

Anti-Money Laundering: Compliance 2021

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Andres Betancourt

Senior Manager, AML Solutions - Systems & Metrics

Scotiabank

Andres is a Certified AML Specialist, Certified Financial Crime Specialist, Certified Blockchain Expert, Certified Cryptocurrency Investigator, and member of the International Association of Financial Crimes Investigators who works in the Global AML Audit Centre of Excellence for Scotiabank. Andres has over 10 years of experience in Compliance and AML working within the financial services industry working on regulatory compliance effectiveness reviews of reporting entities, AML and fraud investigations, AML remediations, quality assurance program design and testing, training and strategy development, Centre of Excellence processes and AML internal control audits in Canada and international banking regulatory audit reports (Colombia, Chile, Peru, Mexico, Caribbean, Puerto Rico, Cayman, TCI, Uruguay and Central America).



John Boscarior

Leader, International Trade and Investment Law Group

McCarthy Tétrault

JOHN BOSCARIOR is a Partner in the Litigation Group at McCarthy Tétrault LLP and leader of the International Trade & Investment Law Group. John specializes in investigations, enforcement, disputes and compliance regarding economic sanctions, anti-corruption law and policy, export and technology transfer controls, blocking orders (Cuba), government contracts, national security, anti-dumping/countervail/safeguard, customs, tariffs and border measures.

He has developed a recognized expertise in advising on the intersection of Canadian economic sanctions, export and technology controls, and anti-corruption measures with those of the United States, United Kingdom, European Union and other jurisdictions.

John testified before Canada's Parliament on the enforcement of economic sanctions and anti-terrorism laws, and many of his recommendations were adopted in the House of Commons Report of the Standing Committee on Foreign Affairs: A Coherent and Effective Approach to Canada's Sanctions Regimes: Sergei Magnitsky and Beyond.

He represents clients in dealings with the Royal Canadian Mounted Police, Global Affairs Canada, the Canadian International Trade Tribunal, the Canada Border Services Agency, Public Safety Canada, the Controlled Goods Directorate (PSPC), the Department of National Defence, the Canadian Security Intelligence Service, the Canadian Transportation Agency, the Canadian Food Inspection Agency, Federal Courts, and USMCA and NAFTA Panels.

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John is recognized by Who's Who Legal as one of only four Most Highly Regarded Lawyers - Investigations (Canada) for his "outstanding knowledge of anti-corruption matters". Recently, he was named by Expert Guide's Best of the Best (Global) as one of the world's top 30 international trade attorneys and by Best Lawyers as the 2019 and 2021 International Trade and Finance Law "Lawyer of the Year" in Toronto. Martindale-Hubbell rates John as "AV Preeminent", their "highest level of professional excellence" and Chambers Global ranks him in Band 1 for WTO/International Trade.

He is Adjunct Faculty of the University of Western Ontario Faculty of Law where he designed and teaches Anti-Corruption Law and its Application in International Business. He has also been active in the leadership of the American Bar Association Section of International Law as Senior Advisor and Past Co-Chair of the ABA Export Controls and Economic Sanctions Committee. He is also Past Chair of the Export Committee of the Canadian Association of Importers and Exporters. He is also active in Canadian bar associations, including as a member of the Canadian Bar Association's Joint Committee on Anti-Corruption and as Past Chair of the Ontario Bar Association International Law Section.

Select recent examples of work in the economic sanctions and trade controls area include:

- Economic sanctions, AML and foreign corruption investigation involving an Asia-based bank and covering activities in the Middle East by politically exposed persons
- Acted for Russian bank in successful application to Minister of Foreign Affairs for removal from Canada's economic sanctions list
- Acting for former Ukraine government official in applications to Global Affairs Canada and litigation in the Federal Court seeking removal from economic sanctions list
- Risk assessment, design and implementation of economic sanctions and anti-corruption compliance programs, procedures and controls for companies in oil and gas, mining, financial services, and aviation industries
- Acting for national and global financial institutions on economic sanctions compliance, investigation and enforcement matters, including dealings with Global Affairs Canada on permit applications, voluntary and mandatory disclosures to the RCMP, investigations by the RCMP and other enforcement authorities and the de-risking of financial products and customer relationships
- Trade controls investigation for a U.S.-based Fortune 100 public company spanning Canada, the United Kingdom, and the United States

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Mauriceo Castanheiro

Product and Industry Expert

Verafin

Mauriceo Castanheiro (CFE, CAMS) is a Product and Industry Expert at Verafin with over 15 years' experience fighting fraud in the financial industry. Having held key positions in fraud management at the Royal Bank of Canada and Bank of Montreal, including roles in business intelligence, operations, analytics and strategy, Mauriceo brings a wealth of experience to Verafin and his work informing the development of innovative solutions to fight financial crime.



