

LAUNCH SPECIAL
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FRAUD & FINANCIAL CRIME EUROPE

4TH ANNUAL | 19-20 OCTOBER, 2021 | LONDON

Analysing the risks to determine the solutions in combating Fraud and Financial Crime

KEY HIGHLIGHTS INCLUDE

REGULATION

Addressing changing regulations and the impact on the financial services industry

COVID 19

Reviewing the changing fraud landscape in the context of Covid 19

INTERNAL FRAUD

Addressing internal fraud risk in a newly digital work environment

SANCTIONS

Navigating the shifting sanctions landscape and understanding the implications on organizations

SCAM TECHNIQUES

Managing the increase of fraudulent attempts and sophisticated scam techniques

KYC

Understanding the role of data in KYC to identify suspicious activity and enhance the customer experience

CROSS-BORDER COOPERATION

Increasing cross-border cooperation to reduce criminal operations

CONDUCT AND CULTURE

Developing financial crime conduct and culture to increase effectiveness over compliance

RANSOMWARE

Reviewing treatment of ransomware cases with increasing risk of occurrence

2021 SPEAKERS INCLUDE

Vinaya Parvate

Managing Director, Global Head Fraud Risk Oversight
Citi

Paul Coady

Global Head of AFC People and Culture
Deutsche Bank

Alexander Fisher

Director, Group Financial Crime Intelligence and Investigations
Standard Chartered Bank

Nicholas Clark

Head of Data Science, Card & Payment Fraud Prevention
Danske Bank

John Keogan

Head, Fraud Risk
Standard Chartered Bank

Wies Wagenaar

Global Head of Centre of Expertise for Behaviour, Ethics & Compliance Learning
ABM AMRO

Kevin Newe

Assistant Director, IF Threats Lead
Her Majesty's Revenue and Customs

Francisco Mainez

Head of Data & Analytics, Wealth and Personal Banking
HSBC

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BioCatch pioneered behavioral biometrics, which analyzes an online user's physical and cognitive digital behavior to protect users and their data. Today, customers around the globe leverage BioCatch's unique approach and insights to more effectively fight fraud, drive digital transformation and accelerate business growth. With nearly a decade of data, over 50 patents and unparalleled experience analyzing online behavior, BioCatch is the leader in behavioral biometrics.



Experian unlocks the power of data to create opportunities for consumers, businesses and society. During life's big moments – from buying a home or car, to sending a child to college, to growing a business exponentially by connecting it with new customers – we empower consumers and our clients to manage data with confidence so they can maximize every opportunity.

We gather, analyse and process data in ways others can't. We help individuals take financial control and access financial services, businesses make smarter decision and thrive, lenders lend more responsibly, and organizations prevent identity fraud and crime.



Pindrop® solutions are leading the way to the future of voice by establishing the standard for security, identity, and trust in the call centre. Pindrop® solutions help detect fraudsters and authenticate callers, reducing fraud and operational costs, while improving customer experience and protecting brand reputation for some of the world's premier call centres.

REVELOCK

Revelock enables financial services and fintech companies to reveal and respond to online identity impersonation & manipulation attacks without hindering the customer experience. Protecting more than 50 million banking customers worldwide, the Revelock Fraud Detection & Response (FDR) Platform combines behavioral biometrics, network and device assessment with hybrid AI and Deep Learning to create a BionID™ and continuously Know Your User (KYU), spot bad actors and mitigate risk regardless of the type of attack.

From new account creation and login to logout, across every interaction, Revelock non-intrusively detects behavioral and environmental anomalies while protecting

customers from RATs, zero-day malware, bots and social engineering attacks. Revelock Active Defense capabilities give Fraud Fusion Center analysts full control over automated risk mitigation and Revelock Pre-emptive Defense enables analysts to use Revelock Hunter to discover and disrupt mule networks and previously undetected compromised accounts.

