

American Conference Institute, creator of the renowned Prepaid Card Compliance and Emerging Payment Systems conferences, is pleased to announce its

2<sup>nd</sup> Advanced Forum on

# INTERNATIONAL & CROSS-BORDER PAYMENTS

*Essential Legal, Regulatory, Technical, and Operational Strategies for Ensuring Compliance and Competitiveness in a Global Market*

June 13–14, 2013 | Omni San Francisco Hotel | San Francisco, CA

A renowned international faculty, with speakers from:

OFAC  
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Payfone  
Wells Fargo  
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Clear2Pay Americas  
Fundtech  
Payment Pathways

Distinguished Co-Chairs:

Chris Daniel  
Paul Hastings LLP

Deborah S. Thoren-Peden  
Pillsbury Winthrop Shaw  
Pittman LLP

Our distinguished international faculty will provide you with expert advice and key insights for:

- **The emerging global payments landscape:** how international payment developments are impacting cross-border remittances, payment processing, and adoption and growth rates in key markets, including the EU, Asia, and Latin America
- **Mobile payments and mobile wallets:** how this disruptive and evolving technology will change the face of the global payments market
- **Expanding beyond North America:** key considerations and proven strategies for entering into or accepting payments from new markets
- **Cross-border remittances:** Assessing Dodd-Frank Section 1073, the CFPB's response, the emerging regulatory paradigm, and the impact on international remittances, including implementation and compliance challenges
- **Assessing the impact of OFAC, FinCEN, and the CFPB** on the global payments market
- **Evaluating key international legal and regulatory trends and sanctions enforcement and developing and implementing global policies and procedures**
- **An in-depth exploration of regulatory and compliance issues in key markets, including the EU, Asia, and Latin America**
- **Assessing the myriad global and cross-border payment methods, including new and emerging platforms, products, technologies, and business models, and evaluating their strengths and weaknesses**
- **Managing privacy and data security risks on a global scale**
- **Developing, implementing, and maintaining AML programs and fraud deterrence strategies on an international basis:** assessing the FATF 40 Recommendations, overcoming implementation challenges in a global market, and minimizing exposure to new and emerging fraud risks

Enhance your attendance by registering for the exclusive pre-conference Global Payments Boot Camp:

**Pre-Conference Global Payments Boot Camp – The Key International Markets and the Products, Platforms, and Systems That Are Changing the Global Payments Landscape**

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*Be a part of the premier event on international and cross-border payments and obtain the critical insights and strategic knowledge needed to overcome the legal, compliance, technical, and business hurdles that prevent others from achieving success in the global payments market*

As the world becomes increasingly connected, **the global marketplace is quickly becoming the only marketplace that matters** — and this is eminently visible in the payments market. In order to continue growing, financial institutions, payment processors, remitters, card networks, program managers, telecoms, and new and emerging payment companies will have to begin operating on a global basis, if they are not already doing so. However, **with the increased opportunities for new markets and vast growth potential comes a range of legal, compliance, technical, and operational challenges**. Only those companies that can successfully overcome these challenges will be able to thrive in the new payments landscape. And given the rapid pace of technological advancement, combined with ever-changing and often conflicting country- and region-specific regulatory frameworks, **companies that do not wish to become obsolete must act now in order to be able to successfully compete in the new global payments market**.

Building on the incredible success of our East Coast event and in response to demand from the market, *American Conference Institute* has developed the *2<sup>nd</sup> Advanced Forum on International & Cross-Border Payments*, now on the West Coast! **An unparalleled faculty of international payments professionals, including in-house counsel and compliance experts, senior executives from leading companies in the global payments market, high-level regulatory and enforcement officials, and top payments counsel from around the world**, will provide attendees with the insights and tools necessary to overcome the legal, compliance, technical, and business challenges and achieve success in the evolving global market.

