



PRESENTS THE CONNECT.  VIRTUAL SUMMIT

# IDENTITY.

AML. FINANCIAL CRIME. DIGITAL IDENTITY. KYC. ONBOARDING. OPEN BANKING

**LIVE: 16 JUNE 2020**

## GLOBAL BROADCAST TIMINGS

19:00 - 02:00 SGT | SINGAPORE TIME

12:00 - 19:00 BST | BRITISH SUMMER TIME

07:00 - 14:00 EDT | EASTERN DAYLIGHT TIME





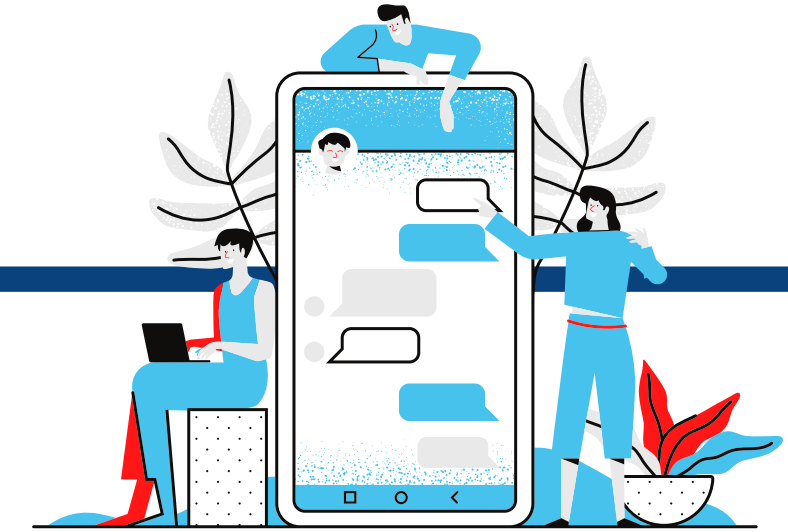
## A 1 DAY ONLINE SUMMIT WITH 7 HOURS OF INSIGHTS, 3 UNIQUE STREAMS & 20 EXHIBITORS

Meticulously designed to  
optimise your online learning  
experience with unlimited  
downloadable content.



## CONNECT WITH & LEARN FROM A GLOBAL COMMUNITY OF SOLUTION PROVIDERS, EXPERTS & PRACTITIONERS

CXO's, Directors & Heads of: KYC |  
Fraud | Financial Crime |  
Onboarding | AML | Open  
Banking | Compliance



## A VIRTUAL NETWORKING EXPERIENCE LIKE NO OTHER ALL FROM YOUR MOBILE OR LAPTOP

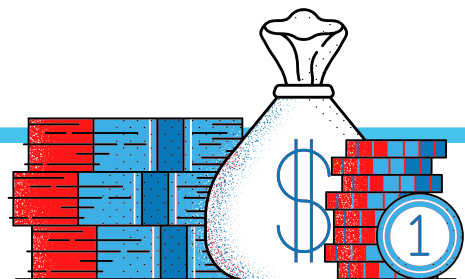
From Virtual Booth Chat Rooms  
to Networking Lounges, Group  
Chats to Private Pre-arranged  
meetings.

The coronavirus outbreak is wreaking havoc on commercial activity across the globe and hastening cyber and financial crime.

A growing dependence on digital infrastructure coupled with this sudden increased threat landscape has raised the cost of failure. It has allowed cyber and financial criminals to feed on augmented levels of fear and uncertainty from those who are finding themselves online more and more, today and in the future. Financial institutions need to activate boosted digital hygiene standards, be extra vigilant on verifications and follow official updates to protect customers and their own business.

The **IDENTITY.i** Virtual Summit allows you to address key challenges in the areas of Open Banking and Digital Identity, Client Onboarding and CLM, Financial Crime and Fraud, all from the comfort of your home office.

Tune in to 20+ keynotes, case studies and panel discussions, download hundreds of assets and literature in your digital swag bag, ask questions in real-time, maintain networking bonds in the virtual lounge and witness innovative solutions in the virtual exhibition hall.



Understand  
emerging  
financial crime  
risks in an  
Open Banking  
world



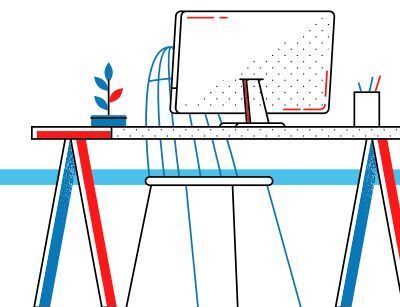
Latest trends  
and challenges  
of tackling  
fraud in digital  
age



Enhancing  
Client Lifecycle  
Management  
(CLM) with AI



Revolutionise  
Client  
Onboarding  
with digital  
identity and AI



Streamlining  
Compliance  
with ML



Optimise the  
KYC processes  
and  
information  
sharing of  
Global Banks

IN PROUD PARTNERSHIP WITH

*fenargo:*

ORACLE®

**IDENTTT**®  
VERIFICATION SYSTEMS GmbH

 onfido

 **TRUSONA**

Trulioo

 **FACEPOINT**®  
Picture intelligence



## AN EXPERT SPEAKER PANEL



**Erik Morgan**  
Managing Director, Global  
Due Diligence  
**RBC INVESTOR &  
TREASURY SERVICES**



**Shilpa Arora**  
Anti-Money Laundering  
Director for Europe, Middle  
East and Africa  
**ACAMS**



**Tony Craddock**  
Director General  
**EMERGING PAYMENTS  
ASSOCIATION**



**Rebecca Marriott**  
VP Risk and  
Compliance (MLRO)  
**TIDE**



**Matthew Redhead**  
Associate Fellow, Centre  
for Financial Crime and  
Security Studies,  
**RUSI**



**Zsolt Sapi**  
SVP Fraud Analytics  
**CITIBANK**



**Dave Richardson**  
Senior Manager Fraud and  
ATM Operations  
**FIRST NATIONAL BANK  
OF OMAHA**



**Dr Liliya Gelemerova**  
SNR Financial Crime Advisor,  
Head of Transactions  
Monitoring & Investigations/  
UKFIU, DMLRO  
**COMMERZBANK**



