

# Money Laundering in Canada 2010

## Regimes, Regulators & Responses



About Business Crime Solutions Inc. and the Canadian Anti-Money Laundering Institute are returning to Toronto for the eighth annual Money Laundering in Canada Conference. The theme of this year's event is **Regimes, Regulators & Responses**. The conference workshops and plenary sessions will examine where Canada and the more than 500,000 reporting entities stand a decade after the AML/CTF legislation, regulations, and FINTRAC became a reality.

**"The premier Canadian conference in the anti-money laundering & terrorist financing field."**

Horst Intscher, Past Director of FINTRAC

### October 17-19, 2010

### Sheraton Toronto Centre Hotel Toronto, Ontario, Canada



### Learn from Experts Representing:

- FINTRAC
- OSFI
- Law Enforcement
- Ontario Lottery & Gaming
- Financial Institutions
- Securities & Investments Industry
- Anti-Money Laundering Consultants
- Money Service Businesses

### Contents

Agenda-at-a-glance	3
Session descriptions	4-10
Registration form	11
General information	12



# KEY DELIVERABLES

## Why Attend Money Laundering in Canada 2010?

The 2010 Conference agenda stresses many of the current compliance issues that are relevant at the start of the second decade of Canada's National Money Laundering Control Initiative. Delegates will have the opportunity to hear from speakers regarding the 'practice of compliance' in an era where enforcement has become the focus of regulators. We are beginning to see the application of administrative penalties by FINTRAC as an increasing number of reporting entities are being held accountable for limitations in their regimes. Reporting entities that have not implemented appropriate measures are now being called to task and given deadlines to get their regime up to speed.

Money Laundering in Canada 2010 will provide the tools for reporting entities to strengthen their regimes and reduce their regulatory risks, as well as the opportunity to network with their compliance colleagues to share ideas and respond to suggestions.

## The Agenda Includes:

In 2010, the agenda includes 15 workshops and 4 plenary sessions. Scheduled topics include:

- Law enforcement case studies
- Reducing the risks for Administrative Monetary Penalties
- Exploring the issue of rogue employees
- Improving the effectiveness of your technological controls
- Managing compliance in a period of diminishing resources
- Responding to a FINTRAC examination
- Complex compliance issues resulting from different service lines

## Who Should Attend?

- Banks
- Credit Unions
- Caisses Populaires
- Securities & Investment Dealers
- Mutual Fund Companies
- Precious Metal/Gem Dealers
- Credit Card Suppliers
- Life Insurers
- Foreign Exchange Dealers
- Money Service Businesses
- Law Enforcement
- Regulatory Officials
- Real Estate Developers
- ATM & SVC Providers
- Lawyers
- Accountants
- Realtors
- Financial Planners
- Casinos & Gaming
- Trusts & Loans
- Security Officers

Conference sessions are designed to be informative, pragmatic in nature, and representative of what is current across the compliance environment. Presenters cross a broad range of industries, professions, and government departments.

### Gold Sponsors



### Silver Sponsors



### Bronze Sponsors





# AGENDA AT A GLANCE

## Sunday, October 17

6:00 - 8:15 PM	Registration	
7:00 - 8:30 PM	Reception	

## Monday, October 18

7:30 - 9:15 AM	Registration, Breakfast & Networking	
9:15 - 9:30 AM	Welcome & Opening Remarks	
9:30 - 10:30 AM	Plenary Session A	PA
10:30 - 11:00 AM	Coffee & Networking Break	
11:00 AM - 12:00 PM	Hiring a Compliance Officer: What to Look For Managing Banking Relationships Suspicious Transactions: Signs Symptoms & Responses	WS1 WS2 WS3
12:00 - 1:15 PM	Luncheon	
1:15 - 2:15 PM	Plenary Session B	PB
2:30 - 3:30 PM	The Evolution of AML Systems & the Joy of Efficiency The Complexity of Managing Compliance Across Multiple Reporting Entities Ensuring Compliance: Don't Forget about the Board	WS4 WS5 WS6
3:30 - 4:00 PM	Coffee & Networking Break	
4:00 - 5:00 PM	Responding to a FINTRAC Examination: The OLG Experience E-Payment Approach to Compliance Management MSB Compliance Issues in 2010: Banks, Regulators & Survival	WS7 WS8 WS9
5:15 - 6:00 PM	Special Interest Sessions	
6:00 - 7:30 PM	Reception	

