

# *Compliance: Making Sense of the Details*



17th Annual

## Money Laundering in Canada 2019

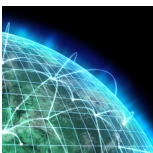
# September 23-25, 2019

## Hotel Grand Pacific Victoria, British Columbia, Canada



### 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
- Real Estate Professionals
- Financial Planners
- Casinos & Gaming
- Trusts & Loans
- Security Officers



Join us for the 17th instalment of Canada's premier event in the field of money laundering compliance. The theme of Money Laundering in Canada 2019 is ***Compliance: Making Sense of the Details.***

ABCsolutions' annual conference promises to be informative and pragmatic, looking at trending crimes, risks, compliance practices, and regulatory change. For 2019, we have consulted various experts to identify compliance management topics that create challenges in their interpretation and/or application. Others will speak to money laundering topics and trends they are currently examining, identifying associated threats and red flags that can be used by reporting entities and regulators alike to manage the risks. Common compliance program practices will be compared to regulatory standards to identify application limitations that could result in a deficiency ruling during an effectiveness examination.

### Event Sponsors:

# VERAFIN



One of the few hotels right on the Inner Harbour, and next to the landmark BC Legislature and Parliament Buildings, the Hotel Grand Pacific is just two blocks from Victoria's downtown restaurant and shopping district, and five blocks from Fisherman's Wharf.



# Agenda at a Glance

<b>Monday, September 23</b>		
11:00 - 12:30 PM	Registration & Networking	
1:00 - 1:15 PM	Welcome & Opening Remarks	
1:15 - 2:15 PM	Plenary A	PA
2:15 - 2:45 PM	Coffee & Networking Break	
2:45 - 4:15 PM	Workshop 1 - Compliance Practices & Regulatory Expectations Workshop 2 - Integrating ML Trends and Predicate Crimes into Your Risk Assessment	WK1 WK2
5:00 - 6:30 PM	Reception	

<b>Tuesday, September 24</b>		
7:45 - 8:45 AM	Breakfast & Networking	
9:00 - 10:30 AM	Plenary B - Vancouver: Turning the Tables on Dirty Money	PB
10:30 - 11:00 AM	Coffee & Networking Break	
11:00 - 12:30 PM	Workshop 3 - Managing the Associated Risks with Agents and their Networks Workshop 4 - Ongoing AML/CTF Training: Ensuring Effective Results	WK3 WK4
12:30 - 1:30 PM	Luncheon	
1:30 - 3:00 PM	Plenary C - A Dark Side of Trade Agreements: Money Laundering	PC
3:00 - 3:30 PM	Coffee & Networking Break	
3:30 - 5:00 PM	Plenary D - Current and Trending AML Issues: A Lawyer's Spin	PD
5:00 - 6:30 PM	Reception	

<b>Wednesday, September 25</b>		
7:45 - 8:45 AM	Breakfast & Networking	
8:45 - 9:00 AM	Announcements	
9:00 - 10:30 AM	Workshop 5 - Reasonable Measures and Other Value from Open Source Data Workshop 6 - Beneficial Ownership: Problems and Solutions	WK5 WK6
10:30 - 11:00 AM	Coffee & Networking Break	
11:00 - 12:15 PM	Plenary E - Compliance: Your Turn to Ask Questions and Get Answers	PE
12:15 - 12:30 PM	Closing Remarks	

# Money Laundering in Canada 2019

**September 23, 2019**



## PLENARY A

1:15 - 2:15 PM

**The Honourable David Eby Q.C.  
Attorney General of British Columbia  
Victoria, BC**

To be announced

## WORKSHOP 1

### **Compliance Practices and Regulatory Expectations: The Risk Assessment**

2:45 - 4:15 PM

**Angelo Coppola  
Globex 2000 Financial Services, Inc.  
Montreal, QC**

The Risk Assessment component of a reporting entity's AML/CTF Compliance Program has become the pivotal element around which each of the other parts operates. It drives most of the procedures associated with compliance management practices and, as such, is central to the regulators' assessment of the effectiveness of a business' Compliance Program. Angelo will discuss the depth and breadth of the regulated risk-based approach and testing its effectiveness. Achieving best practice rests in the detail covered and the applicability to the reporting entity's business model, operational practices, and customer base.

