

CONFERENCE AGENDA

To register, call FIBA at (305) 579 0086 or email fiba@fiba.net

Register your entire group and save.

Link to full information: <http://www.antimoneylaundering-fiba.com>

All presentations are in English. The sessions indicated "ST" will have simultaneous translation into Spanish.

<u>DAY ONE - Thursday, February 19, 2009</u>			
7:00AM 6:30 PM	Registration Open - Sponsored by Daylight Forensic & Advisory LLC		
7:00 AM 8:15 AM	Continental Breakfast Sponsored by Datapro Inc.		
8:15 AM 8:30 AM	Welcome to the 2009 FIBA AML Conference: Opening Remarks	ST	Ramon Usategui, (Bank United, & President of FIBA); Clemente Vazquez-Bello, Esq. (Gunster Yoakley and FIBA AML Conference Chairman); Darren J. Donovan, (AML Conference Premier Sponsor and KPMG LLP)
8:30AM 10:00AM	General Session - The Current BSA/AML Landscape: What are the current hot topics? What are the latest legal and regulatory issues? What does this mean for the financial industry? Legislative updates. Regulatory expectations.	ST	Moderator: Clemente Vazquez-Bello, Esq. (Gunster Yoakley) Panel: William D. Langford Jr., (JPMorgan Chase); Lester M. Joseph, (Dept. of Justice); Nina Nichols, (Federal Reserve Board of Governors), Jamal El-Hindi, (FinCEN)
10:00AM 10:30AM	Coffee Break in the Exhibit Area Sponsored by Avila Rodriguez Hernandez Mena & Ferri LLP		
10:30AM 11:45AM	General Session - Parallel Markets - How do you deal with parallel markets after the Aexp case? What should banks do if receiving funds via a parallel market? How should banks handle customers who use foreign money remitters or "casas de cambio" in their home country?	ST	Moderator: Clemente Vazquez-Bello, Esq., (Gunster Yoakley); Panel: Nina Nichols (Federal Reserve Board of Governors); Lester M. Joseph (Dept. of Justice); Manuel del Cañal (BankUnited).
11:45AM 12:30PM	Coffee Break in the Exhibit Area, Sponsored Presentation by Crowe Horwath "Driving efficiencies in the Financial Intelligence Unit" , Speaker Brookton Behm, Executive, Crowe Horwath		
11:45AM 12:30PM	US Treasury Department Private Sector Dialogue (PSD) - Steering Committee		Private meeting
12:30PM 1:30 PM	Keynote Speaker: Jamal El-Hindi, FinCEN <i>Luncheon Sponsored by World Compliance Inc.</i>		
1:30 PM 2:15 PM	Dessert and Coffee in the Exhibit Area and Informative Session Sponsored Presentation by Bankersalmanac.com "Due Diligence for Correspondent Banks: Industry Requirements for a Central Repository," Speaker: Gianluca De Gennaro, Vice President, Bankersalmanac		
1:30 PM 2:15 PM	US Treasury Department Private Sector Dialogue (PSD) - Steering Committee		Private meeting

