

September 23 - 24, 2025 • Virtual Course

6th Annual

Anti-Money Laundering Counter-Terrorist Financing (CTF) and Fraud Prevention

Actionable Insights to Drive Operational Excellence



YOUR FACULTY

CONFIRMED PARTICIPANTS INCLUDE:



Gene Di Mira



Peter Copeland
Macdonald-Laurier Institute



Zeta Gesme
Central 1 Credit Union



Michael D Loewen
Interac

... and more

Expert insights, leading guidance and information to help you:

- Align your practices with FINTRAC's expectations and reporting forms.
- Understand the dynamics of recent AML failures and consequence.
- Prepare for challenges arising from trade-based money laundering and fentanyl.
- Use AI technologies to detect and prevent financial crimes.
- Understand real estate fraud schemes including title fraud, mortgage fraud, and money laundering through property transactions..
- Learn about Cryptocurrency-Based Money Laundering – how criminals exploit the pseudonymous and decentralized nature of crypto currency to conceal illicit fund.
- Actively mitigate the risk of anti-financial crime trends and typologies.
- Understand STR reporting and the Role of Technology in Strengthening Sanctions Compliance & Evasion Detection.
- Know the ins and outs, tips and traps of information sharing.
- Learn best practices for navigating sanctions complexities, including screening, reporting, and cross-border coordination.



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DAY ONE PROGRAM AGENDA: TUESDAY, SEPTEMBER 23, 2025

10:00 - 10:15 EDT



Welcome and Opening Remarks from the Chairs

Vladimir Shatiryan, Partner, Blakes

Ora Morison, Associate, Blakes



10:15 - 11:00 EDT



Meeting FINTRAC's Expectations: Navigating Compliance with an Expanding Regime

Vladimir Shatiryan, Partner, Blakes

Ora Morison, Associate, Blakes



Compliance with FINTRAC's expectations is crucial to mitigating compliance risks. In this session we'll cover:

- The expanding scope of Canada's AML regime to include both newly regulated business sectors and new compliance requirements.
- The compliance challenges, particularly in the context of greater regulatory discretion and the prospect of greatly increased penalties,.
- Key takeaways on navigating this evolving compliance environment.

11:00 - 11:30 EDT



Recent Major AML Failures: Fentanyl, Trade Based Money Laundering: Actionable Takeaways to Avoid the High Costs of Non-compliance

Sean Parker, Managing Director, AML Consultancy Inc. (Adjunct Advisor, AML Shop)

PART 1: Proactive Steps for Reporting Entities

TD Bank recently pleaded guilty to money laundering failings, including its involvement in fentanyl drug trafficking through their US division. TD Bank is not the only financial institution grappling with these issues. This session will cover essential steps for financial institutions and reporting entities including:

- Assessing potential touchpoints for fentanyl flows within their operations, including:
 - During the onboarding process of a client: Know Your Client/Client Due Diligence (KYC/CDD) phase.
 - During the transaction monitoring process of different payment channels.
 - Via trade finance flows.
 - By leveraging big data from internal and external sources.

11:30 - 12:00 EDT

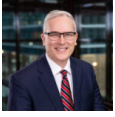


Recent Major AML Failures: Fentanyl, Trade Based Money Laundering: Actionable Takeaways to Avoid the High Costs of Non-compliance

Moderator: Sean Parker, Managing Director, AML Consultancy Inc. (Adjunct Advisor, AML Shop)

Stuart Davis, Independent advisor, Retired, Scotiabank

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***Peter Copeland, Deputy Director of Domestic Policy, Macdonald-Laurier Institute
Dawn Jutla, CEO, Peer Ledger Inc., Full Professor and Founder, Master of Technology
Zeta Gesme, Senior Compliance Officer, Central 1 Credit Union***



PART 2: Embedding Financial Transparency and Traceability into the Fentanyl Supply Chain



- Critical Role of Financial Institutions in Monitoring Payments.
- Mandatory Payment-Shipment Linkage.
- Integration with AML and Regulatory Bodies.
- Incentivized Compliance via Regulatory Reform.
- Use of Blockchain and Immutable Technologies.
- Live Traceability and Geo-location Capabilities.
- AI and Machine Learning to Detect Financial Irregularities.



