

**SEACEN – World Bank Regional Advanced Workshop for  
Banking Supervisors on Anti-Money Laundering and Counter Financing of Terrorism  
Kuala Lumpur, 15 – 20 April 2007**

**WORKSHOP PROGRAMME**  
*(Tentative)*

**Sunday, 15 April 2007**

- 9:00 a.m. – 11:00 p.m.      **Group Dynamics**  
*Venue: Function Room 7&8, Ground Floor  
Renaissance Hotel*
- 11:00 a.m. – 5:00 p.m.      **Sightseeing Tour**  
*(Sponsored by Bank Negara Malaysia)*

**Monday, 16 April 2007**

- 8:30 a.m. – 9:45 a.m.      Registration
- Opening Ceremony**  
*Venue: Ballroom B, Renaissance Hotel*
- Welcome Remarks** by  
Dr A.G. Karunasena  
Executive Director, The SEACEN Centre
- Remarks** by  
Datuk Latifah Merican Cheong  
Program Director, Financial Market Integrity  
Financial and Private Sector Development  
The World Bank
- Multimedia Presentation**
- Group Photograph**
- 9:45 a.m. – 10:15 a.m.      **Programme Overview**

## **Module I: Understanding the International Benchmarks for Banks**

10:15 a.m. – 11:15 a.m.	<b>International Standards for Banks</b> <ul style="list-style-type: none"><li>- Customer due diligence</li><li>- Record keeping</li><li>- Reporting of suspicious transactions and compliance</li><li>- Regulation and supervisors' requirements</li></ul> <i>Presentation by: Mr. Richard Chalmers, UK FSA</i>
11:15 a.m. – 11:30 a.m.	Tea Break
11:30 a.m. – 12:30 p.m.	<b>Implementation of the International Standards through an Effective Compliance and Risk Management Programme</b> <ul style="list-style-type: none"><li>- Developing internal policies and procedures</li><li>- Managing compliance across jurisdictions</li><li>- Educating personnel on money laundering controls</li><li>- Enforcing standards consistently</li><li>- Monitoring the effectiveness of an AML system and controls</li></ul> <i>Presentation by: Ms. Maheswari Kanniah, Maybank</i>
12:30 p.m. – 1:00 p.m.	<b>Discussion session – Understanding the International Benchmarks for Banks</b> <i>Presentation by: Mr. Richard Chalmers, UK FSA</i>
1:00 p.m. – 2:15 p.m.	Lunch
2:15 p.m. – 3:30 p.m.	<b>Challenges to Compliance</b> <ul style="list-style-type: none"><li>- Identifying customers</li><li>- Lack of awareness / senior management commitment</li><li>- Lack of skills</li><li>- Cash-based economies</li></ul> <i>Presentation by: Mr. Richard Chalmers, UK FSA</i>
3:30 p.m. – 4:30 p.m.	<b>Dialogue with Private Sector – Panel Discussion on the Challenges in the Implementation of an AML/CFT Programme within a Bank</b> <i>Moderator: Mr. Richard Chalmers, UK FSA</i> <i>Panelists: Mr. V. Maslamani, RHB Bank</i> <i>Ms. Grace Tong, HSBC Bank</i> <i>Mr. Wahid Ali Mohd. Khalil, Affin Bank</i>
4:30 p.m. – 4:50 p.m.	Tea Break

- 4:50 p.m. – 6:00 p.m.      **Dialogue with Private Sector – Panel Discussion on the Challenges in the Implementation of an AML/CFT Programme within a Bank** (*Continuation*)  
*Moderator: Mr. Richard Chalmers, UK FSA*  
*Panelists: Mr. V. Maslamani, RHB Bank*  
*Ms. Grace Tong, HSBC Bank*  
*Mr. Wahid Ali Mohd. Khalil, Affin Bank*
- 7:30 p.m. – 9:30 p.m.      **Welcome Dinner** hosted by The SEACEN Centre

<p><b>Tuesday, 17 April 2007</b></p>
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**Module 2:      *Meeting International Standards for Effective AML/CFT Supervision of Banks***

- 8:45 a.m. – 9:45 a.m.      **International AML/CFT Standards for Supervision**  
- FATF and Basel Standards  
- Links between AML/CFT Standards and other banking standards  
*Presentation by: Mr. Nicolas Burbidge, OSFI*
- 9:45 a.m. – 10:45 a.m.      **Legal and Regulatory Issues for AML/CFT in the Supervisory Regime**  
*Presentation by: Mr. Laurent Ettori, BoF*
- 10:45 a.m. – 11:00 a.m.      Tea Break
- 11:00 a.m. – 12:00 noon      **Domestic and International Cooperation Involving Supervisors**  
*Presentation by: Mr. Laurent Ettori, BoF*
- 12:00 noon – 12:45 p.m.      **Discussion on Meeting International Standards for Effective AML/CFT Supervision of Banks**  
*Presentation by: Mr. Nicolas Burbidge, OSFI & Mr. Laurent Ettori, BoF*
- 12:45 p.m. – 2:00 p.m.      Lunch
- 2:00 p.m. – 3:30 p.m.      **Best Practices in Supervising Compliance with AML/CFT Requirements**  
- Different supervisory approaches to AML/CFT mechanism  
- The changing regulatory and supervisory environment  
*Presentation by: Mr. Alain Vedrenne-Lacombe, IMF*
- 3:30 p.m. – 4:30 p.m.      **Country Group A – Country Presentations on Supervisory Practices: Cambodia, Nepal, Taiwan, & Timor-Leste**