2:15 PM 3:30 PM	General Session - How to do business and survive in the current BSA/AML regulatory and economic environment: What are the challenges? What does compliance mean in a "down" economy? How do you grow sales and also cope with BSA/AML requirements?	<i>ST</i>	Moderator: William D. Langford Jr., (JPMorgan Chase); Panel: John Wagner (OCC); Daniel D. Soto (Wachovia); Stephen C. Strombelline (BNP Paribas), Jack Sonnenschein (Bank of NY Mellon)
3:30PM 3:45PM	WALK TO NEXT SESSIONS		
	First Break out Sessions		
3:45PM 4:45PM	Session 1A - SARs; Update on SAR guidelines; SAR sharing; multi-jurisdictional issues with SARs.	<i>ST</i>	Moderator: Clemente Vazquez-Bello, Esq. (Gunster Yoakley); Panel: Koko Ives (FinCEN); Lisa M. Grigg (Bank of America)
	Session 1B - Applying BSA/AML Risk Assessments throughout the enterprise and in your IT surveillance systems; what does the risk assessment mean for customer onboarding, due diligence, IT, CRM? Where are the pitfalls? Looking at customer risk and enterprise-wide risk. How to create a more effective monitoring system - machines vs. human intelligence?	<i>ST</i>	Moderator: -S. Marshall Martin, (City National Bank of Florida); Panel: Donald G. Carbaugh, JP Morgan); Sven Stumbauer (KPMG LLP); Kathryn Hinton (Federal Reserve Bank of Atlanta)
	Session 1C - Special Issues in Audit and Independent Testing; Detection of Internal Failures: A required program and invaluable resource, independent testing will be looked at from the point of view of the auditor, banker and regulator. Learn how to maximize the value of the audit, including scope and testing, and the most common weaknesses seen by auditors and regulators.		Moderator: Jack Sonnenschein (Bank of NY Mellon); Panel: Debra L. Novak (FDIC); Edward Monahan (PricewaterhouseCoopers); Melanie Garman (Mercantil Commercebank)
	Session 1D - Correspondent Banking: What are considered best practices in correspondent relationships? How should you ensure your correspondent's AML compliance? How should you monitor cash letter, wire transfer activities, letters of credit, etc.	<i>ST</i>	Moderator: Susan J. Galli (BDO Consulting); Panel: Lynne Federman (Royal Bank of Scotland); Eugene J. Truono, Esq. (Standard Chartered Bank); Kimberley G. Hebb (OCC).
	Session 1 E - The Basics: BSA/AML 101: For those who are new to BSA/AML compliance, this session offers instruction from experienced compliance officers and an opportunity to ask questions.		Moderator: Andres Fernandez (Gunster Yoakley); Panel: Charles "Chuck" Morley (The Morley Group and Academic Advisor to the FIBA AML Institute); Carmina S. Hughes (Daylight Forensic); Carl Fornaris (Greenberg Traurig).
4:45 PM 5:00PM	WALK TO NEXT SESSIONS		
5:00PM 6:00PM	Second Break Out Sessions		

	<p>Session 2 A - Private Banking and BSA/AML Compliance: How to identify and mitigate risk? How to integrate compliance into the sales culture? Senior management issues in private banking. Opportunities for growth in the current environment. Issues for broker dealers; using foreign referral agents.</p>	ST	<p>Moderator: Stephen C. Strombelline (BNP Paribas); Panel: Darren J. Donovan (KPMG LLP); Carlos Carreño (SunTrust); Mayte M. Diaz (Federal Reserve Bank of Atlanta)</p>
	<p>Session 2 B - Managing the Examination: When do you begin to prepare for an examination? How do you prioritize and focus? How to leverage resources including the BSA/AML audit?</p>		<p>Moderator: Alan S. Abel (Crowe Horwath LLP); Panel: Melanie Garman (Mercantil Commercebank); Rick MacNamara (Federal Reserve Bank of Atlanta); Daniel D. Soto (Wachovia)</p>
	<p>Session 2 C - Conducting Due Diligence Investigations for Potential SARs: The panel will discuss how to structure a SARs investigation, including documentation and resources</p>	ST	<p>Moderator: Maria de Lourdes Jimenez (Popular, PR); Panel: Lisa M. Grigg (Bank of America) John H. Atkinson (Protiviti).</p>
	<p>Session 2D - AML Issues in Latin America and the Caribbean: Cross-border corruption, money laundering and terrorist financing; implementing risk-based AML in the region; how to make AML compliance more effective.</p>	ST	<p>Moderator: Guillermo Horta Montes(BANAMEX and FELABAN AML Compliance Committee-COPLAFT); Panel: Marcos Victorica (Consultcom, Argentina); Eduardo D'Angelo P. Silva (Cayman Islands Financial Services Association)</p>
	<p>Session 2E -AML Risk in Stored Value Cards: A discussion of one of the most important emerging risks - money laundering through stored value cards.</p>		<p>Moderator: Donald G. Carbaugh (JPMorgan Chase); Panel: Jason M. Gialanella (ICE); Aquiles Nuñez (American Express Latin America and Canada); Suzanne L. Williams (Federal Reserve System Board of Governors).</p>
6:00 PM 7:00 PM	<p>Reception in the Exhibit Area Sponsored by Diaz Reus & Targ LLP</p>		
7:30PM 9:30PM	<p>Speakers Dinner, sponsored by Gunster Yoakley and KPMG</p>		<p>By invitation</p>
<p><u>DAY TWO - Friday, February 20, 2009</u></p>			
7:00 AM	<p>Registration Open Sponsored by Daylight Forensic & Advisory LLC</p>		
7:30 AM 8:30 AM	<p>Power Breakfast Informative Sessions (TWO Sponsored Presentations)</p>		