**Alykhan Jadavji, CCXP**  
VP, Retail Banking Canada  
**HABIB CANADIAN  
BANK**



**Judit Toth**  
Head of Complex Corporate  
Onboarding and KYC Team  
**SAXOBANK**



**Yariv Ten-Ami**  
Head of Technology strategy,  
Consumer Financial Crime  
Compliance  
**GOLDMAN SACHS**



**Thomas J Mangine**  
VP, CM AML (Special  
Investigations)  
**BANK OF  
MONTREAL**



**Burcu Montesoglu  
Tuncer**  
Business Relations &  
Policy Research Manager  
**GLEIF**



**Adri Purkayastha**  
Group Head of AI and  
Technology/Digital Risk  
Analytics  
**BNP PARIBAS**



**Katherine Sikora  
Nelson**  
Chief Compliance Officer  
**INTESA SAN PAOLO**



**Andrew McAdams**  
Deputy Head of Financial  
Crime  
**AGRICULTURE BANK  
OF CHINA**



**Mark Zilberzweig**  
Chief Compliance Officer  
**ISRAEL DISCOUNT  
BANK**



**Edgar Iván Estrella  
Resendiz**  
Deputy Director of Digital  
Onboarding  
**BANORTE**



**Carlos Figueredo**  
CEO  
**OPEN VECTOR**



**Kate Hotten**  
International Head of  
Financial Crimes  
**STRIPE**



**Rod Boothby**  
Global Head of Identity -  
Digital Platform  
**LEADING  
MULTINATIONAL BANK**



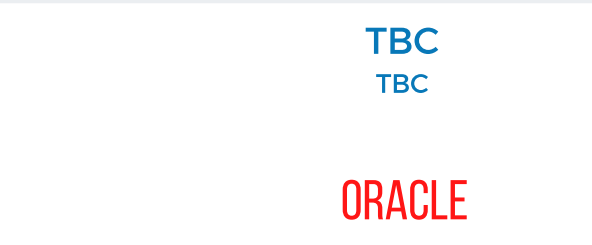
**Richard Carrick**  
Former Regional Head  
Financial Crime Assurance  
(APAC)  
**BARCLAYS**



**Swapnil Agrawal**  
Director, Center of  
Excellence - Global Financial  
Crime Division  
**MUFG**



**Michael Falase**  
AML / KYC Technical Team  
Lead  
**NORDEA**



**TBC**  
TBC

**ORACLE**



**Ori Eisen**  
Founder & CEO

**TRUSONA**



**Vincent White**  
UK Director

**FACEPOINT**



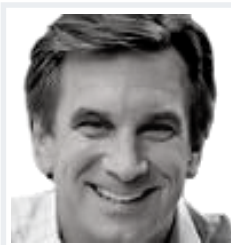
**Christopher Sale**  
Chief Business  
Development Officer

**IDENTT**



**Andras Barsi**  
President and CEO

**BENNEL  
CONSULTING**



**Robert Humphrey**  
Chief Marketing Officer

**ONFIDO**



**Rachel Woolley**  
Global AML Manager

**FENERGO**



**Greg Watson**  
Head of APAC Sales &  
Global Head

**FENERGO**



**Buddy Blair**  
Head of Client Solutions -  
EMEA

**FENERGO**

## THE AGENDA

### 19.00 WELCOME AND OPENING ADDRESS

All timings on this agenda reflects Singapore Time

#### PLENARY SESSIONS

#### 19.10 **PANEL DISCUSSION:** Reflecting on International Standards and Managing Cross Jurisdictional Difference

- COVID-19 as a Financial Crime Threat: Examining the increased threats posed by the Pandemic
- Understand how digitalisation, Innovation and Open Banking impacts financial crime and KYC professionals
- Enhanced cross-jurisdictional cooperation and data sharing
- Regulatory Compliance and what it means for Banks and its Customers
  - Understand What regulators want vs What customers want
  - Understand client Experience challenges and solutions in carrying out AML / KYC obligations
- Adopting the firm wide approach to tackle regional difference and expectations
- **MODERATOR:** Matthew Redhead, Associate Fellow, Centre for Financial Crime and Security Studies, **RUSI**
- Andrew McAdams, Deputy Head of Financial Crime **AGRICULTURAL BANK OF CHINA, NEW YORK BRANCH**
- Mark Zilberzweig, Chief Compliance Officer, **ISRAEL DISCOUNT BANK, NEW YORK BRANCH**
- Dr Liliya Gelemerova, Senior Financial Crime Advisor, Head of Transactions Monitoring and Investigations/UKFIU, DMLRO **COMMERZBANK**
- Katherine Sikora Nelson, Chief Compliance Officer New York **INTESA SAO PAOLO**

#### 20.00 **Algorithm Transparency**

Shilpa Arora, Anti-Money Laundering Director for Europe, Middle East and Africa **ACAMS**

*Why does the computer say no? Algorithms have become more complex, from rule based to behaviour based to AI/ ML led algorithms. It is not enough to treat systems as black boxes. So how can organisations understand the algorithms that govern their decision making when it comes to financial crime prevention?*