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12:00 - 12:40 EDT Break

12:40 - 13:40 EDT



AML Compliance for Newly Regulated Entities & Overhaul of the AML Regime in Strong Borders Act (Bill C-2)

Cindy Zhang, Lawyer (Financial Services Regulatory), McCarthy Tetrault LLP

Understanding and complying with Canadian Anti-Money Laundering (AML) requirements is crucial for newly regulated leasing, finance, and factoring companies to mitigate financial crime risks and maintain regulatory integrity. However, adapting to these rules is challenging due to complex compliance expectations, evolving regulatory landscapes, and the need for significant operational changes.

- Overview of AML Regulations in Canada – Key obligations under FINTRAC and the Proceeds of Crime (Money Laundering) and Terrorist Financing Act (PCMLTFA).
- Impact on Leasing, Finance, and Factoring Companies – New compliance responsibilities and operational adjustments.
- Building an Effective AML Compliance Program – Risk assessments, policies, procedures, and staff training.
- Transaction Monitoring & Reporting Obligations – Suspicious transaction reporting (STRs), large cash transaction reports (LCTRs), and ongoing due diligence.
- Common Pitfalls & Best Practices – Lessons from enforcement actions, industry benchmarks, and strategies for seamless compliance.
- Overhaul of the AML Regime in Strong Borders Act.
- Mandatory FINTRAC enrolment and periodic renewal for all reporting entities.
- Broadened classification of “very serious” violations to include AML compliance program requirements.

13:40 - 14:20 EDT



Real Estate Fraud: Title Insurers, Mortgage Brokers and New Entrants

Ryan DeLuca, Director of Professionalism and Practice Initiatives, British Columbia Real Estate Association

Real estate fraud is a growing concern as criminals exploit weaknesses in property transactions to launder money, and engage in real estate and mortgage fraud. AML professionals must understand the roles of real estate licensees, mortgage brokers, and new entrants in mitigating these risks to strengthen due diligence and compliance efforts.

- Common Real Estate Fraud Schemes – Overview of real estate fraud, mortgage fraud, and money laundering through property transactions.
- Role of Real Estate Licensees in Fraud Prevention – How industry members verify ownership, detect fraud risks, and mitigate claims.
- Mortgage Brokers and Risk Exposure – Their responsibility in assessing borrower legitimacy and preventing fraudulent mortgage applications.
- New Entrants & Emerging Risks – Impact of digital platforms, fintech lenders, and other

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technologies on real estate fraud vulnerabilities.

- Regulatory Expectations & Compliance Strategies - FINTRAC reporting obligations, enhanced due diligence (EDD), and risk-based approaches to detecting real estate and mortgage fraud.

14:20 - 15:00 EDT



Cryptocurrency-Based Money Laundering

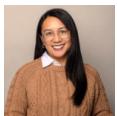
Craig Hicks, Criminal Civilian Investigator, RCMP

Cryptocurrency-based money laundering presents a significant challenge for AML professionals as criminals exploit the pseudonymous and decentralized nature of digital assets to conceal illicit funds. Understanding emerging typologies, regulatory developments, and detection techniques is essential for mitigating risks and ensuring compliance with evolving AML regulations.

- Common Cryptocurrency Money Laundering Techniques - Use of mixers, tumblers, chain-hopping, privacy coins, and decentralized exchanges (DEXs).
- Red Flags & Transaction Monitoring - Identifying suspicious patterns such as rapid movement between exchanges, structuring transactions, and the use of newly created wallets.
- Regulatory Landscape & Compliance Obligations - Overview of global regulations (FATF Travel Rule, FINTRAC requirements, and U.S./EU compliance measures).
- Investigative Tools & Blockchain Analytics - How forensic tools like Chainalysis, TRM Labs, and CipherTrace help trace illicit crypto transactions.
- Case Studies & Emerging Threats - Real-world examples of crypto-related money laundering cases and the latest trends in illicit financial activity.

