

MONEY LAUNDERING IN CANADA

2025

**SEPTEMBER
15 & 16, 2025**

**HOTEL ARTS
CALGARY, ALBERTA**





RESPONDING TO THE SURGE IN AML RISKS AND REGULATIONS

Canada is currently experiencing an explosion in anti-money laundering and anti-terrorist financing risks that is driving responses from both legislators and regulatory authorities. Penalties for non-compliance continue to be assessed across all reporting sectors while the legal and financial consequences have been escalating significantly. FINTRAC's reach across various business sectors continues to grow, and new regulators are imposing additional compliance requirements on many AML-designated businesses.

Register for Money Laundering in Canada 2025 to gain in-depth insights into emerging risks and the regulatory measures designed to address them. Engage in interactive workshops led by law enforcement, industry experts, regulators, and consultants as they analyze the challenges and evaluate the effectiveness of current responses.

AGENDA AT A GLANCE



	Monday, September 15
9:00 – 9:15 AM	Welcome and Opening Comments
9:15 – 10:45 AM	Financial Crime and the Private Sector: A Law Enforcement View
11:15 AM – 12:15 PM	Updates on the implementation of the Retail Payment Activities Act
12:15 – 1:15 PM	Lunch
1:15 – 2:15 PM	AI in AML Compliance: The Benefits and Potential Road Bumps
2:30 – 3:30 PM	Navigating a New Era of AML/ATF Compliance
3:45 – 5:00 PM	Let's Talk Fraud
6:00 – 7:00 PM	Networking Reception

	Tuesday, September 16
9:00 – 9:15 AM	Opening Comments
9:15 – 10:45 AM	FINTRAC Examinations: From Day One to Done
11:5 AM – 12:15 PM	Cryptocurrency Moves into the Mainstream: The Risks and the Responses
12:15 – 1:15 PM	Lunch
1:15 – 2:15 PM	STRs and their Hidden Intricacies
2:45 – 3:45 PM	What Are We Learning from the TD Bank Compliance Failures?
3:45 – 4:00 PM	Closing Comments

* All times MST

WORKSHOP DESCRIPTIONS

MONDAY, SEPTEMBER 15, 2025

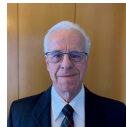
WORKSHOP 1

WHY DO WE DO WHAT WE DO? A BEAR PIT SESSION WITH LAW ENFORCEMENT LEADERS

9:15 – 10:45 AM



PETER M. GERMAN, KC, PHD.
PETER GERMAN & ASSOCS. INC.
VANCOUVER, BC



ZACK ZACCARDELLI, COMMISSIONER (RETIRED)
ROYAL CANADIAN MOUNTED POLICE
VICTORIA, BC

In our opening session of the day, former Canadian law enforcement leaders will discuss why the work of compliance officers, regulators, police, and prosecutors is so very important in dealing with the clear and present dangers posed by transnational organized crime, money laundering, and corruption. They will provide their unique perspectives on the successes and failures of the last several decades. Importantly, they will also provide their insights and a deep dive into the future; to emerging issues, including border security, financial intelligence units, the upcoming review of Canada by the FATF, and the imperative of change, which has become a constant in our world.

WORKSHOP 2

UPDATES ON THE IMPLEMENTATION OF THE RETAIL PAYMENT ACTIVITIES ACT

**11:15 AM –
12:15 PM**



GABRIEL NGO
BANK OF CANADA
OTTAWA, ON

New technology is enabling innovative and increasingly complex ways to perform retail payment activities. Under the *Retail Payment Activities Act* (RPAA), the Bank of Canada will register and supervise payment service providers (PSPs) to build confidence in the safety and reliability of their services while protecting end users from specific risks. PSPs registered with the Bank must meet requirements for mitigating operational risks, responding to incidents, and safeguarding end-user funds by September 8, 2025. Failure to comply may result in enforcement action by the Bank. The aim of this workshop is to provide an introduction to the RPAA and explain the Bank's supervisory framework, including what PSPs need to know and do, and enforcement tools and actions the Bank may take to promote compliance.

WORKSHOP 3

ARTIFICIAL INTELLIGENCE IN AML COMPLIANCE: THE BENEFITS AND POTENTIAL ROAD BUMPS

1:15 – 2:15 PM



JENNIFER ARNOLD
MINERVA
TORONTO, ON

The integration of AI into AML compliance processes has transformed the financial services landscape, offering advanced tools for detecting risk and enhancing regulatory adherence. However, while AI promises significant improvements in efficiency, accuracy, and scalability, it also presents several challenges that must be addressed.

This workshop will explore the key benefits AI brings to AML compliance, including automated risk screening, real-time risk assessment, and reduced human error. Experts will also discuss the potential roadblocks organizations face, such as data quality issues, regulatory considerations, the need for specialized talent, and the ethical concerns surrounding AI decision-making.

