

MLROs.com Conference One 2018

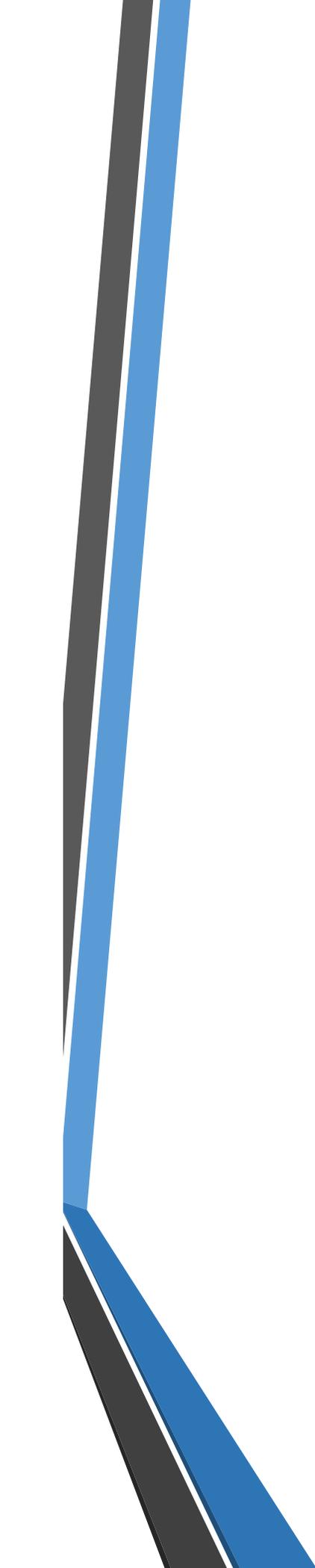
Hosted by
Paul Hastings

Delegate Handout
Wednesday, 17th January 2018



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Agenda

- 08:30 - 09:00** **Registration & Coffee**
- 09:00 - 09:10** **Welcome & Introduction**
David Pelled, CEO, MLROs.com
- 09:10 - 09:55** **Managing Regulatory Compliance – Before, during
and after a merger**
Lindsay Beardsell, Ladbrokes Coral
- 09:55 - 10:45** **The challenges of cross-border regulatory and
internal investigations**
**Richard Ferris, Aon; Simon Airey & Morgan Miller,
Paul Hastings**
- 10:45 – 11:05** **Morning Coffee**
- 11:05 - 11:50** **Regtech: Navigating the jargon, the FCA sandbox and
key initiatives**
Mark Dunn, LexisNexis
- 11:50 - 12:35** **Whistleblowing: Navigating the icebergs**
Jonathan Cox, formerly Barclays
- 12:35 - 13:20** **The changing face of policing**
Lord Bernard Hogan-Howe
- 13:20 - 14:20** **Lunch**
- 14:20 - 15:05** **The importance of developing a culture of creativity in
your business**
Dr. David Hall
- 15:05 – 15:50** **Creative eKYC**
**Ben Regnard-Weinrabe & Nikki Johnstone, Paul
Hastings**
- 15:50 - 16:10** **Afternoon Coffee**
- 16:10 - 17:00** **‘Fireside Chat’**
David Green CB, QC
- 17:00 – 17:30** **Panel Q&A**
- 17:30 – 19:30** **Evening Reception & Networking**

About Paul Hastings

Paul Hastings, recently named **"Most Impressive Investigations Practice 2017"** by *Global Investigations Review*, is a leading global law firm. With a strong presence throughout Europe, the U.S., Asia, and Latin America, Paul Hastings advises on high-stakes government investigations, litigation, corporate compliance, bribery and corruption issues, global trade controls, privacy and data security, securities enforcement, and white collar matters.

Our lawyers provide innovative legal solutions to many of the world's top financial institutions and Fortune 500 companies. Since the firm's founding in 1951, Paul Hastings has grown steadily and strategically along with our clients and the markets we serve. We established successful practices in key European, U.S. and Asian cities, creating a broad network of professionals to support our clients' ambitions. Over the past decade, we have significantly expanded our global network of lawyers to assist our clients in financial centres around the world, including the emerging markets of Latin America.

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About MLROs.com

MLROs.com is your specialist, industry-led community, both online and at our hosted events all over the UK. Our members include representatives from a wide range of financial institutions, regulatory bodies, law enforcement agencies and industry sectors.

MLROs.com is eager to help our members stay abreast of the changing Anti-Money Laundering, Financial Crime Risk & Regulatory landscape – we aim to spark debate, to provide opportunities to learn and to help you navigate these changing times with MLROs.com as your trusted companion.

We exist to support and challenge our members to remain at the fore of our industry. Our offerings strive to keep our members abreast of the evolving regulatory landscape, to aid professional development and to host events with specialist networking opportunities. Our members come from a range of industries but all share a passion and commitment to effectively combat the advancement of financial criminals. Our speakers are leading experts, again from a multitude of backgrounds – each with a unique perspective to share. This special combination provides our members with access to expert insights and collaborative sessions that empower us to boldly lead in the fight against financial crime.

MLROs.com delivers a collaborative online forum that also hosts regular, informative events offering a unique perspective and a safe place to enquire together on the issues we face across industry. MLROs.com offers a website with tailored sections for richer content for our members. For those who register for free, you will have access to the wealth of members-only content and be able to avail of the early notice and/ or discounted pricing for all upcoming events.

We expect to journey together with our members to empower you to manage the pressures of the tasks ahead. The holistic requirements expected of professionals in the field continue to grow at an ever-increasing pace, driven by the continued growth of the regulatory burden and the financial criminals ongoing determination to ply their nefarious trade with increasing sophistication and regularity; MLROs.com is stepping up to the task to ensure that each and every financial crime professional is educated, supported and empowered.



Event Sponsors

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LexisNexis is a leading provider of aggregated global content and powerful business intelligence tools.

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- PEP, sanctions, watch list and negative news screening
- Enhanced due diligence and reporting
- Proactive supply-chain and third-party risk media monitoring
- Outsourced due diligence, compliance and risk advisory
- Content integration and data feeds (APIs) into proprietary systems



Expert Governance, Risk
& Compliance Consulting



AML & CLM Processing
by Professionals



AML, Governance, Risk
& Compliance Training

Lysis Financial provides services across Governance, Risk and Compliance, including Section 166 remediation, enterprise-wide risk management frameworks, design of client on-boarding and anti-money laundering target operating models and compliance policies and procedures to global financial institutions and other financial services companies, regulated institutions and industries.

www.lysisfinancial.com
info@lysisfinancial.com

Lysis Operations is an innovative, European-based AML and KYC service company which operates globally, serving major global investment banks, financial service institutions and other regulated industries, including estate agency businesses. We provide qualified and experienced teams from our City of London Operations Centre and we can also scale across Dublin, Edinburgh and Frankfurt, where we have recently established an operational presence. We deliver efficient and cost-effective KYC and AML processing, remediation and client on-boarding. Our ability to scale to meet our clients' needs is matched by our proactive and highly responsive customer service.

www.lysisoperations.com
info@lysisoperations.com

Lysis Academy provides comprehensive AML, and Governance Risk and Compliance training via Public and Bespoke Courses to individuals and to banks, financial services firms and estate agencies. The Public Courses, which are classroom-based, take place at our City of London headquarters and run regularly throughout the year. Our Bespoke courses can be delivered in-house or in clients' offices worldwide. Lysis Academy also collaborates with Cass Business School Executive Education to deliver the Cass Post-Graduate Certificate in Anti-Money Laundering.

www.lysisacademy.com
info@lysisacademy.com



ANDROMEDA

DISCOVER HIDDEN CONNECTIONS

Andromeda is an industry-first data-visualisation platform that speeds up fraud investigations, helping fraud investigators discover hidden links between businesses, addresses and people. Created by the leaders of 192.com, Andromeda lets you see the bigger picture, providing you with the answers to complex queries in a matter of seconds.

Many traditional platforms are either out-dated or too hard to use, often presenting information in a list form or a cluttered, complex graph, resulting in investigators missing key connections. Andromeda's unique 360-degree view instantly displays all information you need to know in a digestible and easy to understand graph.

Incorporating hundreds of millions of records, Andromeda provides you access to:

- 170 million names and addresses from redirection and suppression data
- 493 million Edited Electoral Register records (2001-2017)
- 8 million company directors and 6 million company shareholders
- 14 million UK businesses

Plus an array of other data sources that provide you with business and personal records, CCJ records, insolvency records, property information and mortality records. Andromeda helps investigators conduct smarter, more informed investigations; decreasing the time it takes for to complete their inquiries.



Know who you're dealing with

At HooYu, we're creating a new approach to identity verification that goes beyond basic identity document or identity database checks to connect you with the living person your company is about to do business with.

We believe that one form of identification is simply not enough when verifying someone's identity. A multi-layered defence is what is needed to help pass all of your customers during the on-boarding process.

Organisations today need an identity verification solution that can easily verify customers from all over the world but that also uses multiple identity technologies to defend against well-equipped fraudsters.

HooYu's approach is to blend identity technologies and multiple sources of identity information such as digital footprint analysis, identity document verification, facial biometrics, and database checks to confirm customer identity.

Whether you're a wealth management or a compliance professional, you know that failure to understand and adhere to current financial regulation and laws carries potentially severe penalties in the form of imprisonment and large-scale fines. Therefore, the gravity of non-compliance cannot be underestimated by compliance professionals, relationship managers and the C-level executives who hold ultimate responsibility.

You know yourself how the need to understand the latest regulation has impacted on your daily workload. Compliance Matters provides readers with exclusive access to specific expert analysis and advice on how best to operate a wealth management business within the legal bounds.

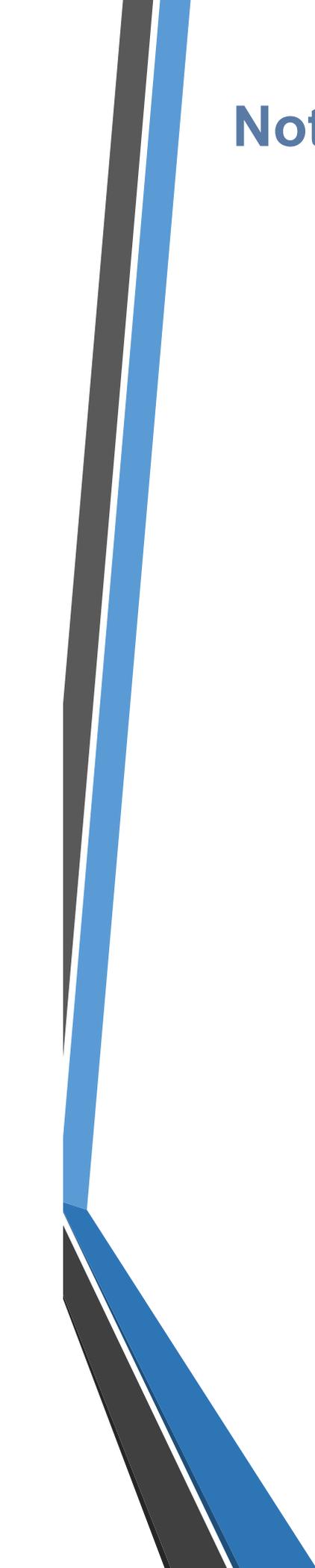
With breaking news and in-depth features explaining the complexities of regulation, this essential yet affordable resource provides the reader with unique and detailed knowledge, accumulated by our editorial team from many years analysing the impact of regulatory changes in both the wealth management and compliance industries.