## Tuesday, October 19

7:30 - 9:00 AM	Registration, Breakfast & Networking	
8:00 - 8:45 AM	Special Interest Sessions	
9:00 - 9:15 AM	Announcements	
9:15 - 10:15 AM	Plenary Session C	PC
10:15 - 10:45 AM	Coffee & Networking Break	
10:45 AM - 11:45 PM	Risk-Based Programs for Small & Medium-Sized Businesses Enhanced Due Diligence: Raising the Compliance Management Bar Aligning Risk Monitoring with Risk Assessments	WS10 WS11 WS12
11:45 - 1:15 PM	Luncheon	
1:15 - 2:15 PM	Plenary Session D	PD
2:30 - 3:30 PM	Enhanced Due Diligence Includes a Sound Know Your Employee Program Some AML Best Practices in a Limited Resources Environment Geographic Risk Explored	WS13 WS14 WS15
3:30 - 3:45 PM	Coffee & Networking Break	
3:45 - 4:00 PM	Conference Wrap-Up	



# CONFERENCE AGENDA

Monday, October 18, 2010

## PLENARY SESSION A

### Compliance Accountability: A View from the Boardroom

9:30 - 10:30 AM

**Horst Intscher**  
Consultant

**Diane Cross**  
ResMor Trust Company

**Tom O'Brien**  
OLG

**Randy Allarie**  
Servus Credit Union

A greater focus has emerged over the last year on the accountability of corporate Boards of Directors with regards to AML compliance. Reporting entities with Boards are finding that regulators are confirming the responsibilities of Board members for general oversight of the company compliance regime. Such responsibility can carry with it the risk of penalties for Board members should they be less than diligent. A panel of reporting sector representatives will set the tone for this year's Conference with a spirited discussion of Board-related compliance issues.

## WORKSHOP 1

### Hiring a Compliance Officer: What to Look For

11:00 AM - 12:00 PM

**Wayne Bolton**  
Invesco Trimark  
Toronto, ON

A sound AML/CTF Compliance Regime is critical to a reporting entity's ability to meet its legislative obligations. The people managing the regime are integral to ensuring program reliability and success. Consequently, deciding who to hire or appoint into a compliance officer position should be based on relevant qualities, experience, background, and education requirements for the position. Fitting the person to the job and the workplace takes thought and planning. Wayne Bolton is responsible for the compliance programs with Invesco Trimark and the North American Distributor with Invesco and brings to this session very clear ideas on what an effective compliance officer needs to bring to the job.

## WORKSHOP 2

### Managing Banking Relationships

11:00 AM - 12:00 PM

**Arif Harji**  
MTFX  
Toronto, ON

Many MSBs are finding it increasingly difficult to maintain and develop new banking relationships. Over the past two years, banks have implemented stricter requirements for MSBs in the areas of compliance and AML policies and practices. Navigating and developing new relationships with banks, though difficult, is not entirely impossible. In order to survive in today's regulatory environment, MSBs must focus on compliance not as an activity that must be completed to appease their bankers but as a strategic driver that will allow survival over the long term. Integrated compliance practices into every aspect of daily operations are the key to having a strong compliance regime that will satisfy the banks' criteria of enhanced due diligence and constant vigilance.



# CONFERENCE AGENDA

Monday, October 18, 2010

## WORKSHOP 3

### Suspicious Transactions: Signs, Symptoms & Responses

11:00 AM - 12:00 PM

**Barbara Guenther**  
**Steinbach Credit Union**  
**Steinbach, MB**

Identifying and assessing suspicious transactions are critical skills for any compliance officer. Barbara Guenther has overall responsibility for compliance with a large credit union and has developed a strong protocol for managing possible suspicious transactions when they arise. Barbara has agreed to discuss her experiences and provide a variety of examples in order to demonstrate how she and her team handle the various suspicious transactions, completed or attempted, that are referred to them for action.

## PLENARY SESSION B

### FINTRAC: Current Expectations & Future Plans

1:15 - 2:15 PM

**Michael Pawliw**  
**FINTRAC**  
**Ottawa, ON**

As it approaches its 10<sup>th</sup> anniversary, FINTRAC has been busy addressing its new focus on compliance enforcement. This plenary session will highlight key activities of the past year and examine current initiatives, as well as some of the strategic priorities identified in its most recent Annual Report. This session is the perfect opportunity for conference delegates to get an overview of FINTRAC's current and future plans.