#### 20.40 TBC

Rachel Woolley, Global AML Manager **FENERGO**



## 21.10 BREAK TIME | GRAB A COFFEE, HEAD TO THE NETWORKING LOUNGE OR CHECK OUT THE INNOVATION SHOWCASES IN OUR EXHIBITION HALL

### STREAMED SESSIONS

#### STREAM 1: OPEN BANKING & DIGITAL IDENTITIES

##### 21.30 Facing up to the financial Crime in the Open Banking world

Tony Craddock, Director General  
**EMERGING PAYMENTS ASSOCIATION**

- Understanding payments-related financial crime and how it's changing
- Addressing the threats in Open Banking Environment
- Recommendations and policies to tackle financial crime

##### 22.10 Emerging Financial Crime threats of a Digital Bank

Yariv Ten-Ami, Head of Technology strategy, Consumer Financial Crime Compliance **GOLDMAN SACHS**

- Financial services landscape: at present and the future
- Technological advancement and financial services: consumer adaptation vs. arising opportunities for criminals
- Examining potential threats from innovations in payment technologies: what to look for
- Best Strategies in Financial Crime Prevention and AML monitoring in digital age

#### STREAM 2: CLIENT ONBOARDING & CLM

##### 21.30 Navigating the KYC processes and information sharing of Global Bank

Judit Toth, Head of Complex Corporate Onboarding and KYC Team, **SAXO BANK**

- Information Sharing across entities and multiple jurisdictions
- What do regulators want and cooperation under different authorities
- Best Practices in Onboarding Multinational Corporations / Individuals with international presence while maintaining consistent and compliant process

##### 22.10 Transforming Client Lifecycle Management with the Legal Entity Identifier (LEI)

Burcu Montesoglu Tuncer, Business Relations & Policy Research Manager **GLEIF**

- Key challenges in KYC today relative to the unstandardized entity identification
- How standardization of entity reference data through LEI can enhance data management capabilities within financial institutions
- Banking industry can unlock up to 2-4 billion cost savings through broader adoption of the LEI
- Looking to the future: LEI in digital space

#### STREAM 3: FINANCIAL CRIME & FRAUD

##### 21.30 Latest Developments in Emerging Threats and Financial Crime Investigation

Richard Carrick, Former Regional Head Financial Crime Assurance (APAC) **BARCLAYS**

- What are the common financial crime motivations and typologies in today's digital world
- Build a conceptual frameworks and benchmark against international investigation standards to counter financial crime
- Recommendations to Detect and navigate potential cyber threats and fraud to avoid financial and reputational loss

##### 22.10 Exploring latest trends in ML and Terrorist Financing and best strategies to tackle the problem

Thomas J Mangine, VP, CM AML (Special Investigations) **BMO**

- Defining terrorism and Examining current trends in ML and Terrorist Financing
- Addressing the key challenges in preventing ML and Terrorist Financing
  - Sharing data across institutions and developing collaborative efforts to mitigate ML and TF risks
  - Training your personnel
  - Stronger KYC - Adjusting your approach

## STREAMED SESSIONS

### STREAM 1: OPEN BANKING & DIGITAL IDENTITIES

#### 22.50 PANEL DISCUSSION: The Customer

- Overcoming emerging challenges and delivering frictionless onboarding in Open Banking world
- Exploring the impact instant payments and OB had had on KYC, back office and data accessibility
- Building Trust in Open Banking through Identity Verification
- **MODERATOR:** Carlos Figueredo, CEO **OPEN VECTOR**
- Alykhan Jadavji, CCXP, VP, Retail Banking Canada **HABIB CANADIAN BANK**
- Edgar Iván Estrella Resendiz, Deputy Director of Digital Onboarding, **BANORTE**
- Christopher Sale, Chief BD Officer, **IDENTT**
- Andras Barsi, President & CEO, **BENNELL CONSULTING**

### STREAM 2: CLIENT ONBOARDING & CLM

#### 22.50 PANEL DISCUSSION: Embracing Digitisation in Client Onboarding

- Examining the areas for optimal automation in KYC and Client Onboarding
- Are Innovative technologies re-shaping the role of the KYC and AML Compliance
- Getting your team on board with digitalisation
- Implementing digitalisation within an existing business
- Using a combination of top down and bottom up approaches to shape a new organisational culture and drive innovation
- The biometric paradigm shift in watchlist screening
- Erik Morgan, Managing Director, Global Due Diligence **RBC**
- Vincent White, UK Director **FACEPOINT**
- Michael Falase, AML / KYC Technical Team Lead **NORDEA**
- Swapnil Agrawal, Director, Center of Excellence - Global Financial Crime Division **MUFG**
- Greg Watson, Head of APAC Sales & Global Head, **FENERGO**
- Ed Ackerman, Director Alliances and Partnerships, **ONFIDO**

### STREAM 3: FINANCIAL CRIME & FRAUD

#### 22.50 Emerging Money Laundering and Financial crime threats in Digital Age

Kate Hotten, International Head of Financial Crimes **STRIPE**

- Financial services landscape: at present and the future
- Technology advancement and financial services: consumer adaptation vs. arising opportunities for criminals
- Examining potential threats from innovations in payment technologies: what to look for
- Impact of Instant Payments on Financial Crime
- Control Process: building your skills to assess payment scheme
- Strategies in Fraud Prevention and AML monitoring in digital age

## SPOTLIGHT SESSION

#### 23.30 RESERVED FOR ONFIDO

Robert Humphrey, CMO, **ONFIDO**



## STREAMED SESSIONS

### STREAM 1: OPEN BANKING & DIGITAL IDENTITIES

#### 00.10 Streamlining Onboarding in a Digitally enabled World

Rebecca Marriott, VP Risk and Compliance (MLRO) **TIDE**

- Using APIs and Technology to source data while allowing a room for intelligent human analysis to streamline onboarding process
- Building efficient teams
- Exploring how Open Banking can foster cooperation between Financial Institutions and enable accessibility to client data