All our consultants are former full-time Compliance practitioners and since 1996 we have developed a reputation with our clients as the most professional recruitment consultancy in service as well as technical knowledge, whilst at the same time candidates learnt that more than any other competitor we put their career planning and interests first as well as being able to bring our experience of working in the role to bear.

We are not only committed to providing a technically expert and professional service, we are all in Compliance Recruitment for the long term with an established network of contacts as well as our extensive Candidate database and regular sources of advertising for you to benefit from. NB; We can cover permanent, temporary/contract or part-time roles.

Having been involved in Compliance since 1988, we are well placed to advise if required as to how much experience you should be seeking for the level of responsibility of the position, or conversely what level of experience and/or qualification you can expect to recruit for a given budget.



Notes

Session 1
09:10-09:55

Managing Regulatory Compliance – Before, During and After a Merger

Lindsay Beardsell

*Group General Counsel, Ladbrokes
Coral*



Managing Regulatory Compliance – Before, during and after a merger

Having joined the Ladbrokes Coral Group shortly after a merger at the end of 2016, Lindsay Beardsell will talk about the approach to forming an effective legal and regulatory compliance structure at a time of changing regulation.

Lindsay's Bio

Lindsay is the Group General Counsel of Ladbrokes Coral Plc, a role which she has held since January 2017. In this capacity, Lindsay oversees and is responsible for the Legal and Regulatory Affairs of Ladbrokes Coral covering all of its markets and channels, and ensuring, amongst other things, compliance with relevant laws and regulations both domestically and internationally.

Lindsay is responsible for setting the strategy and managing risks in relation to legal and regulatory matters across the Ladbrokes Coral group more broadly. She manages all of the group's legal matters, including in relation to corporate and commercial work, litigation and dispute resolution, data protection, competition and employment matters. She also works closely with key regulators as part of her responsibility to establish the group's global regulatory strategy. Lindsay manages all of Ladbrokes Coral's key global regulatory work streams, which include ensuring compliance with data governance, responsible gambling and anti-money laundering regulation. She has focused on the development of Ladbrokes Coral's governance framework in relation to AML and CTF, SR, information security, data ownership and data protection to ensure regulatory and policy requirements can be met.

Lindsay has extensive in-house legal and compliance experience within leading international and public companies. She previously acted as the Group General Counsel for SuperGroup Plc, as the Head of Legal and Regulatory for Gazprom Energy Group and as the General Counsel for Renold Plc. Particular highlights of her previous professional experiences include:

- Gazprom Energy Group: establishing a cross-European legal and regulatory team, and managing cross-group regulatory matters including on integration in operational aspects of the business to ensure the compliance of processes and IT systems with regulatory requirements, the introduction of effective stakeholder management by the regulatory advisers, and full engagement in industry forums to influence policy;
- SuperGroup Plc: managing all group legal matters and overseeing the group's brand protection strategy including by engaging with customs authorities, investigators and regulatory bodies, as well as other brands to resolve trade mark disputes; and
- Renold Plc: introducing and establishing a centralised legal function within the company and providing legal training to upskill key individuals in the group.

The challenges of managing regulatory compliance before, during and after a merger - Some helpful tips

Before

Do your homework:

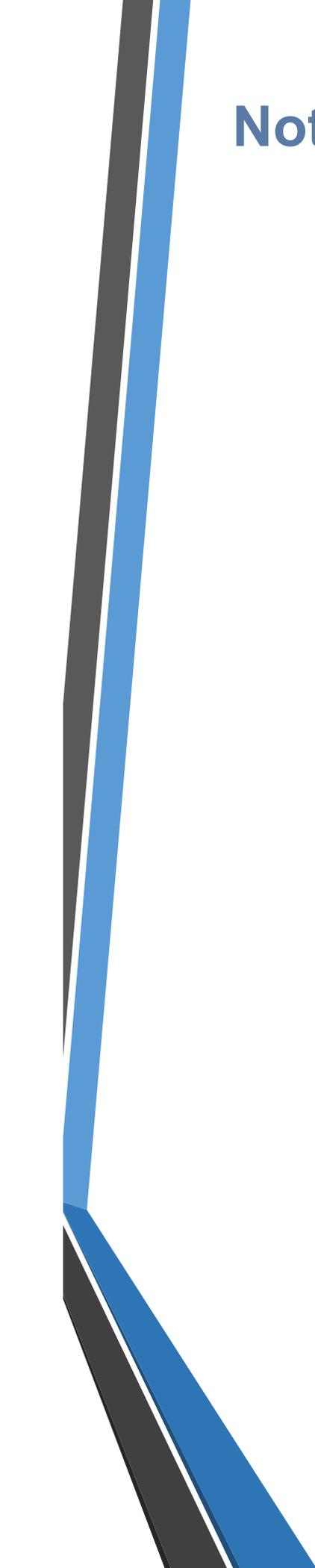
- What is the Group view about regulatory risk and does it align with your own?
- What are the cultures of the businesses?
- If they are different, how will you need to adapt your style of engagement?
- Who are your key stakeholders going to be?
- Have there been any historic issues that will influence the business' view of compliance?
- What does the regulatory landscape look like? If it is changing, think about how you will stay abreast of developments and help to drive them where appropriate?
- What is the relationship with the regulators?

During

- Take your time to understand the structures in the old businesses before deciding on the new.
- Meet with the regulators as soon as possible.
- Listen and then form your own views.
- When you have landed on a structure, make sure that the roles and responsibilities are crystal clear.
- Encourage open discussion and challenge.
- Don't be afraid to face into gaps and issues – they will be there! Focus on resolving them as a team rather than attributing blame.
- Encourage continual improvement – you won't get it right straight away.

After

- Never stand still. There will always be improvements to be made.
- Encourage your teams to self-review.
- Review the structure, processes and performance on a regular basis.
- Ensure that you have strong relationships with your Exec colleagues and the Board. You will need their support to be successful.
- Ensure that you continue dialogue with your regulators and listen to what they have to say.



Notes

Session 2
09:55-10:45

**Managing and
Responding to Internal
and Regulatory
Investigations – The
importance of being
prepared!**



Richard Ferris

EMEA Chief Counsel, Aon Risk



Simon Airey

Partner, Paul Hastings



Morgan Miller

Partner, Paul Hastings

Managing and Responding to Internal and Regulatory Investigations – The importance of being prepared!

When a company discovers an issue that requires an internal investigation or a regulator unexpectedly comes knocking, those companies that have properly prepared are most likely to successfully navigate the range of challenges which surface, both as part of the immediate response and as the investigation develops.

In this session Richard Ferris, Simon Airey and Morgan Miller will highlight the range of issues and matters that companies will rapidly need to grapple with when launching an internal investigation or responding to a regulatory raid and discuss some of the key steps that might be taken to properly prepare.

Richard's Bio

Richard has been working as a lawyer both in private practice and in-house within the insurance and reinsurance industry since 1993, representing insurance markets, agents and policyholders. Experience includes the Lloyd's litigation, professional negligence, coverage matters for markets and re/insurance policyholders across a range of industries; insurance portfolio transfers and solvent schemes of arrangement and portfolio and corporate acquisitions.

As EMEA Chief Counsel for Aon's Risk businesses, Richard manages a multi-disciplinary legal shared service team with staff in 12 EMEA locations. The team supports Aon's commercial relationships, product development, acquisitions, dispute resolution, and advises on projects and investigations across a range of disciplines.

Simon's Bio

Simon Airey is a partner in the Investigations and White Collar Defence practice at Paul Hastings and is based in the firm's London office. Simon specialises in global investigations, financial and regulatory crime, bribery and corruption, money laundering, tax and fraud inquiries, dawn raids and corporate compliance. Simon has conducted a wide range of investigations in different sectors, principally construction, defence, financial services, gambling, oil and gas, logistics, pharmaceuticals, and telecommunications. He advises a large number of multinational groups in relation to their global Anti-Bribery & Corruption (ABC) compliance programmes and has lectured extensively in the U.S., Europe and Asia in relation to the UK Bribery Act and related matters. Simon started his career as a barrister in private practice during which time he gained experience of a broad range of regulatory, criminal, and civil litigation at all levels of the court system.

Morgan's Bio

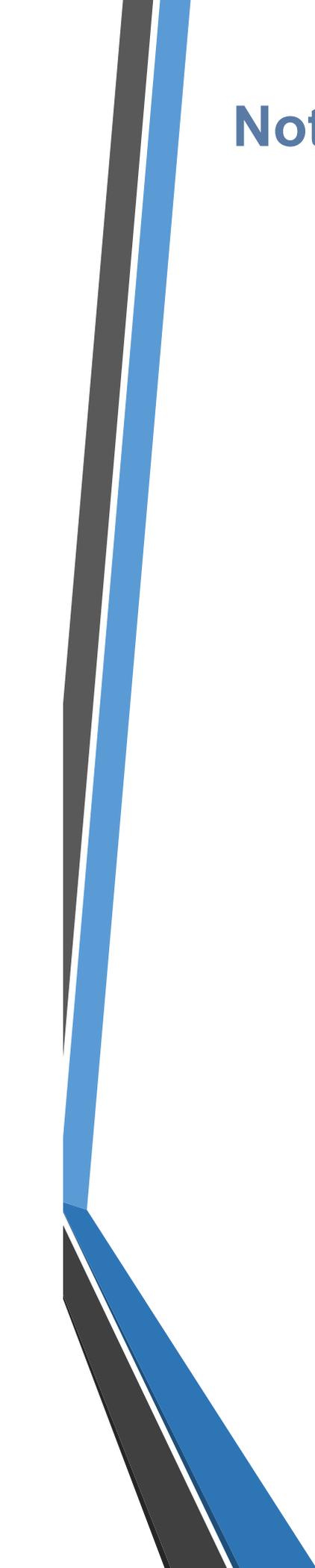
Morgan Miller is a partner in the Investigations and White Collar Defence practice at Paul Hastings and is based in the firm's Washington, D.C. and London offices. His practice focuses on representing companies and individuals in white collar defence, anticorruption, securities enforcement, and related investigations before the U.S. Securities and Exchange Commission, U.S. Department of Justice, U.K. Serious Fraud Office, and other international regulators. Morgan's particular areas of expertise include cross-border investigations involving complex financial and accounting issues and anti-corruption matters, including under the U.S. Foreign Corrupt Practices Act and U.K. Bribery Act, as well as internal and special committee representations, regulatory compliance, and corporate governance.

