure their data is accurate, complete, and useful in order to maximise the effectiveness of AI tools? 5. How can financial institutions collaborate with technology providers and regulators to improve the effectiveness of AI in compliance? What role do industry partnerships play in advancing these efforts? 6. How might AI evolve to address future threats in financial crime? What emerging technologies or trends should institutions be watching to stay ahead of new risks? **Moderator:** • Mario Menz, Advisory Board Member, The Institute of Money Laundering Prevention Officers **Speakers:** • Rohan Basu, Global Head of Operations, Wise • Ashley Bostel, Head of Financial Crime Analytics, NatWest Group • Kevin Newe, Head of Illicit Finances Threats, HM Revenue and Customs
4:45pm **[60 minutes]**	**Networking Drinks Reception**
5:45pm	**End of Forum**