#### 00.40 Technological Innovations and Emerging Digital Risk

Adri Purkayastha, Group Head of AI & Technology/Digital Risk Analytics **BNP PARIBAS**

- The Impact of cloud technology and advanced data analytics in Cyber, Digital, Tech Risk
- Addressing potential digital and Data theft risks
- Incorporating advanced data analytics in group wide risk management framework

### STREAM 2: CLIENT ONBOARDING & CLM

#### 00.10 RESERVED FOR ORACLE

#### 00.40 RESERVED FOR TRUSONA

Ori Eisen, Founder & CEO **TRUSONA**

### STREAM 3: FINANCIAL CRIME & FRAUD

#### 00.10 Enhancing Fraud Analytics with Machine Learning

Zsolt Sapi, SVP Fraud Analytics **CITIBANK**

- Examining current trends in Fraud and criminal activities
- How AI, ML being used in Fraud detection?
- Benefits of Real-Time automated monitoring
- What are the challenges to implementing AI based tools in Fraud prevention

#### 00.40 Moving forward from meeting compliance requirements to achieving operational excellence: A Strategic Shift

Dave Richardson, Senior Manager Fraud and ATM Operations **FNBO**

- Building Intelligent Fraud Prevention Capabilities with emerging technologies
- Assessing threat profiles for proactive defence and fraud prevention
- Developing enterprise wide Robust Fraud Risk strategy

## CLOSING PLENARY

#### 01.30 New Digital Identity Standard: Digital Trust

Rod Boothby, Global head of Identity Digital Platform

- Digital trust APIs focused on Customer Privacy for Verified Data Sharing Services
- Addressing Identity Verification and Information Validation Challenges
- Exploring the Opportunity: Robust KYC and Client Onboarding Compliance focused on Customer centricity
- Industry Collaboration to deliver leading digital identity solution: engaging with regulators, innovation hubs and wider payment industry

**02.00 END OF VIRTUAL SUMMIT | MAKE SURE TO GRAB YOUR SWAG BAG WITH ALL YOUR DOWNLOADED CONTENT**

## WHY A VIRTUAL SUMMIT

The beauty of a virtual event is that during this uncertain time you can still attend, participate, present and network with leaders in the industry, all from the comfort, safety and convenience of your home. While there will always be a place for live events post COVID-19, virtual event technology enables us to change the way we work, opening up new possibilities for now and the future.

Hear how peers are coping across the globe, ask those burning questions and get feedback in real-time. Learn all out the unique features of our virtual summit below.



### **VIRTUAL ATTENDANCE:**

REGISTER AND ATTEND FROM THE COMFORT, SAFETY AND CONVINIENCE OF YOUR HOME, FROM YOUR LAPTOP OR MOBILE. ATTEND FROM ANYWHERE GLOBALLY.



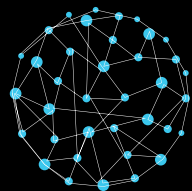
### **STREAMED SESSIONS:**

WITH 3 FOCUSED STREAMS, YOU CAN ATTEND THE SESSIONS THAT DIRECTLY RELATE TO YOUR ROLE AND RESPONSIBILITIES. OR MIX IT UP AND ATTEND SESSIONS THAT MAY INFLUENCE/IMPACT YOUR DEPARTMENT.



### **GROUP CHAT:**

JOIN THE GROUP CHATS OF EACH BOOTH IN THE EXHIBITOR HALL. SIMILAR TO A WHATSAPP CHAT. SEND EMOJIS AND ASK QUESTIONS DURING A LIVE DEMO.



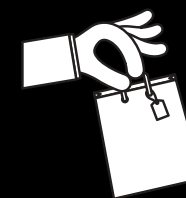
### **NETWORKING LOUNGE:**

JOIN THE UNIQUE VIRTUAL NETWORKING LOUNGE THAT IS OPEN THROUGHOUT THE VIRTUAL SUMMIT, WHERE YOU CAN CHAT TO FELLOW DELEGATES AND SPEAKERS. OR CHOOSE TO HAVE A ONE TO ONE PRIVATE CHAT WITH A SPEAKER OR FELLOW DELEGATE. INVITE YOUR COLLEAGUES AND MEET UP AFTER A SESSION TO DISCUSS KEY TAKE AWAYS OR WHICH SESSION YOU WILL BE ATTENDING NEXT .



### **PRE-ARRANGED ONE-ONE MEETINGS:**

RECEIVE INVITATIONS FROM SOLUTION PROVIDERS FOR PRE-ARRANGED DIGITAL MEETINGS. ACCEPT THEM FOR THE TIMESLOT THAT SUITS YOU AND CONDUCT AS A CHAT, VOICE CALL OR VIDEO CALL. THE CHOICES ARE ENDLESS. ALL ONE-ONE MEETINGS ARE COMPLETELY PRIVATE.



### **DIGITAL SWAG BAG:**

THROUGHOUT THE VIRTUAL SUMMIT SAVE PRESENTATION PDFS, HANDOUTS, BROCHURES AND VIDEOS TO YOUR DIGITAL SWAG BAG. THEN BEFORE YOU LEAVE AT THE END OF THE DAY, SIMPLY DOWNLOAD YOUR SWAG BAG AND SAVE ALL FILES DIRECTLY TO YOUR DEVICE.