Prior to joining Paul Hastings, Morgan served as counsel in the Division of Enforcement at the SEC in Washington, D.C. During his tenure, Morgan investigated and prosecuted a number of ground breaking cases involving allegations of accounting fraud, insider trading, corruption, market manipulation, offering fraud, and regulated entity cases involving broker-dealers and investment advisors.

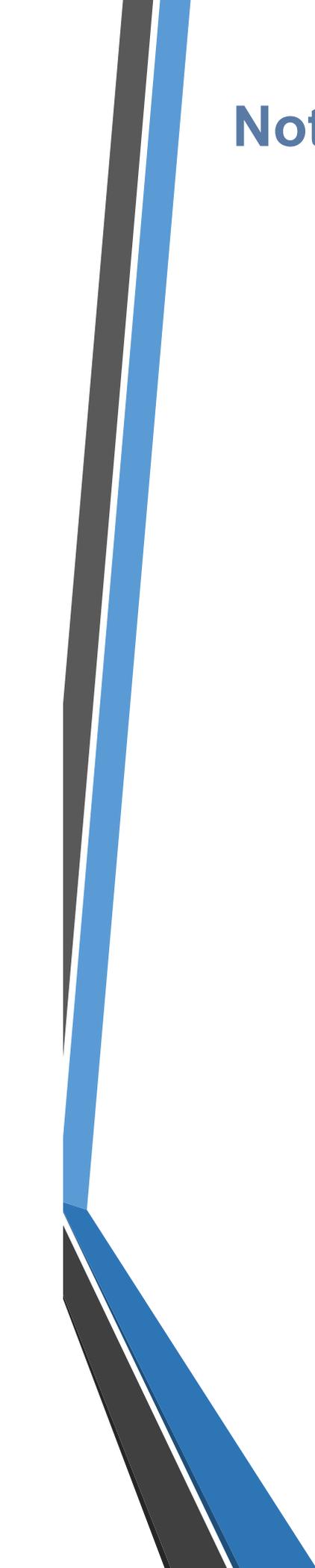
Morgan represents some of the largest multi-national companies and financial firms in multijurisdictional investigations—leading investigations in more than 40 countries throughout Africa, Asia, Europe, the Middle East, and South America. Many of these matters involve parallel investigations by the US, UK, and other international authorities. On a proactive basis, Morgan regularly conducts risk assessments, transactional due diligence, and enhancements to global compliance programs.

Managing and Responding to Internal and Regulatory Investigations – The importance of being prepared!

- The first 24 hours are crucial
 - Which key employees, from which business functions, will form your response team?
 - Is your response team ready to deploy quickly and without notice?
 - Does everyone understand their role within the team?
- Manage your key stakeholders
 - Have you identified your key internal and external stakeholders?
 - Are you providing them with too little or too much information?
- Do you know where your key data is stored?
 - Who can secure it?
 - Who can access it?
 - Is it properly ordered and archived?
- What regulatory obligations might you have?
 - Do you have any reporting obligations? When might such obligations materialise?
- Manage the risk of other regulators getting involved, including cross border
- Good governance and a planned response are key
 - To what extent can you prepare key persons, in key jurisdictions?
 - What is your risk appetite? What are the key jurisdictions or business groups in which issues are most likely to arise or a regulator is likely to visit?
 - What documentation can be prepared in advance?
 - Do you have a raid response pack providing guidance to front of house and security staff?
 - Do you have a ready list of external counsel and technical advisors who know your business and can mobilise quickly if needed?
 - Do your PR team have an appropriate set of responses ready?
- Have you run practice scenarios with your teams?



Notes



Notes

Session 3
11:05-11:50

Regtech: Navigating the jargon, the FCA sandbox and key initiatives

Mark Dunn

Head of Entity Due Diligence and Monitoring,
LexisNexis



Regtech: Navigating the jargon, the FCA sandbox and key initiatives

Background to regtech

Technical definitions and applied examples

The FCA sandbox and progress to date

Balancing regtech

Benefits and risks

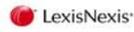
Mark's Bio

Mark Dunn is Head of Entity Due Diligence and Monitoring at LexisNexis. He is responsible for the development and delivery of LexisNexis Business Insight Solutions due diligence products and services. Mark is a regular speaker at industry events on anti-money laundering, anti-bribery & corruption and sanctions compliance and has written extensively for industry journals.

Mark joined LexisNexis in 2000 and developed the Lexis Diligence application used globally by banks, law firms and other corporates to conduct enhanced customer due diligence for Anti-Money Laundering compliance and by global institutions for anti-bribery & corruption investigations.

RegTech: Navigating the jargon, the FCA sandbox and key initiatives

Mark Dunn
Segment Leader
Entity Due Diligence & Monitoring
LexisNexis Business Insight Solutions

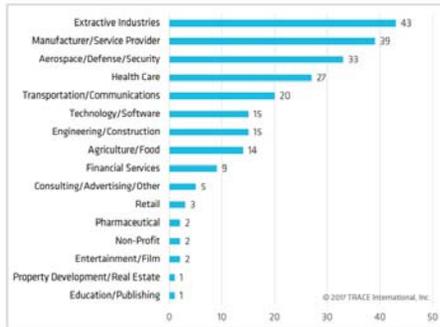


Why RegTech?
The changing risk landscape

Expanding business risks
Multiple reputational, financial, regulatory and strategic risks



US Enforcement Actions Concerning Bribery of Domestic and Foreign Officials by Industry 1977-2016



Global Enforcement Report 2016
TRACE International

2017 US FCPA corporate actions include:

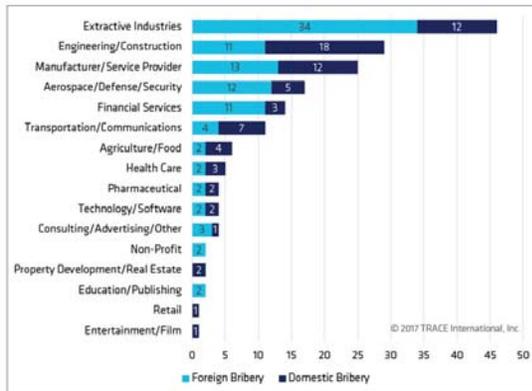
- Telia (\$965M)
- Keppel Offshore & Marine Ltd. (\$422M)
- SBM Offshore NV (\$238M)
- Rolls Royce (\$170M)
- Odebrecht (\$93M)
- Sociedad Química y Minera de Chile SA (\$30.5M)
- Biomet (\$30M)
- Halliburton (\$29.2M)
- Alere Inc (\$13M)
- Cadbury Limited/Mondelez International (\$13M)
- Orthofix International (\$6M)
- Las Vegas Sands Corp (\$7M)

SEC and DoJ Enforcement Actions: FCPA Cases US SEC and FCPA Blog

“Comprehensive due diligence demonstrates a genuine commitment to uncovering and preventing FCPA violations”

A Resource Guide to the US Foreign Corrupt Practices Act
US DoJ, SEC

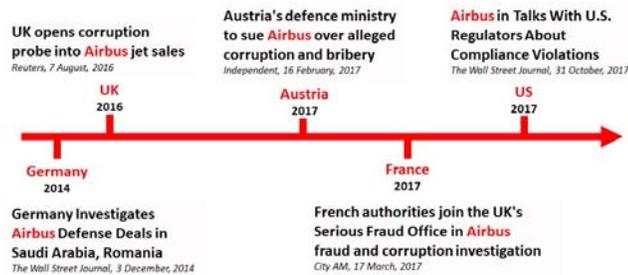
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Global Enforcement Report 2016
TRACE International

Total Enforcement Actions Concerning Bribery of Domestic and Foreign Officials by Industry (Excluding the United States) 1977-2016

5



6

Key risks companies are focusing on

Corporate Leadership on Modern Slavery: How have companies responded to the UK Modern Slavery Act one year on? Hull Research in partnership with the Ethical Trading Initiative 2016

Key barriers to companies addressing modern slavery

- Supply chain complexity
- Resources to support supplier improvements and due diligence
- Commercial priorities
- Cost and pricing pressures
- Transparency dilemmas

Corporate Leadership on Modern Slavery: How have companies responded to the UK Modern Slavery Act one year on? Hull Research in partnership with the Ethical Trading Initiative 2016

Risk areas companies are starting to focus on more

Corporate Leadership on Modern Slavery: How have companies responded to the UK Modern Slavery Act one year on? Hull Research in partnership with the Ethical Trading Initiative 2016

“Due diligence processes and reporting are essential management tools that improve risk identification and long-term social, environmental as well as financial performance.”

Transparency in Supply Chains etc. – A practical guide
Guidance issued under section 54(8) of the Modern Slavery Act 2015
UK Government: Home Office

7

ZTE agrees to pay up to \$1.2bn for violating US sanctions
Financial Times, March 8, 2017

American Express Unit Fined Over Cuba Sanctions Violations
Wall Street Journal Blog, November 17, 2017

CBZ Bank hit with US\$385m penalty
Zimbabwe Independent, October 27, 2017

ExxonMobil hit with \$2m penalty over Ukraine-related sanctions
Financial Times, July 20, 2017

CSE Global to pay \$12 million to settle apparent violations of Iran sanctions: U.S.
Reuters, July 27, 2017

U.S. says Dentsply Sirona to pay \$1.2 mln settlement over exports to Iran
Reuters, December 6, 2017

TD Bank to settle over possible violations of Iran, Cuba sanctions rules: U.S. Treasury
Reuters, January 13, 2017

OFAC fines US Honda finance company for Canadian car exports to Cuba
WorldECR, June, 2017

AIG settles with US Treasury over alleged sanctions violations
Business Insurance, June 29, 2017

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Keppel Offshore to Pay \$422 Million to End Bribery Probe
Bloomberg, December 22, 2017

SBM Offshore settles US bribery case, to pay \$238 million
Reuters, November 29, 2017

U.S. judge approves \$2.6 billion fine for Odebrecht in corruption case
Reuters, April 17, 2017

Halliburton Hit for \$29.2 Million in FCPA Case
CFO, July 27, 2017

Telia to pay \$965m to settle Uzbek bribery claims
Financial Times, September 21, 2017

Rolls-Royce apologises after £671m bribery settlement
BBC, January 16, 2017

SMEC hit by World Bank ban over allegations of misconduct in south Asian projects
ABC News, September 29, 2017

Alere to pay more than \$13 million to resolve SEC probe
Reuters, September 28, 2017

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- Petrobras to pay \$2.95 bln in U.S. class action**
Reuters, 3 January, 2018
- Australia's CBA hit with class action suit over money-laundering rule breaches**
Reuters, October 9, 2017
- KBR Moves To Nix Shareholder Suit Over Fraud Investigation**
Law360, December 5, 2017
- Rio Tinto Hit With Investor Suit Over Mozambique Coal Fraud**
Law360, 24 October, 2017
- Braskem, Investors Strike \$10M Deal In Corruption Suits**
Law360, 14 September, 2017
- Brazil's Petrobras settles suit with shareholder Vanguard over corruption losses**
The Wall Street Journal, 20 June, 2017
- Sinovac: to go private as bribery concerns hint at investor class-action lawsuits**
FierceBiotech, June 30, 2017
- Judge dismisses lawsuit against Wal-Mart over Mexico bribery scandal**
Retail Dive, February 28, 2017

