

WEDNESDAY, May 1, 2019

7:30 – 8:30 Registration & Continental Breakfast

REGIMENTAL ROOM – 10TH FLOOR

8:30 – 9:00 Welcome

COMMANDANT'S ROOM – 10TH FLOOR

Anthony Orlando and Melissa Strait, WCAMLF

Kareem Carter, IRS-CI

Lt. General Jan C. Huly – President and CEO of Marines Memorial

9:00 – 10:00 Keynote

COMMANDANT'S ROOM – 10TH FLOOR

Daniel Stipano, Buckley LLP

10:00 – 10:15 Presentation of Award

COMMANDANT'S ROOM – 10TH FLOOR

Anthony Orlando, IRS-CI

The law enforcement community will honor a member of the private-sector who has been instrumental in a recent case.

10:15 – 10:30 Networking Break

REGIMENTAL ROOM – 10TH FLOOR

10:30 – 11:30 BSA Officer: Best Practices for Managing Outsourcing

COMMANDANT'S ROOM – 10TH FLOOR

Myrna Olvera, East West Bank - Moderator

John Larson, Western Alliance Bank

Arjun Kalra, Crowe Horwath

Heidi Wicker, Schwartz & Ballen

With only so much staff and often spikes in irregular workflow, BSA Officers may need to be nimble and engage third-party resources for support. Performing your due diligence before hiring is important, but does the oversight stop there? Working closely with the outsourced party is key to being successful in these engagements. Listen to these panelists share best practices from both the banker's perspective as well as the consultant's perspective.

11:30 – 1:00 Lunch

CRYSTAL BALLROOM & LOUNGE – 11TH FLOOR

1:00 – 2:30 Human Processes by Machines

COMMANDANT'S ROOM – 10TH FLOOR

Robert Triano – Moderator

Scott Nathan, State Street Corporation

Pravin Chandrasekaran, Varo Money

Phong Rock, Feedzai

A fascinating discussion on current and future uses of artificial intelligence and machine learning technologies, predominantly as it relates to the identification, monitoring, and reporting of suspicious activity. Improving efficiency is a critical goal for many financial institutions, but doing so without compromising coverage of suspicious activity identification is equally as critical. This discussion will also cover

risks and risk management practices associated with migrating to these types of technologies.

2:30 – 2:45 Networking Break

REGIMENTAL ROOM – 10TH FLOOR

2:45 – 4:00 Rethinking MSBs: Fintech Payment Processors

COMMANDANT'S ROOM – 10TH FLOOR

Jim Finnerty, Citibank – Moderator

Brandi Smith, Citibank

Amelia Childress, Square

Samantha Lomeli, Stripe

Currently, Fintech companies are bound by the same BSA obligations as traditional MSBs. The panelists will share benefits and pitfalls of this approach and explore what enhancements to current BSA requirements could do to more accurately reflect Fintech risks.

4:00 – 4:15 Networking Break

REGIMENTAL ROOM – 10TH FLOOR

4:15 – 5:30 Case Study – International Violent Crime and Money Laundering, Stories from a Los Angeles Task Force

COMMANDANT'S ROOM – 10TH FLOOR

Lynn Antolin, IRS-CI

Erik Arbuthnot, Federal Bureau of Investigation

Cara Sammartino, Federal Bureau of Investigation

This case study involves a few cases worked by a Los Angeles Task force involving virtual kidnapping and hostage taking for ransom schemes. The agents will share their knowledge in how these schemes operated, what financial institutions can do to detect victims in this scheme, and what to do to prevent from becoming a victim.

5:30 – 6:30 Hosted Networking Reception

CRYSTAL LOUNGE – 11TH FLOOR

THURSDAY, May 2, 2019

7:30- 8:30 Continental Breakfast

REGIMENTAL ROOM – 10TH FLOOR

8:30 – 9:30 Keynote Address

COMMANDANT'S ROOM – 10TH FLOOR

Don Fort, Chief, IRS-CI

9:30 – 9:45 Presentation of Award

COMMANDANT'S ROOM – 10TH FLOOR

Camille Catalano, WCAML Forum Board Member

The Board will honor an individual who has been instrumental in the West Coast AML Forum.

9:45 – 10:45 Active Shooter Threats in the Workplace

COMMANDANT'S ROOM – 10TH FLOOR

Mike Varga, Chula Vista Police Department

With active shooter situations occurring more frequently and often dominating headlines, this session aims to make attendees ask the question "What is the plan?" This segment will dive into the topic of active shooter threats in the workplace and address practices that can lead to better awareness for our participants. We invite you to ask questions, not only during the segment, but also when you return back to your places of work. Does your workplace have a plan? What security measures are in place to identify and reduce the risks? If they have a plan, do you know what it is? Has the plan been shared with employees? We believe that conversation and training can help when faced with dire situations.

