

Anti-Money Laundering & Financial Crime

Southern Africa Conference 2024

4 & 5 September 2024 | Indaba Hotel | Johannesburg | South Africa



Some of the topics to be addressed

- Update on regulation effecting anti-money laundering in the SADC region
- South Africa's grey-listing - how did we get on this list, what are we doing about it and when are we likely to be removed from the grey-listing
- Modus operandi of criminal syndicates involved in the illicit extraction of funds out of South Africa.
- Economic effects of corruption, bribery and money laundering
- Impact of latest regulatory developments on anti-money laundering initiatives
- Connecting the dots of a risk & compliance management programme and how to automate the non-automatable
- Role of supervision and enforcement Payments, cross border transactions & illicit money flows.
- Violent extremism in Southern Africa - how it intersects with international extremist narratives
- Relationship between risk, compliance and anti-money laundering in smaller financial institutions and foreign banks in southern Africa
- Impact of changing AML regulation on KYC/CDD processes
- Use of technology in combatting malpractices and corruption
- Virtual currencies and its impact on money laundering activities
- Implications of money laundering in the SADC region
- Money laundering and non-bank financial institutions
- Technology and money laundering

Welcoming the first sponsors of this year's conference



Media Partners



The 9th installment of the Anti-Money Laundering & Financial Crime Southern Africa Conference is taking place this year on 4 & 5 September.

Over the last 3 years the audience has grown each year. Last year we set yet another record of 260 people attending.

This year's two day conference will look at the effects and implications of still being grey listed, and will also focus on some of the major challenges existing in combating money laundering and other financial crimes.

According to LexisNexis Risk Solutions' latest "True Cost of Financial Crime Compliance Study, financial institutions (FIs) are seeking ways to reduce costs while complying with regulations, with 35% identifying the escalation of financial crime regulations and regulatory expectations as the primary factor driving increases in compliance costs.

The programme will dissect important issues such as latest regulatory developments, high cost of implementing and maintaining AML solutions, enforcement actions, digital assets and regulation, economic effects of corruption, bribery and money laundering and technology developments.

Highlighted features will be panel discussions on regulation, effects of AML on non-designated financial institutions, AML developments in the SADC region, payments and technology. There is no doubt that financial organisations must navigate multiple challenges in financial crime prevention whilst ensuring that ongoing training is provided to employees in order for them to face up to the many challenges.

AML teams must be proactive, adaptive, and innovative and, in doing so, contribute to a more resilient and secure financial system in the years ahead

This annual gathering will once again give attendees the ideal opportunity to learn about all the latest challenges existing in the fight against money laundering.

More than 260 people attended last year's event.

This is TCI's flagship conference, and has received rave reviews from delegates, speakers and sponsors over the past few years

We invite all potential delegates to this important industry event.

Personnel dealing with the following
will benefit from attending this conference

financial crime * risk * governance * compliance * regulation * transaction monitoring * anti-money laundering * regulation * virtual assets * exchange control * auditing * fraud * enhanced due diligence * customer screening * sanctions * regulatory oversight * AML reporting * financial surveillance * investigations * auditing * forensics * tax * financial crime enforcement * bribery & corruption * cyber security * data privacy * emerging technology * insurance * third party risk * wealth management * KYC * digital identity verification



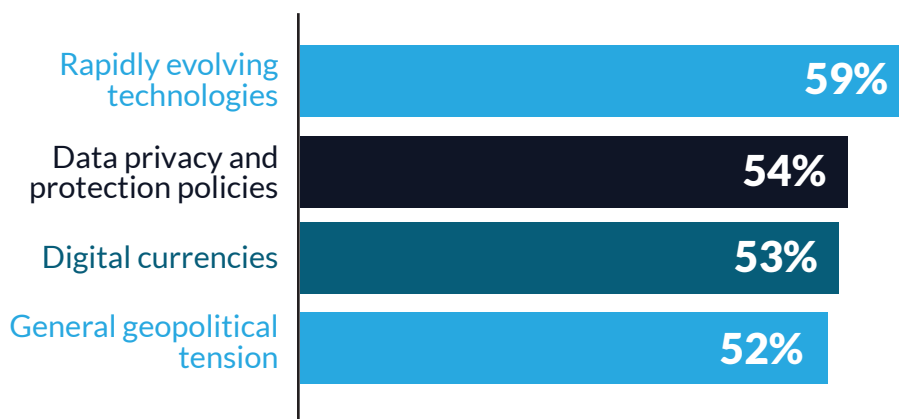
Benefits of attending

the Anti-Money Laundering & Financial Crime Southern Africa Conference 2024

-  Get updated on the latest opportunities and challenges confronting professionals in the anti-money laundering and financial crime environment
-  Understand the latest regulatory developments in the SADC region
-  Get acquainted on technologies used in the fight against money laundering effectively
-  Understand the role of the Non-Bank Financial Institutions in combatting financial crime and negotiating risk
-  Improve your understanding of terrorist financing (TF) risks
-  Get updated on the latest opportunities and challenges confronting professionals in the anti-money laundering and financial crime environment
-  Learn more about AML, payments, cross border transactions & illicit money flows
-  Gain insights on the regulation and risks associated with crypto currencies in Southern Africa
-  Understand the implementation of counter measures used to combat money laundering in the SADC region
-  Network with fellow delegates, speakers and exhibitors and improve your business contacts and relationships.