10

- Real GDP Growth**
IMF DataMapper (October 2017)
- EU Sanctions**
Estonian Chamber of Commerce and Industry (November 2017)
- Bribery and Corruption**
Corruption Perceptions Index (January 2017) Transparency International
- Modern Slavery**
Apologies: this image is not available for distribution purposes
The Global Slavery Index 2016, Walk-Free Foundation

11

Sustainable Development Goals

1. No Poverty
2. Zero Hunger
3. Good Health and Well-being
4. Quality Education
5. Gender Equality
6. Clean Water and Sanitation
7. Affordable and Clean Energy
8. Decent Work and Economic Growth
9. Industry, Innovation and Infrastructure
10. Reduced Inequalities
11. Sustainable Cities and Communities
12. Responsible Consumption and Production
13. Climate Action
14. Life Below Water
15. Life on Land
16. Peace, Justice and Strong Institutions
17. Partnerships for the Goals

The leading global ESG frameworks

- United Nations Global Compact
- CDP
- CDSB
- SASB

Revealing the full picture. Your guide to ESG reporting
Guidance for issuers on the integration of ESG into investor reporting and communication
London Stock Exchange Group

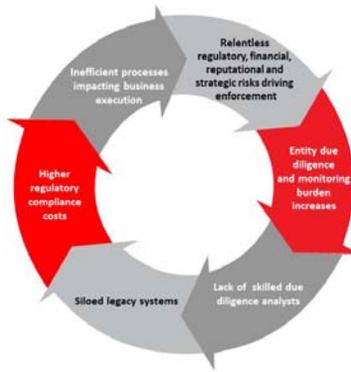
INTEGRATED REPORTING

12



Revealing the Future: Your guide to ESG reporting
Guidance for issuers on the integration of ESG into investor reporting and communication
London Stock Exchange Group

13



14

The changing risk landscape
The RegTech response

Efficiency and collaboration

Technology that allows more efficient methods of sharing information

Alternative reporting methods

Technology that allows data to be provided (or taken) in a different way.

The cloud/cloud computing

Remote servers and software networks that allow centralised data storage and online access to computer services and resources. On-demand computing services delivered over the Internet.

Online platforms

Technology that helps different parties communicate.

Shared utilities

Technology that allows firms to share services (such as a Know Your Customer utility) via the cloud and/or online platforms. Shared solutions can reduce the burden and regulatory costs for the industry by increasing scalability and flexibility.



Feedback Statement: Call for input on supporting the development and adoption of RegTech (Financial Conduct Authority, July 2016)

16



Integrate, standardise and understand

Technology that drives efficiencies by closing the gap between intention and interpretation

Semantic tech and data point models

Technology that converts regulatory text into a programming language

Application Programme Interface (API)

The programming that enables computer programmes and software to directly communicate with one another. Technology that allows systems to interact consistently, in this case over the internet.

Shared data ontology

A formal naming and definition of the types, properties, and interrelationships of entities.

Robo-Handbook

A more interactive FCA Handbook better tailored to the firm's permissions could make compliance and reporting requirements clearer.

Feedback Statement: Call for input on supporting the development and adoption of RegTech (Financial Conduct Authority, July 2016)

17

Predict, learn and simplify

Technology that simplifies data, allows better decision making and the creation of adaptive automation

Big data

Refers to both the information that companies hold, as well as the activity logs that take place on their systems.

Big data analytics

Advanced analytics solutions that can interpret vast amounts of structured and unstructured data that could be stored in 'data lakes' (storage repositories).

Modelling/visualisation technology

Technology that allows the simulation of actions and interactions to assess their effects on the system as a whole.

Risk and compliance monitoring

Technology that allows an always-on, non-invasive surveillance of transactions, behaviour and communications.

Machine learning and cognitive technology

Computer systems that can learn from algorithms as opposed to simply being programmed to do certain tasks. Technology that learns from data and pattern recognition to refactor / change algorithms (e.g. artificial intelligence).



Feedback Statement: Call for input on supporting the development and adoption of RegTech (Financial Conduct Authority, July 2016)

18



New directions

Technology that allows regulation and compliance processes to be looked at differently

Blockchain/distributed ledger

A distributed database that maintains a continuously growing list of data hardened against tampering and revision. It consists of data structured in blocks that are linked. This securely records and encrypts verified data that can be safely shared across a network held in a distributed database.

Biometrics

Technology that measures and analyses people's physical and behavioural characteristics.

Inbuilt compliance

Regulatory requirements can be coded into automated rules applied when relevant.

System monitoring and visualisation

Technology that captures and traces all messages created by systems and their interactions. Technology that allows an always-on, non-invasive surveillance of transactions, behaviour and communications in financial services firms.

Feedback Statement: Call for input on supporting the development and adoption of RegTech
(Financial Conduct Authority, July 2016)

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Entity Due Diligence and Monitoring UK Financial Conduct Authority Regulatory Sandbox

Objectives

- Allows firms to test innovative products, services and business models in a live market environment, while ensuring that appropriate safeguards are in place
- Promotes effective competition in the interests of consumers

Benefits

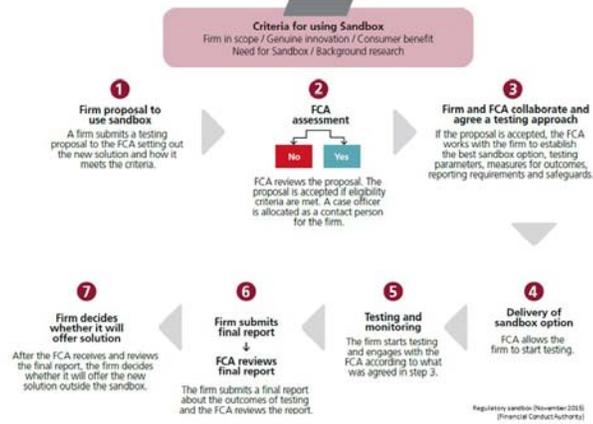
- Reducing the time and, potentially, the cost of getting innovative ideas to market
- Enabling greater access to finance for innovators
- Enabling more products to be tested and, thus, potentially introduced to the market
- Allowing the FCA to work with innovators to ensure that appropriate consumer protection safeguards are built in to their new products and services

Criteria for selection

- Firm in scope
- Genuine innovation
- Consumer benefit
- Need for sandbox
- Background research

Regulatory sandbox (November, 2015) and Regulatory sandbox lessons learned report (October, 2017)
(Financial Conduct Authority)

21



22

2017	Cohort 3	FCA accepts 18 applications for sandbox development and testing
	Lessons Learned	FCA publishes regulatory sandbox lessons learned report
2016	Cohort 2	FCA accepts 31 applications for sandbox development and testing
	Cohort 1	FCA accepts 24 applications for sandbox development and testing
	Guidance	FCA publishes FG 16/5 - <i>Guidance for firms outsourcing to the 'cloud' and other third-party IT services</i>
	Feedback Statement	FCA report summary of key RegTech themes and next steps from Call for Input
2015	Regulatory Sandbox	FCA launches regulatory sandbox to allow businesses to test out new, innovative financial services without all the normal regulatory consequences of engaging in those activities
	Call for Input	FCA Call for Input to learn about specific RegTech rules and policies
	HM Treasury	Call for regulators to engage with RegTech and FinTech by the Chancellor in the March 2015 Budget.
2014	Fintech Futures	UK Government Office for Science publishes review on how to support growth and development of the UK's FinTech market
	Project Innovate and Innovation Hub	FCA launches Project Innovate and Innovation Hub

Progress

- Around 90% of firms that completed testing in the first cohort have progressed towards a wider market launch.
- At least 40% of firms which tested in the first cohort of the sandbox received investment either during or following their sandbox tests.
- Firms have used sandbox tests to assess commercial viability and how receptive consumers are to pricing strategies, communication channels, business models and the technologies themselves.

Regulatory sandbox lessons learned report (October 2017)
(Financial Conduct Authority)

23

Entity Due Diligence and Monitoring RegTech risks



Regulatory Challenges

- UK regulatory framework robust enough to ensure RegTech safety including consumer protection, data privacy and security while being flexible enough to support rapidly evolving innovation and growth
- UK regulatory framework aligned to associated standards in other global markets
- Providing and maintaining official industry guidance in a fast changing market
- Ensuring firms continue to mitigate the regulatory risks of *reliance* on third-party systems and controls
- Innovation is used as a pretext for non-compliance.
- Technology businesses new to the financial sector do not understand their regulatory responsibilities



Adoption Challenges

- Integration/phasing in new technology alongside legacy systems is often a significant challenge
- Poor data quality of banking institutions could significantly limit the effectiveness of a number of new technology areas
- Increasing focus on data protection legislation globally (particularly GDPR) makes sharing customer data with any third party difficult
- Securing budget and additional investment in operational compliance areas not considered a priority
- Reluctance/risk aversion of regulated firms to be the first adopters and preferring investment in proven capabilities



Social Challenges

- Risk of impact on financial services workforce as RegTech increasingly automates and replaces manual tasks
- Risk of financial and social exclusion for vulnerable groups who do not have the access or skills to harness online services or protect themselves effectively from fraud and exploitation

New Technologies and Anti-Money Laundering Compliance (March 2021) (Financial Conduct Authority), Business Plan 2021/22 (April 2021) (Financial Conduct Authority), ForEach Futures, The UK as a World Leader in Financial Technology (March 2018) (Government Office for Science)

25



Third-party due diligence

Work towards a consistent and efficient due diligence process

Checklist

1. Set clear requirements and objectives and define ROI
2. Try before you buy (trial/test/compare/benchmark)
3. Prepare for change (scaleable, flexible tech/integration)
4. Leverage integration and customisation options
5. Consider level of IT commitment needed
6. Consider local language availability
7. Ensure sufficient training and support available
8. Generate management intelligence and audit data
9. Build in regular reviews with business stakeholders
10. Build in regular reviews with vendors

Pick up your takeaway checklist from our stand!