### **LIVE QUESTIONS DURING SESSIONS:**

DELEGATES WILL HAVE THE OPPORTUNITY TO ASK QUESTIONS, IF THEY WISH, USING OUR QUESTION BOX. GET REAL-TIME FEEDBACK FROM PRESENTERS AND PANELISTS.



### **EXHIBITOR HALL:**

TAKE A DIGITAL STROLL THROUGH OUR VIRTUAL EXHIBITOR HALL. STOP BY BOOTHS TO WITNESS INNOVATIVE SOLUTION DEMOS, CHAT TO SOLUTION PROVIDERS AND DOWNLOAD USEFUL CONTENT LIKE VIDEOS/HANDOUTS TO REVIEW AFTER THE VIRTUAL SUMMIT.



### **GAMIFICATION:**

WE INJECT SOME FUN INTO THE VIRTUAL SUMMIT WITH SCAVENGER HUNTS AND TASKS THAT HELP YOU EARN POINTS THAT. THE MORE POINTS YOU GET THE HIGHER YOUR CHANCE TO WIN PRIZES SUCH AS GADGETS OR SHOPPING VOUCHERS.

## SPONSOR PROFILES



*fenergo:.*

Fenergo is the industry No.1 provider of Client Lifecycle Management (CLM) software solutions for financial institutions spanning capital markets and investment banking, commercial, business and retail banking, private banking and wealth management, and asset management.

Fenergo CLM is an end-to-end platform that transforms how sell-side banks and buy-side firms manage clients – from initial onboarding to KYC/AML compliance, to client data management and ongoing lifecycle KYC reviews and refreshes.



 onfido

**Onfido believes that identity is more than numbers.**

We digitally prove a user's real identity using AI. First we verify their photo ID, then match it against their facial biometrics. This means businesses don't have to compromise on experience, inclusion, privacy or security. That's how we give companies like Revolut, Zipcar and Bitstamp the assurance they need to onboard customers remotely and securely.



## SPONSOR PROFILES



Trusona, the pioneering leader of passwordless MFA for enterprises, secures the identity behind every digital interaction. The company's solutions provide a complete alternative to usernames and passwords, making authentication more secure and more convenient across all enterprise use cases. Organizations in financial services, healthcare, higher education, media and more, trust Trusona for omni-channel authentication across any digital asset.



Oracle Financial Crime and Compliance Management helps financial institutions protect their customers and their business, achieve compliance over the long term and use their investment in anti-financial crime to support business growth. We combine 20+ years of experience with unrivalled data management and continuous investment in innovation. Our comprehensive suite of customer due diligence, transaction monitoring, investigations and reporting solutions empower anti-financial crime teams to succeed at scale with maximum effectiveness and efficiency.



IDENTT Verification Systems GmbH is a leader in identity verification and fraud detection. With more than two decades of experience, IDENTT offers automated ID verification and compliance solutions for small to large volume customers in the areas of banking, mobility, gambling, age verification, lending, legal services to name a few. IDENTT solutions are customizable as well as turn-key, ideal to help clients onboard their customers as part of the ever changing landscape of AML/KYC, especially under the current COVID-19 restrictions.



After two years of research and development, FACEPOINT® introduces the next-generation AML/KYC solution: "No name screening". Combining an exclusive photographic database and state-of-the-art biometric matching technology, Facepoint enables institutions to biometrically identify persons of interest, such as criminals, terrorists and politically exposed persons. The solution supersedes conventional alphanumeric matching, using facial recognition in order to disambiguate potential matches, and massively reduce false positive rates.



Trulioo is a global identity verification company that provides secure access to the world's largest marketplace of reliable, independent and trusted data sources. Trulioo Global Gateway provides instant identity and business verification in over 100 countries, serving a wide range of industries including finance, banking, eCommerce, gaming, and online marketplaces - all through a single API integration. The company's mission is to build a framework of trust that powers a trustworthy, safe and inclusive digital ecosystem that is not constrained by geographic borders.

## SPEAKER PROFILES

### MATTHEW REDHEAD

Matthew Redhead is a researcher and writer on financial crime and national security topics, and an independent risk consultant to the FinTech and RegTech sectors, and is an Associate Fellow at the Centre for Financial Crime and Security Studies at the Royal United Services Institute. He is also a regular contributor to Jane's Intelligence Review on serious organised crime, financial crime, terrorism and intelligence. He has extensive experience in financial services, having trained as a 'front office' banker for HSBC in the 1990s, and worked in various senior roles in that same bank's financial crime risk function. He has also served as a government official at the UK Ministry of Defence, and on secondment at the Home Office. He has extensive experience working in several fields of management consultancy for PwC and Matrix Knowledge Group.

### ANDREW MCADAMS

Andrew McAdams started his career as a consultant for Promontory Financial Group reviewing bank lending practices under the regulatory mandated Independent Foreclosure Review. He since transitioned into the anti-money laundering/counter-terrorism financing field. Since leaving consulting to work for banks, he has led implementing various programs to meet the OCC's Heightened Standards, led one foreign banking organization as the Chief Compliance Officer, and is currently the Deputy Head of Financial Crimes for Agricultural Bank of China, New York Branch. Andrew focuses on program design and implementation. He has also worked with ACAMS in designing its sanctions and KYC certificate, most recently providing overarching subject matter expertise on the CGSS Study Guide. He is graduate of Brigham Young University and the Ohio State University's Mortiz College of Law.

### MARK ZILBERZWEIG

Mark is currently SVP/Chief Compliance and OFAC Officer For Israel Discount Bank. He is responsible for the overall AML and General Compliance Programs at the Bank. Previously, he was the Head of Compliance at CTBC Bank New York Branch. He has over 15+ years' experience in Financial Crimes Compliance focusing on Anti-Money Laundering (AML), Know your Customer and Sanction list screening programs. He has worked for a number of domestic and foreign bank in various senior Compliance roles throughout his financial services career. Mark regularly attends various regulatory compliance seminars annually to keep abreast of the latest developments in compliance. Mark holds BBA from Baruch College and MS from Mercy College. He is CAMS Certified.