PLUS, add value to your attendance by also registering for the exclusive pre-conference Global Payments Boot Camp:

**Pre-Conference Global Payments Boot Camp – The Key International Markets and the Products, Platforms, and Systems That Are Changing the Global Payments Landscape**

June 13, 2013 | 8:00 a.m. - 10:00 a.m.

Register now by calling **888-224-2480** or faxing your registration form to **877-927-1563**. You can also register online at [www.AmericanConference.com/InternationalPayments](http://www.AmericanConference.com/InternationalPayments)

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Head of Sales, American Conference Institute  
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### WHO YOU WILL MEET

- Financial Products, Payments, and Retail Professionals, including:
  - » CEOs
  - » COOs
  - » Managing Directors
  - » Senior Vice Presidents
  - » Global Product Managers
  - » General Counsel
  - » Payments Counsel
  - » Compliance Officers
  - » Risk Officers/Managers
  - » AML Officers
  - » Privacy Officers
  - » Data Security Officers
  - » Analysts
  - » Consultants
  - » Service Providers
- Private Practice Attorneys Specializing in:
  - » International Financial Services Regulatory Compliance
  - » International Banking Law
  - » Payment Systems
  - » Mobile Payments
  - » Prepaid Cards
  - » AML
  - » Privacy/Data Security
- Regulatory and Enforcement Officials

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ACI certifies that the activity has been approved for CLE credit by the New York State Continuing Legal Education Board in the amount of 14.0 hours. An additional 2.0 credit hours will apply to participation in the Boot Camp.

ACI certifies that this activity has been approved for CLE credit by the State Bar of California in the amount of 11.75 hours. An additional 2.0 credit hours will apply to participation in the Boot Camp.

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- 8:00 Pre-Conference Global Payments Boot Camp  
(see page 7 for details)
- 9:30 Main Conference Registration and Continental Breakfast

## 10:15 Co-Chairs' Opening Remarks

*Chris Daniel*

Paul Hastings LLP

*Deborah S. Thoren-Peden*

Pillsbury Winthrop Shaw Pittman LLP

## 10:20 The Emerging Global Payments Landscape: How International Payment Developments are Affecting Cross-Border Remittances, Payment Processing, and Adoption and Growth Rates in Key Markets, Including the EU, Asia, and Latin America

*Rodger Desai*

Co-Founder & CEO

Payfone Inc.

*Craig James*

CEO

Neopay Ltd.

*Gene Neyer*

SVP, Product Management

Fundtech Corporation

*Namratha Reddy Monteiro*

Director of Product Management

PayNet Payment Network

FIS

*Clayton Foster*

General Manager, Payments

Live Gamer, Inc

### Moderator:

*Jonathan C. Poling*

Baker & McKenzie LLP

- Exploring the different types of global and cross-border payment platforms and services
  - Remittance; prepaid cards; mobile payments and mobile wallets; Internet payments; virtual currencies; payroll processing; and more
- New and emerging payment technologies, innovations, products, and business models and their impact on the global payments industry
  - How are these changing the payments landscape?
  - Are these new business models and technologies truly 'disruptive'?
- How key global and cross-border payment systems differ from one another both operationally and in terms of their underlying technology
- Comparing and contrasting the challenges that traditional payment companies face when conducting business across borders with those faced by companies that are operating emerging payment systems
  - To what extent are they treated differently?
  - What accounts for the differences in treatment?
- Adoption and growth rates in key regions
  - Which products and platforms have been adopted in which regions and how have they fared?
- How regulatory and business ecosystems facilitate or hamper the development of payment systems
- Evaluating the successes and failures of various global and cross-border payment systems
- Payment tender regional variations and their impact on payment products and systems
  - Impact on acquiring relationships
- Credit card use across borders
  - Cross-border fees
- Location of subsidiaries
- Foreign exchange fees

