

**JULY - DECEMBER 2011**



**Piece your AML/CTF needs together with focused training:**

- Learn from real-life case studies from private and public sector experts
- Cross-train your risk, fraud and compliance teams
- Stay on top of the latest regulatory changes and newest AML best practices
- Fortify your team's AML controls with robust educational programs

[go.ACAMS.org/AMLTraining](http://go.ACAMS.org/AMLTraining)

MEDIA PARTNERS



**JULY**

Thursday, July 28, 2011 | 12:00 – 2:00 PM EST

LEVEL: Intermediate

**Managing Your Online Channel to Prevent Payment Fraud**

Attend this web seminar to learn the signs of fraud payments and how you can identify them before payments are sent. Speakers will discuss the current threats against your bank's online payments channel and some ways to effectively implement controls to help mitigate those threats. Learn practical tips you can implement immediately without high IT costs or expensive anti-fraud systems that help protect your commercial customers' accounts. In addition, pending litigation may redefine what is "commercially reasonable." Hear from industry experts about what has worked for their institution as well as from law enforcement about the magnitude of the problem with suggested responses.

**AUGUST**

Thursday, August 4, 2011 | 12:00 – 2:00 PM EST

LEVEL: Intermediate

**Trust and Corporate Service Providers: Helping to Combat Money Laundering and Attract New Business in the Caribbean**

Using an offshore company for international trade and business makes sense for many companies and individuals who cross borders with goods and services. Many businesses in other jurisdictions see profit increases as well as significant cost savings because of tax breaks. There are challenges, however, to properly setting up an off-shore company; companies often seek the assistance of Corporate Service Providers. While most businesses seeking offshore outlets are legitimate, it can also attract illegal activity. Attend this session to hear how CFATF partnered with CSPs to be the first line of defense to detect money laundering and help boost the economies of many Caribbean jurisdictions.

Wednesday, August 10, 2011 | 12:00 – 2:00 PM EST

LEVEL: Intermediate/Advanced

**Effectively Managing Your AML Quality Assurance Program**

Regulator expectations for AML Quality Assurance programs are increasing to essentially require a fully developed AML audit program. Previously, regulators simply posed high-level questions about a bank's QA program, but compliance officers are finding they are now expected to offer a detailed analysis of their QA program's effectiveness, quality and timeliness. How can you prepare for this transition to ensure you have an appropriate system in place? Attend this web seminar to learn strategies to develop and/or strengthen your bank's QA program, review current regulations and guidelines to be able to perform an acceptable quality assurance review in accordance with your institution's AML policies and procedures.

REGISTER TODAY AT [go.ACAMS.org/AMLTraining](http://go.ACAMS.org/AMLTraining)

**ACAMS members \$195**  
**Non-members \$295**

Wednesday, August 24, 2011 | 12:00 – 2:00 PM EST

LEVEL: All

**MSB Focus on Foreign Remittances: On-Boarding New Agents and Providing Tools for Enhanced Due Diligence**

As part of the landmark federal financial reform legislation enacted in 2010, MSBs are required to capture information on customers making foreign remittances. This new guideline also extends to agents — the MSB licensee may be liable for the acts of its independent sales outlets. As MSBs weather this storm of increasing enforcement, providing your agents with effective EDD procedures and tools can be your most critical defense to avoid violations. Register for this web seminar to hear seasoned experts share practices all MSBs must adopt to avoid penalties that are quickly becoming commonplace in the industry. In addition, insight into the latest MSB industry trends will be analyzed to provide a roadmap for enhancing your compliance program.

**SEPTEMBER**

Friday, September 9, 2011 | 12:00 – 2:00 PM EST

LEVEL: All

**9/11, Ten Years After: A Retrospective for the Financial Services Sector**

The horrific criminal acts of September 11th will never be forgotten nor should they be. For the financial sector, the response to that day has resulted in the USA Patriot Act, increased enforcement actions, international organizations such as FATF leading global efforts to produce typologies and other essential guidance.