26

LexisNexis Business Insight Solutions

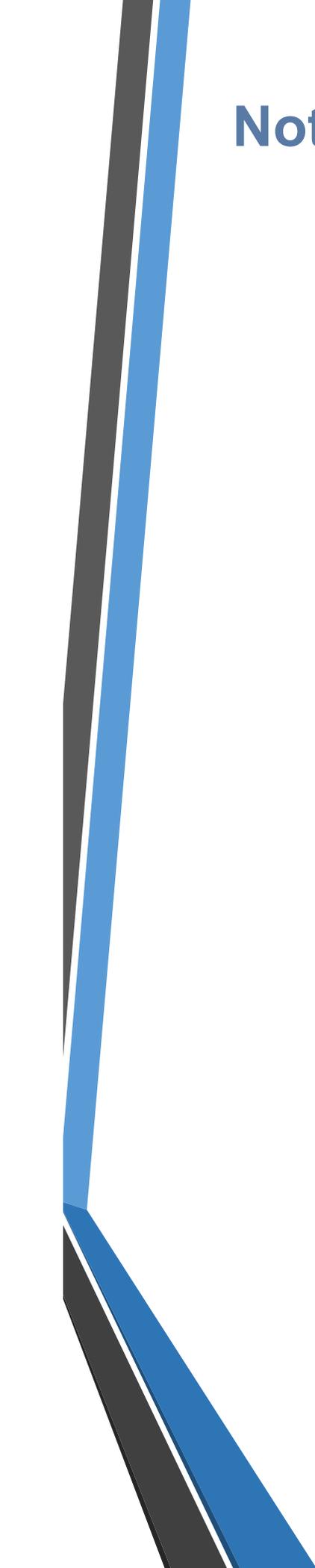
We help our customers mitigate business risks, meet their strategic goals and regulatory requirements.

Find the information you need on people, companies and countries with interconnected and flexible product modules aligned to the customer workflow including:

- PEP, watch list and negative news screening
- Enhanced due diligence and reporting
- Media monitoring of supply-chain and third-party risk (PESTLE)
- Outsourced due diligence, compliance and risk advisory
- Content integration and data feeds (APIs) into proprietary systems



Contact us for a free trial or demonstration of our compliance and due diligence solutions:
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Notes

Session 4
11:50-12:35

Whistleblowing- Navigating the Icebergs

Jonathan Cox

Former Global Head of
Whistleblowing, Barclays



Whistleblowing- Navigating the Icebergs

As one of the UK's leading whistleblowing experts; Jonathan Cox will discuss the challenges companies face when operating an effective whistleblowing program.

Topics covered will include:

- Deciding on the programme's name
- Understanding exactly who is and isn't a whistleblower
 - Managing and maintaining reporting hotlines
 - Utilising third-party vendors
- The identity status of the reporter, and why it's important
- Appreciating global differences in legislation, regulation and data privacy
 - Recognising and handling malicious allegations
 - Providing feedback to reporters

The presentation will conclude with several case studies.

Jonathan's Bio

Jonathan was the Global Head of Whistleblowing at Barclays where he set up a highly effective and outstandingly successful whistleblowing programme which reached across forty countries and each of the Bank's numerous business units. Jonathan built an international team which includes three Vice Presidents and Subject Matter Experts across four continents.

Jonathan's key responsibilities included programme development and implementation, managing regulatory relationships, rolling out a global marketing strategy and, most importantly, ensuring employees who report wrongdoing receive an excellent service, appropriate support and complete protection from retaliation.

Under his leadership, whistleblowing reports within Barclays rose over 300% and, with the vast majority now being raised through internal reporting channels, there was a high level of confidence in the system which he has established and embedded.

Jonathan has delivered whistleblowing presentations to the Securities Exchange Commission, the Federal Reserve Bank of New York, the US Association of Auditors and other leading Global financial regulators and organisations. Jonathan was also a joint founder member of the Whistleblowing Inter-Bank Senior Manager's Group and is one of the most experienced whistleblowing operatives in the country.

Whistleblowing

Navigating the icebergs



Jonathan Cox
JJ Cox Consulting & Publishing Ltd

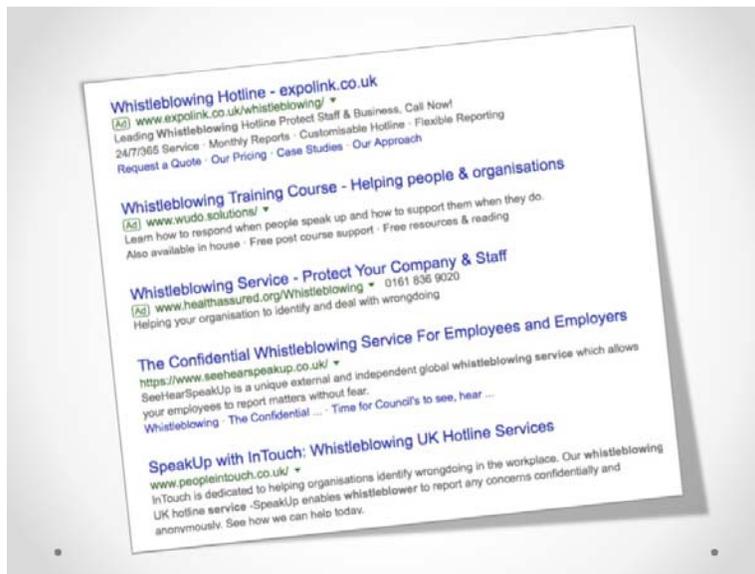
Whistleblowing

- A process which enables employees to raise their concerns about inappropriate behaviour or other adverse incidents without fear of, or being subjected to, retaliation

The standard approach

- ✓ Third party vendor

Whistleblowing providers



The *standard* approach

- ✓ Third party vendor
- ✓ Advertise their phone number
- ✓ Publish a Whistleblowing Policy
- ✓ Assign responsibility to a nominated person
- ✓ Allocate investigations when a concern is raised
- ✓ Report to the Board

Who is a whistleblower?

- ✓ Employee
- ✦ Secondee/intern/work experience
- ✦ Contractor/consultant
- ✦ Supplier/vendor
- ✦ Ex-employee/retired employee
- ✦ Employee's spouse or partner
- ✦ Customer/client
- ✦ MoP
- *What if you don't actually know?*

Third Party Vendors

- Cost
- Proportionality
- Lack of understanding of your business, absence of ownership of your problem
- Who is actually taking the calls?
- You are responsible for *their* mistakes
- Can they deliver what they claim?
- Testing regime and the ability to provide feedback and drive meaningful improvement

Hotline

- Telephone number
- Email address
- Letter
- Real-time anonymous chat facility
- Online submission
- CEO/Chair office
- HR/Legal
- Customer complaints

Protection & Support

- Targeted education (CEO's/Chairman's office, Complaints Dept.)
- Establish identity status

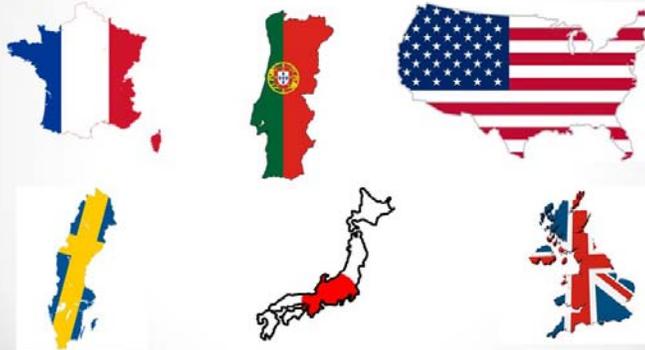
Identity status

- Anonymous
- In confidence – shared with investigator
- In confidence – not shared with investigator
- Open

Protection & Support

- Targeted education (CEO's/Chairman's office, Complaints Dept.)
- Establish identity status
- Use experienced and suitably skilled staff
- Location of the hotline - secure office
- Sterile corridor between WB operative and investigator
- Redact information which might compromise identity (i.e. originating email address)
- Parallel source
- Meetings at remote locations
- Accompany to debriefs
- The provision of bespoke, independent welfare support

Global differences



Anonymous reporting

- The anonymity must be respected
- Explain the disadvantages to the WB (unable to protect)
- Adopt a dynamic approach
- Should be treated with equal seriousness
- Endeavour to establish on-going communication
- Only 6% less likely to be substantiated
- More serious, more likely to be anonymous

Malicious allegations

- At the time of reporting, the concern raised is both inaccurate and known to be inaccurate
- *Employee X and his manager Y fall out at a social function. The following day and with the sole intention of causing Y professional harm, X reports through the WB hotline that Y has manipulated their company travel arrangement to facilitate a personal relationship. X had been told this information two year's previously by Y's previous P.A.*

Malicious allegations

- *X desires promotion and watched their line manager Y carefully with the intention of reporting anything they do incorrectly. Their only motivation is to replace their manager. Y is a diligent employee and rarely does anything inappropriate but every time they do, X reports the incident through the WB hotline.*

Informing the WB of the outcome

- While employees have a right to raise a concern, that right does not extend to knowing the outcome
- Disciplinary action is a private matter between the organisation and the employee
- When not substantiated, more information can be given – but should it be?
- The reporter is no longer an employee
- Reporter and organisation entering litigation
- Reporter anonymous

What does good look like?

- One report p.a. for every 1,000 employees
- 60%+ of WBs should identify themselves
- 80% of WBs should be current employees
- 30% of reports should be substantiated, another 15%, if not substantiated, should have driven positive change
- Analysis should identify whether reporting levels are consistent across regions and business units; and whether they are commensurate with risk
- Your will have established a working relationship with Public Concern at Work

public concern THE WHISTLEBLOWING CHARITY FOR WHISTLEBLOWING ADVICE CALL 020 7494 6609 DONATE NOW VIA BT MYDONATE

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How can you give staff confidence to speak up and alert you to wrongdoing at an early stage?
FIND OUT MORE >

PROTECT EMPLOYEES
PREVENT HARM
MANAGE RISK

I AM A WORKER
Get advice & help on whistleblowing

I AM AN EMPLOYER
Find out about our business packages

THE FIRST 100
See the published list of signatories

What does good look like?

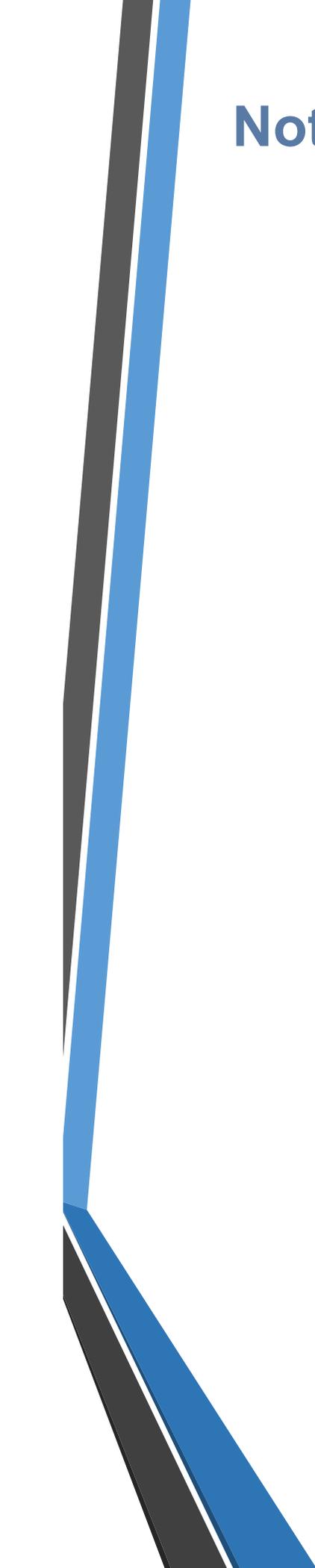
- One report p.a. for every 1,000 employees
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- 80% of WBs should be current employees
- 30% of reports should be substantiated, another 15%, if not substantiated, should have driven positive change
- Analysis should identify whether reporting levels are consistent across regions and business units; and whether they are commensurate with risk
- Your will have established a working relationship with Public Concern at Work.
- You should be asking for WBs to provide feedback on their experience

Any questions?