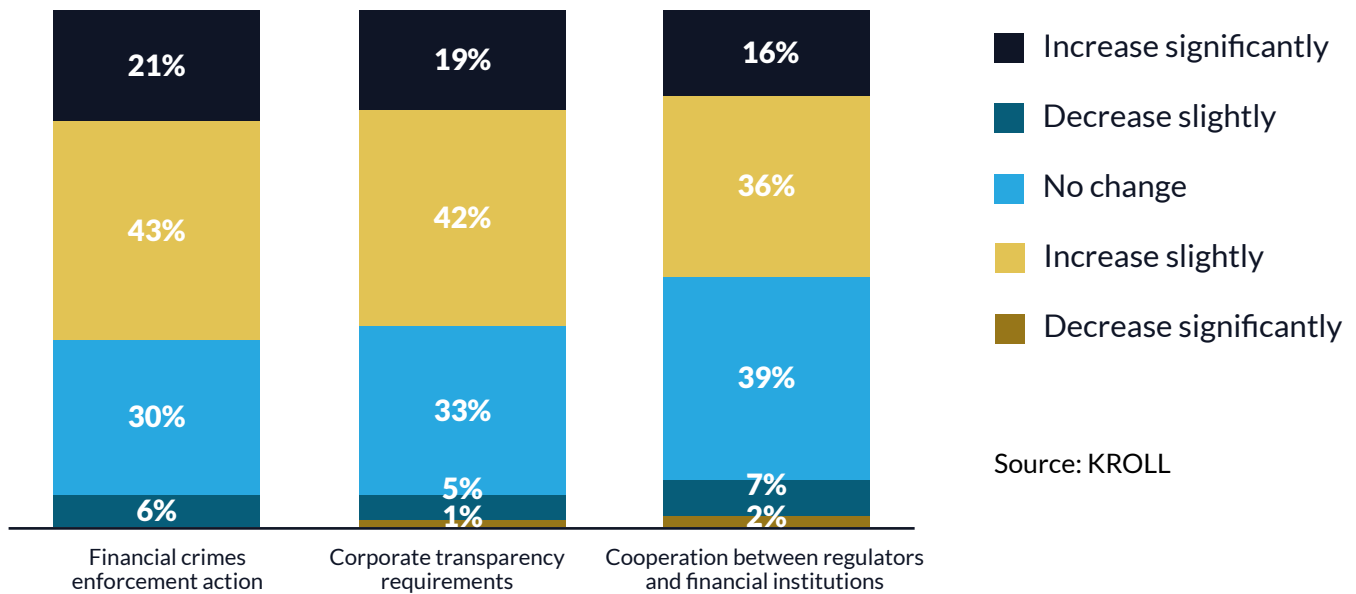
Top challenges governments face in the fight against financial crime



Source: KROLL

Kroll's 2023 Fraud and Financial Crime Report shares the findings from a survey of 400 executives across the globe

Globally, more than 60% expect an uptick in enforcement action and transparency levels as it relates to sanctions compliance



AFRICAN COUNTRIES ON FATF GREY LIST



Source: <https://www.tookitaki.com/compliance-hub/unmasking-future-aml-measures-africa>

Organisations that attended the AML & Financial Crime Conference in 2023

* Rely Comply * Nice Actimize * Woolworths Financial Services * Hatfield Holdings * Ukeshe Technologies * The Banking Association of South Africa * Standard Bank AML * Sanlam Investment Management * DocFox * Old Mutual Finance * Access Bank Mozambique * Masthead * Liberty Group Financial Crime Compliance * Capricorn Group * Investec Financial Crime * Adaptris * Yoco Technologies * Investec Technology Compliance * RMB Market Compliance * ABSA Group Legal * Auditor General South Africa * FNB * Sybrin * Hellios Towers * People's Own Savings Bank * Investec * Development Bank of Namibia * Vodacom Compliance * SA Reserve Bank Prudential Authority * Rand Merchant bank Risk * Peregrine Advisors * Quantum Data Engines * 4C Group * Minet Group * Lysis Financial * Edge Growth Ventures * Nedbank * Jigsaw Compliance * Al Baraka Bank * Rand Mutual Admin Services * FNB Foreign Exchange Product House * Shepstone & Wylie * Featurespace * National Prosecuting Authority * IDC * Tickzoid Enterprises * Redscreen * Hello Group * Hollywoodbets * IQ Business * Adapt It * Liquid Intelligent Technologies * Trade Ethiopia * ACM Compliance * Albaraka Bank * YOCO * FNB Botswana * Reserve Bank of Zimbabwe * People's Own Savings Bank