Join us for an educational and emotional look back at the past ten years. Panelists who were directly involved in policies, legislation, and investigations surrounding that fateful day will discuss the 9/11 Commission Report, the financial activities leading up to this world changing tragedy and what lies ahead.

*ACAMS will donate part of the proceeds from this webinar to the families of the 9/11 responders.*

**Special FREE Seminar**

Wednesday, September 14, 2011 | 12:00 – 1:00 PM EST

LEVEL: All

**Financial Crime Trends: What You Should Know About Credit/Debit Card Fraud**

Card fraud has become a significant problem for financial institutions around the globe and is expected to increase as consumers continue to rely on both debit and credit cards. This informative web seminar will review emerging and international trends for this financial crime and discuss how the anatomies of various card fraud schemes—debit-card fraud, in particular—have evolved to an unprecedented level of sophistication and orchestration. Presenters will also highlight how detection of common point of compromise is crucial to the industry's efforts to curtail this growing epidemic.

Sponsored by:



**OCTOBER**

**CASE STUDY**

Wednesday, October 5, 2011 | 12:00 – 2:00 PM EDT

LEVEL: Intermediate/Advanced

**MSB Focus: The Team Approach to Winning the Compliance Race**

In 2010, the BSA/OFAC compliance office of the US Postal Service received a mandate to implement a new national compliance program at its 32,000 post office retail locations and six international service centers. The project presented many challenges, including working with multiple stakeholders and conflicting regulatory constraints in a tight timeframe of less than six months. Attend this web seminar to hear the results, presented as a case study, with defined metrics. You will review a checklist to successfully implement a national compliance program with tight time constraints. Attendees will take away helpful tips to work with federal regulators, how to define and resolve legal and privacy issues, and how to break down internal and external systems in a cross-functional effort to achieve compliance goals.

**CASE STUDY**

Wednesday, October 12, 2011 | 12:00 – 2:00 PM EDT

LEVEL: All

**Choosing an Automated BSA/AML Monitoring System – A Banker's Perspective**

If your institution is considering the purchase of an automated monitoring system, this is a must-attend web seminar. You will learn a step-by-step process from two bank practitioners on real-world successes and mistakes. Speakers will share their recent experiences evaluating, selecting and implementing an automated BSA/AML monitoring system, and offer best practices, including choosing various companies, requesting bids, analyzing and comparing the companies, and recommending to management which company to purchase. In addition, speakers will field your questions and discuss additional lessons learned: discerning what vendors describe vs. what is reality; configuration vs. customization; making the choice to customize to fit current processes vs. changing the process to avoid customization; and the pros and cons of using a consultant and challenges of contract negotiation.

**Special FREE Seminar**

Thursday, October 20, 2011 | 12:00 – 2:00 PM EDT

LEVEL: All

**Continuing the Good Fight: Next Steps to Combat Human Trafficking and Smuggling**

This session is the culmination of a successful series on Human Trafficking and Smuggling. Attend this session to hear a practical and strategic discussion on steps AML professionals can take to continue to combat this global epidemic.

Expert panelists representing government, law enforcement and financial institutions and will address attendee questions.

Sponsored by:

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## ACAMS CHAPTER WEBINARS

### FREE AUSTRALASIAN WEB SEMINARS\*

#### Courtesy of the ACAMS Australasia Chapter

For additional program and speaker information, visit  
[go.ACAMS.org/australasia](http://go.ACAMS.org/australasia)

**Wednesday, September 7, 2011 | 12:00 Noon – 1:00 PM Eastern Australia  
2:00 PM – 3:00 PM New Zealand**

LEVEL: All

#### The NZ Supervisory Approach – Understanding the Impact of the New Regulations

The NZ government is putting the finishing touches on the country's AML regulations as the 2012 deadline for compliance with the new regime approaches. Following consultation with industry in November 2010, the government agreed to make a number of "minor changes" to the regulations under the AML/CFT Act 2009. The reforms that industry advocated included the speeding up of the publication of codes of practice to give reporting entities more time to put their compliance systems and controls in place; clarification of the exemptions for workplace-based superannuation schemes, securities registries, lawyers, accountants, conveyancing practitioners and real estate agents. In June 2011, the New Zealand Cabinet agreed to make several key changes to the AML/CFT regulations to take account of these industry-backed reforms. Key industry and government leaders will discuss these reforms and the impact they will have on everyday practice.