## WORKSHOP 4

### The Evolution of AML Systems & the Joy of Efficiency

2:30 - 3:30 PM

**Charles Robertson**  
**Verafin**  
**St. John's, NFLD**

AML/CTF compliance has come a long way from filing a LCTR. Charles Robertson will trace the evolution of AML systems, from manual processes to core system reports, on to the advent of rule-based software and behavior-based technology. He will discuss how the ultimate goal of embracing AML systems is to create a more efficient work process, reducing redundancy while detecting more instances of financial crime.



# CONFERENCE AGENDA

Monday, October 18, 2010

## WORKSHOP 5

### The Complexity of Managing Compliance Across Multiple Reporting Entities

2:30 - 3:30 PM

**Marcy Betts**  
**Spectra Credit Union**  
**Estevan, SK**

Managing compliance for one reporting entity can be a complex enough endeavour, let alone looking after the compliance requirements for dozens of organizations. In this world of cost control, most organizations try to maintain efficiency with AML compliance by sourcing out some of those responsibilities to other compliance specialists in their reporting sector. Such has been the case for those in the financial services sector of Saskatchewan. Marcy Betts has been hired by several smaller credit unions to manage their respective compliance regimes and experience has shown that she has managed her responsibilities most efficiently. Marcy has agreed to present an overview of her compliance management approach, outlining both the best practices and challenges she has faced over the past several years.

## WORKSHOP 6

### Ensuring Compliance: Don't Forget about the Board

2:30 - 3:30 PM

**Horst Intscher**  
**Private Consultant**  
**Ottawa, ON**

The *Proceeds of Crime (Money Laundering) and Terrorism Financing Act* sets out the requirement for all reporting entities covered by the Act to implement a compliance regime within the entity. This workshop will look at one particular, sometimes neglected, aspect of such a compliance regime; namely, the role of the entity's Board of Directors in ensuring compliance and what that implies for the compliance function, as well as for the board. It will also discuss some of the things that Boards will want to know about and what kind of training should be provided to Board members to assist them in meeting their responsibilities.

## WORKSHOP 7

### Responding to a FINTRAC Examination: The OLG Experience

4:00 - 5:00 PM

**Mike Hamel**  
**OLG**  
**Toronto, ON**

As FINTRAC increases its number of Compliance Examinations across all reporting sectors, reviewed entities are finding themselves having to respond proactively to the various deficiencies cited in the Report. Reporting entities must take their compliance deficiency response seriously and be prepared to respond to additional questioning by the Regulator as it reviews the plan. The Ontario Lottery and Gaming Corporation, has been the target of FINTRAC's examination spotlight and the outcome has been quite challenging. This session will examine the process OLG's compliance officials undertook to meet this challenge.



# CONFERENCE AGENDA

Monday, October 18, 2010

## WORKSHOP 8

### E-Payment Approach to Compliance Management

4:00 - 5:00 PM

**Jigyasa Sharma**  
**hyperWallet**  
**Vancouver, BC**

**Devika Chopra**  
**hyperWallet**  
**Vancouver, BC**

Electronic payment systems have been the recent target of compliance officials, who cite the increasing risks for money laundering and terrorist financing activities when using these methods. Users of these services have been counseled about the perceived risks and cautioned to undertake enhanced due diligence with e-payment providers before signing up for their services. In response, providers have sharpened their compliance practices to meet the challenges. This workshop will highlight the experience of adapting to FINTRAC's 2008 legislation updates as well as highlight various control protocols that were adapted as a result by a successful Canadian firm to manage inherent risks.

## WORKSHOP 9

### MSB Compliance Issues in 2010: Banks, Regulators & Survival

4:00 - 5:00 PM

**Dino Vannicola**  
**Guardian International**  
**Toronto, ON**

Money Service Businesses continue to be challenged with surviving in Canada's ever-growing AML regulatory environment. Meeting FINTRAC's requirements for some is an ongoing work in progress given limited budgets, language challenges, staffing limitations, and customer demands. The last few years has seen the addition of the 'informal regulator' into the MSB world, with financial institutions putting in place an additional layer of regulatory demands on the business owner with the outcome being either comply or face the possible withdrawal of banking services. MSBs, for the most part, cannot survive without their bank or credit union. This session will discuss a number of the key operational and regulatory challenges facing the typical MSB as well as explore the various options for managing those issues.