Revelock Solutions prevent Account TakeOver (ATO) and provide continuous behavioral biometric risk assessment and silent stepped-up authentication (MFA) to prevent New Account Fraud (NAF), Card Not Present Fraud (CNP / 3D Secure) and comply with PSD2/SCA.

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Confirmation, part of Thomson Reuters, is the digital platform and global network trusted by audit firms, banks, and law firms to quickly and securely verify financial data. Confirmation invented electronic confirmations nearly 20 years ago, reshaping the audit confirmation process. Today, Confirmation helps 1.5 million users across 170 countries confirm more than \$1 trillion in financial data every year. Learn how we can help you at Confirmation.com.



Eastnets ensures peace of mind by securing a safer future for everyone. A global provider of compliance and payment solutions for the financial services sector, our experience and expertise help ensure trust at 750 financial institutions across the world, including 11 of the top 50 banks. For more than 35 years, we've worked to keep the world safe and secure from financial crime. We do it by helping our partners manage risk through Sanction Screening, Transactions Monitoring, analysis, and reporting, plus state-of-the-art consultancy and customer support. Learn more at www.eastnets.com.



IMTF is a RegTech specialist with 34 years of industry experience, helping banks fight financial crime across the globe. We provide a modular platform with best-in-class solutions for fraud detection, money laundering pattern recognition and other regulatory use cases to ensure our clients' compliance, leveraging digital tools. Our compliance data lake analyzes client behaviour and detects anomalies through a combination of pre-defined / known patterns and smart AI-based algorithms.

The passion for our work and the close cooperation with our customers have enabled IMTF to be a top ranked trendsetter for over 34 years, transforming ideas into useful products, offering Swiss excellence with a global perspective. To date, we have served

over 250 customers, successfully completing over 600 projects in more than 50 countries.



mthree is the emerging talent and reskill training partner for public and private organizations across the globe. We bridge the skills gap in technology and other high-demand disciplines by connecting education to the working world. Led by industry, our Academy curriculum adapts to meet ever-changing requirements.

We help build pipelines of diverse, custom-trained talent – complementing traditional hiring strategies like internal graduate programs and reactive recruitment.



NetGuardians is an award-winning Swiss FinTech helping financial institutions in over 30 countries to fight fraud. More than 60 banks, including UOB and Pictet & Cie, rely on NetGuardians' 3D artificial intelligence (3D AI) solution to prevent fraudulent payments in real time.

Banks using NetGuardians' software have achieved reductions of up to 83 percent in false positives, spent up to 93 percent less time investigating fraud, and have detected new fraud cases. NetGuardians is the fraud-prevention partner of major banking software companies, including Finastra, Avaloq, Mambu, and Finacle. NetGuardians was listed as a representative vendor in Gartner's 2020 Market Guide for Online Fraud Detection and in the Chartist RiskTech100 List in 2021. Headquartered in Switzerland, NetGuardians has offices in Singapore, Kenya, and Poland.

VENUE:

**AMERICA SQUARE
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AGENDA

DAY ONE | 19 OCTOBER

8:00 BREAKFAST AND REGISTRATION

8:50 CHAIR'S OPENING REMARKS
Moderator: **Emily Shanks, MThree**

REGULATION – PANEL DISCUSSION

9:00 **Monitoring the regulatory landscape and future developments on the horizon**

- How regulation is changing
- Increased regulation and pressure
- Impact of Brexit on financial services industry
- 6th AML directive new demands on institutions
- EBA outsourcing regulation impact on contracts
 - Building transparency on a subcontractor level
- Unifying reporting regimes across operations
- Monitoring outcomes instead of compliance tick box

Chiz Nwokonkor, Executive Director, Head of Global Financial Crimes Legal Advisory Group, **Morgan Stanley** (tbc)

Ionela Emmett, Vice President, AML Monitoring & Investigations, **Commerzbank**

SANCTIONS

9:45 **Managing the ever-changing sanctions landscape: A view of US policy and changes under the Biden administration**