## WORKSHOP 2

### **Integrating ML Trends and Predicate Crimes into Your Risk Assessment**

2:45 - 4:15 PM

**Stephen Scott  
S. Scott (AML) and Security Consulting  
High River, AB**

This workshop looks at both organized crime threats and how criminals attempt to circumvent reporting entities' AML programs, whether those are cyber-based (i.e. transaction monitoring and AI-based) or based on frontline staff training and personal relationships with customers. Stephen Scott will explore the detail of continued and emerging domestic money laundering threats, noting how this has changed since the turn of the century. He will then identify helpful practices and policies that will mitigate these risks. Stephen would like participants to bring some of their concerns to the table and to share in discussions, understanding that organized crime impacts all of our businesses.

**September 24, 2019**



**PLENARY B**

**Vancouver: Turning the Tables on Dirty Money**

**9:00 - 10:30 AM**

**Dr. Peter German Q.C.  
Peter German & Associates  
Vancouver, BC**

Peter German has agreed to return to our 2019 conference to discuss the status of his 2018 Review into Money Laundering in British Columbia's casino industry, 18 months after his report was submitted to the Attorney General. The fallout from that report has garnered significant media attention and the province is in the process of implementing all of his recommendations. In addition, we anticipate that he will be able to discuss the findings from his current review into money laundering in the real estate, horse racing, and luxury auto sectors.

**WORKSHOP 3**

**Managing the Associated Risks with Agents and their Networks**

**11:00 AM - 12:30 PM**

**Ashley MacMillan  
MoneyGram  
Vancouver, BC**

In the domestic and global arena, many companies use agents or agent networks to offer financial or commercial services. This enables companies to tap into established businesses within communities of customers in a wide variety of locations without expending the infra-structure costs to set up a company branch system. Financial transactions that are conducted using agent networks can present additional inherent risks. The risk assessment and subsequent risk mitigation activities are crucial elements to manage the inherent risks presented by this type of business structure. For Financial Institutions that may provide services for these types of businesses, an understanding of the business in addition to the agent structure and oversight is required to make the appropriate risk tolerance decisions. Ashley's presentation will examine the various inherent factors associated with the agent structure, what risk mitigation activities a business may implement to manage the risk, and how to conduct proper oversight of such businesses.

**WORKSHOP 4**

**Ongoing AML/CTF Training: Ensuring Effective Results**

**11:00 AM - 12:30 PM**

**Blaine Attaway  
The Wawanesa Mutual Insurance Company  
High River, AB**

Training is one of the five pillars of an AML/CTF Compliance Program for any reporting entity. Such training, according to regulatory guidance, falls into three distinct categories: training before an employee even starts dealing with customers and their transactions; basic training that is carried out on a scheduled basis; and, ongoing training that responds to corporate and legislative changes, new risks, products, and services that arise, and the associated practices that occur in response to these during the calendar year. This workshop will look at how on-going training content is determined; how delivery plans are developed; securing senior management buy-in and support; the various formats in which it is delivered; who is involved, student and instructor; recording and confirming participation; and testing the effectiveness of the process and its subsequent application.

**September 24, 2019**



**PLENARY C**

**A Dark Side of Trade Agreements: Money Laundering**

**1:30 - 3:00 PM**

**Dr. Nikos Passas  
Northeastern University  
Boston, MA, USA**

Trade agreements have been front and centre of Canadian economic and political agendas over the past few years. Such arrangements are seen as critical to the ongoing growth and economic viability of a country. Canada is no stranger to trade agreements and the benefits have been repeatedly demonstrated. The opportunities such agreements bring are evident in a variety of ways. However, opening up markets from different parts of the world can also create a perfect venue for money laundering. Dr. Passos will explore new and ongoing threats from 'Trade-Based Money Laundering', building on the foundation of information shared last year in Halifax.

**PLENARY D**

**Current and Trending AML Issues: A Lawyer's Spin**

**3:30 - 5:00 PM**

**Gerry Ferguson  
Faculty of Law, University of Victoria  
Victoria, BC**

Much of what is AML/CTF compliance regulatory control and applied practice in Canada has either a direct legal foundation to it or legal links to other operational issues. These facts can create circumstances that the AML compliance community sometimes view as unfair, nonsensical, or just plain mysterious. Professor Ferguson has been invited to explore and explain a number of issues that have generated controversial debate across the reporting sectors in Canada and other parts of the world either currently or over the past 19-years. Professor Ferguson's observations and views on these issues are recognized by both national and international audiences and we are privileged to have him join us to share his perspective.