WORKSHOP

DESCRIPTIONS

MONDAY, SEPTEMBER 15, 2025

WORKSHOP 4

NAVIGATING A NEW ERA OF AML/ATF COMPLIANCE

2:30 – 3:30 PM



**SHELLYNA LIPIC, SENIOR AML/ATF COMPLIANCE OFFICER
CANADA ICI
WINNIPEG, MB**

Perhaps you're a new compliance officer, a new reporting entity, or maybe you are an existing reporting entity whose program needs help or a refresh. How can you set your program up for success while navigating the challenges and expectations of building a successful AML compliance program? Shellyna brought her extensive experience as a credit union CAMLO and compliance consultant to her current role at Canada ICI, a major mortgage lending business that had been caught up in the new Mortgage Lending Participant sector regulated by FINTRAC beginning in October 2024. She will share her challenges and achievements in putting together a new and effective AML compliance program for ICI over two decades after FINTRAC became Canada's FIU.

WORKSHOP 5

LET'S TALK FRAUD

3:45 – 5:00 PM



**STEPHEN SCOTT
AML AND SECURITY CONSULTANT
CALGARY, AB**



**CONSTABLE MAJA VIDAK
CALGARY POLICE SERVICE
CALGARY, AB**



**CONSTABLE MIKE GREEN
CALGARY POLICE SERVICE
CALGARY, AB**



**SAMUEL WILTSHIRE
SHAKEPAY
OAKVILLE, ON**

Fraud continues to be one of the top two crimes faced by designated reporting sectors in Canada and most likely around the globe. Consequently, a session on fraud trends, ongoing and new, is always a well-received topic by compliance officers, regulators, and others attending an AML-focused conference. Why? Because fraud continually reinvents itself to take advantage of the new trends and human vulnerabilities that surface. This workshop will explore emerging fraud trends and new variations that have gained traction in both the everyday world of human interaction and the digital landscape, including social media platforms. The discussion will cover various types of fraud, key red flags to identify them, their impacts, and strategies for mitigating these effects. Additionally, it will highlight how greater integration of fraud prevention and anti-money Laundering resources can enhance the detection of common red flags across both domains.

WORKSHOP

DESCRIPTIONS

TUESDAY, SEPTEMBER 16, 2025

WORKSHOP 6

FINTRAC EXAMINATIONS: FROM DAY ONE TO DONE

9:15 – 10:45 AM



ANGELO COPPOLA
GLOBEX 2000 CAMLO & AML CONSULTANT
MONTREAL, QC



JEAN FRANCOIS LEFEBVRE
AML CONSULTANT
MONTREAL, QC

Being informed by FINTRAC of an upcoming compliance examination can be a stressful experience. What is the best approach in dealing with this federal agency during these examinations, from the first call to the end of the examination process? This session will shed light on current experiences lived by reporting entities throughout the country and discuss best practices before, during, and after the onsite/desk exam, including where an appeal to contest their findings is required. Proposed ways to face diverse challenges and unknowns will also be discussed.

WORKSHOP 7

CRYPTOCURRENCY MOVES INTO THE MAINSTREAM: THE RISKS AND THE RESPONSES

**11:15 AM –
12:15 PM**



RYAN MUELLER
PHANTOM COMPLIANCE
CALGARY, AB

As cryptocurrency continues to make its way into the mainstream, it is reshaping industries, financial systems, and the global economy. This workshop will explore the evolving landscape of cryptocurrency adoption and the growing challenges that come with it. From volatile market behavior and regulatory uncertainties to security risks and environmental concerns, the risks associated with mainstream crypto adoption are significant.

The presenter will discuss the potential implications of cryptocurrencies for businesses, investors, and governments, as well as the emerging responses to these challenges. Topics will include the development of regulatory frameworks, cybersecurity strategies, and the growing push for sustainable blockchain solutions. Additionally, tertiary but nonetheless critical aspects of adoption and success such as access to banking, retail fraud prevention, and the spectre of hacks from hostile nation state actors are captured. Attendees will leave with a deeper understanding of how to navigate the complexities of this digital financial revolution, preparing them for the opportunities and risks that lie ahead and enabling them to service their existing crypto client base OR expand and open doors to new opportunities with confidence.

WORKSHOP

DESCRIPTIONS

TUESDAY, SEPTEMBER 16, 2025

WORKSHOP 8

STRS AND THEIR HIDDEN INTRICACIES

1:15 – 2:15 PM



ANGELO COPPOLA
GLOBEX 2000 CAMLO & AML CONSULTANT
MONTREAL, QC

Financial institutions, money services business, real estate brokers, dealers in precious metals and stones, these are some of the reporting entities that were assessed with an administrative monetary penalty by FINTRAC for failure to submit a Suspicious Transaction Report (STR). You can be sure that if FINTRAC conducts a compliance audit of your organization, included in the scope will be your organization's processes for detecting and submitting STRs. This session will shed light on the methods used by FINTRAC to evaluate these processes and offer suggestions and best practices should FINTRAC come to visit.