- Achieving interoperability and compatibility across countries, products, and platforms
- Impact of the telecom industry in other countries as compared with the U.S.
- How alternative technologies outside of the banking system are being deployed to affect payments globally
- Impact of private equity on the global payments market
- Impact of M&A and joint ventures in the payment space
  - As payment system players join together in various ways, how will this impact the industry?
- How the situation with the euro and the EU economy in general is impacting the payments industry
  - Operational considerations
    - › Risk; liquidity
    - › How much money should U.S. banks hold with EU correspondent banks?
- Single Euro Payments Area (SEPA)
  - The ISO 20022 standard
  - Impact on banking in the EU
  - Adoption rates and implementation issues
  - Impact on U.S. banks
- EU Green Paper on card, Internet, and mobile payments
  - Are card, Internet, and mobile payments in the EU headed for a big disruption in the near future?
  - Impact on companies already operating in the EU, as well as those that are looking to enter the space
- China
  - Best practices for conducting business in China
  - Payment developments in China
    - › How do Chinese payment mechanisms work?
  - China's impact on other countries in the region and on the growth of the global payments market in general
  - How Renminbi will impact global payments
- India
- Catering to customers and clients in key markets
  - How expectations and needs vary from region to region
  - Being cognizant of differences in business cultures
- International developments surrounding "faster payments" and same-day ACH
  - U.S.; UK
  - Mexico
    - › SPEI
- Lessons learned from deployment of new technologies and payment platforms in other regions
  - Achieving a common infrastructure and harmonized payment system
  - Southeast Asia; Brazil; Southern Africa
- Assessing NACHA's international efforts and how it is working with other countries
- The International Payments Framework Association (IPFA) and ACH initiatives
  - Status of the IPFA
  - What has worked and what has not?
- International ACH developments
  - Availability of ACH in the international community
  - Whether and to what extent OFAC will continue with its advisory regarding ACH as ACH expands to additional countries
- Existing and emerging mechanisms by which people can validate their identities securely when conducting online transactions, but with minimal disclosure of personal information
  - Identity Ecosystem Steering Group (IESG)
- Efforts to conduct cross-border transfers in more efficient and cost-effective ways
- Where the global payments industry is headed in the near- and middle-term
- The role and impact of social media in the international payments space
- Global efforts to provide access to mainstream financial services for the under-banked and unbanked
- EMV (Chip and Pin) versus magnetic stripe
  - When will the U.S. move to EMV technology?

11:40 Networking and Refreshment Break

11:50 **Mobile Payments and Other Emerging Payment Platforms and Their Impact on the Global Market**

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*Martine Niejadlik*  
Compliance Officer  
BOKU

*Jason Gurandiano*  
Managing Director  
Technology Investment Banking  
Deutsche Bank

*Jason (Jake) Bullen*  
Cassels Brock & Blackwell LLP (Toronto)

*Ross Bunrock*  
Arent Fox LLP

*Andrew J. Lorentz*  
Davis Wright Tremaine LLP

*Veronica K. McGregor*  
Jones Day

*Jacob Farber*  
Perkins Coie LLP

- New and emerging technologies and business models
  - How are these changing the payments landscape?
  - Are these new business models and technologies truly ‘disruptive’?
- Potential for technology and internet companies, which have access to vast amounts of customer card data, to become game-changers in the payments space
- NFC technology and its role in the new payments landscape
- The role of mobile payments in the international space
- Legal and regulatory considerations in the mobile payments arena
- How mobile phones can help with cross-border transactions (i.e. helping with security and authentication issues), even if the transactions themselves do not involve the use of a mobile phone
- Person-to-person payments using mobile phones
- Encouraging customers to use mobile phones to make payments
  - Customer incentives (e.g. loyalty cards)
  - Integrating loyalty functions into the mobile wallet
- Payments and merchant payment processing with mobile phones
  - What are the obligations of the provider with respect to the consumer?
  - OFAC requirements
  - KYC requirements
- The impact of social networks on emerging payment technologies and platforms
  - Risks and pitfalls
- How consumers view new market entrants in terms of convenience of making payments
- How new market entrants are judged by the traditional banking industry
- Ensuring that consumers receive the necessary disclosures
- Beyond Silicon Valley – assessing the international component of the mobile payments market and how it differs from the North American market
  - China UnionPay’s and China Mobile’s new mobile payment scheme
  - M-Pesa
  - iZettle
- Assessing the likelihood of a mobile payments clearing house
- Achieving international harmonization of mobile payment systems
- Digital/virtual currencies
- Facebook credits
  - Making international payments with Facebook credits
  - Mechanism for liquidating Facebook credits
- What will the global payments space look like in 5 years and what role will mobile and other emerging payment systems play in it?