Our Esteemed Speaker Panel



Manet Basson,
Managing Director
FTI Consulting



Sean Stander
Chief Operating Officer
Group Anti Financial Crime,
Standard Bank



Willem Janse van Rensburg
Attorney
Independent



Rushda Khan
Compliance and AML Manager
Albaraka Bank



Juanette Richardson
Director
ACM Compliance



Steven Powell
Head: Forensics department
ENSAfrica



Jasmine Opperman
Expert in Terrorism Funding & Operations



Diane van Eeden
AML Consultant
Finmark Trust



Carel de Jager
Chief Executive Officer and Founder
SilverSixpence



Tendai Jangara
Director: Dispute Resolution
Cliffe Dekker Hofmeyr



Richard Malcolm
Pan-African Consultant
Xborder Advisory



Hima Tinado Niang
Head of Compliance for Southern & Eastern regions in Africa
Ria Money Transfer



Nicola Comninos
Chief Risk Officer
Purple Group



Londiwe Mataga
Compliance Officer
Telesure Investment Holdings



Kim Dancey
Head of Payments
Yoco



Eva Crouwel
Head of Financial Crime & Forensic
Luno



Leopoldt Jansen van Vuuren
Compliance Manager
Provenance



Miguel-Angelo Almeida
Executive Head: Compliance
Standard Bank Mozambique



Annabel Bishop
Chief Economist
Investec



Wiehann Olivier
Partner and Head: Fintech & Digital Assets
Mazars South Africa

Our Esteemed Speaker Panel



Desiree Reddy
Director
Norton Rose Fulbright



Thav Reddy
Group Head: Data Privacy
ABSA



Wendy Murray
Associate Director
Lysis Financial



Nasia Seria
General Manager: MFS and
Financial Crime Compliance
MTN



Natasha Holt
Fintech Support Operations
Executive
Abacus Insurance



Rejoice Mathole
Head: Risk & Compliance
Bank Gaborone



Johan Hetzel
Global Head: Compliance &
Anti-Money Laundering
Luno



Dirk Findeisen
Managing Partner
msg Compliance



Vilho Nkandi
Head: AML & Inspection,
NAMFISA
Namibia



John Symington
Director
Compliance and Risk Resources



adv Jan Augustyn
Manager Supervision & Enforce-
ment, Financial Intelligence
Centre



Christopher Malan
Executive Manager Compliance &
Prevention, Financial Intelligence
Centre, South Africa



Murray Collier
Senior Business Development
Executive
iiDENTIFIi



Chor Teh, Director
Financial Crime Compliance
Industry Practice Lead
Moody's



Sameera Dawood-Bhagwan
Divisional Head-AML
CFT Financial Conglomerate
Supervision



Tumelo Zwane
Chief Information Officer
Special Investigation Unit

OVERVIEW

- 07:30 Registration and early morning snacks
- 08:40 Opening of conference
- 08:45 **Update on regulation effecting anti-money laundering in the SADC region**
Christopher Malan, Executive Manager Compliance & Prevention. Financial Intelligence Centre, South Africa
- 09:30 **South Africa's grey-listing - how did we get on this list, what are we doing about it and when are we likely to be removed from the grey-listing?**
- the newly promulgated "failure to prevent corrupt activities offence" (Section 34 A of Precca)
 - the general laws Amendment act and its impact.
 - Treasury updates on progress towards implementation of the state capture commission recommendations
 - the newly released NPA directive on alternative dispute resolution processes for criminal matters
 - the proposed amendments to whistleblower protection
- Steven Powel. Head of Forensics, ENS Africa**
- 10:10 **Modus operandi of criminal syndicates involved in the illicit extraction of funds out of South Africa**
- contextualising Al Jazeera's expose: The Gold Mafia
 - what we know vs. what we don't know.
 - bringing this home, what can we do to stop this?
- Manet Basson, Managing Director, Forensic & Litigation Consulting, FTI Consulting**
- 10:45 Mid-morning refreshements
- 11:05 **PANEL DISCUSSION: Impact of regulatory developments on the AML landscape**
AML regulations keep evolving. Navigating these changes is a complex process. Authorities update them to factor in the changes in international AML requirements and to follow best practices globally.
- Awareness of new laws and amendments is essential to understand and monitor their impact on businesses. Regulatory amendments primarily impact the AML processes, policies, and controls further down the chain of AML compliance and enforcement. The panel will discuss how South African companies adhere to practices relevant to fighting financial crime.
- The panel members will also look into how effective the efforts are in South Africa, led by the National Treasury, that have resulted in some of the key deficiencies relating to the supervision and prevention of AML/CFT risks in the financial sector being addressed.
- PANELISTS:**
- Sameera Dawood-Bhagwan, Divisional Head-AML,CFT Financial Conglomerate Supervision Department, SA Reserve Bank
 - Sean Stander, Chief Operating Officer, Group Anti Financial Crime, Standard Bank
 - Willem Janse van Rensburg, Attorney, Independent AML Consultant
 - Tendai Jangara, Director: Dispute Resolution, Cliff Dekker Hofmeyr
- 11:55 **Economic effects of corruption, bribery and money laundering on the SADC region**
Annabel Bishop, Chief Economist, Investec
- 12:30 Lunch & networking

