

**WEDNESDAY, May 2, 2018**

**7:30 – 8:30 Registration & Continental Breakfast**  
REGIMENTAL ROOM – 10<sup>TH</sup> FLOOR

**8:30 – 9:00 Welcome**  
**Commandant's Room**  
Camille Catalano & Anthony Orlando, WCAMLF  
Cindy Chen, ASAC, IRS-CI  
Michael Allen, Marines' Memorial Club

**9:00 – 9:45 Keynote**  
**COMMANDANT'S ROOM – 10<sup>TH</sup> FLOOR**  
Timothy White, Chairman WCAML Forum  
Kenneth Blanco, FinCEN Director

**9:45 – 10:00 Presentation of Award**  
**COMMANDANT'S ROOM – 10<sup>TH</sup> FLOOR**  
Anthony Orlando, Director, IRS-CI NCIU  
Cindy Chen, ASAC, IRS-CI

The Internal Revenue Service, Criminal Investigation will honor a member of the private-sector who has been instrumental in a recent case.

**10:00 – 10:15 Networking Break**  
REGIMENTAL ROOM – 10<sup>TH</sup> FLOOR

**10:15 – 11:45 What's Trending in Scams, Frauds and Schemes**  
**COMMANDANT'S ROOM – 10<sup>TH</sup> FLOOR**  
Anthony Orlando, IRS-CI  
Meryl Lutsky, NYS Attorney General's Office

Back by popular demand!! We thought it was important to bring awareness to the continuing scams and fraud schemes law enforcement is working on. This presentation will provide timely information regarding the many different scams and schemes currently used to defraud individuals and businesses of assets and personal identifying information. These scams and schemes also include both real and fake cryptocurrency investments and exchange frauds. In addition, this presentation will explore the difficulties financial institutions face in timely identifying suspicious transactions and law enforcement faces in identifying and prosecuting the fraudsters.

**11:45 – 1:15 Lunch**  
CRYSTAL BALLROOM & LOUNGE – 11<sup>TH</sup> FLOOR

**1:15 – 2:30 The Evolution of Investigations: Cybersecurity and AML**  
**COMMANDANT'S ROOM – 10<sup>TH</sup> FLOOR**  
Erin O'Loughlin, Western Union - Moderator  
Benjamin Wallinger, US Secret Service  
Sean Zadig, Oath

With the ever-evolving nature of financial crimes – from the old fashioned bank robbery to phishing attacks that lead to stolen financial information on the dark web -

financial institutions and Governments need to develop their investigations units to impede these criminals. This panel will discuss how to bring cyber investigations, to include the TOR (The Onion Router) network, into your company's investigative workflow

**2:30 – 2:45 Networking Break**  
REGIMENTAL ROOM – 10<sup>TH</sup> FLOOR

**2:45 – 4:00 Human Trafficking Panel**  
**COMMANDANT'S ROOM – 10<sup>TH</sup> FLOOR**  
Nancy Lake, Atlantic Community Bankers Bank  
Orla Furey, Cambridge Savings  
Sande Bayer, US Bank

The panelists will be sharing best practices and how to identify potential trafficking transactions.

**4:00 – 4:15 Stretch and Change Speakers**

**4:15 – 5:30 Case Study – Applying AML & FinCEN Tools to Complex Financial Investigations**  
**COMMANDANT'S ROOM – 10<sup>TH</sup> FLOOR**  
Kevin Lowell, US Department of Justice - Criminal Division  
Allan Medina, US Department of Justice- Criminal Division

This presentation will walk through a case study on an adjudicated Ponzi scheme investigation. The presentors will provide Red Flags when reviewing new account within your financial institution and show the importance of FinCEN tools within a criminal investigation.

**5:30 – 6:30 Hosted Networking Reception**  
CRYSTAL LOUNGE – 11<sup>TH</sup> FLOOR

**THURSDAY, May 3, 2018**

**7:30- 8:30 Continental Breakfast**  
REGIMENTAL ROOM – 10<sup>TH</sup> FLOOR

**8:30 – 10:00 Regulator Panel**  
**COMMANDANT'S ROOM – 10<sup>TH</sup> FLOOR**  
Tom Fleming, Fleming & Associates – Moderator  
Bryan Wampler, FDIC  
Darlene James, OCC  
Matthew Newman, DBO  
Rob Triano, FRB

In this session you will have an opportunity to ask your Regulators questions that keep you up at night! Hear about the Hot Topic, Newest Trends and Best Practices

**10:00 – 10:15 Stretch & Change Speakers**

**10:15 – 11:15 The Life and Challenges of a CEO**  
**COMMANDANT'S ROOM – 10<sup>TH</sup> FLOOR**  
Mark Borrecco, Rabobank, N.A.

Mark Borrecco provides insight on the challenges of a CEO. Tone at the Top, ensuring resources and adequate tools are provided to all to ensure compliance.