1:30 **Networking Luncheon for Speakers and Attendees**

2:30 **Expanding Beyond North America: Key Considerations, Core Issues, and Proven Strategies When Entering Into or Accepting Payments From New Markets**

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*Tod Cohen*  
Vice President & Deputy General Counsel  
eBay Inc.

*Sharda Caro*  
Payments Counsel  
Square, Inc.

*Leslie Diestel*  
Senior Vice President  
Wells Fargo Bank, National Association

*Evan Yee-Fan Chuck*  
Bryan Cave LLP (Shanghai)

*Robert Courtneidge*  
Chairman, Prepaid International Forum  
CEO, Global Legal Exchange  
Global Head of Cards and Payments, Locke Lord LLP (London)

- How expanding across borders differs from expanding within the U.S.
- Core issues to consider when expanding across jurisdictions
- Avoiding potential pitfalls
- How to structure your expansion efforts
- Compliance considerations for companies that are looking to expand globally
- How varying business and market practices, as well as cultural differences, across key regions will impact your expansion efforts
  - EU; Asia; Latin America
- Assessing how the card network rules vary from region to region
- Multicurrency transactions
  - Overcoming the challenges associated with multicurrency transactions
- Which countries can you operate in independently and which require that you partner with a local entity?
- When and in which markets do you need to establish a physical presence?
- Working with correspondent banks
- Tax considerations when entering new markets
- Developing the right business model for a given market
- Ensuring the proper scale when entering a new market
- Setting up your internal structures and operations to maximize efficiency and competitiveness
- Obtaining and aligning the necessary resources and re-aligning your existing processes, procedures, and people in order to move forward with going global
- Deciding whether to create the necessary resources in-house or acquire them from elsewhere
- Determining whether to have general policies and procedures that you apply across the company or country- and region-specific policies and procedures
  - Assessing the costs and benefits of each approach
- Selecting which partners to work with when entering new markets
- BIN sponsorships
  - Assessing the costs and benefits for all parties involved
- Third-party risk
  - Issues and challenges that arise when working with third-party payment processors, particularly those that are operating internationally
  - How do you verify partners with whom you are working?
- Ensuring cooperation and coordination amongst the various stakeholders in global and cross-border payment products and systems
- Vendor management considerations
- Determining which law firms and consultants to use when expanding into new markets
  - Local counsel
  - International law firms
- Ensuring that you have the most accurate and up-to-date information on a new market of interest
- Strategic considerations when introducing a new product or service
- Best practices for becoming established in a new market
- Achieving growth objectives once you are established in a new market
- Streamlining payments operations and processing in order to make them more efficient and cost-effective
- Developing procedures to allow for acceptance of payments from international customers
  - Technical challenges
  - Partnering with a processor that can handle international payments
  - Economic challenges

3:55 **Networking and Refreshment Break**

4:05 **Cross-Border Remittances: Dodd-Frank Section 1073, the CFPB, and the Emerging Regulatory Paradigm**