**Tuesday, September 13, 2011 | 12:00 Noon – 1:00 PM Eastern Australia  
2:00 PM – 3:00 PM New Zealand**

LEVEL: All

#### The Remittance Sector: Understanding the Legislative Impact of the Prevention of People Smuggling

Australian law enforcement agencies have identified international funds transfer services provided by remittance dealers as the primary method used to pay the organisers of people smuggling ventures. This legislation amends the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 to extend the regulatory regime for remittance dealers and providers of remittance networks. The amendment introduces changes to obligations imposed upon Remittance Network Providers and their Affiliates as well as Independent Remittance Dealers. Join this informative session to hear a panel of government and industry experts discuss the impact of this new regulatory regime.

**Tuesday, October 18, 2011 | 12:00 Noon – 1:00 PM Eastern Australia  
2:00 PM – 3:00 PM New Zealand**

LEVEL: All

#### The Gambling Sector and AML/CTF – What Are the Major Issues?

In this session, speakers will address how gaming and wagering are frequently linked to money laundering and terrorist financing issues. Attendees will hear a review of recent cases, regulatory responses and significant issues in administering AML/CTF programs for gambling services business. Current issues such as online gaming and cross-border regulation will also be discussed.

\*All events will take place on Eastern Australia time.

Visit [go.acams.org/australasia](http://go.acams.org/australasia) to register!

## ACAMS WEB SEMINARS

### NOVEMBER

**Thursday, November 3, 2011 | 12:00 – 2:00 PM EDT**

LEVEL: All

#### Conducting Internet Investigations to Support Customer Due Diligence Processes

Join us for an engaging and informative seminar. You will learn the most current research techniques to be more efficient in your institution's AML investigations and how to manage that information. You will also learn how to utilize the Internet to locate and create an entire profile on an individual or company. Expert presenters will demonstrate how you can use the Internet in a more effective way as an open source/competitive intelligence tool. In addition, attendees will learn advanced techniques to mine data using different search tools to uncover hidden information as well as strategies for filtering, analyzing, and organizing research data.

**Wednesday, November 9, 2011 | 12:00 – 2:00 PM EDT**

LEVEL: All

#### Securities Focus for Introducing Broker-Dealers: Customer Identification Program (CIP) Challenges and Strengthening KYC, CDD and EDD Processes

Attend this interactive web seminar to benchmark your firm's CIP policies and requirements with your peers and hear KYC/CDD/EDD best practices. Speakers will focus on specific procedures, systems and processes to mitigate risk when opening accounts for non-resident aliens and business entities. In addition, this web seminar outlines the necessary steps to design and implement a successful KYC program in the broker-dealer/investment advisor community. Current requirements from FINRA and other agencies will be profiled showing the increasing regulatory pressure in the securities markets to align due diligence techniques with the established AML requirements. Speakers will address anticipated changes in the regulatory landscape impacting the securities arena and offer guidance to market participants on how to enhance their AML/CTF programs to meet these ever changing needs.

## ON-DEMAND TRAINING SUBSCRIPTION

An ACAMS On-Demand Training Subscription provides superior quality, web-based AML training. Facilitated through a state-of-the-art LMS (Learning Management System), an On-Demand subscription provides the robust training requirements for your entire compliance department, including:

**Wednesday, November 30, 2011 | 12:00 – 2:00 PM EDT**

LEVEL: All

#### Fraud and Money Laundering: Detecting the Links in the Criminal Cycle

Most bank compliance professionals accept the undeniable link between fraud and AML case typologies. Many times, the source of the funds utilized in common money laundering schemes has its roots in a fraud scheme. This nexus requires an in-depth look at how common fraud schemes operate and thus facilitate the money laundering cycle. Panelists will discuss this trend, highlighting the overlap between criminal proceeds being laundered while new illegitimate funds are generated simultaneously. You will hear current criminal ring cases and new illegal methods, as well as hands-on insight from the investigators with recommendations on creating procedures to address these issues. Join us to learn how you can strengthen your institution's risk process to prevent fraud, money laundering and/or both.