- Understanding China sanctions and level of exposure
- Navigating through disparate global sanctions regimes
- Understanding different types of sanctions and implications
- Reviewing business impacts and balancing with secondary US sanctions
- Managing reputation risks when doing business
- Anti-corruption and human rights regimes
- Report on strategic review of US sanctions under Biden administration
- Introducing technology capabilities to respond to expectations
- Cyber sanctions as a response to state attacks
 - Evidencing where attack came from

Louie Vargas, Principal Compliance Officer, Sanctions, Controls and Technology, **Danske Bank**

10:20 MORNING REFRESHMENT BREAK AND NETWORKING

KYC – DOUBLE SESSION

10:50 **Developing KYC capabilities and leveraging the use of unstructured data for enhanced customer experience**

- Identifying suspicious activity across the KYC lifecycle
- Leveraging external data to enhance KYC capabilities
- Continuous KYC moving towards trigger based reviews
 - Insight from changes in data
- Availability of data for different types of customers

Francisco Mainez, Head of Data & Analytics, Wealth and Personal Banking, **HSBC**

Rajeev Ahya, Vice President, Anti-Financial Crime Risk Training, **Deutsche Bank**

KYC

11:50 **Why KYC is not enough and why KYU (know your user) is different**

- Why KYC is necessary but not sufficient for Risk and Compliance
- How ATO continues to escalate, fuelled by identity manipulation and impersonation attacks
- What is Know Your User or KYU and how is it different from KYC
- How KYU continuously verifies identities to both detect and prevent fraud before it happens
- Beyond behavioural biometrics, what to look for in KYU solutions

Richard da Silva, VP of Sales, EMEA, **Revelock**

12:25 LUNCH BREAK AND NETWORKING

TRANSACTION MONITORING

1:25 **Developing effective transaction monitoring capabilities to provide holistic real time data driven analysis**

- Use of predictive models in transaction monitoring
 - Challenges with machine bias
- Data driven decision making impact on clients
- Identifying money laundering and terrorist financing with single transaction view
 - Implementing a network view
- Utilizing models to help with transaction monitoring
- Moving to a single global platform: Cost vs. benefit analysis of technology migration
- Identifying sudden changes in activity

Nicholas Clark, Head of Data Science, Card & Payment Fraud Prevention, **Danske Bank**

SARs

2:00 **Reviewing complexities in requirements for filing a SAR for AML and driving efficiency**

- Responses from NCA on suspicious activity reports
- Scalability of reports – formatting for individuals vs. groups
- Determining what qualifies for a SAR
- Risk of fines with failure to comply prompting large submission of reports
- Moving away from a checklist basis to assertion of what is suspicious

CROSS BORDER COOPERATION – PANEL DISCUSSION

2:35 **Developing cross border co-operation across institutions and with law enforcement to better track activities**

- Public and private collaboration
- Law enforcement action to cease criminal operations
- Capacities of law enforcement to react to intelligence
- Transaction monitoring to track funds across institutions
- Legislation limitations on information sharing

Alexander Fisher, Director, Group Financial Crime Intelligence and Investigations, **Standard Chartered Bank**

Kevin Newe, Assistant Director, IF Threats Lead, **Her Majesty's Revenue and Customs**

Alex Rothwell, Detective Chief Superintendent, **City of London Police**
Gary Kalish, Head of Financial Crime Investigations & Intelligence, **ClearBank**

3:20 AFTERNOON REFRESHMENT BREAK AND NETWORKING

SCAM TECHNIQUES

3:50 **Reviewing the evolving sophistication risk of scams and fraud attempts across customer base and managing risk**

- Categorizing vulnerabilities without creating bias
- Increased pressure from regulators and customers
- Implementing customer treatment strategies
- Increased risk with introduction of real time and cross border payment services
- Identifying falsified information and documents
- Managing focus on first party fraud attempts
- Reputational impact: Post Office case study with use of company name
- Investment fraud and romance scams