Charlene Cieslik

CCO

Localcoin

Charlene is the CCO of Localcoin, a Toronto-based BitATM company, and advises on compliance, risk management/mitigation, innovation, and safety and security as the Principal of Complifact AML Inc. Charlene has held roles as the CCO, CAMLO, CABCO and CPO at a cryptocurrency exchange, and several Canadian and Foreign scheduled banks. She has also worked at the "Big 4" accounting firms assisting global financial institutions with AML/ATF program development, post-regulatory exam remediation and AML/ATF investigations. She teaches courses at U of T and York, and is a frequent speaker on the subject of compliance within the Toronto cryptocurrency community. Most recently Charlene appeared as an expert witness to the Cullen Commission, is a member of the UN FATF working group on virtual currencies, and the Transparency International Beneficial Ownership working group. She also recently appeared as a guest speaker to the Multi-Stakeholder Forum for Open Government (MSF) on beneficial ownership transparency, and acts as an advisor for the National Crowdfunding & Fintech Association (NCFCA).

Karen Creen

CAMLO

Bank of China, Toronto Branch

Karen Creen started in Compliance in 2003 at a Global Commercial Bank in Toronto which was the perfect entrance to a career in Compliance and AML with the release of the PCMLTFA updates mid 2004. Since that time she has held roles as Manager AML & Compliance at a retail bank and has been appointed CAMLO and Compliance Officer for two Foreign Bank Branches. Working in small teams Karen learned to multi-task and see the intersections of AML and other Compliance disciplines including Privacy and Regulatory Compliance Management. Through her career, she has led responses to multiple FINTRAC, OSFI and Cayman Islands Monetary Authority exams.

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Gene DiMira

CAMS-Audit, CGSS, Chief Identity Officer

AML Shop

Gene is The AML Shop's Chief Identify Officer and delivers a "digital first" philosophy by creating a balanced hub where digital ID and AML initiatives connect as an expert shopper for clients and industry insider for technology firms.

As one of Canada's leading voices in the anti-money laundering (AML) industry and digital identification space, Gene has spanned much of his career designing, implementing and sustaining AML/ATF programs digital identity programs nationally and internationally.

Gene started his career running the systems, operations and compliance controls for financial planning firms offering securities, banking and insurance products. His compliance focus progressed with Manulife, where he most recently served as the Head of Global Compliance AMLATF program, responsible for the program design, relationships with AML vendors and working with Industry peers to respond to government and FATF consultations for both AML and identity.

He currently volunteers in the following capacities: Chair, IIROC CCLS AML Working Group; Co-chair, DIACC Outreach Expert Committee; Member, Sovrin Foundation Compliance and Inclusive finance working group; Member, International Institute of Finance's Digital Trust initiative.



Pamela Draper

President & CEO

Pateno Payments Inc. and Bitvo Inc.

Pamela Draper is the President and CEO of Pateno Payments Inc., a firm that provides development solutions in the payments space, as well as the President and CEO of Bitvo Inc., a Cryptocurrency Exchange launched in Canada in 2018. Prior to joining Pateno and Bitvo, Pamela spent approximately 14 years with top tier Canadian banks, in the areas of corporate and investment banking. Most recently Pamela held the position of Director in BMO Capital Markets' Equity Capital Markets group in Toronto where she was responsible for assisting North American corporate clients raising capital in public and private markets. Pamela obtained an Honours Business Administration degree from the Richard Ivey School of Business at the University of Western Ontario. Current voluntary positions include acting as a Director for the Canadian Blockchain Association for Women and for the Calgary Public Library Foundation. Pamela also serves on the FinTech Committee of the Board of Directors of the Canadian Blockchain Consortium.