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Jonathan Cox
JJ Cox Consulting & Publishing Ltd



Notes

Session 5
12:35-13:20

The changing face of policing

**Lord Bernard
Hogan-Howe**

former Commissioner of the
Metropolitan Police



The changing face of policing

Bernard Hogan-Howe led a large police force in the challenging area of Merseyside before assuming leadership of the largest force in the UK, the Metropolitan Police. In the Inspectorate, he also oversaw the Police Service of Northern Ireland and was responsible for terrorism and organised crime throughout the country.

Against the background of this unique experience, he will share how a leader moves a culture forward to produce more efficiency, better results and a reduction in crime; he will offer his insights into the fight against terrorism over the last six years and the challenges for our immediate future; and he will talk about getting better results when a £3.6 billion budget is cut by £600 million.

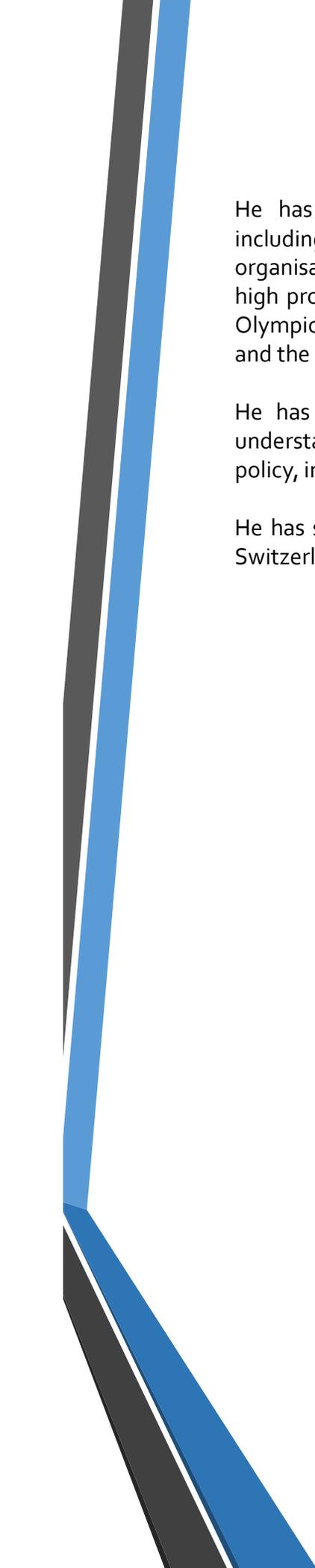
Lord Hogan-Howe will also talk about what it is like to take over an organisation that is reeling from the 2011 riots, losing half its Management Board, suffering huge budget cuts and struggling with the need to plan for the 2012 Olympics – all this against a backdrop of constant accountability through the Home Secretary and Prime Minister, the Mayor of London, Parliament and, of course, the world's press.

In a moderated key-note session, Lord Hogan-Howe will also take questions from the audience on topics of general interest.

Bernard's Bio

During his tenure as Commissioner of the Metropolitan Police, Lord Hogan-Howe was the most senior policeman in the UK. He led an organisation of nearly 50,000 people with a budget of £3.6 billion. He was directly accountable to the Home Secretary, was supervised by Parliamentary committees and had national responsibilities which included leading counter-terrorism policing throughout the UK and protecting the Royal Family and senior members of the government both at home and abroad.

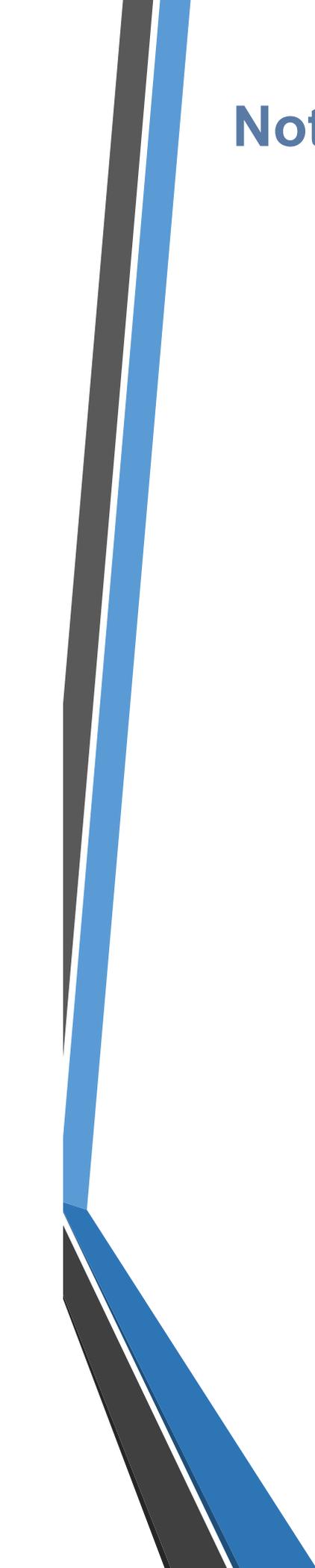
Lord Hogan-Howe successfully delivered numerous strategic objectives and efficiency improvements whilst at the Met and has significant experience in driving cultural change and in designing and implementing new strategies to transform corporate identities and objectives. He has a proven track record of ensuring excellent operational performance and human resource management, working with government, media and inter-agency communication.



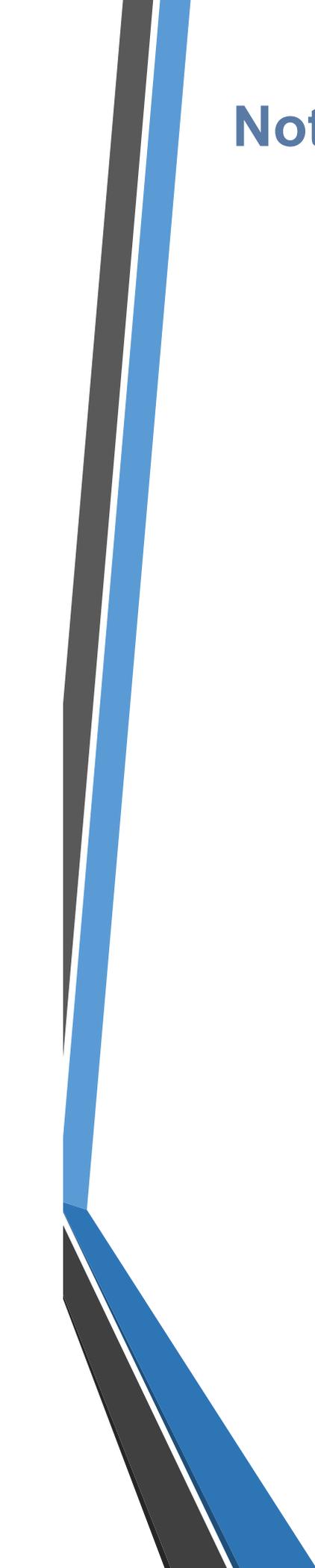
He has collaborated successfully with numerous organisations in the UK, including MI5, MI6 and GCHQ, as well as with foreign policing and security organisations around the world. He has successfully delivered policing for many high profile national and international sporting events such as the 2012 London Olympics, Premier League and international football fixtures, the Grand National and the Queen's Diamond Jubilee celebrations.

He has expertise in both traditional and cyber security, as well as a deep understanding and practical experience of counter-terrorism and government policy, including major national and international security exercises.

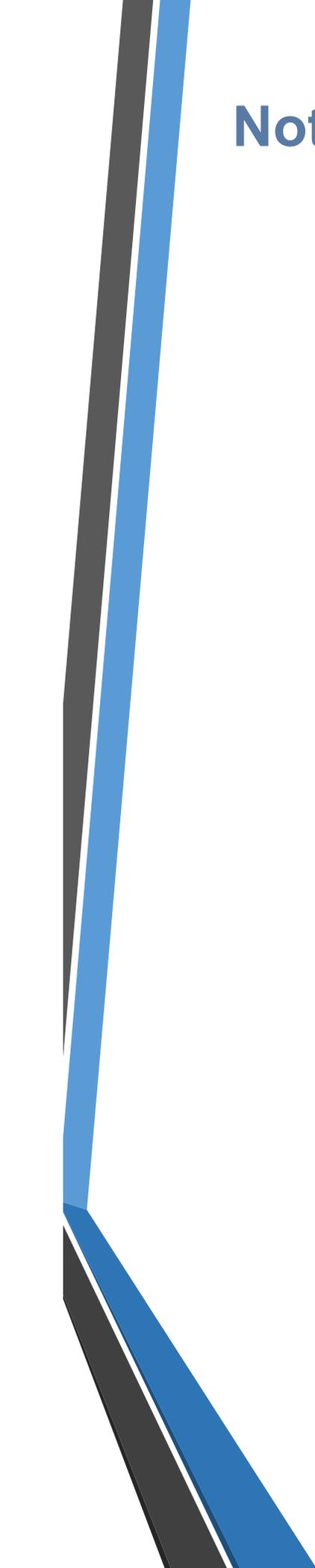
He has strong connections with the Middle East and across Europe, particularly Switzerland, as well as the United States, Australia and New Zealand.



Notes



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Session 6
14:20-15:05

**The importance of
developing a culture of
creativity in your
business**

David Hall

*Chief Executive Officer, Ideas
Centre Group*



The importance of developing a culture of creativity in your business

The world is changing at an ever increasing pace, but the decisions we make and the behaviours that we display are based on models of “reality” which are based on our understanding of the out-dated patterns from the past. We must find ways of challenging these patterns, to free up our thinking, to generate fresh and novel (i.e. creative) ideas that then feed innovation.

This session will demonstrate how creativity can remove the blockages that operate within everyone’s minds, to unleash the power of Breakthrough Thinking, to generate ideas that are both novel and useful. A culture of creativity can substantially differentiate a business, attracting and retaining the best staff whilst enhancing added value.

Outcomes

Attendees will leave with an understanding of:

- The strategic benefit of adopting creative thinking within the culture of their business;
- The blockages that operate within the mind of all Individuals that effectively block creativity;
 - Specific techniques to overcome those blockages; and
- A practical and systematic approach to introduce creativity into the culture of their business

David’s Bio

David Hall founded the Ideas Centre in 2011, born out of a passion for creativity and innovation with a proven leadership track record at Board level in a range of sectors (both private and public).