SOCIAL ENGINEERING

4:25 **Reviewing the increased complexity of social engineering and evolving scams and reimbursement models**

- Removing misconceptions of vulnerable groups
- Real time collaboration amongst banks
- Tracking money once customer identifies fraud
- Liability for transaction when customer authorizes it
- Monitoring inbound payments in real time
- Treatment under which department when money moves

5:00 CHAIR'S CLOSING REMARKS

5:10 END OF DAY ONE AND NETWORKING DRINKS RECEPTION

PLEASE NOTE THIS AGENDA IS SUBJECT TO CHANGE

AGENDA

DAY TWO | 20 OCTOBER

8:00 BREAKFAST AND REGISTRATION

8:50 CHAIR'S OPENING REMARKS
Moderator: Kyle Gibbons, MD, Europe, Confirmation, part of Thomson Reuters

Covid 19

9:00 Reviewing the impact of Covid 19 and evolution of risks in a post-covid era

- Heightened risk with government stimulus
- Impact of remote teams and increased online activity
- Customer and internal vulnerability to fraud in COVID-19
- Movement of fraud to government schemes with little due diligence
- Increased exposure in an mobile/digital environment
- Pressure on support channels to prevent attacks
- Future landscape in a post-COVID era

INTERNAL FRAUD – PANEL DISCUSSION

9:35 Understanding and monitoring risks of internal fraud in an uncertain and digital environment

- Organized criminals and employees under financial strain
- COVID-19 acceleration of insider fraud
- Regulatory requirements
- Future of work and technology to monitor internal fraud
- Increased pressure on sales targets
 - o Fabricating documentation
- Ensuring robust controls and governance wherever staff are working

Vinaya Parvate, MD, Global Head Fraud Risk Oversight, Citi
Wies Wagenaar, Global Head of Centre of Expertise for Behaviour, Ethics & Compliance Learning, ABM AMRO
Senior Executive, NetGuardians
John Keogan, Head, Fraud Risk, Internal Fraud Prevention, Standard Chartered Bank

10:20 MORNING REFRESHMENT BREAK AND NETWORKING

CONDUCT & CULTURE

10:50 Developing, defining and prioritizing financial crime conduct and culture to move beyond a tick box exercise

- Retaining motivation and quality staff in a remote environment
- Enforcement action and regulatory focus on senior management
 - o Setting risk appetite and tone from the top
- Moving away from compliance to effectiveness
- Collecting the right data to monitor success
- Engraining people, processes and technology to improve effectiveness

Paul Coady, Global Head of AFC People and Culture, Deutsche Bank

HUMAN RISK

11:25 Incorporating a view of human nature and mitigating against human risk factors

- Understanding human nature as a tool for fraudsters
- Exploring human factors that make fraud successful
- Using behavioral-science based techniques to counter human factors
- Cooperation across banks to reduce APP fraud

Philip Bonhard, Customer Experience Lead, Lloyds Banking Group

PROFESSIONAL ENABLER

12:00 Understanding the role of a professional enabler in money laundering activity to identify and mitigate the risk

- Challenges to identify professional enablers
- Red flag indicators of professional enablers and data sources to detect such activity
- Potential opportunities to disrupting professional enablers activity
- Supervision and regulation of professional enablers.

Ionela Emmett, Vice President, AML Monitoring & Investigations, Commerzbank

12:35 LUNCH BREAK AND NETWORKING

AI & MACHINE LEARNING

1:35 Using AI & ML to achieve better CX and lower fraud rates

- Leveraging advanced technologies to balance customer experience and fraud prevention
- Using voice channels to cut fraud losses
- Reduced authentication time
- Smarter Fraud Detection
- Passive Enrolment
- Language agnostic solutions

Nikolay Gaubitch, Director, Research EMEA, Pindrop

2:10 Do models dream of validation – Understanding the KYC/ Fraud AI/ML models and the challenges of model validation

- MoRM at ING and how KYC/ Fraud fits into it
- Broad areas of KYC models in scope of model validation
- Requirements for model validation of KYC models
- Solutions and Dilemma
- Challenge of model validation – local vs global KYC models/ AI/ ML models in KYC and Fraud and its explainability (vendor solutions)
- Broad areas of Fraud in scope of model validation
- External fraud – how are these models helping the bank and the current challenges for model development and validation?