15:00 - 15:15 EDT Break

15:15 - 16:00 EDT



Typologies, Risk Based Approaches and Trends in Managing 3rd party Relationships and Banking as a Service

Michelle Sarmiento, Chief Anti-Money Laundering Officer, Wealthsimple

As financial institutions increasingly rely on third-party providers and Banking-as-a-Service (BaaS) models, the risk of financial crime grows due to complex, layered relationships that can obscure illicit activities. Understanding evolving anti-financial crime trends and typologies helps institutions implement stronger due diligence, monitoring, and regulatory compliance measures to mitigate these risks.

- Emerging Financial Crime Typologies in Third-Party Relationships - Common risks such as fraud, money mule networks, and trade-based money laundering (TBML).
- BaaS and Financial Crime Risks - How embedded finance and fintech partnerships can be exploited for illicit transactions.
- Due Diligence and Risk-Based Approach - Best practices for screening, monitoring, and auditing third-party partners to mitigate exposure.
- Regulatory Expectations and Enforcement Trends - Recent regulatory actions, compliance expectations, and the role of financial institutions in ensuring third-party compliance.

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- Leveraging Technology for Financial Crime Prevention – AI, machine learning, and blockchain analytics for transaction monitoring and risk assessment.

16:00 - 16:45 EDT



Impact of an Increasingly Insecure Environment on AML Policies and Practices- What to Expect and How to Prepare?

Kim R. Manchester, Managing Director, ManchesterCF Financial Intelligence

Geopolitical tensions, tariffs, a cost-of-living crisis, and a looming recession are creating the need to double down on risk mitigation efforts. This session will consider:

- Crime in Canada – Where are we? Are we still “snowwashing?”
- How have tariffs and rising inflation affected financial crime trends?
- Preparing for a new economic and AML environment.

16:45 EDT

End of Day One

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10:00 - 10:15 EDT



Welcome and Opening Remarks from the Chair

Michael Ecclestone, Governance, Risk and Compliance Leader, The AML Shop

10:15 - 11:00 EDT



Importance of Beneficial Ownership in AML

Gene Di Mira, International Digital AML Professional



Stephen Cheeseman, Head of Legal Affairs and Compliance, Illustrate Inc

Identifying beneficial ownership is critical in AML efforts, as it helps uncover the true individuals behind corporate structures, trusts, and other legal entities, preventing criminals from hiding illicit funds. Canada amended the Canada Business Corporations Act to establish a publicly accessible beneficial ownership registry. to increase corporate transparency by making information about individuals with significant control over corporations available to the public.

- March 26th the requirements were finalized for any significant mismatch of reporting between corporate records and your files needs to be reported to Fintrac or you get a fine.... In effect Oct 1st!
- 2023 update to Canada sanctions have the “deemed entity” rule where a corporation owned by a sanctioned person at 25 percent is now sanctioned itself, including its subsidiaries.
- Canada fed corporations data is now fully online; are people using it? First impressions...

11:00 - 11:45 EDT



The Intersection of Fraud and Money Laundering: Red Flags and Detection Strategies

Michael D Loewen, Fraud Management Lead, Interac

- How fraudulent activities generate proceeds that require laundering.
- Common Fraud Typologies in Canada – Investment fraud, cyber-enabled scams, insider fraud, and synthetic identity fraud.
- Key indicators and case studies demonstrating early fraud detection in AML compliance.
- Regulatory Expectations & Compliance Challenges – Overview of laws, FINTRAC guidance, and industry best practices for mitigating fraud risks.
- Technology & Future Trends – The role of AI, machine learning, and advanced analytics in fraud detection and AML enforcement.

11:45 - 12:30 EDT



The Sanctions Environment

John Boscariol, Partner, Leader, International Trade and Investment Law Group, McCarthy Tetrault

Canada’s sanctions regime, governed by the Special Economic Measures Act (SEMA), the United Nations Act, the Freezing Assets of Corrupt Foreign Officials Act, the Criminal Code, and the Justice for Victims of Corrupt Foreign Officials Act (Magnitsky Act), plays a critical role in aligning with global allies while addressing geopolitical threats and human rights violations. As Canada continues to expand its sanctions framework, businesses must navigate complex compliance obligations,

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extraterritorial risks, and the evolving interplay between Canadian, U.S., UK and EU regulatory expectations.