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Joseph Iuso

Chief Compliance Officer

Payment Source

Joseph Iuso, CAMS, is a solutions-focused Senior Executive and Consultant with more than 30 years of success across the IT, AML compliance, banking, financial services, e-commerce, digital currency, and identity industries. He has leveraged his extensive experience in support of the financial services and retail payments sectors to ensure optimal ROI. Mr. Iuso holds and has held many leadership positions at companies including KYC2020, Payment Source, Bitbuy Technologies, UseMyServices, TEKchand LLC, ACHreturnsRX, RBC, JAWZ, CIBC, Interac, and IBM.

Joseph holds a Computer Systems Technology degree from Mohawk College as well as numerous certifications in Project Management, Technology, and AML Compliance. As a volunteer, he currently sits on the Canadian MSB Association board as the Executive Director, and Director of Technology for friends of HMCS Haida. In the past he has held board positions with the Canadian MSB Association (Former Chairman and founding member), the Canadian Tandem Users Group, and the Canadian Association of Compaq Users, and various other technology and spiritual not-for-profit charities and associations. Joseph firmly believes in freely giving back to the community that has provided and continues to provide him with so much support.



Rosalind Laruccia

AVP Internal Audit, Enterprise Risk & Corp. Functions, Formerly AVP and Financial Crimes and Reg. Risk

Laurentian Bank of Canada

Rosalind is a global regulatory-compliance and operations-risk professional with extensive experience across all three lines of defense in risk governance – functions that own and manage risk, that oversee or specialize in risk management, and that provide independent assurance. Her experience includes several years in audit at Laurentian Bank, Royal Bank of Canada, CIBC and TD, as well as senior positions at BMO Financial Group in independent controls and operations compliance for Asia. She has had responsibility for anti-money-laundering/terrorist finance and economic sanctions oversight, privacy, codes of conduct/ethics and corporate governance. In her roles, she has been instrumental in strengthening operational processes and risk control frameworks to meet compliance requirements. Rosalind has been actively involved in industry associations throughout her career: she was a founding chapter executive for the Association of Certified Anti-Money Laundering Specialists (ACAMS) Toronto and Greater Toronto Area (GTA) Board and the Toronto/Canada Chapter of the Association of Certified Financial Crime Specialists (ACFCS). She is currently a Strategic Advisor for the Canadian Reg Tech Association.

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Carinta Mannarelli

Global Currency Services

Carinta has been in the Money Service Business (MSB) space for over 20 years and divides her passion between a love for entrepreneurship and the world of MSBs. Having started her own first retail MSB in the year 2000, Carinta brings with her the experience of having “grown up” along side FINTRAC (also born in 2000). Carinta currently owns and operates two MSBs and is the current Co-Chair (and founding member) of the Canadian Money Service Business Association (CMSBA). If nothing else, the past two decades has left Carinta with an appreciation of the delicate relationship that exists between risk and profit.

Matt McGuire

Co-Founder and Practice Director

AML Shop

Matt is an internationally recognized expert in anti-money laundering, counter-terrorist financing, and sanctions compliance, and leads the advisory practice team at The AML Shop. He has been assisting governments and financial services companies to assess and reduce financial crime and related regulatory risks for fifteen years.

Matt is a Chartered Professional Accountant and has been inducted as a Fellow of CPA Ontario, is certified as an Anti-Money Laundering Specialist and Certified Cryptocurrency Investigator, and accredited as an Anti-Money Laundering Professional, and Certified in Financial Forensics.

Matthew has been qualified as an expert witness in forensic accounting and money laundering, has testified before Senate committees, Parliamentary Committees, and the Cullen Commission of Inquiry into money laundering.

Bruce McMeekin

Regulatory Litigation

J. Bruce McMeekin Law

Bruce McMeekin is senior litigation counsel with over 30 years of experience assisting corporate and individual clients with regulatory inspections, demands, orders, penalties, investigations, prosecutions, appeals and white-collar criminal issues. After 25 years of practice with a leading Canadian law firm, in 2014 he became the principal of J. Bruce McMeekin Law (www.jbrucemcmeekinlaw.com).