The Canadian Anti-Money Laundering Institute will be offering two additional workshops at the Hotel Grand Pacific in conjunction with Money Laundering in Canada 2019. Visit [www.camli.org](http://www.camli.org) for registration information and to learn more.

**Workshop 1 - Compliance for a Competitive Advantage  
September 23, 2019, 7:30am - 11:45am**



**Workshop 2 - You Have Been Selected for a FINTRAC Audit: Twenty Years In, Are You Really Prepared?  
September 25, 2018, 12:30pm - 5:00pm**

**September 25, 2019**



**WORKSHOP 5**

**Reasonable Measures and Other Value from Open Source Data**

**9:00 - 10:30 AM**

**Kevin Lo**  
**Froese Forensic Partners Ltd.**  
**Toronto, ON**

Open source data continues to be one of the most valuable “at your fingertips” information resources available to compliance teams when having to dig deeper on customers who may be less than forthcoming when asked; or information is needed to assist with making decisions on a customer or potential customer. Reasonable measures requirements, enhanced due diligence activities, beneficial ownership information, and possible STR background detail are examples of situations where Compliance Officers may need help to find information. Because the internet and other digital resources continue to expand in their ability to provide information sources, Kevin has agreed once again to re-visit the *open source* world to show how helpful it can and continues to be. He encourages participants in his session to bring information-gathering problems as examples to which he can suggest and/or demonstrate possible open source solutions.

**WORKSHOP 6**

**Beneficial Ownership: Problems and Solutions**

**9:00 - 10:30 AM**

**Denis Meunier**  
**Consultant**  
**Ottawa, ON**

This workshop will examine the existing and future potential application and requirements on beneficial ownership under the PCMLTF regulations, the FATF recommendations, and international trends. It will: outline what the PCMLTF regulations are with respect to determining and verifying the accuracy of beneficial ownership and who it applies to; outline the current requirements of the *Canada Business Corporation Act* requirements on beneficial ownership; describe international trends on beneficial ownership; explain the latest government proposals on beneficial ownership and what it means for reporting entities; and outline deficiencies and possible solutions in Canada’s beneficial ownership requirements at present, the impact on reporting entities, all businesses, and on risk management. Denis will also use small working group exercises to identify and report on the problems compliance officials face when dealing with beneficial ownership requirements.

**PLENARY E**

**Compliance: Your Turn to Ask Questions and Get Answers**

**11:00 AM - 12:15 PM**

<b>Angelo Coppola</b>	<b>Peter W. Lee</b>	<b>Chris Walker</b>
<b>Globex 2000 Financial Services, Inc.</b>	<b>CheckPay Technologies Ltd.</b>	<b>ABCsolutions Inc.</b>
<b>Montreal, QC</b>	<b>Richmond, BC</b>	<b>Merrickville, ON</b>

Angelo Coppola and Peter W. Lee have agreed to sit on our panel, which will be moderated by Chris Walker, who will add his perspective to the discussion. As was the case in 2018, conference delegates are encouraged to bring questions that they can pose to the panel. The session has been increased to 75 minutes in length to give the panel extra time to address as many questions as possible.

# General Information



## Hotel

The Hotel Grand Pacific will be the host venue for the 2019 instalment of Money Laundering in Canada. Attendees are encouraged to make use of the special rate at the Grand Pacific. While slightly lower rates may be found elsewhere in the city, the conference hotel, as part of their agreement with the Money Laundering in Canada organizers, provides meeting space and additional services that help keep the registration fees reasonable.

All room reservations can be made in the following ways:

1. Call the toll free reservation line at 1-800-663-7550, Local calls: 250-386-0450. Group Name: ABC Solutions Group Code: SEP19ABCSOLUTIONS
2. Email [reserve@hotelgrandpacific.com](mailto:reserve@hotelgrandpacific.com)

For 2019, we have arranged with the hotel a special room rate for our delegates. Specifically, the Hotel Grand Pacific is offering a rate of \$229/night for all delegates. This rate applies from Thursday, September 20th through to Saturday, September 28th. This allows delegates to enjoy Victoria for a few days at our special rate. Reserve early as our hotel room allotment typically sells out and we fully expect that to be the case this year.

