

# METROPOL INSTITUTE OF CREDIT MANAGEMENT

**EAST AFRICA'S LEADING PROVIDER OF CREDIT  
RISK MANAGEMENT TRAINING SOLUTIONS**

**PUBLIC COURSES  
IN-COMPANY COURSES**

**ANTI-MONEY LAUNDERING, FINANCIAL  
CRIME & SANCTIONS COURSE**

18th - 19th March 2019  
Crowne Plaza, Upper Hill

## INTRODUCTION

This crucial course will give you the practical skills needed in spotting and reporting money laundering and financial crime. This goes far beyond the tick box training which is out there.

The criminals are good at disguising capital flows. This course is packed with real-life examples of how the criminals try to get 'dirty' money into the system and layer it until it appears clean. You will learn about the typologies they use, the structures that have helped to hide their identities, how they have stayed one step ahead of policies & procedures and how they are helped by 'malicious insiders' and other illegal individuals

## WHY TAKE THIS COURSE?

- With the amount of 'dirty' money laundered annually now over \$2tn, it has become one of the world's biggest industries
- The scale of fines on financial institutions will continue going up, with new enforcement actions being announced regularly by domestic and global regulators
- New regulations have widened the scope of AML enforcement to the legal, accounting, real estate and other sectors
- The focus on how terrorist events and bodies are financed (Now including Mpesa), means that there is more direct scrutiny of cross-border transactions
- People trafficking and its finances is an issue that all regulators are keen to highlight and ensure it can be stopped

- Sanctions are a key tool in the fight against financial crime and the penalties for breaches are amongst the largest ever levied by international sanctions bodies

## MAIN TOPICS COVERED ON THE COURSE

- The Scale of the Problem, Terminology and Methodology
- The Regulatory Environment
- The risk-based approach
- Types of Customer & High-Risk Jurisdictions
- Due Diligence and KYC
- Sanctions & the Future

## TARGET AUDIENCE

This fundamental course is suitable for staff in financial institutions (Banks, Saccos, and Microfinance Institutions and Fintech companies), who include;

- Relationship managers Compliance officers
- Credit Managers
- Lending officers
- Branch managers
- Operations Managers
- Product managers

## DELIVERY METHODOLOGY

The course will be delivered using a combination of tutor led discussions, Interactive sessions and case study videos methodologies

# DETAILED COURSE PROGRAMME

## The Scale of the Problem, Terminology and Methodology

- A \$2tn industry
- Understanding the terminology from both sides
- Placement, layering & integration
- Predicate crimes and their audit trails
- Tax evasion/avoidance & the problem with cash
- The role of financial institutions & obliged entities
- Terrorist financing & people trafficking
- Recent typologies

## The Regulatory Environment

- FATF/Egmont/Wolfsberg and other international bodies
- EU regulators and their scope of influence
- Asia and Pacific regulators
- OFAC & sanctions bodies
- BIS/Transparency International and other trade bodies

## Risk-Based Approach

- What is the Risk-Based Approach (RBA) and why is it important?
- What is the RBA's underpinning rationale?
- What type of risks do obliged subjects face?

## Types of Customer & High-Risk Types of customer & High-Risk Jurisdictions

- PEPs & PEP Associates
- Trusts/Foundations/Offshore Companies/Charities/LLPs
- High risk jurisdictions – what do we mean by offshore?
- What do the Panama & Paradise Papers tell us?
- Sectors/countries that are particularly vulnerable to ML
- Customer & entity 'red flags'

## Risk Management Cycle

- Understanding a firm's risk appetite
- Stages of the risk management life-cycle
- Customer onboarding and non-face-to-face onboarding
- Gathering the right information
- Ongoing monitoring and surveillance
- Escalation and investigation
- Customer exits

## Due Diligence

- Identification & verification – problems with documents
- KYC – the importance of 'professional scepticism'
- Enhanced Due Diligence – when and how
- Beneficial ownership – new regulations
- Understanding 'control'
- Problems with policies & procedures
- The dangers of 'box ticking' in DD
- Remediation
- The 'smell test' and the importance of SARs

## Sanctions & the Future

What are sanctions?

- Types of sanction programme
- Why is sanctions compliance so important?
- SDNs & Blocked Persons
- Restricted goods regulations
- Penalties for sanction breaches
- NPPS
- Cryptocurrencies
- Assessing weaknesses in global AML programmes

## AML & Sanctions Escalation and Tipping-Off

- AML escalation: tipping-off risk
- Sanctions escalation: sanctions busting and facilitation
- Designing an effective escalation process

## What Does a Good AML & Sanctions Program Look Like?

- Building a quality AML-CFT program
- Elements of a quality AML-CFT program
- Internal policies and procedures
- Designated MLRO
- Independent audit
- Training
- What makes an AML-CFT program deficient?