- 4:30 p.m. – 4:50 p.m. Tea Break
- 4:50 p.m. – 6:00 p.m. **Country Group B – Country Presentations on Challenges of AML/CFT Supervision: *Indonesia, Malaysia, Philippines, & Thailand***

<b>Wednesday, 18 April 2007</b>
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***Module 3: AML / CFT Inspection Techniques***

- 8:45 a.m. – 10:30 a.m. **Off and On-Site Inspection Techniques – France’s Experience**  
*Presentation by: Mr. Laurent Ettori, BoF*
- 10:30 a.m. – 10:50 a.m. Tea Break
- 10:50 a.m. – 12:00 noon **Off and On-Site Inspection Techniques – Canada’s Experience**  
*Presentation by: Mr. Nicolas Burbidge, OSFI*
- 12:00 noon – 12:45 p.m. **Private Sector Presentation: Internal Audit on AML/CFT Issues:**  
*Presentation by: Mr. V. Maslamani, RHB Bank*
- 12:45 p.m. – 2:00 p.m. Lunch
- 2:00 p.m. – 3:15 p.m. **Country Group C – Country Presentations on On-Site Inspection Practices: *India, Macau, Mongolia, Papua New Guinea, Sri Lanka, & Vietnam***
- 3:15 p.m. – 4:15 p.m. **Group Exercise – Designing an On-Site Inspection Programme**  
*Presentation by: Mr. Nicolas Burbidge, OSFI*
- 4:15 p.m. – 4:35 p.m. Tea Break
- 4:35 p.m. – 6:00 p.m. **Group Exercise – Designing an On-Site Inspection Programme (Continuation)**  
*Presentation by: Mr. Nicolas Burbidge, OSFI*
- 7:30 p.m. **Dinner** hosted by the World Bank

**Thursday, 19 April 2007**

**Module 4: Introduction to the Risk-Based Approach for AML/CFT Issues**

8:45 a.m. – 10:40 a.m.      **Risk-Based Approach to AML/CFT for Financial Institutions and their Supervision**  
– What is a risk-based approach to AML for financial institutions?  
– Determining risks  
– Challenges of the risk-based approach  
– Designing risk-based supervision programme  
*Presentation by: Mr. Richard Chalmers, UK FSA*

10:40 a.m. – 11:00 a.m.      Tea Break

**Module 5: Effective Bank Supervision Sanctioning**

11:00 a.m. – 11:30 a.m.      **Establishing an Effective Sanctioning Regime**  
*Presentation by: Mr. Pierre-Laurent Chatain, World Bank*

11:30 a.m. – 12:45 p.m.      **Panel Discussion – Country Experiences on AML/CFT Related Sanctioning of Banks**  
*Panelists: Mr. Nicolas Burbidge, OSFI  
Mr. Richard Chalmers, UK FSA  
Mr. Laurent Etori, BoF*

12:45 p.m. – 2:00 p.m.      Lunch

2:00 p.m. – 4:00 p.m.      **Group Exercise – Remedial Action for Banks**  
*Presentation by: Mr. Pierre-Laurent Chatain, World Bank*

4:00 p.m. – 4:20 p.m.      Tea Break

4:20 p.m. – 6:00 p.m.      **Group Exercise – Remedial Action for Banks (Continuation)**  
*Presentation by: Mr. Pierre-Laurent Chatain, World Bank*

**Friday, 20 April 2007**

**Module 6: Regulating Remittances**

8:45 a.m. – 10:40 a.m.      **Regulations on Remittance Transfers**  
*Presentation by: Datuk Latifah Merican Cheong, World Bank*

10:40 a.m. – 11:00 a.m.      Tea Break

**Module 7: Introduction to AML/CFT Issues Pertaining to Micro-Finance Institutions**

- 11:00 a.m. – 12:30 p.m.      **Micro-Finance Institutions**  
– ML Risk  
– AML Supervision  
*Presentation by: Prof. Louis de Koker*  
*University of Johannesburg*
- 12:30 p.m. – 2:45 p.m.      Lunch (*Longer lunch break for Friday*)
- Discussion Forum**
- 2:45 p.m. – 4:00 p.m.      **Tour de Table: Supervision Challenges within Asia**  
– Presentation of issues/challenges facing SEACEN  
countries  
by participants, and responses from panel of supervisors  
*Moderated by: Datuk Zamani Abdul Ghani, BNM*
- 4:00 p.m. – 4:15 p.m.      Tea Break
- Workshop Closing**
- 4:20 p.m. – 4:40 p.m.      **Workshop Feedback**
- 4:40 p.m. – 5:00 p.m.      **Closing Remarks and Presentation of Certificates**
- 5:00 p.m.                      End of Workshop
- 8:00 p.m.                      **Farewell Dinner** hosted by Bank Negara Malaysia