# CONFERENCE AGENDA

Tuesday, October 19, 2010

## PLENARY SESSION C FINTRAC: MSB Typologies Report

9:15 - 10:15 AM

**Annie Bédard**  
**FINTRAC**  
**Ottawa, ON**

FINTRAC, in collaboration with different sectors, has undertaken an analysis of the information it has gathered to produce a series of reports called *Trends and Typologies*. These reports are intended to assist reporting entities in strengthening their compliance regimes. The first two reports dealt with the Canadian banking and Canadian casino sectors. Our 2010 Conference planning committee is excited about FINTRAC's offer to present a plenary session on the findings from their next report, to be released this summer, looking at *Trends and Typologies in the MSB Sector*. Conference delegates will have the opportunity to pose questions to the speaker as part of a scheduled Question and Answer period after the presentation.

## WORKSHOP 10 Risk-Based Programs for Small & Medium-Sized Businesses

10:45 AM - 11:45 PM

**Sal Jadavji**  
**MCAN**  
**Toronto, ON**

Canadian AML regulations introduced the concept of the Risk-Based Approach in 2008. Globally, there are regulatory expectations for implementation of an effective AML Program, which includes the RBA as one component of an AML Program. At Money Laundering in Canada 2009, delegates were exposed to the RBA program implemented by RBC, Canada's largest bank. This year, a similar session will explain the regulations regarding the RBA and how *small to medium-sized* reporting entities can develop and implement an inherent risk assessment that will withstand regulatory scrutiny. Participants will be taken through hands-on examples of devising such an assessment.

## WORKSHOP 11 Enhanced Due Diligence: Raising the Compliance Management Bar

10:45 AM - 11:45 PM

**Christine Ring**  
**OSFI**  
**Toronto, ON**

The mandated risk-management process has resulted in the need for a greater degree of customer due diligence when risk indicators support such action. Such due diligence can entail a number of actions, including: frequent reviews of customer activity and types of activity; updates of customer information; drilling down on customer identification; red-flagging of suspicious customer activity and/or transactions; and more. This session will explore enhanced due diligence practices from the perspective of OSFI, which has stressed the importance of EDD to manage evidence of increased customer risk for money laundering and/or terrorist financing activities.



# CONFERENCE AGENDA

Tuesday, October 19, 2010

## WORKSHOP 12

### Aligning Risk Monitoring with Risk Assessments

10:45 AM - 11:45 PM

**Matthew McGuire**  
**Williams McGuire AML Inc.**  
**Toronto, ON**

Knowledge brings power and often more headaches. Once you have identified a high-risk product, service, geography, access channel, transaction type, client or client type, you trigger an obligation to mitigate the risk it poses. Risk mitigation requires enhanced risk monitoring, which may take the form of automated transaction monitoring, exception reporting, watch-list screening, and manual scrutiny. This session will explore the authoritative frameworks (such as the recently released Wolfsberg Statement on AML Screening, Monitoring and Searching), and techniques commonly employed to align risk assessment findings with risk monitoring, methods to evaluate their effectiveness, and steps to tune automated transaction monitoring systems.

## PLENARY SESSION D

### Money Laundering Cases: The OPP Experience

1:15 - 2:15 PM

**William Lathangue**  
**OPP**  
**Toronto, ON**

Learning through case studies is always a popular way to exchange knowledge in a conference setting. For 2010, we have asked the Ontario Provincial Police to develop a session outlining some money laundering case studies that its proceeds of crime investigators have been involved in over the last several years. Recognizing that interest will be conference-wide, the planning committee has chosen to offer this presentation as a plenary session, open to all delegates.

## WORKSHOP 13

### Enhanced Due Diligence Includes a Sound Know Your Employee Program

2:30 - 3:30 PM

**Catherine Webb**  
**MBNA**  
**Ottawa, ON**

Quite often, determining if money laundering or other financial crime has taken place within a company has included the reality that an employee(s) has been complicit in the crime. Controlling for such a risk should not be a hit or miss practice but rather an effective hiring protocol developed for that purpose. Drawing on her industry experience, Cathy Webb has put together a session that discusses the following questions: What can be done to protect your organization? Who needs to be screened; Why does it matter --- the risks, potential headlines and regulatory and shareholder expectations? When do you screen your employees? Where to look for assistance? What do you do when something negative is uncovered? And, what, if any, obligation does the organization have to disclose to their employees screening occurs?