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Derek Ramm

Director, Anti-Money Laundering

Alcohol and Gaming Commission of Ontario

Derek currently serves as the Director of Anti-Money Laundering at the Alcohol and Gaming Commission of Ontario, where he leads the agency's AML regulatory oversight initiatives in the gaming, cannabis, liquor and horse racing industries. He has extensive experience in the financial intelligence field, having worked in both the private and public sectors, and brings a unique and well-rounded perspective to business challenges. Prior to joining the AGCO, Derek was the Managing Principal at MT>Play, a global gaming advisory firm. Derek has previously held senior roles at the federal government's Financial Intelligence Unit (FINTRAC), the Ontario Lottery and Gaming Corporation, and one of Canada's largest independent investment management firms. He was also appointed by the Government of Bermuda to serve as a Commissioner on the Bermuda Casino Gaming Commission.

Chris Randle

Director, AML/ATF Compliance & Deputy Chief Anti-Money Laundering

Meridian Credit Union



Amber D. Scott

Founder, CEO and Chief AML Ninja

Outlier Solutions Inc.

Amber is a compliance geek with a passion for technology.

After graduating from the University of Waterloo, Amber joined the compliance group at one of Canada's largest insurers where she focused on the implementation of technology-based processes to streamline compliance. She has since worked in in-house roles with major securities firms and banks. Somewhere along the line, she added MBA, CBP, and a few other letters after her name.

Amber joined a boutique compliance consulting firm, then larger consulting firm, before getting frustrated enough with the status quo to launch Outlier Solutions Inc. (Outlier) in 2013. Outlier specializes in anti-money laundering (AML) and privacy compliance. The company is based on one of the premises of Malcolm Gladwell's book *Outliers*: that to be really good at something you need a lot of practice (about 10,000 hours). Each of Outlier's team members has 10,000 hours or more of in-house (not consulting) compliance experience. Amber loves leading this team of entrepreneurial compliance badasses.

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Jacqueline D. Shinfield

Partner

Blake, Cassels and Graydon, LLP

Jacqueline is co-lead of Blakes Financial Services Regulatory group. Her practice focuses on all aspects of regulatory compliance in the retail financial services and payments industry at both the federal and provincial levels. She provides advice to regulated financial institutions and non-bank institutions, pay day loan companies, money services businesses, foreign exchange dealers, mobile payments service providers, digital currency exchanges and others. She has extensive experience providing advice in respect of Canada's anti-money laundering and anti-terrorism financing legislation as well as Canadian sanctions legislation.

Jacqueline also has particular expertise in the payment and card industry and provides advice to those involved in all aspects of these industries, including credit card, stored value card and virtual card issuers, issuers and exchangers of digital currency, e-wallet providers, payment solution providers, program managers, payment processors, payment acquirers, payment networks and others involved in payment systems generally. She also provides a wide range of advice on regulatory issues with respect to the development of new payment products and distribution networks and on regulatory compliance with respect to payment systems legislation and consumer protection legislation.

Jacqueline assists financial institutions in their dealings with the Financial Consumer Agency of Canada and assists regulated entities in their dealings with the Financial Transactions and Reports Analysis Centre of Canada. She also acts for businesses and institutions in providing advice on compliance with the rules and by-laws of the Canadian Payments Association and codes of conduct of the Canadian Bankers Association.

Nelu Sund

Country Manager

PayCompliance

Nelu is an accomplished and experienced compliance professional with a passion for risk management, investigations and maximising the efficiency of business operations. Nelu holds CAMS and CFCS certifications and over 20 years of experience in the Financial Services industry as Head of Compliance for a national MSB. Nelu has served as SME in evaluation, development and implementation of internal programs and systems and recommendations for future strategic initiatives and headed licensing initiatives in the United States and the United Kingdom. Having also served as Audits Officer, Nelu has managed the audit programs to ensure adherence to all internal policies and procedures. Nelu is an active participant in the Canadian compliance community, supporting the industry through Mentoring and tutoring CAMS and CFCS candidates and other key initiatives. Nelu is currently exploring the fundamentals of cryptocurrency and the blockchain as well as traversing the developing open banking framework and emerging technologies.