Ayan Mukherjee, Senior Product Owner, VP, Model Validation, ING Bank

Yuan Li, Data Science Model Validation – KYC Domain Lead, ING Bank

RANSOMWARE

2:45 Managing increased risk of ransomware attacks and lessons learnt from recent cases

- Case study of US pipeline and Ireland Health Service
- Steps to manage a ransomware attack
- Debating whether ransom should be paid
- Protecting reputation with rapid treatment and action

3:20 AFTERNOON REFRESHMENT BREAK AND NETWORKING

CRYPTO CURRENCY

3:50 Developing controls to monitor risks of abuse of crypto currency and exchanges

- Law enforcement perspective on crypto currency
- Banking companies dealing in crypto
- Future of crypto currency and impact to fiat currency
- Changing perspectives on perception of crypto
- Mitigating risk associated with cryptocurrency in an effective way
- Identifying legitimate deposits in cryptocurrency exchanges
- Developing controls to identify abuse of crypto currency

FINTECH – PANEL DISCUSSION

4:25 Collaboration opportunities with fintech companies to enhance KYC and due diligence processes

- Retaining motivation and quality staff in a remote environment
- Enforcement action and regulatory focus on senior management
 - o Setting risk appetite and tone from the top
- Moving away from compliance to effectiveness
- Collecting the right data to monitor success
- Engraining people, processes and technology to improve effectiveness

Dhanush Lodhia, Deputy MLRO, ClearBank Senior Executive, Biocatch

5:10 CHAIR'S CLOSING REMARKS

5:20 END OF CONGRESS

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2021 SPEAKERS



Rajeev Ahya
Vice President,
Anti-Financial Crime
Risk Training
Deutsche Bank



Kyle Gibbons
MD, Europe
Confirmation, part of
Thomson Reuters



Kevin Newe
Assistant Director, IF
Threats Lead
Her Majesty's Revenue
and Customs



Philip Bonhard
Customer Experience
Lead
Lloyds Banking Group



Gary Kalish
Head of Financial
Crime Investigations &
Intelligence
ClearBank



Chiz Nwokonkor
Executive Director,
Head of Global Financial
Crimes Legal Advisory
Group
Morgan Stanley (tbc)



Nicholas Clark
Head of Data Science,
Card & Payment Fraud
Prevention
Danske Bank



John Keogan
Head, Fraud Risk,
Internal Fraud
Prevention
Standard Chartered
Bank



Vinaya Parvate
MD, Global Head of
Fraud Risk Oversight
Citi



Paul Coady
Global Head of AFC
People and Culture
Deutsche Bank



Yuan Li
Data Science Model
Validations – KYC
Domain Leader
ING Bank



Riley Peterson
EMEA Head of Strategy
and Governance
MUFG



Richard da Silva
VP of Sales
Revelock



Dhanush Lodhia
Deputy MLRO
ClearBank



Alex Rothwell
Detective Chief
Superintendent
City of London Police



Ionela Emmett
Vice President,
AML Monitoring &
Investigations
Commerzbank



Francisco Mainez
Head of Data &
Analytics, Wealth and
Personal Banking
HSBC



Louie Vargas
Principal Compliance
Officer, Sanctions,
Controls and Technology
Danske Bank



Alexander Fisher
Director, Group Financial
Crime Intelligence and
Investigations
Standard Chartered
Bank



Ayan Mukherjee
Senior Product Owner,
VP, Model Validation
ING Bank



Wies Wagenaar
Global Head of Centre
of Excellence for
Behavior, Ethics, and
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ABN AMRO



Nikolay Gaubitch
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