## Registration

Money Laundering in Canada is designed to provide maximum value, with additional savings for early bird registrations, multiple registrations from the same organization, and members of the Canadian Anti-Money Laundering Institute (CAMLI).

- Extra Early Bird - save 10% off the Early Bird Rate when you register and pay by March 31, 2019
- Early Bird Special Rate with registration and payment received by June 30, 2019: **\$1400.00 + GST**
- Registering 3 or more delegates from the same organization at the same time and received by the early bird date: **\$1325 + GST per registrant**
- CAMLI member discount (if applicable): save \$75 on Early Bird or Full Registration rates
- Full Registration: **\$1550 + GST**
- Fee for registering 3 or more delegates from the same organization at the same time AFTER June 30, 2019: **\$1475 + GST per registrant**

## Your Fee Includes:

All keynote and plenary sessions and workshops; all morning and afternoon coffee breaks throughout the conference; two breakfasts and one lunch; and the networking receptions scheduled for Monday and Tuesday evenings. Speakers are subject to change without notice; updated speaker assignments can be found at [www.moneylaundering.ca](http://www.moneylaundering.ca) and in our [LinkedIn group](#)

## 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. A participation certificate will be provided to all delegates on the final day.

## Cancellations

Refunds, less an administrative fee of \$300.00, will be made for cancellations received in writing by June 30, 2019. No refunds will be given after that date but delegate substitutions are permitted up to and including September 23, 2019.

## Conference Dress

Casual business attire is recommended for the sessions.

## Conference Materials and Language

All sessions will be conducted in English only. Participants are invited to collect their materials at the Registration Desk on the ground floor of the Prince George Hotel at the following time:

Monday, September 23, 2019, 11:00 am - 12:30 pm

## Contacts

For additional information on the program, please contact About Business Crime Solutions, Inc.; Telephone: 613-283-2862; Fax: 613-283-7775 or; e-mail: [info@moneylaundering.ca](mailto:info@moneylaundering.ca)





# REGISTRATION FORM

Delegates are entitled to **Extra Early Bird** pricing for the registration fee if their registration and payment is received by March 31, 2019.

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

**Title** \_\_\_\_\_ **CAMLI Member # (if applicable):** \_\_\_\_\_

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

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

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

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

Prices are per delegate and include 5% GST	Extra Early Bird - paid in full by March 31st	Early Bird - paid in full by June 30th	Full Registration
Regular Delegate	\$1,323.00	\$1,470.00	\$1,627.50
CAMLI Member	\$1,252.13	\$1,391.25	\$1,548.75
Multi registration *3 or more	\$1,252.13	\$1,391.25	\$1,548.75
Multi registrant price for CAMLI Member	\$1,181.25	\$1,312.50	\$1,470.00

## Food Allergies

YES (please specify):

## Plenary/Workshop Selections

To ensure your experience is tailored to your needs and interests, please review the conference agenda and make your desired choice from each grouping.

**Monday Reception 5:00 – 6:30 pm**      Attending:  YES  NO

**Tuesday Reception 5:00 – 6:30 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

Total Payment Amount **	Please Include Guest		
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 two receptions are open to all delegates.** Any 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 receptions:

Evening Reception, Monday, Sept 23 \_\_\_\_\_ @ \$40.00 per ticket      \$ \_\_\_\_\_

Evening Reception, Tuesday, Sept 24 \_\_\_\_\_ @ \$40.00 per ticket      \$ \_\_\_\_\_

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

## Monday, September 23

Workshop 2:45 - 4:15pm

WK1       WK2

## Tuesday, September 24

Workshop 11:00 - 12:30 pm

WK3       WK4

## Wednesday, September 25

Workshop 9:00 - 10:30 am

WK5       WK6

## Register by e-Mail, FAX, Telephone, or Post

**FAX:** 613- 283-7775      **Mail:** ABCsolutions  
PO Box 427  
**Phone:** 613-283-2862      Merrickville, ON  
K0G 1N0  
**Email:** info@moneylaundering.ca

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