**11:15 – 12:15 Congressional Review of the BSA/AML/Sanction Landscape in 2018**  
**COMMANDANT'S ROOM – 10<sup>TH</sup> FLOOR**  
John Byrne, AML Rightsource  
Dennis Lormel, DML Associates

While it has been many years since Congress has seriously addressed the myriad of AML laws, regulations and related issues, 2018 appears to be a time for review. With a new focus on perceived or actual regulatory burdens, it is essential that “**ALL stakeholders**” of the AML infrastructure seriously discuss how achieve the original goals of these laws---detecting and reporting possible abuse of the financial sector to commit crime. This session will cover current legislative and policy proposals and attempt to present all sides to a challenging but important debate. Whether it involves SARs, CTRs, FinTech, Sanctions, Beneficial Ownership or regulatory expectations, two long term members of the AML community will both give you their candid assessment of where we are and seek advice and counsel from our audience

**12:15 – 1:30 Lunch**  
CRYSTAL BALLROOM & LOUNGE – 11<sup>TH</sup> FLOOR

**1:30 – 2:30 KYC: Know Your Crowdfunding**

**COMMANDANT'S ROOM – 10<sup>TH</sup> FLOOR**

Melissa Strait, Stripe  
Delia Pawelke, Stripe

This session will provide an introduction to crowdfunding and how banks may see it manifest in their portfolios. It will also provide practical tips on detecting red-flags and mitigating risk.

**2:30 – 2:45 Networking Break**

**REGIMENTAL ROOM – 10<sup>TH</sup> FLOOR**

**2:45 – 3:45 Human Trafficking – Working Together**

**COMMANDANT'S ROOM – 10<sup>TH</sup> FLOOR**

Steven Jesse Corral, Alameda County District  
Vanessa Russell, Love Never Fails Us

This case study is a successful example by Law Enforcement and inspiring survivor stories.

**3:45 – 4:00 Stretch & Change Speakers**

**4:00 – 5:00 Case Study – Operation White Suit**

**COMMANDANT'S ROOM – 10<sup>TH</sup> FLOOR**

Bryan Wong, IRS-CI  
William Frentzen, US Attorney's Office, Northern District of California

This case study involved narcotics trafficking, public corruption and murder. Money was laundered from the sale of illegal narcotics, alcohol and cigarettes.

**5:00 – 7:00 Hosted Networking Reception**

**CRYSTAL LOUNGE – 11<sup>TH</sup> FLOOR**

Prize Drawings

\*MUST BE PRESENT TO WIN\*

**FRIDAY, May 4, 2018**

**7:30 – 8:30 Continental Breakfast**

**REGIMENTAL ROOM**

**8:30 – 9:50 The Evolution of Terrorist Financing Methods: From Hawala to Virtual Currency**

**COMMANDANT'S ROOM – 10<sup>TH</sup> FLOOR**

Dennis Lormel, DML Associates LLC

Terrorism is a centuries old problem. It has evolved with time. Likewise, methods of terrorist financing have evolved with time and technology. From Hawala to virtual currency, whether its cash or bitcoin, funding mechanisms have evolved. The one constant is that terrorists require funds to sustain their operations. They will take advantage of every funding source and every funding mechanism they can gain access to finances. This compelling session will discuss a variety of financing mechanisms and how they have evolved in 2018 to facilitate terrorist operations. This presentation will address historic, current and emerging financing mechanisms and how to penetrate and disrupt these methods of terrorist financing through case studies, typologies and best practices.

**9:50 – 10:00 Stretch Break**

**REGIMENTAL ROOM – 10<sup>TH</sup> FLOOR**

**10:00 – 11:00 OFAC Sanctions Update**

**COMMANDANT'S ROOM – 10<sup>TH</sup> FLOOR**

Zachary Goldman, Wilmer Hale

This presentation will provide the audience with updates on the latest trends in OFAC enforcement as well as explore the intersection between sanctions and AML.

**11:00 – 11:15 Networking Break**

**REGIMENTAL ROOM – 10<sup>TH</sup> FLOOR**

**11:15 – 12:15 Case Study – Alpha Bay**

**COMMANDANT'S ROOM – 10<sup>TH</sup> FLOOR**

Grant Rabenn, AUSA

Assistant United States Attorney Grant Rabenn will share with you the case where the largest online "Dark Market" was shut down. This underground market operated for over two years selling deadly illegal drugs, stolen and fraudulent identification documents, access devices, counterfeit goods, malware, firearms and toxic chemicals being sold throughout the world.

**12:15 – 12:30 Wrap-up & Adjournment**

**Commandant's Room – 10<sup>TH</sup> FLOOR**

Final Prize Drawing \*MUST BE PRESENT TO WIN\*

**26th Annual**

**WC  
AML  
Forum**

**May 2 – 4, 2018**

**Marines' Memorial Club  
San Francisco, CA**

**Schedule of Events**