### DR LILIYA GELEMEROVA

With over 20 years of experience, Liliya joined Commerzbank in 2016, having previously worked across the financial crime space in different roles and capacity and across different business segments including wealth management and capital markets. She has managed teams, due diligence projects in challenging environments, and led major investigations and litigation support cases. Her experience includes the Royal Bank of Canada, several London-based investigative consultancy firms and Transparency International in Berlin. In the late 1990s she joined Bulgaria's Financial Intelligence Unit where she headed the International Contacts and Legal Coordination department. She holds a doctorate in AML policies from Tilburg University in the Netherlands and gives lectures at the University of Manchester. A speaker at industry events, Liliya has delivered presentations on behalf of Stop the Traffik, a London-based non-profit organisation that fights human trafficking and modern slavery. At Commerzbank Liliya managed the AML Advisory and EDD Team until her appointment as Head of Transactions Monitoring and Investigations/UK FIU and DMLRO.

### KATHERINE SIKORA NELSON

Katherine M. Sikora Nelson is an attorney, expert compliance counsel, risk, and change management professional, with in-depth global regulatory regime and governance knowledge, otherwise known as artful practitioner of law. She has led industry in the areas of Anti-Money Laundering, Economic Sanctions, Anti-Corruption, Fraud, and application of Artificial Intelligence as well as Tri-Party Repo, Collateral Services and the U.S. government securities clearance. Most recently, Ms. Sikora Nelson served as the Chief Compliance Officer for Intesa Sanpaolo, S.p.A., New York, where she provided leadership to address the 2016 Consent Order deficiencies, with mandate to manage remediation deliverables subject to scrutiny by the U.S. and EU regulators, Internal Audit and the Independent Monitor. Prior to that, Ms. Sikora Nelson was the Head of Sanctions, overseeing compliance program for HSBC North America Holdings, Inc., including managing relationships with the U.S. State Department's Coordinator for Sanctions Policy and the U.S. Treasury. Previously, as the Managing Director and Chief Compliance Officer for Broker-Dealer Services (BDS), Ms. Sikora Nelson spent eight years with the Bank of New York Mellon (BNYM), where she oversaw global regulatory risk for BDS, world-leader clearing agent of US government securities and tri-party repo collateral management provider, including industry efforts driven by the U.S. Tri-Party Repo Infrastructure Reform. Led under the auspices of the Federal Reserve Bank of New York, to "practically eliminate" intra-day credit exposure and assure liquidity funding efficiencies in the marketplace. Prior to that, Ms. Sikora Nelson served as Director with Citigroup. Before joining Citigroup, Ms. Sikora Nelson worked for KPMG LLP Forensic Services Practice, advising a broad range of domestic and international financial institutions. Prior to that Ms. Sikora Nelson spent ten years with Fidelity Investments, including as the Global Sanctions Officer entrusted with developing Fidelity's first sanctions compliance program. Before joining Fidelity Investments, Ms. Sikora Nelson served as Legal Advisor to the Government of Poland, with focus on pre-accession strategy towards Poland's European Union member state status.

### SHILPA ARORA

Shilpa is the AML Director, Europe Middle East and Africa for ACAMS, where she is responsible for the development of regional anti-financial crime content strategy and implementation across all channels. Shilpa also builds and manages the expanding multilingual faculty of leading subject matter experts and instructors who work with ACAMS on curriculum development, instruction, event programming and task forces. Shilpa represents ACAMS by speaking at select major industry events and conferences, participating in think tanks and engaging proactively with policy makers, regulators and industry practitioners across the region. Shilpa is an industry expert in financial crime prevention in the financial services sector. She has a strong understanding of risk frameworks and control environments. She is highly regarded for her ability to deliver large scale culture change and transformation in technology and financial crime prevention. Previously Shilpa was the Head of Financial Crime Prevention for the Retail and Business Bank in Santander UK. She was accountable for all areas of financial crime prevention including KYC/ CDD, customer screening, payment screening, transaction monitoring, customer risk assessment and assurance. She led the bank through the implementation of AML/ CTF and ABC policies, advisory on high risk onboarding, training and communication and risk assessments. She also held leadership roles in Barclays in financial crime prevention, governance and controls and led large transformation programmes.

### RACHEL WOOLLEY

Rachel has over 10 years' experience in the Financial Services industry having worked primarily in the funds industry and retail banking. She has a strong background in regulatory compliance, particularly in the areas of anti-money laundering and counter terrorist financing (AML/CTF). Rachel holds a BSc (Hons) Degree in Applied Accounting from the Oxford Brookes University and is an ACCA Affiliate. Rachel currently holds three professional designations; Licentiate of the Association of Compliance Officers in Ireland (LCOI), Certified Financial Crime Prevention Practitioner (CFCPP) and Certified Data Protection Officer (CDPO).

### TONY CRADDOCK

An enthusiastic business leader of the world's most influential trade association in payments, a lively public speaker and avid networker, Tony is passionate about payments and the difference it can make to lives everywhere.

Tony champions payments technologies globally. He shares his deep payments knowledge, borne from 15 years in payments and evangelical zeal for innovation, when speaking and chairing conferences, publishing books and white papers, or enrolling payments leaders to join the EPA's collaboration network.

A serial entrepreneur; Tony invests in many early stage payments and PayTech companies - enabling them to succeed in a highly competitive payments ecosystem.

Tony conceived and launched the Emerging Payments Association (EPA) in 2012, where he is Director General. The EPA promotes the UK as global hub for payments innovation and the interests of the EPA's 150+ members, which include banks, card schemes, PSPs, issuers, processors, acquirers, who all come together to drive collective industry change.

Tony also leads the communities of EPA Asia, EPA EU, EPA US and EPA Africa. His vision is that this global network of interconnected capabilities, people and knowledge will prove to be truly transformational in how the world works, for the benefit of everyone.

In 2019, Tony set up the Inclusion Foundation, a not-for-profit platform company promoting products that help address financial exclusion.

### YARIV TEN-AMI

Yariv is a VP at Goldman Sachs Financial Crime compliance where he leads the development of a new innovative technology-driven Anti-financial crimes solutions and programs. Previously, Ten-Ami held various leadership roles at IBM and PwC, where he led the development of innovative anti-financial crime solutions. He also led successful engagements to assist risk, compliance, and finance departments of Fortune 500 companies with implementation, optimization, and assessment of their anti-financial crime solutions and programs. Prior to that, Ten-Ami was part of the analytics group at the industry-leading anti-financial crime software company, NICE Actimize. Ten-Ami holds a Ph.D. in Electrical Engineering with a minor in Financial Engineering from New York University. He is also a Certified Anti-Money Laundering Specialist (CAMS).

### CARLOS FIGUEROA

Carlos Figueredo is a recognised open banking SME with 20+ year payments, SWIFT, SEPA and PSD2 experience. Carlos is the CEO and Founder of Open Vector, a professional consultancy founded in 2017 specialising in open banking, PSD2, GDPR and payments. Carlos' open banking experience started in 2016 in the UK as the Head of Data Standards for the Open Banking Implementation Entity (OBIE), where he oversaw the ISO 20022 based standards. This was the first initiative in the banking sector or any other sector, to have done so globally. In 2018 Carlos worked with Mexican banks and authority-Comisión Nacional Bancaria y de Valores (CNBV) in the creation of the first data standards for the country as well as security and technical architecture for the Mexico Fintech Law phase 1. Prior roles included Carlos holding various senior positions in London at HSBC, Barclays, and Credit Suisse leading large scale program integration and standardization primarily in the payment's arena. Before making his move to London to expand his career, Carlos spent 6 years in Ireland as the Global Head of Financial Messaging for the CITCO Group responsible for the technical and business elements of their messaging infrastructure primarily through SWIFT. In this role Carlos also represented Ireland before the Hedge Fund initiative (SHARP) and also a member of the SWIFT Business Validation Group (BVG) for the ISO 15022 and 20022 community. Carlos also spent 6 years in the USA where he worked for SWIFT and a number of years in Argentina where his banking career started as Head of SWIFT for Banco Bifel SA. Carlos is on the advisory board of the Open Insurance Initiative (OPIN) and advised in the creation of Open Banking Nigeria as part of Open Vector.

### ALYKHAN JADAVJI

Alykhan Jadavji is currently Vice President - Retail Banking at Habib Canadian Bank. Mr. Jadavji has 15+ years of diversified experience in the financial services industry in both retail banking and contact centres. He has previous spent time in key leadership roles at RBC and Scotiabank. He holds a MSc in Marketing from the University of Salford Business School and is also holds designations in AICB (Associate of Institute of Canadian Bankers) and CCXP (Certified Customer Experience Professional)

### EDGAR IVÁN ESTRELLA

### CHRISTOPHER SALE

Christopher has an exceptional expertise in ID verification and has a very practical mindset as a consultant. He goes the extra mile to understand his clients' needs and requirements when it comes to establishing the true identity of a person in the digital ecosystem. He combines technology know-how with a strong business oriented approach and delivers significant value to his customers and partners.

### ANDRAS BARS

Andras has over 15 years of digital transformation and electronic signature experience. He has assumed various CxO and strategic roles with e-signature related service providers and certificate authorities. He brings a unique blend of legal and technology know-how and has acted as a LegalTech consultant on the CxO level for many digital transformation projects where legal compliance is an issue. He has won several awards and has an in-depth understanding of the current remote ID verification and onboarding challenges.

### REBECCA MARRIOTT

### ADRI PURKAYASTHA



## SPEAKER PROFILES

### JUDIT TOTH

My name is Judit Toth. I am working at Saxo Bank, in Copenhagen, Denmark. I started to work there in 2007 as an individual contributor. During the next 7 years, I was working as a subject matter expert (SME) on onboarding of institutional clients, managing onboarding related projects, participating in the design of customer data depository and onboarding related IT systems, including testing the new systems and be a super user. In 2015, I was appointed as a team lead for a team, we had that time, called Corporate and Institutional Onboarding in Copenhagen where I was responsible driving structural changes, managing the daily work and acted as an SME, as well. This role got extended to a global role in June, 2016 when I became a global team lead, being responsible for our onboarding teams in Singapore, UK, CH, Australia and Hong Kong. Our due diligence process developed and changed a lot during 2017 which resulted in that in October, 2017, I became the team lead of a smaller team who was responsible for making sure that our high risk and complex clients are getting onboarded as per the enhanced due diligence methodology, within the Saxo Group. We also served as quality control function of high risk client onboarding, globally. We also started to focus on global renewal. This role has given me the opportunity to be much more strategic than ever before during my tenure in Saxo Bank and I took it as a great challenge to drive the new initiatives, combine ideas of being compliant and also customer friendly, participate in building our new teams and establishing new ways of working. Today, since September, 2019, I have been the team lead of a unit who are responsible for the institutional client segment when it comes to onboarding, renewal and managing AML risk. We are also serving as experts and sparring partners for other onboarding teams in regards to understanding complex corporate structures and make sure that the right onboarding principles are applied.

### BURCU MENTESOGLU TUNCER

### ERIK MORGAN

As Head of Global Due Diligence for RBC Investor & Treasure Services (I&TS), Erik Morgan is responsible for aligning and enhancing all client due diligence, activities across the business, and developing client-centric solutions. Erik joined RBC I&TS from J.P. Morgan where he was most recently Executive Director, Wholesale Client Onboarding, and helped to establish the firm's Global Funds Policy, the Quality Assurance program and reengineered the KYC (Know Your Client) due diligence infrastructure and procedures. Prior to that, Erik was EMEA Head of KYC and Head of Global Remediation at HSBC Plc. He has also held similar roles at other investment banks including Barclays, Goldman Sachs and Societe Generale. Erik has a BA in German with Economics from the University of Utah and has 20+ years of industry experience.

### VINCENT WHITE

Vincent is the UK Director for Facepoint, and functions as a subject matter expert in AML/CTF screening. He has worked for 15 years with Anti-Money Laundering and due diligence solutions. His expertise includes matching algorithms, onomastics, and the gamut of KYC processes. Prior to moving into the compliance sector, he worked as a statistical analyst for a US consultancy. Vincent has a degree in economics and philosophy from the University of York.

### MICHAEL FALASE

### GREG WATSON

### SWAPNIL AGRAWAL

### ED ACKERMAN

### ROBERT HUMPHREY

### ORI EISEN

### RICHARD CARRICK

in his previous capacity with Barclays Bank PLC was responsible for Financial Crime 2nd Line of defence Assurance ensuring that Barclay's Asian businesses, (Corporate & Investment Banking, Wealth & Investment Banking), are in compliance with FCA and local regulatory requirements and to ensure that Asian business are updated in line with industry's best practices. Initiatives undertaken include Big Data Analytics, Continuous Control Monitoring and Emerging Risks Scanning. He has 20 years experience covering a broad range of Compliance based roles for banks and consultancy services across Toronto, New York, London, Frankfurt, Hong Kong and Singapore. Areas covered include Sanctions, AML, KYC, Fraud, Bribery, Corruption advisory, target operating models, data analytics, systems selection, regulatory compliance health checks, and program implementation. Education includes: BA Psychology (Canada), MBA (UK), Msc Marketing (USA), Diploma in Law Enforcement (Canada)

### THOMAS J MANGINE

Tom is Vice President, AML Governance and Chief of Special Investigations for Capital Markets at BMO. His responsibilities include conducting Targeted and Enhanced Due Diligence (TEDD) investigations into clients, counterparties and correspondents; coordinating efforts with the Bank's CyberSecurity Operations Center; and advising members of Capital Markets regarding threats inherent in the geographies and industries in which they operate – particularly in the Cannabis and Nuclear industries. Tom conducted visits to potential clients in South America to conduct risk assessments as BMO entered the Cannabis market. He is also an Adjunct Professor at the Department of Defense's Joint Special Operations University (JSOU), teaching classes on terrorist-financing, money-laundering and cybersecurity. In this role, he has supported multinational outreach programs by presenting classes on financial crime to law enforcement and military personnel across Eastern Europe as well as the Middle East. Tom joined the Bank after more than twenty years with the US Army where he served on six continents – including deployments to the Balkans, Central Asia, Horn of Africa, Middle East and North Africa. Tom earned a BS in Political Science from the United States Military Academy as well as an MA in International Relations and Security Studies from the Naval Postgraduate School. He speaks Arabic, French, Haitian Creole, Portuguese and Spanish.

### KATE HOTTEN

Kate Hotten built and now leads Stripe's financial crimes program across APAC, EMEA and LatAm. Prior to Stripe, Ms. Hotten worked for Wells Fargo in the U.S. and U.K. with a focus on anti-bribery and corruption and correspondent banking portfolio risk. She has been recruited for projects in Angola, Jordan and Uganda sponsored by counter-terrorism grants and similar initiatives. Ms. Hotten is a Certified Anti-Money Laundering Specialist (CAMS) and received a Master of Science in Economics from University of California, Santa Cruz.

### ZSOLT SAPI

Zsolt has over 10 years of experience in credit and fraud risk analytics and modeling in Europe and the US. Currently he is working in Citi's Global Fraud Oversight Team and leading analytics oversight for North America. He is located in in New York, USA and has been in his current role for over 6 years. Beside oversight, he has focused on analytics proof of concepts and fraud risk appetite quantification. Prior to his current role he worked as a data scientist for a credit management company in the UK and in credit / fraud analytics for Citi in Hungary. His current area of interest is adoption of anomaly detection and machine learning algorithms for fraud detection. He holds an MSc in Quantitative Economics from the Corvinus University of Budapest

### DAVE RICHARDSON

Dave Richardson is the current Senior Manager responsible for Fraud Deposit Products for First National Bank Omaha. He has served various roles in his 21 years at First National Bank, including Credit Card Fraud Prevention and ATM Operations. He is currently responsible for maintaining and managing the bank's non-card fraud prevention and risk mitigation strategies across the institution. His primary responsibilities address controlling fraud risk while enhancing the customer experience in online channels while partnering with the bank's digital strategy teams. Dave serves on the bank's Model Governance Committee and Electronic Banking Risk Management Advisory Group. Dave also spent 20 years in the Air National Guard while earning his Bachelor's in Psychology and his MBA.

### ROD BOOTHBY



**FOR MORE INFORMATION**

**ALYONA RING**  
HEAD OF CONTENT

Alyona@connectglobalgroup.com

<https://www.connectglobalgroup.com/connect-i-identity-i>