For over 25 years he has held Board positions in a range of manufacturing, service and technology transfer organisations, holding positions in engineering, marketing and manufacturing management. Creativity, innovation, and a pursuit of the perfect culture provide a common thread throughout his career to date.

Think Again: The Strategic Role of Creativity

Dr David J Hall Managing Director, The Ideas Centre Ltd
Visiting Professor of Business Creativity, University of
Bedfordshire

Agenda

- Blockages to Creativity
- Playfulness
- Techniques

CREATIVITY

The generation of novel and useful ideas

INNOVATION

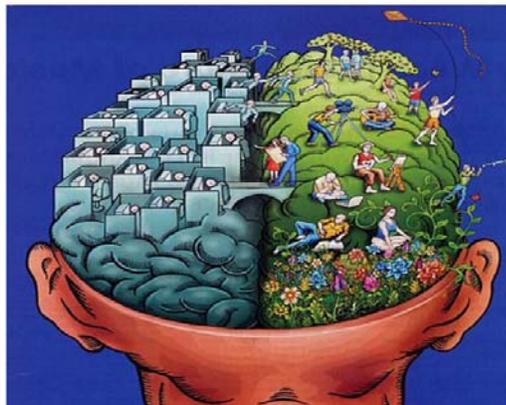
Making money/adding value out of creativity

The Thinking Process

- First Stage Thinking
(Lateral Thinking)
- Second Stage Thinking
(Vertical Thinking)

Blockages

1. The Thinking Process
2. Patterning Systems



Patterning Systems

Playfulness

- Imagination
- Intermediate Impossible

Creativity Techniques

- | | |
|-------------------|------------------------|
| • Synectics | • 6 Thinking Hats |
| • Rolestorming | • Superheroes |
| • Provocation | • Brainstorming |
| • Storyboards | • Snowballing |
| • Greetings Cards | • Proverbs |
| • Bionics | • Boundary Examination |
| • Brainwriting | • Positive Thinking |
| • Finger-Painting | • LEGO |



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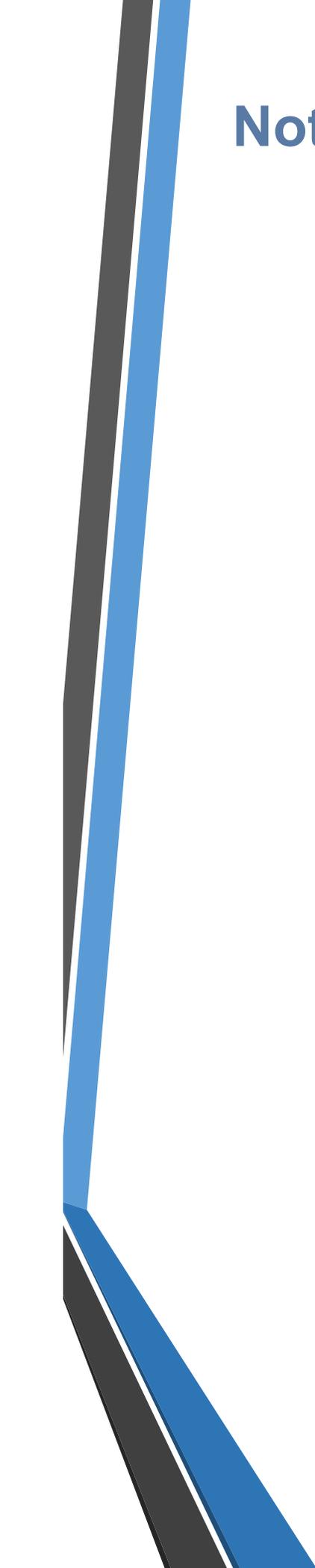
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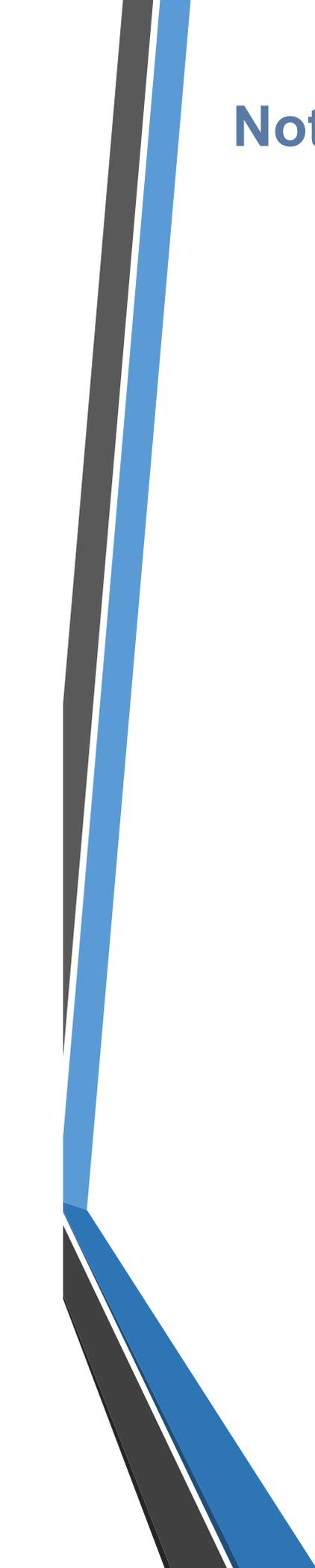
Feel free to contact me on:

d.hall@ideascentregroup.com

Linked in



Notes



Notes

Session 7
15:05-15:50

Creative eKYC



Ben
Regnard-Weinrabe

Partner, Paul Hastings



Nikki Johnstone

Associate, Paul Hastings



“Traditional” eKYC providers have operated for some time by offering services that draw on sources such as credit reference and fraud prevention databases, and electoral roll information. However, their services come at a cost and often have limitations in jurisdictions where the availability of such databases is more limited. Firms, particularly in the booming world of fintech, are therefore looking to increasingly creative ways of carrying out eKYC, including by drawing on non-traditional sources such as social media, location and behavioural data. In this session Ben will explore the possibilities (and limitations) of these sources in the light of various regulatory guidance.

Ben’s Bio

Ben Regnard-Weinrabe is a partner in the Global Banking & Payment Systems practice at Paul Hastings and is based in the firm’s London office.

Ben has extensive experience of the commercial and retail banking and payments industries, advising on EU and UK law and regulation, products, commercial contracts and transactions. He also advises on non-sector specific legislation such as unfair terms, money laundering, e-commerce and data protection. He has a special focus on innovation in financial services, including mobile payments, e-money and virtual currencies.

Clients include commercial and retail banks, card issuers, e-money and payment institutions, mobile operators, retailers, and consumer finance providers

Nikki’s Bio

Nikki Johnstone is an associate in the Global Banking & Payment Systems practice at Paul Hastings and is based in the firm's London office.

Ms. Johnstone has a broad background in advising financial services and technology firms and financial institutions on compliance with UK and European regulatory obligations. Her practice focuses on advising clients on payments, e-money and consumer credit regulation as well as the formation and operation of crowdfunding and peer-to-peer lending platforms both in the retail and business sectors.

CREATIVE APPROACHES TO REDUCING THE BURDEN OF KYC

17 January 2018

Ben Regnard-Weinrabe and Nikki Johnstone



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KEY LEGAL SOURCES

2

- KYC required under 4th EU Money Laundering Directive (2015/849) (**4MLD**) and EU Wire Transfer Regulation (2015/847)
- Has to be implemented into national laws
- Applicable national laws should normally depend on where establishment (from which provide services) is located
 - Opportunity for regulatory arbitrage
- Key UK AML sources
 - Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017
 - Detailed industry guidance produced by the Joint Money Laundering Steering Group
- We will focus on removing “friction” from know your customer (**KYC**) process



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CAN KYC BE AVOIDED?

3

- Can KYC be avoided?
 - Is exemption available on basis of e.g. customer type, product and/or transaction amount or volumes?
 - Can you rely on KYC done by third party for its own purposes?



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REDUCING THE BURDEN

4

- If KYC unavoidable, can KYC burden be reduced?
 - Is simplified due diligence appropriate?
 - If so, what might it involve?
 - NB, higher risk factors can include e.g. non-face to face customer onboarding process (for which additional check against impersonation fraud may be necessary)
 - Is electronic verification of identity an option?
 - Carries cost, and may have limitations e.g. depending on customer or their jurisdiction
 - How creative can you be, e.g. use of information derived from internal sources or social media?
 - On what basis can you outsource KYC to be done by third party on your behalf?
- Can KYC be delayed, in particular until after onboarding?

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ADDITIONAL CONSIDERATIONS

5

- Risk based approach is required
- Counterparts such as banks providing you with accounts may require higher standards

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AND FINALLY...

6

- Will 5MLD apply AML regulation to virtual currency players?

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ANY QUESTIONS?

7



Ben Regnard-Weinrabe

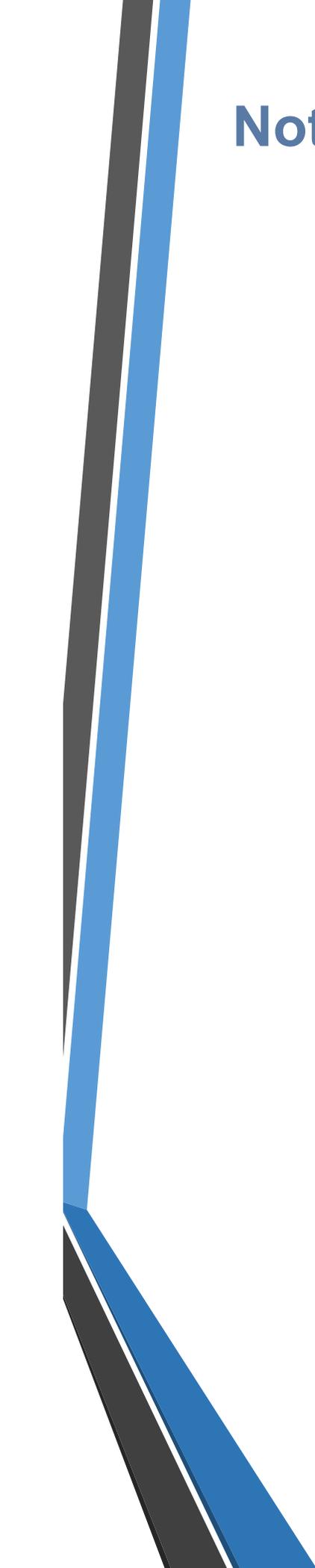
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Session 8
16:10-17:00