### DECEMBER

**Friday, December 1, 2011, 2011 | 12:00 – 2:00 PM EDT**

LEVEL: Intermediate/Advanced

#### Securities Focus: Understanding Recent Enforcement Actions On Micro-Cap and Low-Priced Securities

There have been a number of enforcement actions around unregistered securities; regulators and law enforcement have increased their scrutiny of micro-cap/low-priced securities. Panelists from the securities industry as well as AML professionals who can speak to regulatory and law enforcement issues will discuss recent enforcement actions, the FINRA Notice to Members 09-05 and the risks associated with fraud around low-priced securities.

**Wednesday, December 7, 2011 | 12:00 – 2:00 PM EDT**

LEVEL: Intermediate/Advanced

#### Assessing Customer Risk for Corporate Clients: Under- standing the Shift in Regulatory Expectations

Join an expert panel of banks and regulators to discuss the examination trend of rigorous oversight concerning reviewing corporate customers. Many banks have found that regulators are increasingly aggressive in criticism regarding exams around compliance and multinational corporations. Panelists will provide insight on this shift and how to assess risk for corporate clients as well as their subsidiaries and affiliates in this changing regulatory environment. Attendees will benefit from seeing the types of test questions that may be posed by examiners, understanding strategies to assess their customer base, and hearing a review of various risk models for corporations.

## ACAMS LIVE CHATS

### FOR MEMBERS ONLY

Live Chats are free one-hour briefings exclusively for ACAMS members led by industry experts addressing key challenges shared by AML/CTF and financial crime professionals around the world. Participants have the unique opportunity to ask questions to gain insight on topics ranging from regulatory and sanctions updates to emerging trends in financial crime to global AML/CTF efforts.

**Wednesday, July 13, 2011 | 12:00 – 1:00 PM EST**

LEVEL: All

#### 2011 Mid-Year Regulatory Update

Join our panel of industry and agency experts as they evaluate the latest challenges, interpretations and trends affecting the AML community and beyond. Speakers will discuss recent enforcement actions, providing insight on legislative challenges such as Dodd-Frank, FATCA, and related proposals, as well as identifying emerging risks from economic pressures and other outside factors. ACAMS members should take advantage of this valuable opportunity and join this discussion so you can discover what challenges remain for the second half of 2011.

### CASE STUDY

**Wednesday, October 26, 2011 | 12:00 – 1:00 PM EST**

LEVEL: All

#### Emerging Trends in Financial Crime: Counterfeit Trade – The Next Big Threat

The economic impact of the counterfeit trade of consumer goods and pharmaceuticals is staggering and quickly becoming a means to fund organized crime and terrorism. Join us for an enlightening discussion on this increasingly common crime. Presenters will walk through actual case studies to demonstrate the methods counterfeiters use, its impact on free market economies, and the threat to human lives. The discussion will culminate with the techniques used by law enforcement and AML professionals to combat trafficking counterfeit goods and what will be required to stop this criminal activity.

**Wednesday, December 14, 2011 | 12:00 – 1:00 PM EDT**

LEVEL: All

#### Understanding the Challenges and Opportunities of Global Banking and Trade-Based Finance

With economic reform in many global regions, US financial institutions have a number of business opportunities to expand to new markets, especially in China and India. In this Live Chat, participants will learn about the complexities of banking in China, the growth of trade-based finance with India, and how US and international regulations and sanctions affect these relationships. A panel of experts will outline China's business model of banking as well as the convergence between China and the western world. In addition, speakers will address the rapid growth of trade-based finance with India as a result of globalization and the risks and opportunities of entering this market.