## WORKSHOP DATES & VENUE

18th – 19th March 2019 – Crowne Plaza, Upper Hill

## WORKSHOP FEES

Your investment in this Premium Course will cost you Kshs 40,000 + VAT which includes course documentation, tuition, lunches and networking refreshments.

## TERMS AND CONDITIONS

- **Early bird discount** – A discount of 5% on the cost of the course will be given for bookings received and paid for no later than two weeks prior to course commencement.
- **Group discount** – A discount of 10% will be given on the 3rd and 4th participant while the fifth and every subsequent participant who attends from the same organization will get a 50% discount.

## IN-HOUSE TRAINING SOLUTIONS

### SAVE MONEY – IMPROVE PERFORMANCE – REDUCE RISK

Many organisations have realized that Metropol ICM in-house courses offer so much more than conventional courses. Here's why:

- We focus on providing our clients with training solutions that are specifically designed for them in order to help them address their key business challenges
- Metropol ICM programmes are designed by practitioners for practitioners. We equip our clients with the practical skills and knowledge they need to succeed

- We've been supporting our clients for over 10 years; you can be sure that, as such, our track record makes us the lowest risk training partner you could find
- By focusing on the business issues behind the training need, we can ensure that the content and focus are targeted 100% on the needs of the business.

Quality is critical to our success. Our reputation has been built over 10 years by delivering programmes of the highest standard. We will never compromise on our desire to ensure that our courses surpass the expectations of our clients, not meet them. Metropol ICM is the chosen in-house training provider for some of the East African's leading financial institutions, so rest **assured** you'll be in good company.

## ENROLMENT FORM

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## PAYMENT INSTRUCTIONS

### 1. By Electronic Funds Transfer

Payments by bank transfer must be made without charges to the beneficiary and payable to **Metropol Corporation Ltd**

Details are as follows:

**Account number: 1104755262**

**SWIFT Code: KCBLKENX**

**Kenya Commercial Bank, University Way Branch, University Way Street**

**IMPORTANT:** Please include a copy of the bank transfer or bank-in slip with the completed registration form. The Metropol Corporation is not responsible for payments not received.

### 2. By Cheque

Full payment in Kshs payable to **'Metropol Corporation Ltd'**. Please state your name and phone number at the back of the cheque.

The cheque should be banked-in directly to our Metropol Corporation bank account 1104755262 and email us the bank-in slip together with the completed registration form.

Alternatively, the cheque can be delivered to the Metropol Corporation Address.

Bank and Cheque Number

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Total Amount: Kshs

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### REGISTRATION & INQUIRY

**Email:** john.ambetsa@metropol .co.ke

**Telephone:** +254 714 565268

**Address:** Metropol Corporation Ltd,  
KCB Towers 15th Floor,  
Kenya Road Upper- Hill,  
Nairobi.

**ANTI-MONEY LAUNDERING, FINANCIAL CRIME & SANCTIONS COURSE****18th - 19th March 2019****Crowne Plaza, Upper Hill****NAIROBI****REGISTRATION DETAILS**

Company Name: \_\_\_\_\_

Postal Address: \_\_\_\_\_

Tel: \_\_\_\_\_ Email: \_\_\_\_\_

**DELEGATE DETAILS:**

TITLE (Mr./Mrs./Ms/Dr)	NAME	INSTITUTION	DESIGNATION	TEL NO	EMAIL ADDRESS

**AUTHORISATION**I CERTIFY THAT I HAVE READ AND UNDERSTOOD ALL  
DETAILS, TERMS AND CONDITIONS OF THIS COURSE.

Name: \_\_\_\_\_

Position: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**METHODS OF PAYMENT (Please tick)** EFT Bank Draft

**Places cannot be guaranteed until full payment has been received.** An invoice will be sent upon receipt of this nomination form. Please note, payments must be received prior to course start to facilitate programme logistics.

**REGISTRATION & INQUIRY****Email:** john.ambetsa@metropol .co.ke**Telephone:** +254 714 565268**Address:** Metropol Corporation Ltd, KCB Towers 15th Floor, Kenya Road Upper- Hill Nairobi

**TAKE  
CONTROL  
OF YOUR  
CREDIT  
INFORMATION.  
in Kenya**



**TAKE  
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in Uganda**





**Contact Us:**

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