*Ted Teruo Kitada*

Senior Company Counsel  
Wells Fargo Bank, National Association

*Barry Tooker*

Vice President  
Clear2Pay Americas

*Howard Russell*

Senior Vice President  
Payment System Operations  
Union Bank

*Brad Stewart*

SVP, Group Product Manager  
Wells Fargo Bank, National Association

*Mark A. Moore*

Aldrich Bonnefin & Moore PLC

*Donald J. Mosher*

Schulte Roth & Zabel LLP

- Assessing the two key components of global remittances
  - Corporations
  - Person-to-person
- Assessing the requirements of Section 1073
  - Who is affected by the new rule?
  - Potential areas of liability for remitters
  - Required disclosures
- Impact of the delayed implementation of the new rule
  - What did the delay mean for the payments industry?
- Implementation challenges
  - Foreign exchange issues
  - Impact of dramatic currency rate changes on customer behavior and potential losses
- Obligations and responsibilities of money transmitters with respect to recipients
- Impact of Section 1073 on correspondent banking
- Cross-border remittances and the CFPB
  - How will the regulation be enforced?
- How Section 1073 impacts the Fed's FedGlobal ACH service
- How should the industry respond to the new rule?
  - To what extent will industry players decide not to engage in cross-border remittances due to the complexity and cost of dealing with the rule and the risk of fines associated with non-compliance?
- Closed loop versus open loop systems and Section 1073
  - Advantages of being a closed loop system
- Long-term impact of Section 1073
- Conducting cross-border transactions in a more efficient and cost-effective manner
- Facilitating cross-border remittances
- Minimizing the fraud risks involved with cross-border payments
- FinCEN's proposed cross-border requirements
- Impact of cross-border remittance rules on mobile payments

5:30 Conference Adjourns

**DAY TWO: FRIDAY, JUNE 14, 2013**

8:30 Continental Breakfast

9:00 **International Regulatory and Compliance Considerations Part I: Assessing the Impact of U.S. Laws on Cross-Border and International Transactions, Evaluating Global Regulatory and Compliance Trends, and Developing Global Policies and Procedures**

*Gerard (Jerry) W. LiVigni*

Senior Compliance Officer, U.S. Treasury Department  
Office of Foreign Assets Control (OFAC)

*David R. Stephens*

Vice President, Global Sanctions  
American Express Company

*James H. Freis, Jr.*

Clary Gottlieb Steen & Hamilton LLP  
Former Director of the Financial Crimes Enforcement Network (FinCEN)

*Chris Daniel*

Paul Hastings LLP

*Deborah S. Thoren-Peden*

Pillsbury Winthrop Shaw Pittman LLP

- How the U.S. regulatory and enforcement framework compares to other frameworks
- Ensuring OFAC compliance and avoiding sanctions
  - Beneficial ownership and due diligence
  - Pitfalls and challenges
  - OFAC compliance challenges for banks and other payment companies arising from money transfer products that enable transfers that originate offshore
- FCPA compliance
- FinCEN's prepaid access rule
  - International access
- Assessing the impact of the CFPB on the global payments market
- Impact of multinational regulatory intervention on the global payments landscape
- Assessing and understanding the ISO 20022 standard
  - When will the U.S. adopt this type of framework?
- Avoiding sanctions under foreign regimes
- Adapting sanctions regulations to emerging payment technologies that utilize or leverage social networks
- Assessing the impact that technology's ability to outpace regulatory schemes has on the global payments industry
- Global policy issues that arise regardless of jurisdiction – and how to manage them
- Policies and procedures that can be implemented on a global basis, rather than country by country
- What does enterprise-wide compliance mean for a global company?
- Establishing enterprise-wide, multinational compliance programs
  - Overcoming the hurdles associated with developing and implementing compliance programs that are in accordance with varying country- or region-specific regulatory and enforcement paradigms
- How do regional differences impact regulatory environments?
- Overcoming the challenges and complications arising from a lack of uniformity relating to payment schemes and regulations from one country to another
- Commonalities and distinctions amongst the regulatory schemes in key markets
- Money services business statutes
- Licensing, chartering, and registration considerations
- Compliance with local laws
- Consumer disclosures
  - Trends regarding the types of disclosures that are required in key regions
- Variations on how local and regional laws can apply based on the type of payment product or service in question
- Assessing how ACH-type rules apply in other countries
- Lessons learned from the introduction of new payment systems into other countries
  - Application of existing regulatory paradigms to these new payment systems
  - How the new regulations that have been enacted to address emerging payment systems are working in various regions
- Jurisdictional considerations
  - Conditions that might subject you to a foreign country's laws
  - Aspects of your business model that can expose you to foreign jurisdiction
- Best practices for dealing with multinational jurisdiction
- Understanding your partners and how various regulations and laws apply to and impact them
  - Ensuring that your partners' actions or inactions do not impede your business and compliance efforts