10:45 – 11:00 Networking Break

REGIMENTAL ROOM – 10TH FLOOR

11:00 – 12:00 Partnerships in Counterterrorism and Financial Intelligence

COMMANDANT'S ROOM – 10TH FLOOR

Todd Porter, Federal Bureau of Investigation

An overview of the Terrorist Threat in the US, the Value of Financial Intelligence and Proactive Public-Private Sector Efforts in Countering Terrorism in 2019.

12:00 – 1:30 Lunch

CRYSTAL BALLROOM & LOUNGE – 11TH FLOOR

1:30 – 2:30 Risks and Rewards: Tales from a Cannabis Banker

COMMANDANT'S ROOM – 10TH FLOOR

Michael O'Neill, Safe Harbor Private Banking

With more states moving to legalize recreational marijuana, banks and other financial institutions are increasingly faced with a "do we or don't we" decision. Michael O'Neill, of Partner Colorado Credit Union's Safe Harbor Private Banking Team, will discuss his four year journey establishing, providing and overseeing banking services to the cannabis industry and the tough regulatory environment financial institutions have faced to serve this particular industry vertical. Moreover, the session will also explore considerations institutions must consider when determining whether banking cannabis is the right choice for them.

2:30 – 2:45 Networking Break

REGIMENTAL ROOM – 10TH FLOOR

2:45 – 3:45 Law Enforcement Intelligence Briefing on Latest Threats

COMMANDANT'S ROOM – 10TH FLOOR

Lee Brown, Homeland Security Investigations

Jaushua Brewer, IRS-CI

Lester Kwok, Federal Bureau of Investigation

Ramin Sawal, U.S. Secret Service

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.

3:45 – 4:00 Networking Break

4:00 – 5:00 Case Study – The Priest Who *Makes Money*
COMMANDANT'S ROOM – 10TH FLOOR
Keenan Dmyterko, IRS-CI

The investigation presentation is about a Priest from the San Jose Diocese that embezzled money from the parishioners for at least six years. As the Priest gained more seniority in the Diocese and gained more access to cash and bank accounts, he stole more money, in addition to hitting up parishioners for more donations. Bank SARs eventually led to IRS Criminal Investigation seeking a confession from the Priest.

5:00 – 7:00 Hosted Networking Reception

CRYSTAL LOUNGE – 11TH FLOOR

****PRIZE DRAWINGS – MUST BE PRESENT TO WIN****

FRIDAY, May 3, 2019

7:30- 8:30 Continental Breakfast

REGIMENTAL ROOM – 10TH FLOOR

8:30 – 9:50 OFAC – Continuous, Challenges, and Opportunities

COMMANDANT'S ROOM – 10TH FLOOR

Timothy White, AML RightSource - Moderator
Adam Smith, Gibson Dunn
Rebecca Bodington, Union Bank

Speakers will address the latest in sanctions. Many practitioners have had to contend with customers/counterparties where country sanctions programs exist and struggled to understand the exemptions to the prohibitions. How should you handle the situation? What questions can you ask your customer? What documentation do you need to keep on file?

9:50 – 10:00 Networking Break

REGIMENTAL ROOM – 10TH FLOOR

10:00 – 11:00 The Onion Router: Peeling Back the Layers of Financial Crimes on the Dark Web

COMMANDANT'S ROOM – 10TH FLOOR

Erin O'Loughlin, Western Union - Moderator
Carole House, FinCEN
Kris Doucette, Chainalysis
Aron Mann, Homeland Security Investigations
Amjad Qaqish, IRS-CI

During this panel, we will discuss a brief history of the birth of The Onion Router (TOR) Network AKA the "Dark Web" and how it can be exploited to discover how your financial institution may be targeted. We will also provide examples of how best to gather proactive intelligence regarding what these threat actors are posting in dark net closed forums. This session will also include a live demonstration of how to download the TOR network and navigate dark web forums.

11:00 – 11:15 Networking Break

REGIMENTAL ROOM – 10TH FLOOR

11:15 – 12:15 How BMPE Got Its Groove Back

COMMANDANT'S ROOM – 10TH FLOOR

Moyara Ruehsen, Middlebury Institute, Monterey

The black market peso exchange (BMPE) may have been invented by Colombian drug traffickers and perfected by Mexican drug traffickers, but now the technique is evolving and increasingly exploited by sanctioned countries like Iran. In this workshop we'll examine how this scheme is used to circumvent sanctions, with a chance to test your skills afterwards.

12:15 – 12:30 Wrap-up & Adjournment

COMMANDANT'S ROOM – 10TH FLOOR

Final Prize Drawing *MUST BE PRESENT TO WIN*

27th Annual

WC AML Forum

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

Schedule of Events