WORKSHOP 9

THE FALLOUT FROM TD BANK'S AML/ATF COMPLIANCE DEFICIENCIES

2:45 – 3:45 PM



JEAN FRANCOIS LEFEBVRE
AML CONSULTANT
MONTREAL, QC



STEPHEN SCOTT
AML AND SECURITY CONSULTANT
CALGARY, AB



MONICA STARK, CAMLO, FINANCIAL CRIME RISK MANAGEMENT
ALBERTA TREASURY BRANCH
EDMONTON, AB

The fallout from TD Bank's major fines in both Canada and the USA has had a ripple effect both internally and across Canada's designated reporting sectors. This final session of Money Laundering in Canada 2025 will identify and discuss some of those impacts from four distinctive perspectives: What went wrong; What remediation has come about; How other reporting sectors might be impacted; and What might customers expect going forward. Responding to a brief summary about each perspective prepared by the session moderator, Chris Walker, each panel member will draw on their knowledge, experience, and interpretation about the impacts and the outcomes both factual and assumed. The audience will be encouraged to share their thoughts and experiences as to how the impacts have settled into their own business' compliance program.

OUR SPONSORS



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GENERAL INFORMATION

REGISTRATION

Money Laundering in Canada 2025 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). Register to attend in person or via a livestream broadcast.

- **Full Registration: \$1750 + applicable taxes**
- **Early Bird until June 30th: save \$150 on registration rates**
- CAMLI member discount (if applicable): save \$75 on registration rates
- Fee for registering three or more delegates from the same organization at the same time
AFTER June 30th, 2025 \$1675.00 + applicable tax per registrant

YOUR FEE INCLUDES

All sessions and workshops; two breakfasts, breaks, two lunches, and one reception. Speakers are subject to change without notice; updated speaker assignments can be found at 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.

CANCELLATIONS

All sales are final. No refunds will be provided; however, delegate substitutions are permitted up to and including September 15, 2025.

CONFERENCE MATERIALS & LANGUAGE

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

- Sunday September 14, 2025 6:00 – 7:00 pm
- Monday, September 15, 2025 7:45 am – 5:00 pm
- Tuesday, September 16, 2025 7:45 am – 12:00 pm

HOTEL INFORMATION

Hotel Arts will be the host venue for the 2025 instalment of Money Laundering in Canada. For 2025, we have arranged with the hotel a special room rates for our delegates. Specifically, the Hotel Arts is offering rates starting at \$259/night. Reserve early, as our hotel room allotment typically sells out and we fully expect that to be the case this year.

All room reservations can be made in the following ways:

1. Call the toll free reservation line at 1-800 661-9378

Local calls: (403) 266-4611

Group Reference: Money, Laundering, Canada

2. <https://reservations.travelclick.com/77780?groupID=4608181>

Check In: 3:00 PM

Check Out: 11:00 AM

Cancellation Policy: 24 hours prior to arrival date check-in

Parking: Complimentary for registered hotel guests

CONTACT US :



613-283-9659



www.moneylaundering.ca



info@moneylaundering.ca



**MONEY LAUNDERING
IN CANADA**
EST. 2002



REGISTRATION FORM

Delegate Name

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 Until March 31st	Early Bird Until June 30th	Full Registration
Non Member Pricing	\$1,512.00	\$1,680.00	\$1,837.50
CAMLI Member Pricing	\$1,441.13	\$1,601.25	\$1,758.75
Multi Registrant Pricing (3+)*	\$1,441.13	\$1,601.25	\$1,758.75
Multi Registrant Price for CAMLI Members*	\$1,370.25	\$1,522.50	\$1,680.00

*Registered and paid at the same time

Payment Options

- ☐ Cheque payable to About Business Crime Solutions Inc.
- ☐ Please charge my/our American Express, Mastercard, Visa, or Discover account
- ☐ Email transfer to info@moneylaundering.ca

[Register on-line via CAMLI.org](https://www.camli.org)

Total Payment Amount **			
Card Number		Exp. Date	/
Name on Card			
Signature			

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

FAX: 613-526-9384

Phone: 613-283-2862

Email: info@moneylaundering.ca

Mail: ABCsolutions
PO Box 427
Merrickville, ON
K0G 1N0

Money Laundering in Canada 2025 will offer a hybrid format, with both in-person and virtual attendance options.

All sessions will be livestreamed and recorded for your convenience. After the event, most session recordings and presentations will be available on-demand to all attendees. However, please note that in certain cases, we may be unable to share specific recordings and presentations. We will notify delegates in advance about which sessions will be exclusive to livestream viewing.



Attendance Options

- ☐ In person
- ☐ Livestream
- * Please inform ABCsolutions prior to September 5, 2025 of any changes to your attendance selection.

Food Allergies

- ☐ YES (please specify):

Reception - September 15, 6 - 7 PM

The Monday evening reception is open to all delegates. Any delegates who would like to bring a guest to the reception 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.

Will you be attending the reception?

☐ Yes

☐ No

I am requesting the following number of guest tickets to the reception:

_____ @ \$40.00 per ticket

\$_____ Total Additional Charges (includes taxes)