- Overview of Canada's primary sanctions laws and enforcement agencies (Global Affairs Canada, RCMP, CBSA).
- Deep dive into Canada's current sanctions targets and alignment with U.S./UK /EU measures.
- Impact on Financial Institutions & Corporates - Compliance challenges, risk exposure, and due diligence expectations.

New sanctions obligations under AML law (PCMLTFA and FINTRAC) and for importers and exporters (CBSA)

- Recent legislative changes, enforcement patterns, and geopolitical considerations.
- Best practices for navigating sanctions complexities, including screening, reporting, and cross-border coordination.

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12:30 - 13:30 EDT Break

13:30 - 14:15 EDT



Update on STR Reporting and the Role of Technology in Strengthening Sanctions Compliance & Evasion Detection

Alexander Marar, Director, Sanctions Evasion & Trade, Royal Bank of Canada (RBC)

- How AI and automation enhance sanction screening and compliance operations.
- Common evasion techniques and how technology helps identify them.
- The role of data analytics in detecting unfiled STRs (Suspicious Transaction Reports) and contributing to voluntary self-disclosures on sanctions violations to Canadian law enforcement.
- Case studies on tech-driven sanction compliance improvements.
- Best practices for integrating technology into existing compliance frameworks.

14:15 - 15:00 EDT



Information Sharing: From Theory to Application

Michael Ecclestone, Governance, Risk and Compliance Leader, The AML Shop

Effective information sharing is crucial in Anti-Money Laundering (AML) efforts, as it enables financial institutions, regulators, and law enforcement to detect, prevent, and combat illicit financial activities more efficiently. By fostering collaboration and transparency, information sharing helps identify suspicious patterns, close regulatory gaps, and strengthen global AML frameworks.

- Regulatory Framework & Compliance - Overview of laws governing AML information sharing (e.g., FATF, FinCEN, GDPR implications).
- Public-Private Partnerships (PPP) - The role of collaboration between financial institutions, regulators, and law enforcement.
- Technology & Data Analytics - How AI, blockchain, and big data enhance AML information sharing.
- Challenges & Risks - Data privacy concerns, legal barriers, and operational risks in sharing AML information.
- Case Studies & Best Practices - Real-world examples of successful AML information-sharing initiatives.

15:00 - 15:15 EDT Break

15:15 - 16:00 EDT



AI: Risk Management and Identification of Suspicious Activity

Joseph Iuso, Global Regulatory Affairs, KYC2020

AI and AML technologies enhance risk management by detecting patterns and anomalies in vast datasets, improving the speed and accuracy of identifying suspicious activity. Reliance on AI does, however, pose risks such as biased algorithms, false positives, and regulatory challenges, requiring continuous oversight and human intervention to ensure compliance and accuracy.

- AI's Role in Risk Detection - How AI enhances AML efforts by identifying unusual patterns.

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- Machine Learning & Anomaly Detection – Techniques used to flag suspicious transactions.
- Challenges & Limitations – False positives, data biases, and regulatory constraints.
- Balancing AI & Human Oversight – The need for expert review in AI-driven risk management.
- Future Trends & Innovations – Emerging AI advancements in financial crime prevention.

16:00 - 16:45 EDT



Corporate Governance & Senior Management Accountability for AML

Dwayne King, CAMLO, WFCU Credit Union

Jeff Simser, Barrister and Solicitor



- The need for management awareness and accountability for compliance with rules and regulations within their operational remit and direct line of responsibility.
- Fostering a corporate culture where compliance is integral to business operations, reflecting the importance of governance in mitigating AML risks.
- Need for a commitment to implementing comprehensive compliance frameworks to prevent financial crimes.
- Strategic Oversight of Financial Intelligence within the Financial Intelligence Unit, underscoring the significance of governance and accountability in AML efforts.

16:45 EDT

End of Day Two

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Increase your visibility with senior business strategy, technology, analytics, and business intelligence professionals at *Anti-Money Laundering*. A limited number of sponsorship options are available.

For more information or to check availability, contact our sponsorship department by telephone at 416.507.4202, or by email at sponsorship@infonex.com.

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