COMPLIANCE & RISK

- 13:20 **Instant payments and sanction screening**
Adam McLaughlin, Global Head of Financial Crime Strategy and AML SME, Nice Actimize
- 13:55 **Connecting the dots of a risk & compliance management programme and how to automate the non-automatable**
- the basics of automation and regulatory acceptance
 - how to automate Legal & Regulatory Change
 - how to Identify (regulatory) gaps in your programme
- Dirk Findeison, Managing Partner, msg Compliance**
- 14:00 **Afternoon snacks**

PAYMENTS & ILLICIT MONEY FLOWS

- 14:50 **PANEL DISCUSSION: Payments, cross border transactions & illicit money flows**
In this panel discussion we will look at what cross-border payments are, the challenges they pose, the different types that exist, and AML compliance aspects for these payments. The role of automation, security, transparency and updating AML policies regularly will be discussed. With South Africa losing \$62bn a year due to illicit financial flows, strengthening AML laws and procedures is vital to improve financial transparency and detect and deter for instance cross border tax evasion.
- PANELISTS:**
- Kim Dancey, Head of Payments, Yoco
 - Richard Malcolm, Pan-African Consultant, Xborder Advisory
 - Hima Tinado Niang,, Head of Compliance: Southern & Eastern Region in Africa, Ria Money Transfer
 - John Symington, Director, Compliance and Risk Resources
 - Barry Cooper, Technical Director, Centre for Financial Regulation and Inclusion

VIRTUAL ASSETS AND POTENTIAL MONEY LAUNDERING RISKS

- 15:40 **PANEL DISCUSSION: Virtual currencies and its impact on money laundering activities**
Virtual currencies have developed into a powerful payment method with ever growing global acceptance. Internationally government regulators are implementing or considering rules for crypt currencies and other virtual assets. This panel discussion will dissect the challenges and opportunities of virtual currencies as a payment method that is an innovative, cheap and flexible. It will also answer questions such as how to embrace this new technology and negotiating future legislation.
- PANELISTS:**
- Eva Crouwel, Head of Financial Crime & Forensic, Hidden Road
 - Carel de Jager, Chief Executive Officer and Founder, SilverSixpence
 - Leopoldt Jansen van Vuuren, Compliance Manager, Provenance
 - Johan Hetzel,, Global Head: Compliance & Ant-Money Laundering,, Luno
 - Wiehann Olivier, Partner and Head: Fintech & Digital Assets, Mazars South Africa
- 16:30 End of DAY 1

ANTI-BRIBERY, CORRUPTION & ENFORCEMENT ACTION

- 07:30 Morning refreshments
- 08:45 **Role of supervision and enforcement**
- ensuring that accountable institutions under their supervision of the Financial Intelligence Centre comply with FIC Act requirements
 - risk-based Inspections
 - key non-compliance areas
 - remedial action & administrative sanctions
- Adv JanAugustyn, Manager Supervision & Enforcement, Financial Intelligence Centre, South Africa**
- 09:25 **Violent extremism in Southern Africa - how it intersects with international extremist narratives**
Jasmine Opperman, Director, Terrorism, Research & Analysis. Consortium in South Africa

COMPLIANCE & REGULATION

- 10:00 **Relationship between risk, compliance and anti-money laundering in smaller financial institutions and foreign banks in southern Africa**
- is there an overlap between risk, compliance and AML?
 - are the skills required the same for risk, compliance and AML?
 - combined assurance?
 - impact of regulatory changes on risk, compliance and AML
- Rushda Khan, Head: Compliance & AML, Albaraka Bank**