- Determining which law firms and consultants to use when expanding into new markets
  - Local counsel
  - International law firms

10:45 Networking and Refreshment Break

10:55 **International Regulatory and Compliance Considerations Part II: An In-Depth Exploration of Key Markets, Including the EU, Asia, and Latin America**

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*Craig James*

CEO

Neopay Ltd.

*Simon McDougall*

Managing Director

Promontory Financial Group (UK) Ltd

*Vincent X. Wang*

Davis Wright Tremaine LLP (Shanghai)

*Jacqueline Shinfield*

Blake, Cassels & Graydon LLP (Toronto)

**The UK and EU Markets**

- Accessing the EU market
- Assessing the EU's legal structure
- Payment Services Directive (PSD)
  - Key terms and definitions
  - Ensuring compliance
- EU passport system
  - What does it mean to have a passport versus a license?
  - Impact of an EU passport on your standing in other EU countries
- E-Money Directive
  - Key terms and definitions
  - Impact on the payments market
  - Implementing policies and procedures to ensure compliance
- Single Euro Payments Area (SEPA)
  - The ISO 20022 standard
  - Impact on banking in the EU
  - Adoption rates and implementation issues
  - Impact on U.S. Banks
- Context and meaning of the recent European Commission Green Paper regarding an integrated European market for card, Internet, and mobile payments
- Becoming licensed as an EU e-money issuer
  - Settling card transactions
- Ensuring compliance with EU anti-money laundering directives
- EU consumer protection initiatives
  - "Cooling off" periods
  - Distance Selling Directive
- The status of EU interchange regulation
- Key laws, regulations, and sanctions regimes in individual countries

**A Focus on Asia**

- China
  - New and emerging regulations from the People's Bank of China
  - Key regulatory and enforcement considerations in China
  - Investment restrictions and their impact on the payments market in China
  - When will China's financial services regulatory and enforcement framework loosen up, allowing greater participation from foreign companies?
- Japan; Korea; Hong Kong
- License requirements
- Ownership requirements

**Latin American Markets and Other Key Markets, Including Canada, Australia, and South Africa**

- Mexico
  - New and emerging regulations
- Brazil

- Taking advantage of the recently-opened Brazilian marketplace while ensuring compliance with local laws and regulations
- Regulatory considerations for Canada, Australia, and South Africa

12:20 Networking Luncheon for Speakers and Attendees

1:20 **Managing Privacy and Data Security Risks on a Global Scale**

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*Justin Brookman*

Director, Consumer Privacy

Center for Democracy & Technology

*Colin C. West*

Bingham McCutchen LLP

*Timothy P. Tobin*

Hogan Lovells US LLP

- How privacy laws vary from region to region
  - EU
  - Asia
- Privacy and data transfer hurdles associated with key regions
- Determining if you must be PCI compliant
- Major variations in data security regulations in key regions
- Best practices for ensuring compliance with varying privacy standards from country to country
- Establishing a system of internal reporting and checks and balances to detect and solve problems early
- Best practices relating to data security audits and protocols
- Monitoring third-party vendors, partners, and affiliates
- Disclosure issues
  - What types of disclosures must be made when sharing data for marketing purposes?
- Data security and privacy issues with respect to mobile payments
  - Privacy issues relating to mobile in the cloud
  - Fraud controls
  - New uses for data
- Potential for criminal sanctions if data protection laws are violated
- Assessing the available and emerging security options
  - Magnetic stripe
  - EMV standard (Chip and PIN)
- When, if at all, will the U.S. adopt the chip and PIN system?
  - Dynamic data
- Determining whether to migrate to a more secure, and more expensive, technology
  - Costs of implementation versus savings from fraud prevention enhancements and other security improvements
- Implementing enhanced data protection initiatives
- Location data and privacy considerations