# CONFERENCE AGENDA

Tuesday, October 19, 2010

## WORKSHOP 14

### Some AML Best Practices in a Limited Resources Environment

2:30 - 3:30 PM

**Rahim Harji**  
**The Datasoft Group of Companies**  
**Toronto, ON**

AML Compliance software and technology has contributed to the definition of "AML Best Practices" particularly in the last decade. A good indicator of a strong compliance regime is the manner in which technology is used to automate and control AML policies and procedures. Manually operating a compliance regime is challenging, uneconomical, and potentially dangerous, particularly to a growing firm. At the same time, investing in AML technology that cannot control or govern the business' core workflow can be an expensive mistake. Too often, compliance software is deployed as stand-alone applications unable to control core business cycles. The intended purpose of investing in AML technology is lost due to manual intervention, redundant processes, and ultimately inadequate control. With limited resources and budgets, small and medium-sized financial institutions have to comply and keep up with AML regulations. Investing in compliance technology must deliver efficiency and control.

## WORKSHOP 15

### Geographic Risk Explored

2:30 - 3:30 PM

**Richard Lee**  
**Pendragon Consulting**  
**Toronto, ON**

Identifying the risk associated with customer location, branch location, foreign transaction origin, and other related facts continues to baffle many compliance officers when making a risk rating as part of their risk assessment program. Many money laundering threats are associated with geography and Richard Lee has spent considerable time assisting clients with identifying those geographic factors. In this workshop, he will discuss a variety of geographic indicators, both international and domestic, which his experience has shown assist in making a reliable threshold assessment.



# REGISTRATION FORM

Delegates are entitled to **Early Bird pricing** for the conference registration fee if their registration and payment is received by June 30, 2010. A further savings of \$50 applies to current Canadian Anti-Money Laundering Institute members. If three or more registrants are from the same organization, registering at the same time, each will receive a \$75 discount off the early or regular registration price. Each multiple registrant must submit a separate Registration Form and indicate on the Company/Org. line that they are part of a team of three or more.

**Delegate Name** \_\_\_\_\_ **First Name for Badge:** \_\_\_\_\_

**Title** \_\_\_\_\_

**Company/Org.** \_\_\_\_\_

**Address** \_\_\_\_\_

**City** \_\_\_\_\_ **Province/State:** \_\_\_\_\_ **Postal/ZIP Code:** \_\_\_\_\_

**Telephone** \_\_\_\_\_ **E-Mail:** \_\_\_\_\_

## Registration Options

- Early Bird Registration @ \$975 (by June 30, 2010) \$ \_\_\_\_\_
- Registration @ \$1050 (after June 30, 2010) \$ \_\_\_\_\_
- Less: Multi-registrant Discount\* @ \$75 (if applicable) \$ \_\_\_\_\_
- CAMLMI Member Discount @ \$50 (if applicable) \$ \_\_\_\_\_
- HST @ 13% \$ \_\_\_\_\_
- Total Payable \$ \_\_\_\_\_

## Food Allergies

YES (please specify): \_\_\_\_\_

**Sunday Reception** 7:00 – 8:30 pm Attending:  YES  NO

**Monday Reception** 6:00 – 7:30 pm Attending:  YES  NO

## Payment Options

- Cheque payable to About Business Crime Solutions Inc.
- Please charge my/our American Express, Mastercard, Visa, or Discover account

Card Number \_\_\_\_\_ Exp. Date \_\_\_\_/\_\_\_\_

Name on Card \_\_\_\_\_

Signature \_\_\_\_\_

\*For multiple registrants, please submit a separate registration form for each delegate from the same organization.

The conference has two receptions planned and delegates who would like to bring a guest to the reception(s) can purchase an additional ticket for \$40/guest. Please identify how many guest tickets you would like in the space below and add that amount to your payment.

I am requesting the following number of guest tickets to the conference receptions:

Evening Reception, Sunday, October 17: \_\_\_\_\_ @ \$40.00 per ticket \$ \_\_\_\_\_

Evening Reception, Monday, October 18: \_\_\_\_\_ @ \$40.00 per ticket \$ \_\_\_\_\_

Total Additional Charges (includes HST) \$ \_\_\_\_\_

## Plenary/Workshop Selections

To ensure your conference experience is tailored to your needs and interests, please review the conference agenda and check the corresponding numbers shown below.