COMPLIANCE & REGULATION

- 10:35 Mid-morning snacks
- 10:55 **Impact of changing AML regulation on KYC/CDD processes.**
- managing emerging risks in data architectures & governance
 - breaking down data silos through advances in entity verification to understand who you're doing business with
 - four pillars of a target operating model for KYC
 - enhancing intelligent screening using AI and Shell Company Indicator
- Chor Teh, Director, Financial Crime Compliance Industry Practice Lead, Moody's**

MONEY LAUNDERING AND NBFI'S

- 11:30 **PANEL DISCUSSION: Money laundering and Non-Bank Financial Institutions (NBFI's)**
Non-bank financial institutions are receiving more and more scrutiny from regulators regarding their AML policies and practices. Certain products and services for instance are seen as high risk for money laundering and terrorism financing (ML/TF). During this panel discussion we will dissect the AML/ CFT risk typologies in NBFI's, explore client risk assessment and product risk assessment as part of effective AML/CFT risk management programmes, and delve into best practices that can be adapted from banks
- PANELISTS:**
- Diane van Eeden, AML Officer, Finmark Trust
 - Juanette Richardson, Director, ACM Compliance
 - Nicola Comminos, Chief Risk Officer, Purple Group
 - Londiwe Mataga, Compliance Officer, Telesure Investment Holdings
 - Nasia Seria, General Manager: MFS and Financial Crime Compliance, MTN
 - Natasha Holt, Fintech Support Operations Executive, Abacus Insurance

- 12:20 Lunch & networking

IMPLICATIONS OF MONEY LAUNDERING IN SADC REGION

- 13:10 **PANEL DISCUSSION: Implications of money laundering in SADC region**
The capacity of national authorities to combat money laundering, terrorism financing and proliferation financing structures stay under scrutiny. In the SADC region, countries adhere to FATF recommendations which set out a comprehensive and consistent framework of measures which countries should implement in order to combat money laundering and terrorist financing. Panelists will discuss capacity building measures to enhance money laundering controls and how it is impacting on the AML landscape in the SADC region.
- PANELISTS:**
- Miguel- Angelo Almeida, Head of Compliance, Standard Bank, Mozambique
 - Farirayi Machawira, Head of Compliance, CABS, Zimbabwe
 - Rejoice Mathole, Head: Risk & Compliance, Bank Gaborone, Botswana
 - Vilho Nkandi, Manager: AML & Inspections, NAMFISA

TECHNOLOGICAL ADVANCEMENTS & INNOVATIONS AND THE IMPACT ON MONEY LAUNDERING

- 14:00 **Use of technology in combatting malpractices and corruption**
Tumelo Zwane, Chief Information Officer, Special Investigation Unit
- 14:35 **PANEL DISCUSSION: Opportunities and challenges of using new technologies in combatting money laundering**
The AML compliance landscape is undergoing a transformative shift due to the advent and continuous improvements offered by technological developments.. The integration of technological advancements into AML compliance processes have resulted in better efficiency, accuracy, and speed. Technologies such as artificial intelligence (AI), machine learning (ML), data analytics and robotic process automation (RPA) are revolutionizing the way financial institutions approach AML compliance. Panelists will discuss the impact of using these new technologies on combatting money laundering...
- PANELISTS**
- Desiree Reddy, Director, Norton Rose Fulbright
 - Thav Reddy, Group Head: Data Privacy, ABSA
 - Wendy Murray, Regional Representative, Lysis Financial
 - Murray Collier, Senior Business Development Executive, iiIDENTIFIi
- 15:25 End of conference

Feedback from previous delegates that attended the 2023 AML Conference

"Very well organised. Appreciate the effort from staff on time management. The venue and food is exceptional!"

Alicia MacDonald, FNB

"Friendly staff. Registered late for the conference, but never experienced any challenges."