Fireside Chat

David Green CB, QC

Director of the Serious Fraud
Office



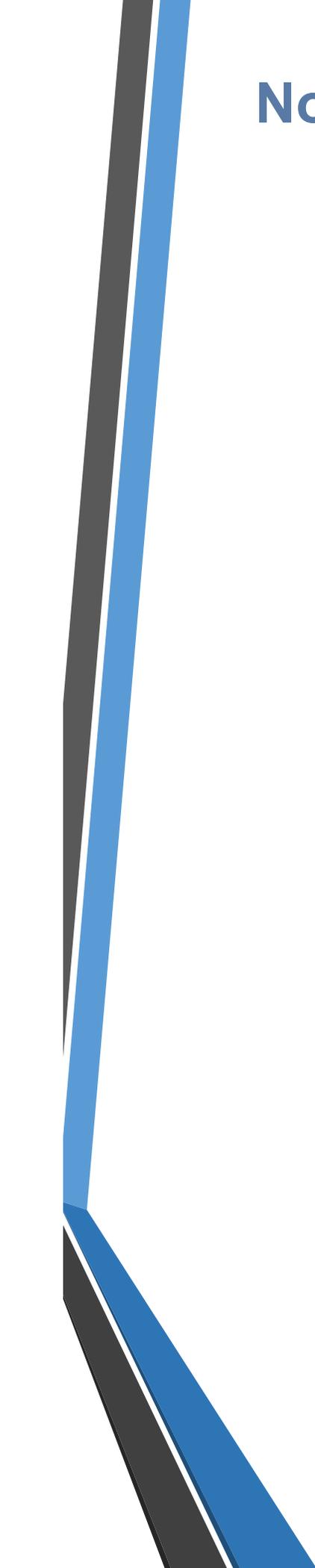
Fireside Chat

In this moderated session, David Green will respond to questions from an interviewer and the audience about a wide range of issues such as key developments in the investigation and prosecution of economic crime, Deferred Prosecution Agreements, voluntary disclosure, what constitutes 'full co-operation', legal professional privilege, the future of the SFO – and lots of other difficult and topical subjects!

David's Bio

David Green CB, QC was appointed Director of the Serious Fraud Office in April 2012. David was called to the Bar in 1979; appointed Recorder in 1996 and took silk in 2000. After 25 years of prosecuting and defending at the Criminal Bar, he was appointed the first Director of the Revenue and Customs Prosecutions Office in April 2005 until the department was merged with the Crown Prosecution Service in January 2010. He returned to the Bar in April 2011 and was appointed CB in the Queen's Birthday Honours that year.

Notes



Notes

Session 9
17:00- 17:30

Panel Q&A

Notes

MLROs.com Member Events

About MLROs.com Events

Did you know that MLRO's.com now has over 30,000 registered members? We are quite proud of this fact as an indication of the value we bring to our members and the UK community at the fore of Financial Crime Prevention.

MLRO's.com aim to bring our members readily accessible content and unmissable events on hot topics to keep you ahead of the competition, engaged with your peers and mentors so that we are empowered to meet head-on the challenges presented by nefarious activities we strive protect our companies from.

Therefore, MLRO's.com has designed an event line up that we have found, over the past 10 years, works for our membership. As ever, if you would like to see additional events added or have suggestions about the current events, please let us know!

In General we will be running the following full day conference schedule each year:

- 3-4 MLROs.com full day conferences in London
- 2-3 MLROs.com full day conferences regionally (Midlands & North)
- A MLROs.com full day conference in Scotland

We will also be running a selection of free to attend practitioner only briefing sessions in each area to compliment the conference schedule.

MLROs.com Conferences

Our conferences provide an unparalleled opportunity to get informed on the very latest trends with information from the industry experts working at the cutting edge of our shared profession. These are always extremely popular and usually sell out weeks before the event. Conferences provide an unmissable opportunity for targeted education and networking with peers, industry vendors and service providers at minimum cost. Our suggestion is to register early and join our mailing list!

Free Practitioner Member Briefings

Our free to attend members meetings are accepted through the industry as an essential forum that helps members keep fully informed of the latest trends and information, whilst providing a pleasant and positive environment for networking geared to fit in with the busy financial professionals day. These briefing sessions are run by the leading lights in the industry to give you a hands-on update and helping hand with the latest changes, developments on key topics and what is coming over the horizon. These meetings are usually only two or three hours in length so that they minimise the impact on member's busy working days.

Summit Conferences

There are times when an issue is both pressing and important enough that it cannot be adequately covered in a single session at a conference! To give these issues proper coverage MLROs.com will be running half and full day Summits on these key areas.

Ensuring adequate time and the specific specialised expertise, from relevant experts and key players in one place. In a safe and conducive setting to be able to deal with the issue at hand in depth and breadth.

Next summit: Risk Assessments in High Risk Jurisdictions - 14th March 2018- see David for details and to register your interest.

Supper Club

MLROs.com Supper Clubs are exclusive, small, invitation only events; where invited members will be able to interact with key technical SMEs from the top of the community to gain real in depth knowledge on a specific topic in a group session. The session is followed by a sit down, quality dinner with each table having one or more of the SMEs on it to allow the conversation and knowledge to flow and for the members to network and build deeper relationships with each other and the SMEs.

Next supper: GDPR from Doorbell to Boardroom and Courtroom 8th March 2018 – Few tickets remaining - see David for details or to register your interest.

Regulatory Roundups

At our Regulatory Roundup's, our members will get specific practitioner guidance and opinions from leading SME's on how the regulatory change is likely to impact your industry. The Regulatory Roundup's are led for MLROs.com by Emma Radmore and are designed to address the most pressing questions:

- What is the likely impact of each regulation to YOUR day to day function?
- If there is more than one way of interpreting the regulations, how is the regulator likely to determine compliance?
- How are other companies balancing the requirements with competing business priorities and scrutinised budgets?

MLROs.com ROASTS!

At MLROs.com we believe that knowledge and networking don't have to be boring dull dry experiences. People learn and interact in different ways. ROASTS are informal irreverent evening sessions with buffet food and a few drinks (or sometimes more than a few drink's) on specific topics of interest to the community, where members get to listen to and interrogate a small panel of experts whilst standing with a drink in one hand and food in the other. Our pilot events were very well received and members found them to be fun, very informative and a fantastic networking opportunity.

Development of MLROs.com

Website and digital channels

As part of the ongoing enhancement of our online services, MLROs.com is delighted to announce that the next phase development of the MLROs.com website and members portal is almost ready to go live.

This is another major upgrade that will enable you the members to have more control over how you interact with us.

Some of the features coming soon include:

- Ask the experts – a secure forum where members can ask a panel of SME's for guidance and advice on the issues that concern them;
- SME register – register as a subject matter expert, we will be drawing from this register for speakers for events (both in house and for outside organisations) and for content providers for the website and other engagement platforms. We will also draw from this register when asked to recommend consultants by other organisations (which happens frequently).
- Tiered membership – members will be able to qualify for advanced membership options that will make extra facilities and services available to them;
- Corporate membership – so that companies can take out a business wide membership that will include tickets to paid for events that can be distributed within the organisation by a central administrator reducing the administration and repeated calls to finance to get signed off for a conference ticket;

There will be a complete reorganisation of how content is made available so that you will be able to personalise your experience and find what is relevant to you faster and more accurately. As ever, if you have any suggestions for how to improve our members website – please let us know on info@mlros.com

Please visit regularly and ensure that you have revalidated your membership for GDPR purposes so that you can maintain your benefits.

MLROs.com Advisory Board

The Advisory Board was instigated to provide the MLROs.com forum with great strategic and practical content management. As well as provision from SME's of significant standing and gravitas within the Financial Crime professional's ecosystem! We aim to have at least one SME board member to cover each area of specialisation.

Under the able chairmanship of Simon Airey, the board has developed, grown and significantly helped MLROs.com become the leading provider of conferences and events content that is relevant and forward looking for the membership.

We are delighted to announce the addition of the following board members to the MLROs.com Advisory Board and are looking forward to announcing several new members shortly.

Johnathan Cox – Former Global Head of Whistleblowing, Barclays
SME Whistleblowing

Johnathan is one of the leading experts on whistleblowing globally with extensive experience of the whole process from strategy to implementation and troubleshooting

David Symes – Former UK chapter president ACAMS, CEO Compliance Recruitment solutions, London chapter president ICAEW

David is a chartered accountant and has been a leading light in the AML and compliance community for decades, he brings a wealth of experience in the strategic management of membership organisations and the recruitment of compliance personnel

Bill Peace – Visiting Senior Research Fellow, Kings College

SME – Human Trafficking, AML, Fraud & Corruption, Law Enforcement

Bill is an academic with impeccable credentials in the area, he is currently head of research at stopthetraffik.org and a current researcher for RUSI, UCL, Kings college, and has done significant work for Transparency International and many others! He is a former head of SOCA

Dr Lana Abdullayeva – Director Risk & Compliance Solutions, Experian

SME – Compliance, payments, Fin & Reg Tech,

Lana has advanced degrees from Cambridge in mathematics and cybernetics, she is an expert in strategically developing systems that integrate technology and data into the holistic business process with a deep understanding of AML, financial crime and fraud

Toni Vitale – Partner, Winkworth Sherwood

SME – GDPR, Data Protection, Data Regulation

Toni is a former head of data and GDPR at Moneysupermarket.com, GBL Group and a former partner at Adelshaw Goddard's. He is an expert on Data Protection, use and regulation and the real world interface between regulation of data and its use in the commercial environment

Upcoming 2018 events

The MLROs.com upcoming events schedule is a constantly evolving and growing entity in its own right.

We are currently trying to schedule events further ahead as a standard procedure to allow members to have better control of their diaries and ensure that they can maximise their involvement opportunities and reduce costs by using the tiered ticket system.

MLROs.com Conference One 2018 North - Wednesday the 28th February 2018

hosted with hosted by Squire Patten Boggs at their Birmingham offices. Please see our website for full details and tickets.

<https://mlros.com/conference-one-north-2018/>

Supper Club on GDPR - 8th March 2018 in central London; Speak to David Pelled for exclusive details

Summit Conferences - MLROs.com in conjunction with the Great Chartwell Academy- Conducting Risk Assessment for Higher Risk Jurisdictions. Winkworth Sherwood will be hosting us in the morning of the 14th March 2018 for a spectacular event with speakers from all around the world. Ticket prices start at £49 and are available on our website.

We are flying in Monica Ramires - from Mexico City, Glenna Smith – from Barbados and Ian Hoggarth - from China; Toni Vitale will round out the speaker lineup; and the event will cover a theme around “conducting risk assessment for higher risk jurisdictions”

MLROS.com Conference Two 2018 will be hosted by Squire Patten Boggs in London on Wednesday the 18th April. Tickets are now on sale and the full agenda will be released soon.

<https://mlros.com/conference-two-2018/>

**A special thank you to our
hosting partner
Paul Hastings!**

**Our gratitude is extended
to all of our great speakers
and you; our delegates!**

MLROs.com hope you have enjoyed a great day of
fantastic content and networking opportunities!

We have an incredible line up planned for the rest of
2018 and we hope you can join us!

Be sure to catch all of our great content and
discounts first by heading over to
<http://www.mlros.com>

Thanks again!

Conference Team
conferece@mlros.com



PAUL

HASTINGS