2:40 **Developing, Implementing, and Maintaining AML Programs and Fraud Deterrence Strategies on an International Basis: Assessing the FATF 40 Recommendations, Overcoming Implementation Challenges in a Global Market, and Minimizing Exposure to New and Emerging Fraud Risks**

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*Seetha Ramachandran*

Deputy Chief, Asset Forfeiture and Money Laundering Section

Money Laundering & Bank Integrity Unit, Criminal Division

U.S. Department of Justice

*Maria C. Stephens*

Senior Technical Adviser

U.S. Agency for International Development (USAID)

Bureau for Economic Growth, Education, & Environment

*Javier E. Robles*

Vice President, Compliance & Ethics, Enterprise Growth Group

American Express Company

*Pervees Faisal Islam*

Compliance & AML Officer

Payza (Montreal)

Carol R. Van Cleef  
Patton Boggs LLP

Jonathan C. Poling  
Baker & McKenzie LLP

- Assessing the increasing difficulties and complexities associated with AML compliance
- An overview of how payment systems are being used in criminal activities around the world
- Comparing and contrasting AML regimes in key international markets
- Practical day-to-day compliance issues
  - Customer identification
  - Coordinating suspicious activity monitoring
- Integrating AML compliance with privacy initiatives
- Assessing the FATF 40 Recommendations
- How various governments are approaching the FATF 40 Recommendations
- What do these new recommendations mean for payments?
- How and when will the recommendations be implemented in the payments space?
- How the global law enforcement community is working across borders to overcome new and emerging AML and fraud challenges
  - Enforcement trends
  - Impact on payment products and services
- Achieving AML compliance on a multinational level
- Beneficial ownership and due diligence
  - Pitfalls and challenges
- Correspondent banking and due diligence
- Implementing effective AML initiatives for mobile and other emerging payment platforms on a global basis
- Additional and unique fraud risks that arise when entering into the global payments market
- International fraud and abuse and AML issues specific to prepaid cards
- Evaluation of your current fraud deterrence programs in light of new and emerging fraud risks
  - Recent trends
  - How and where various payment products and systems are being used for fraud
- Strategies for combating international fraud and abuse
- Minimizing the fraud risks involved with cross-border payments
- Monitoring cross-border transactions
  - Complications that arise since suspicious activity patterns can vary greatly based on the nature of the consumer (e.g. based on regional differences)
- EMV (Chip and Pin) versus magnetic stripe
  - When will the U.S. move to EMV technology?

4:10 Conference Ends



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#### Unparalleled Learning and Networking

ACI understands that gaining perspectives from – and building relationships with – your fellow delegates during the breaks can be just as valuable as the structured conference sessions. ACI strives to make both the formal and informal aspects of your conference as productive as possible.

## PRE-CONFERENCE GLOBAL PAYMENTS BOOT CAMP *(separate registration required)*

Thursday, June 13, 2013  
8:00 a.m.-10:00 a.m.

The Key International Markets and the Products, Platforms, and Systems That Are Changing the Global Payments Landscape

*Namratha Reddy Monteiro*  
Director of Product Management  
PayNet Payment Network  
FIS

*Richard J. O'Brien*  
President & CEO  
Payment Pathways, Inc.

*Carol R. Van Cleef*  
Patton Boggs LLP

Join our experts in this interactive Boot Camp and come away with a more nuanced understanding of the global payments market. This course will provide an overview of the topics that will be addressed during the main conference and will provide even the most experienced payments professionals with detailed information on and a practical assessment of the emerging global payments landscape.

#### Topics to be addressed include:

- Key terminology
- Assessing the various products, platforms, and systems and how they work
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