Mark Matondo, Reserve Bank of Zimbabwe



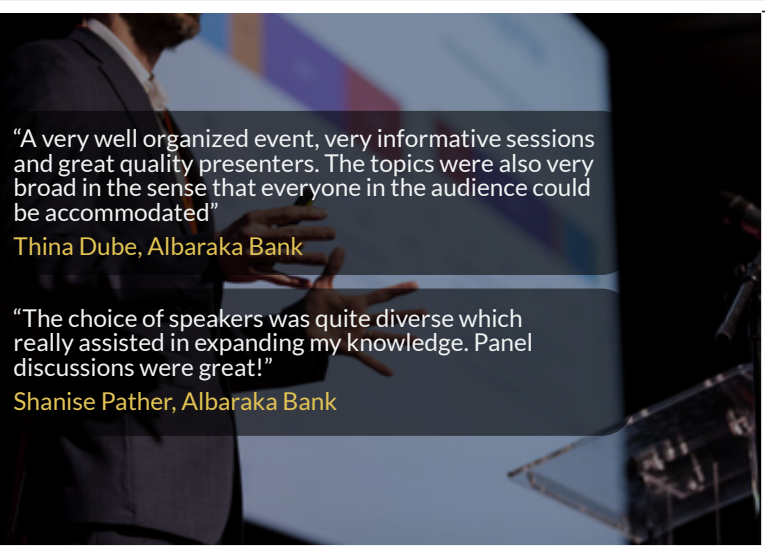
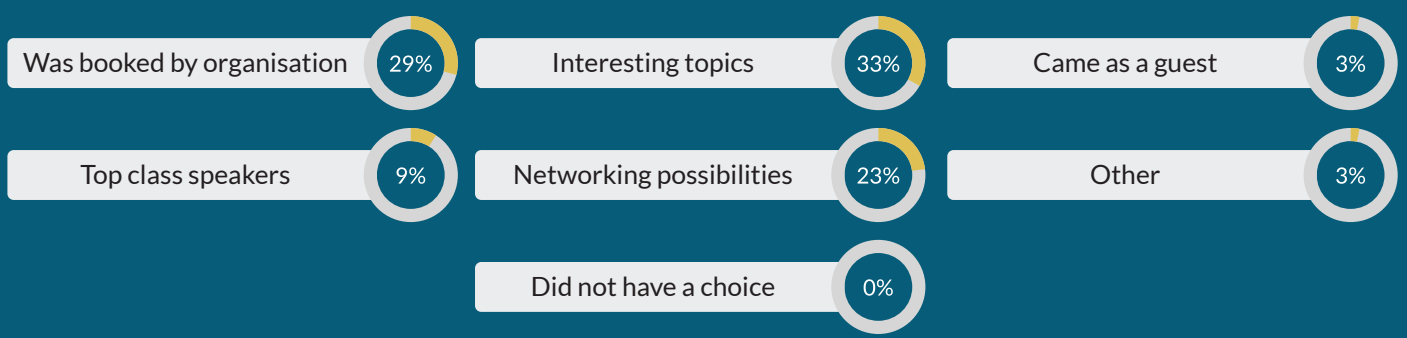
"The conference was very informative. I learnt a lot."

Pinkie Bisha, Investec

"Attending the conference was very informative. Enjoyed the fact that it was intimate with fewer delegates, making networking much easier and nicer."

Myrin Bock, Adapt IT

Why are you attending the conference?



"A very well organized event, very informative sessions and great quality presenters. The topics were also very broad in the sense that everyone in the audience could be accommodated"

Thina Dube, Albaraka Bank

"The choice of speakers was quite diverse which really assisted in expanding my knowledge. Panel discussions were great!"

Shanise Pather, Albaraka Bank



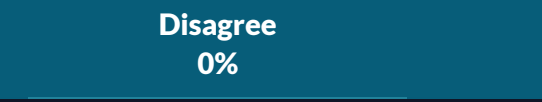
"The conference is extremely well organized and professional. The topics are relevant and thought provoking. Speakers were very knowledgeable and interesting."

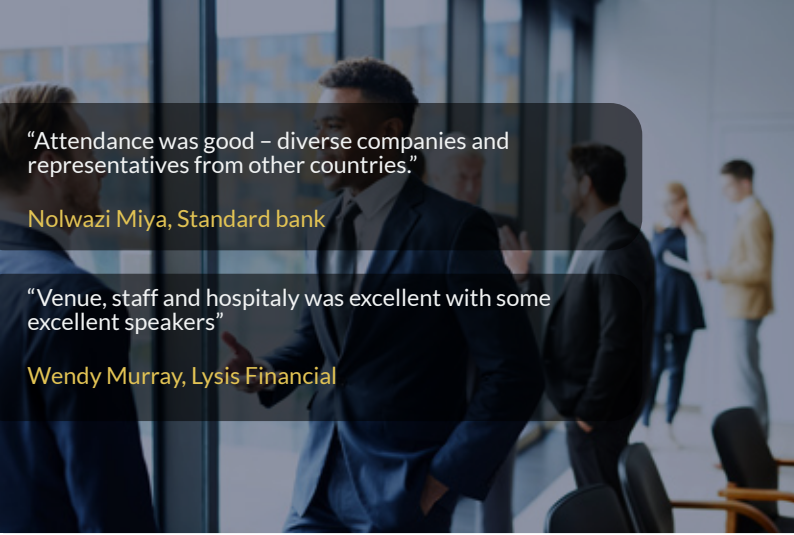
Marilyn Pillay, Clientele Life

"I would like to thank you for a well-organized and interesting conference - In my personal experience; I really learned a lot that we can apply to our environment. I hope next year we can attend in person."

Fanesty Buckley, Capricorn Holdings

WAS THE CONFERENCE WELL ORGANISED?