### Monday, October 18

Workshop 11:00 am - 12:00 pm

- WS1  WS2  WS3

Workshop 2:30 - 3:30 pm

- WS4  WS5  WS6

Workshop 4:00 - 5:00 pm

- WS7  WS8  WS9

### Tuesday, October 19

Workshop 10:45 am - 12:00 pm

- WS10  WS11  WS12

Workshop 2:30 - 3:30 pm

- WS13  WS14  WS15

### 4 Plenary Sessions All Delegates Attend

## Register by FAX, telephone, or mail

Please copy this form to register multiple participants from the same organization separately

**FAX:** 613-283-8868 **Mail:** ABCsolutions Inc.  
2nd Floor

**Phone:** 613-283-8822 40 Main St. West  
Smiths Falls, ON  
K7A 1M6



# GENERAL INFORMATION

## Hotel

The conference headquarters will be **The Sheraton Toronto Centre Hotel, 123 Queen Street West, Toronto, Ontario**. Located in the heart of Toronto's financial and entertainment districts. Valet parking is available at \$45 per day or there are a variety of parking garages nearby. Shuttle service is available from Pearson International Airport. For shuttle information:

<http://torontoairportexpress.hudsonltd.net/res?USERIDENTRY=SCT&LOGON=GO>

Attendees are encouraged to make use of the special rate at the Sheraton Centre Hotel. While slightly lower rates may be found elsewhere in the city, the conference hotel, as part of their agreement with Money Laundering in Canada, provides meeting space and additional services that help keep the registration fees reasonable.

All room reservations can be made in the following ways.

1. Click on the applicable link below and go directly to our customized conference hotel on-line reservation page:
  - ◆ Regular Delegates: <http://www.starwoodmeeting.com/StarGroupsWeb/booking/reservation?id=0907142171&key=3DD24>
  - ◆ Government Delegates: contact the hotel to obtain government rate. Please be sure to indicate that you will be attending Money Laundering in Canada 2010.
2. 1-866-716-8101 and mention the booking is for the October 17 – 19, 2010 Money Laundering Conference at the Sheraton Toronto Centre Hotel.
3. By calling the Sheraton Toronto Centre Hotel directly at 1-416-361-1000 and asking the reservation desk to book your room for the October 2010 Money Laundering Conference.

A block of rooms has been set-aside at the special conference rate starting at \$229 per night. This rate has been generously set to apply to the nights of October 13th through the 24th inclusive, thereby enabling conference delegates to arrive early or extend their stay and enjoy the many benefits of a downtown Toronto holiday at the reduced rate. The rate quoted is also subject to taxes and other charges. Reservations made after the conference cut-off date of September 16th will be accepted on a space and rate availability basis.

## Registration

The cost of this year's conference has not increased since 2008, with additional savings for early bird registrations, multiple registrations from the same organization, and members of the Canadian Anti-Money Laundering Institute (CAMLI).

- Early Bird Special Rate with registration and payment received by June 30, 2010: **\$975.00 + HST**
- Registering 3 or more delegates from the same organization at the same time and received by the early bird date: **\$900 + HST/per registrant**
- CAMLI member discount (if applicable): save \$50 on Early Bird or Full Registration rates
- Full Registration: **\$1050 + HST**
- Fee for registering 3 or more delegates from the same organization at the same time AFTER June 30, 2010: **\$975 + HST/per registrant**

## Your Conference Fee Includes:

All keynote and plenary sessions and workshops; all morning and afternoon coffee breaks throughout the conference; breakfast and lunch on both days; and the networking receptions scheduled for Sunday and Monday evenings. Speakers are subject to change without notice; updated speaker assignments can be found at [www.moneylaundering.ca](http://www.moneylaundering.ca).

## Continuing Education Credits

Participants who are eligible to earn credits for attending this conference should check with their credit granting organization to confirm what credits are available. This program has been accredited by the Law Society of Upper Canada towards the professional development requirement for certification. Letters attesting to a delegate's attendance can be provided upon request after the conference.

## Cancellations

Refunds, less an administrative fee of \$300.00, will be made for cancellations received in writing by June 30, 2010. No refunds will be given after that date but delegate substitutions are permitted up to and including October 19th, 2010.

## Conference Dress

Casual business attire is recommended for the conference sessions.

## Conference Materials and Language

All sessions will be conducted in English only. Participants are invited to collect their conference materials at the Registration Desk located in the Dominion Ballroom Foyer at any of the following times:

Sunday, October 17, 2010 6:00 pm - 8:15 pm  
Monday, October 18, 2010 7:30 am - 5:00 pm  
Tuesday, October 19, 2010 7:30 am - 1:00 pm

## Contacts

For additional information on the conference program, please contact the Conference Chair, Chris Walker, ABCsolutions Inc.; Telephone: 613-283-8800; Fax: 613-283-8868 or; e-mail: [cwalker@moneylaundering.ca](mailto:cwalker@moneylaundering.ca)