	Sponsored Presentation by IPSA International, Inc: Topic: A New Innovation - Moving AML & Risk to a Profit Driven Enterprise		Greg Regan, Chief Operating Officer; Dennis Lormel, Managing Director Northeast Region and Kathy Madison, Director of Fraud and Operational Risk.
	Sponsored Presentation by World Check: Topic: "Country-Check : A highly objective compliance based approach to country risk".		Ridzwan Aminuddin, Country-Check Manager
8:30AM 10:00AM	General Session - Enforcement Actions: Getting it Right- How to Avoid BSA/AML Failures that Lead to Enforcement Actions; How to Fix Deficiencies	ST	Moderator: Amy G. Rudnick (Gibson, Dunn & Crutcher LLP); Panel: Thomas Fleming (FinCEN); Richard C. Stearns (OCC); Irwin Nack (Bank of Tokyo-Mitsubishi UFJ, Ltd.)
10:00AM 10:30AM	Coffee break in the Exhibit Area Sponsored by The FIBA AML Institute - AML Certification is available through the FIBA AML Institute, in partnership with Florida International University		
10:30AM 11:45:00	Third Break Out Sessions		
	Session 3A - AML Issues for Trade Finance: Regulatory guidelines and best practices; how far do banks need to go in due diligence? Who are the bank's customers?	ST	Moderator: Wayne Shah (Wachovia Bank); Panel: Timothy P. Leary (Federal Reserve Board); Denis E. O'Brien (HSBC); John A. Baranello (Deutsche Bank).
	Session 3B - Asset Forfeiture: The panel will discuss potential risks of forfeiture of bank's collateral/assets. How do you protect the bank from forfeitures? How should banks respond to official information requests and demands? How to manage the bank's visibility?		Moderator: Robert I. Targ, Esq. (Diaz, Reus & Targ, LLP); Panel: Michael Diaz, Jr. (Diaz, Reus & Targ, LLP); Bay Proby (Proby and Associates).
	3 C - Emerging Risks -Third Party Payment Processors - The panel will discuss risks, best practices for customer due diligence and suspicious activity monitoring. It will also cover regulatory expectations and unfair and deceptive practice (UDAP) issues.		Moderator: John Wagner (OCC); Panel: Amy J. Wheeler (FNB Omaha); Gerard Sexton (OCC); J. Reilly Dolan (FTC-Federal Trade Commission).
	3 D - BSA/AML Issues for Compliance Officers When Dealing with Head Office/Bank Holding Companies: Governance and effective communication strategies at US bank holding companies; FBOs - lateral and vertical communication and strategies; Discussion of Federal Reserve compliance guidance SR 08-8.	ST	Moderator: Michael J. Wilcox (Grupo Santander); Panel: Michele Fernandez (BICSA); Virginia M. Zepeda (Grupo Santander); Rick MacNamara (Federal Reserve Bank of Atlanta).