"Attendance was good – diverse companies and representatives from other countries."

Nolwazi Miya, Standard bank

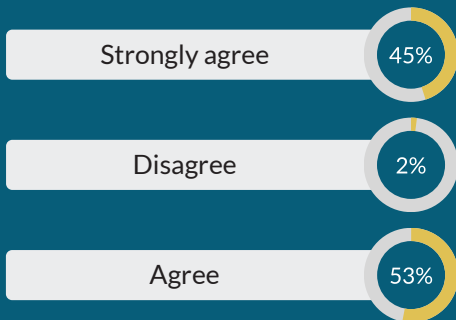
"Venue, staff and hospitality was excellent with some excellent speakers"

Wendy Murray, Lysis Financial

Overall how satisfied were you with the speakers?



The content of the programme met your expectations?

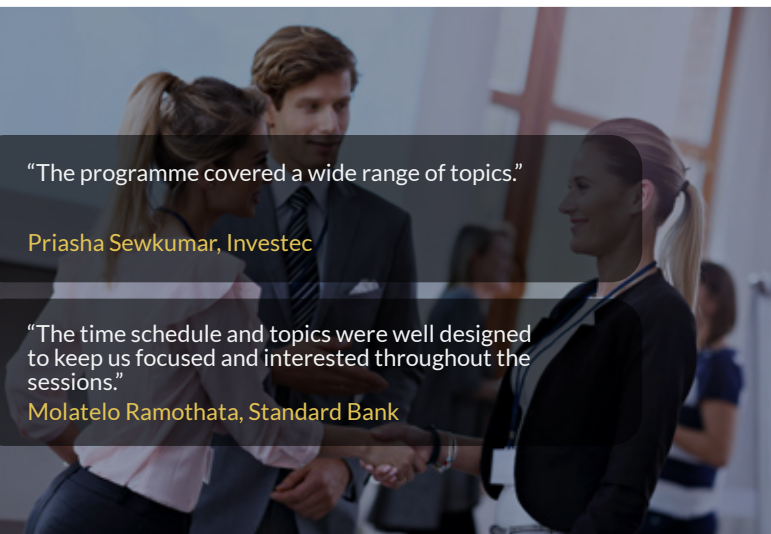


"Thanks for the opportunity to speak at the event. I thoroughly enjoyed it."

Bianca Radzilani, Gaurdrisk

"The presenters and speakers were well selected."

Kefentse Mojaki-Moremogololo, National Prosecuting Authority

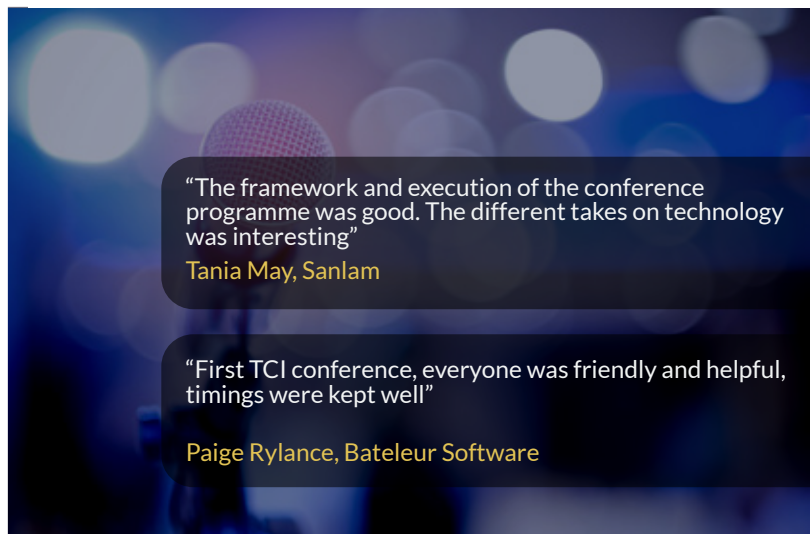


"The programme covered a wide range of topics."

Priasha Sewkumar, Investec

"The time schedule and topics were well designed to keep us focused and interested throughout the sessions."

