

AML CONFERENCE 2023

THE LEADING ROLE OF BANKS IN COMBATING MONEY LAUNDERING

2 / 11 / 2023

TALLINN

@Hestia Hotel Europa LIVE & VIRTUAL @Wildix Wysywebinar

AGENDA

8:30 – 8:55 *Morning Coffee and Breakfast*

8:55 – 9:00 *Conference Opening Remarks*

Heikko MÄE, Member of the Board and CRO, Coop Pank

9:00 – 9:15 *Conference Welcome Speech*

Olavi LEPP, Chairman of the Board at Estonian Banking Association, and Chairman of the Board Swedbank Estonia

9:15 – 9:45 *Conference Keynote:*

“EBA Publishes Fourth Opinion on Money Laundering and Terrorist Financing Risks Across the EU. ”

Marilyn PIKARO, EBA's Director of Innovation, Conduct and Consumers

9:45 – 10:15 *Presentation:*

“Financial Supervision Authority's Strategic View on Bank Risk and AML Policy Shaping. ”

Kilvar KESSLER, Chairman of the Management Board, Finantsinspektsioon – Financial Supervision Authority (Estonian FSA)

10:15 – 11:00 *Open Discussion:*

“Finding a Sensible Balance between Regulatory Complexity and Practical Risk Management.”

Kadri KIISEL, Chairman of the Management Board at LHV Pank

Kilvar KESSLER, Head of Finantsinspektsioon

Urmas SOMELAR, Member of the Management Board at Merko Ehitus

Moderated by: **Heikko MÄE**, Member of the Board and CRO, Coop Pank

11:00 – 11:30 *Coffee and Energy Break, as well as Speaker/Participant Brainstorming*

11:30 – 12:00 *Presentation:*

“FIU's Observations on Money Laundering and Terrorist Financing Trends in 2023. ”

Matis MÄEKER, Director of the Financial Intelligence Unit (Estonian FIU)

12:00 – 12:15 *Presentation:*

“IMF Analysis of Cross-Border ML Threats and Vulnerabilities in the Nordic-Baltic Region Focused to Estonia – Recommendations for Mitigating the Potential Risks. ”

Andre NÕMM, Member of the Management Board, Finantsinspektsioon – Financial Supervision Authority (Estonian FSA)

12:15 – 13:00 *Open Panel Discussion:*

"Consequences and Follow-up of MONEYVAL and Focus for the Upcoming Assessment."

Rainer OSANIK, Head of Financial Information Policy Department at Ministry of Finance

Mati OMBLER, Advisor at Ministry of Interior

Sören MEIUS, AML and Compliance Department at LHV Pank

Moderated by: **Matis MÄEKER**, Head of Estonian FIU

13:00 – 14:00 *Lunch with Informal Roundtable Discussions with Speakers/Participants*

14:00 – 14:45 *Open Panel Discussion:*

"Accessibility of Payment Services in Business – Boundaries between Financial Inclusion and Over-Reaction (Unwanted De-Risking). "

Andre NÕMM, Member of the Management Board, Estonian FSA

Karolin SOO, Adviser of Business Environment Department, Chancellor of Justice

Miiko VAINER, Head of AML Committee at Estonian Banking Association, Legal Counsel at SEB Pank Estonia

Moderated by: **Monika TOMBERG**, Member of Board and Head of Legal Department, HOLM Bank

14:45 – 15:00 *Presentation:*

"AML Data Exchange and GDPR: Awaiting the AML Package - Combating Financial Crime and Data Protection Safeguards. "

Raul VAHTRA, Member of The Management Board, and Head of Anti-Financial Crime Division, Swedbank Estonia

15:00 – 15:30 *Presentation:*

"How AI Could be Transforming the Banking Sector at Large and AML/CFT in Particular."

Prof. **Shahab ANBARJAFARI**, Director of AI in PwC and AI Lead in LHV Pank

15:30 – 16:00 *Coffee and Energy Break, as well as Speaker/Participant Brainstorming*

16:00 – 17:00 *Open Panel Discussion:*

"Impact of the Russian War on the Risk Landscape of Nordic and Baltic Countries in Ensuring Compliance with Sanctions, Illustrated by Trade Sanctions. "

Jüri SEILENTHAL, Director General of Trade Policy and International Economic Organisations Department, Ministry of Foreign Affairs

Küllli KURVITS, Head of Customs Service at Estonian Tax and Customs Board

Siiri GRABBI, Chairman of Sanctions Working Group at Estonian Banking Association, Coop Pank Sanctions Officer

Moderated by: **Norman AAS**, Partner at SORAINEN

17:00 – 17:05 *Official Closing of the Conference and Concluding Remarks*

Heikko MÄE, Member of the Management Board and CRO at Coop Pank

Katrin TALIHÄRM, Managing Director, Estonian Banking Association