

# 2016 Regional Seminars

**From FINTRAC Exams to Customer Behaviour:  
Regulators' Expectations Today**

**Governance and Oversight: Owners, Board of  
Directors & Senior Management Responsibilities**



**Winnipeg   Vancouver   Calgary   Toronto**

# 2016 Regional Seminars in Five Select Cities

Join us in:

**Winnipeg**

**Vancouver**

**Calgary**

**Toronto**

## Deadlines for Early Bird Savings

Winnipeg: March 11, 2016

Vancouver: March 18, 2016

Calgary: March 18, 2016

Toronto: April 16, 2016

The Canadian Anti-Money Laundering Institute (CAML) is pleased to announce its first series of on-site seminars for 2016. These two seminars, one a full day and the second a half-day event, will focus on three, consistently challenging areas for any reporting entity and their AML/CTF compliance team.

The full-day seminar (Seminar A) will take a detailed look at the FINTRAC examination processes in the morning, followed by a full afternoon exploring customer behaviour, particularly those behaviours that are deemed unusual and, through further investigation, could lead to Suspicious Transaction Reports.

The half-day seminar (Seminar B) will examine the oversight and governance responsibilities of a reporting entity's Board of Directors and senior management teams. Increasingly, regulators are delving into the oversight and governance roles of those at the top of the business as part of the compliance examination/audit process. This seminar has direct application to individuals who own businesses; serve on the Board of Directors of the business; or are employed in an executive or senior management position.

Both seminars have been structured to provide pragmatic and interactive learning opportunities for compliance officials from all AML/CTF reporting sectors in Canada:

- Financial
- Money Service Businesses
- Securities
- Real Estate
- Gaming
- Life Insurance
- Accounting
- British Columbia Notaries



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[contactus@camli.org](mailto:contactus@camli.org)

	Seminar A&B	Seminar A	Seminar B
Registration	\$895	\$695	\$325
Early Bird Rate	\$795	\$595	\$295
CAML Member Rate	\$820	\$645	\$300
Early Bird CAMLI Rate	\$720	\$545	\$270

\* plus applicable taxes

# Seminar A

## Seminar Dates

March 16, 2016

Winnipeg, MB

April 7, 2016

Vancouver, BC

April 14, 2016

Calgary, AB

May 16, 2016

Toronto, ON

**Maximum 50  
Participants**

**Reserve your  
place today!**



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## From FINTRAC Exams to Customer Behaviour: Regulators' Expectations Today

**Seminar Duration: 8:00 AM - 4:30 PM**

This seminar will begin by focusing on the two detailed styles of FINTRAC examination, desk and onsite, from the initial contact and preparation phase through to any remediation required as a result of noted deficiencies or better practices suggested by the examiner. FINTRAC examinations have changed in focus and outcomes ever since their inception. Much of this change has resulted from the maturing of FINTRAC's examination processes and the evolution of compliance management practices needed to address the emerging complexities of crime and the methods used by criminals and terrorists to conceal their profits.

Topics discussed will include exploring how to best prepare the requested documentation for the examiner; the detail required; findings from compliance assessments of these documents and their application; expectations regarding data quality, timeliness and completeness; record-keeping practices and confirmation through sampling; reporting practices with special emphasis on over or under reporting; training content, credibility, delivery, understanding, application and retention; compliance management; and compliance officer knowledge, training, and expertise.

The afternoon session will examine customer behaviours and unusual practices that emerge as customer relationships begin and evolve. Unusual behaviours could lead to further investigation and ultimately the compliance department submitting a Suspicious Transaction Report to FINTRAC or even de-marketing of the customer.

### Workshop Schedule for Seminar A

<b>8:00 - 9:00</b>	<b>Registration and Breakfast (provided)</b>
<b>10:30 - 10:50</b>	<b>Nutrition Break</b>
<b>9:00 - 12:00</b>	<b>Session</b>
<b>12:00 - 13:00</b>	<b>Lunch (Provided)</b>
<b>13:00 - 14:30</b>	<b>Session</b>
<b>14:30 - 14:45</b>	<b>Nutrition Break</b>
<b>13:00 - 16:30</b>	<b>Session</b>

# Seminar B

## Seminar Dates

**March 17, 2016**

**Winnipeg, MB**

**April 8, 2016**

**Vancouver, BC**

**April 15, 2016**

**Calgary, AB**

**May 17, 2016**

**Toronto, ON**

**Maximum 50  
Participants**

**Reserve your  
place today!**



## Governance and Oversight: Owners, Board of Directors & Senior Management Responsibilities

**Duration: 8:00 AM - 1:00 PM**

Overall accountability for a business' AML/CTF Compliance Regime rests at the highest levels of the organization. That accountability comes from the oversight and governance responsibilities held by those tasked with running the business: owners, executives, and external Board members. The associated roles and responsibilities vary but each has specific applications. What are they? And why are they in place?

Managing such oversight demands that those in control are kept in the loop about the legislated and regulatory demands on the business; the application of those demands; the impacts of ML/TF risks on the business; and the emerging trends and new product/service lines that will generate additional risks that need to be mediated.

This seminar will explore in some detail the expectations and duties in the world of AML/CTF governance and oversight. The instructors will explore these across small, medium, and large-sized businesses drawing on real life examples and experience consulting in the field. Directors from reporting entity Boards are encouraged to attend, as well as business owners, senior managers, and compliance officers.

### Workshop Schedule for Seminar B

<b>8:00 to 9:00</b>	<b>Registration and Breakfast (provided)</b>
<b>10:30 to 10:50</b>	<b>Nutrition Break</b>
<b>9:00 to 12:00</b>	<b>Session</b>



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# Seminar Faculty

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## Christopher Walker, About Business Crime Solutions, Inc.

Chris is a criminologist and President of ABCsolutions. Chris has over 40 years of experience working in the public and private sectors with the last 22 years focused on money laundering controls across Canada. Chris is recognized as a skilled educator, who specializes in bringing out the pragmatic aspects of new knowledge using real life examples and common sense approaches to applying new information. He has taught adult learners at both the College and University level and worked as training coordinator at both the Federal and Provincial department level. For the past 16 years Chris has developed extensive knowledge of and experience with the various AML/CTF Compliance Regime requirements and practices across the reporting sectors governed by Canada's Money Laundering legislation. He has used that knowledge and associated insights to develop with Marcy two seminars that look at the real world practices associated with the various topics presented.

## Marcy Betts, AML Consultant

Marcy Betts has 29 years of experience working in the financial institutions sector in the Prairie provinces. Starting in the front lines of a large credit union, she worked her way up to the role of Operations Analyst responsible for the development and implementation of various policies and procedures across the organization. In 2000, Marcy assumed AML/CTF compliance duties. This role of Compliance Officer grew exponentially to include applying her knowledge in the field to smaller credit unions that came looking for help and expertise. Today, Marcy oversees the AML compliance programs for more than twenty credit unions in Saskatchewan and Manitoba. She has an excellent working relationship with the regulators; and has experienced more than 40 FINTRAC examinations with more than 30 receiving no deficiencies. These seminars will enable Marcy to share her practical experience and insights on the various topics to be covered, including the lessons learned and remediation responses arising from her FINTRAC examination experiences.



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# CAMLI Regional Seminars 2016 - Registration Form

**CAMLI**

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Phone: (613) 283-9659

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Company Name	
Delegate Name	
Email Address	
Company Address & Postal Code	
Phone Number	
Fax Number	

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## Food Allergies? If yes, please specify

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	Seminar A & B	Seminar A (full day)	Seminar B (half day)
<b>Full Price</b>	<b>\$895.00 + GST/HST</b> \$939.75 with GST \$1011.35 with 13% HST	<b>\$695.00+ GST/HST</b> \$729.75 with GST \$785.35 with 13% HST	<b>\$325+ GST/HST</b> \$341.25 with GST \$367.25 with 13%HST
<b>Early Bird</b>	<b>\$795.00+ GST/HST</b> \$834.75 with GST \$898.35 with 13% HST	<b>\$595.00+ GST/HST</b> \$624.75 with GST \$672.35 with 13% HST	<b>\$295.00+ GST/HST</b> \$309.75 with GST \$333.35 with 13% HST
<b>Full Price CAMLI</b>	<b>\$820.00+ GST/HST</b> \$861.00 with GST \$926.60 with 13% HST	<b>\$645.00+ GST/HST</b> \$677.25 with GST \$728.85 with 13% HST	<b>\$300.00+ GST/HST</b> \$315.00 with GST \$339.00 with 13% HST
<b>Early Bird CAMLI</b>	<b>\$720.00+ GST/HST</b> \$756.00 with GST \$813.60 with 13% HST	<b>\$545.00+ GST/HST</b> \$572.25 with GST \$615.85 with 13% HST	<b>\$270.00+ GST/HST</b> \$283.50 with GST \$305.10 with 13% HST

Please check box of the session(s) you are selecting

Both Days	<b>A&amp;B</b>	Full Day	Half Day
		<b>A</b>	<b>B</b>

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Vancouver

Calgary

Toronto

**Cancellations** - Refunds, less an administrative fee of \$150.00, will be made for cancellations received in writing one month prior to the seminar. No refunds will be given after that date but delegate substitutions are permitted.

- Amount Authorized \_\_\_\_\_ [Please Print]
- Card Type:  MasterCard  VISA  American Express  Discover
- Name on Card: \_\_\_\_\_
- Number on Card: \_\_\_\_\_
- Billing Address: \_\_\_\_\_
- Expiry Date (month/year): \_\_\_\_\_
- Signature: \_\_\_\_\_

**Register Via:**

**On-line  
Registration**

**Phone, Fax, Email, or Mail**

- Cheque Enclosed
  - Money Order Enclosed
  - Credit Card
- CAMLI Membership # \_\_\_\_\_

\*If applicable