Molatelo Ramothata, Standard Bank



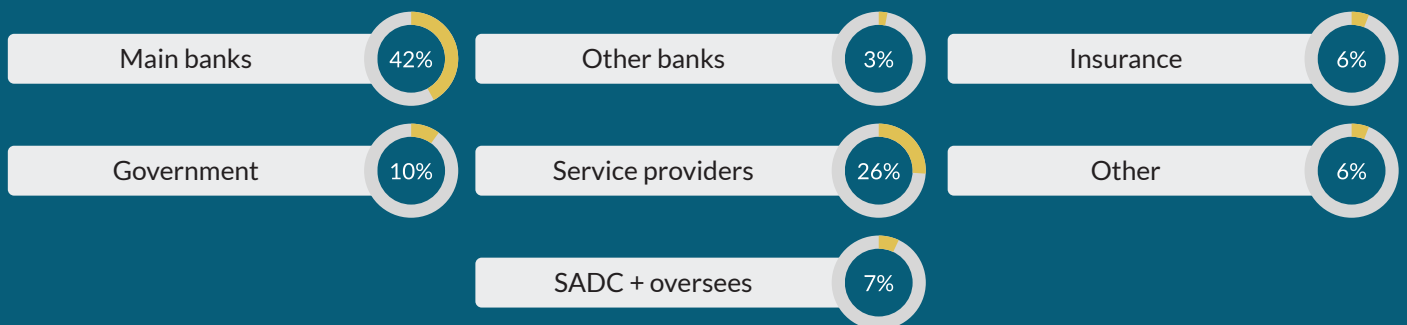
"The framework and execution of the conference programme was good. The different takes on technology was interesting"

Tania May, Sanlam

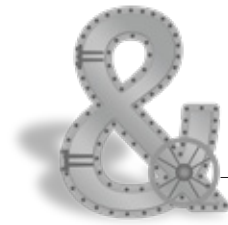
"First TCI conference, everyone was friendly and helpful, timings were kept well"

Paige Rylance, Bateleur Software

Delegate breakdown 2023



Anti-Money Laundering



Financial Crime

Southern Africa Conference 2024

4 & 5 September 2024 | Indaba Hotel | Johannesburg | South Africa

DELEGATE REGISTRATION FORM

Please register the following delegates for the above conference:

				Register
Full Name: _____	Designation: _____	Email: _____	Cell No: _____	P <input type="checkbox"/> V <input type="checkbox"/>
Full Name: _____	Designation: _____	Email: _____	Cell No: _____	P <input type="checkbox"/> V <input type="checkbox"/>
Full Name: _____	Designation: _____	Email: _____	Cell No: _____	P <input type="checkbox"/> V <input type="checkbox"/>
Full Name: _____	Designation: _____	Email: _____	Cell No: _____	P <input type="checkbox"/> V <input type="checkbox"/>
Full Name: _____	Designation: _____	Email: _____	Cell No: _____	P <input type="checkbox"/> V <input type="checkbox"/>
Full Name: _____	Designation: _____	Email: _____	Cell No: _____	P <input type="checkbox"/> V <input type="checkbox"/>
Full Name: _____	Designation: _____	Email: _____	Cell No: _____	P <input type="checkbox"/> V <input type="checkbox"/>
Full Name: _____	Designation: _____	Email: _____	Cell No: _____	P <input type="checkbox"/> V <input type="checkbox"/>

Department: _____ *P = Physical *V=Virtual

Company name: _____ Company VAT no: _____

Company tel: _____ Person dealing with accounts: _____ Designation: _____ Cell no: _____

DELEGATE REGISTRATION DETAILS

REGISTRATION FEE:

Normal registration fee: R 9 200 + VAT = R 10 580 p.p
Group registration fee (5 or more people): R 6 800 + VAT = R 7 820 p.p

ON-LINE ATTENDANCE REGISTRATION FEE:

On-line registration fee: R 7 700 + VAT = R 8 855 p.p.

NB: Only for delegates outside Gauteng

2 Simple ways to register



Tel: 011 803 1553



E-mail: info@tci-sa.co.za

Special rates for accommodation at the Indaba Hotel for delegates of all SADC countries are available.

For more than 21 years, TCI has been a registered and preferred conference organiser for all major banks and financial institutions. Vendor details available on request.

PLEASE NOTE: Upon receiving the registration form, an invoice will be issued electronically. When payments are made, please supply the bank with your company name as reference. Fees include lunch, refreshments and conference documentation. The organisers reserve the right to make necessary changes to the programmes, speakers, venue or the dates should the need arise.

**Registration forms must include the name and cell number of the accounts person.
Presentations will only be available 10 days after the conference**

CANCELLATIONS will only be permitted within 5 days of registration. Thereafter your organisation will be held liable for payment of the full amount with no exceptions. Cancellations must be done in writing and forwarded to Trade Conferences International at info@tci-sa.co.za

NB: I hereby acknowledge that I have read and understood all the terms and conditions of registration, and have the authority to approve the registration

FULL AMOUNT TO BE PAID : _____ (Inc. VAT) DATE : _____

FULL NAME OF APPROVING MANAGER : _____ CELL NO. _____ DIRECT LINE : _____

DESIGNATION : _____ EMAIL : _____

PLEASE TICK THE BOX WHICH SERVES AS CONFIRMATION OF BOOKING: