

SOFIA CONFERENCE

GDPR

FOR

**BUSY AML/CFT
PROFESSIONALS**

SYLLABUS

SUPPORTICA

COURSE OVERVIEW

After years of preparation and planning, on 25 May the General Data Protection Regulation (**GDPR**) came into force across the European Union and EEA member states, with implications for individuals, financial institutions, businesses, non-profit organisations in the EEA and beyond.

Requiring of sensitive and personal data of natural persons, e.g. clients, vendors, customers is now at the utmost priority for many organisations. Laws such as the UK Bribery Act 2010, the EU's Third, Fourth and the Fifth Anti-Money Laundering (**AML**) Directive require the collection, processing and retention of personal data during what is known as the due diligence process before an organisation can provide a product/service to a third-party.

With this growth in requirements to carry out due diligence (this is also commonly referred to as "Know Your Customer" (**KYC**)) it seems that data protection is an added complication to the whole due diligence process.

Whether one is in favour of data protection at least from a commercial standpoint, it is important to note that data protection is also a fundamental human right. It is recognised in numerous international, national and regional wide laws. The information and practical guidance presented in this course aims to highlight the importance of data protection throughout the due diligence process.

HOW IS DUE DILIGENCE/ KYC CONNECTED TO GDPR?

The answer is simple, only two words: **Personal Data**.

The core of any due diligence procedure is the collection and processing of personal data, whether it is a legal name, residential address, mobile telephone numbers, e-mail address, date and place of birth, and gender; official personal identification number or any other unique identifier. This is just the personal data being collected directly from the customer. In the background, there are often on-going checks being carried out on the data subject which may include verification of documents containing personal data or using third-party screening services.

All of the above mentioned actions are fine, as long as the requirements for protection of the personal data are met. Since the effective date of the GDPR, the requirements will become much harder and stricter. Therefore, for every professional, not only in the AML/CFT field, that deals with any kind of KYC/ Due Diligence procedures it is vital to become familiarised with the obligations for the organisations acting either as a processor or controller in order to avoid hefty fines and hurting the organisation's reputation.

As a consequence of the GDPR's legal and regulatory obligations, internal corporate policies and procedures, including those dealing with the application of AML measures and due diligence/KYC will need to be updated to ensure compliance with the regulation. This is easier said than done. This course aims to remove the confusion by providing practical guidance on how to reach compliance with both AML/KYC and GDPR requirements by taking a commercially and regulatory friendly position.

Furthermore, this course will explore different aspects of the day-to-day work of an AML/CTF/KYC/-Compliance professional and will underline the expected problematic stages where the GDPR requirements will take effect, thus requiring a balancing judgment on the part of the professional presented with such an issue. The course examines practical solutions for issues stemming from AML/CTF/KYC issues that overlap with GDPR through practical scenarios. Not only that, this course will focus on empowering attendees to understand key aspects of the GDPR such as definitions, principals and hypothesize in an easy to understand and practical manner.

Attending this course will enable you to (note this list is not exhaustive and is for illustrative purposes):

- Gain a deeper insight into AML/CTF & KYC compliance and their associated issues.
- Obtain an up-to-date practical understanding and overview of the GDPR on its objectives, definitions and principles.
- Understand how the different stages of the due diligence/KYC procedures could be breached in light of the new requirements.
- Better recognise the practical implementations of GDPR on AML/CTF/KYC requirements.
- Understand how to update AML/CTF/KYC related policies, procedures and training that meets both the Fourth AML Directive and GDPR requirements.
- Gain insight into importance of having adequate supplier management policy from AML/CTF/KYC and GDPR obligations.

WHO SHOULD ATTEND?

All levels from board members to subject matter experts that are regulated by the Fourth AML Directive, the Fifth AML Directive and the GDPR. This course is designed to be beneficial to all professionals regardless of the sector that you are working in or would like to work in for example Compliance, Legal, Risk, KYC, AML, CTF, Governance, Company Secretary etc. that need to understand the principles of data obtaining, processing and protection arising from the Fourth AML Directive due diligence/KYC requirements.

COURSE REGISTRATION PRICING

The price of the course is **€ 200 (Early Bird Price until 30/08/2018)** or **€ 250 (Normal Price until 27/09/2018)** per participant. This includes the training, course materials, refreshment breaks and lunch. **VAT will be added to the price upon registration.**

Please ask for a group discount via e-mail: info@supporticagroup.com

DATE & LOCATION OF EVENT

28th of September 2018
Start: **8:30 AM**
End: **17:00 PM**
(Bulgarian time)

Silver Hotel
6, Simeonovsko shose, blvd. 1700 Sofia
"Silver Hall"

SCHEDULE

8:30 Registration and Coffee	12:30 4 Set Meal Lunch (60 min)
9:00 Start	15:00 Coffee break (20 min)
10:30 Coffee break (20 min)	17:00 End

PAYMENT METHOD & REGISTRATION

1. You can buy a ticket from Eventbrite at www.supporticagroup.eventbrite.com. Keep in mind that they have a service fee as well.

2. You can email us at: info@supporticagroup.com and we'll provide you with an invoice containing the payment details. Once payment is received by us, you will receive email confirmation of your place for the conference.

PART 1 THE LEGAL & REGULATORY REGIME

I. Highlighting the Importance of Privacy and Data Protection through the Due Diligence/KYC Process

- Fourth AML Directive and Fifth AML Directive and GDPR as Legal & Regulatory Instruments
- Why is Due Diligence/KYC necessary?
- How is Due Diligence/KYC connected to GDPR?

II. Understanding the Fourth AML and the Fifth AML Directive's Legal Requirements

- Expansion of Political Exposed Persons (PEP) Definition.
- Record Keeping.
- Policies & Procedures.
- Training.
- Audits.
- Due Diligence/KYC-Simplified and Enhanced.
- Risk Based Approach.
- Ultimate Beneficial Ownership as in 4AMLD and the 5AMLD.
- EU Approach Towards High-Risk Third Countries.
- Money Laundering Reporting Officer's Duties and Obligations.
- Future Predications on 4AMLD such as the 5AMLD impact.
- Understanding the Impact of Brexit on the 4AMLD and the 5AMLD.
- Data Protection & Due Diligence under EU AML Laws.
- European Data Protection Board's concerns regarding the data protection measures regarding the 5AMLD.

III. Understanding GDPR's legal requirements

- What is Personal Data?
- What is meant by Sensitive Data?
- Legal basis for processing personal data.
- GDPR data processing principles and their application in the AML/CFT department.

- Understanding the roles arising in a data life cycle.
 - Data Subject, Data Controller, Data Processor and Supervisory Authority.
 - How to determine a lead Supervisory Authority.
 - Understanding when the AML/CFT/compliance department is a data controller or a data processor from a GDPR perspective.
 - Contract terms as legal obligation between data controllers and data processors.
 - Understanding the role of the Data Protection Officer.
- What are the rights of Data Subjects?
- What is meant by Privacy by Design and Privacy by Default?
- Understanding the Extra Territorial Reach of GDPR- what does this mean from a 4AMLD perspective?
- International Data Transfers under GDPR.
- Proportionality, Informational Security and AML/CTF/KYC.
- Indirect and Direct Information under GDPR and how this relates to due diligence/KYC.
- Audits and Supplier Management under GDPR.
- Record Keeping, Training, Policies and Procedures under GDPR.
- Data Breaches under GDPR.

IV. Brexit and its impact on GDPR

PART 2

PRACTICAL STEPS TO BALANCE OUT AML/CTF/KYC AND GDPR REQUIREMENTS

I. Due Diligence/ KYC from a GDPR, 4AMLD and 5AMLD perspective.

- Simplified & Enhanced due diligence/KYC.
- Do you have to share with the data subject or third-party your additional due diligence/KYC reports produced by your organisation?
- Are Photographs Considered Sensitive Personal Data?
- Understanding how key data protection roles arise in an everyday due diligence/KYC scenario.
- What kind of AML/CTF data falls under the GDPR?
- The AML stages of data processing.
- What is and what is not the correct basis for processing personal data in conducting due diligence/ KYC?

II. The Data subject as a core subject in the AML work

- Obtaining Consent under GDPR.
- Data Subject Access Request (DSAR).
- The data subject rights as it relates to the AML/CTF/KYC department.
- The comparison between Data Protection Officers and Money Laundering Reporting Officers.

III. Balancing the GDPR and 4AMLD legal requirements

- Balancing Proportionality principles.
- Audits and Supplier management.
- Risk assessments.
- Privacy by Design and Privacy by Default.
- Record Keeping - AML Vs GDPR what takes precedence?
- Human Rights, AML and GDPR how does this affect AML/CTF/KYC professionals?
- Policies, Procedures and Training under GDPR and 4AMLD - practical examples and suggestions for connecting these issues.
- International Data Transfers.

IV. Establishing a cross departmental compliance program.

V. Penalties under GDPR and 4AMLD.

ABOUT THE COURSE LEADERS

SANA KHAN

**Barrister-at-law, CAMS, CIPP/E, CIPP/US, CIPM, Author, Lecturer
in Law & Compliance, Co-Founder of Supportica Group.**



Sana Khan is an experienced lawyer with Legal, Regulatory, Data Protection and RegTech expertise (qualified Barrister-at-Law). As part of her Legal Counsel & Compliance roles she has held the following statutory roles; Data Protection Officer, Compliance Officer and Money Laundering Reporting Officer. Working with law firms and multi-national financial services and technology companies, she has gained considerable exposure to legal practice, RegTech, financial services, corporate governance, AML, risk and compliance, regulatory law and data protection at both national and international level. Sana is also CAMS certified and a member of the board of directors for the Irish Chapter of the Association of Certified Anti-Money Laundering Specialists as the Education Program Director for the Irish Chapter. Sana is a qualified data protection practitioner with International Association of Privacy Professionals (IAPP) and has obtained the following qualifications Certified Information Privacy Professional/Europe (CIPP/E), Certified Privacy Manager (CIPM) and Certified Information Privacy Professional/United States (CIPP/US).

Sana is a co-founder and the Corporate Compliance Counsel for Supportica Group Limited in which she has assisted with legal, regulatory and data protection initiatives such as “GDPR Toolkit” “Compliance Academy” and “Policy Hero”. Together with Supportica she has created a special certificate in partnership with ACAMS on the topic of “Adjusting the AFC Compliance Program to comply with the GDPR.”

Sana is also a lecturer and has participated in numerous conferences, seminars and webinars where she presented on matters relating to data protection, anti-money laundering and compliance for a variety of industries at an international stage.

EOGHAN NIHILL

**Dual Qualified Solicitor Ireland, Wales and England, MBA, CIPP/E,
Chartered Tax Adviser, Society of Trust and Estate Practitioners (TEP),
CIMA, Co-Founder of Supportica Group.**



Eoghan is dual qualified solicitor both in Ireland and in England and Wales. In addition, to be a qualified lawyer Eoghan is a chartered tax adviser. Eoghan has gained experience in compliance, risk and governance matters while working in private practice and has gained vast international experience in these subject areas which extends to working both off-shore and onshore. Eoghan has experience working as a money laundering reporting officer and data protection officer both for Irish and international offices and he has experience of working for SME, listed, and private equity owned corporate and fiduciary services businesses. He has been heavily involved in anti-money laundering and data protection matters and compliance remediation projects across Europe and the US.

To add to his vast experience and qualifications Eoghan is also a member of the Society of Trust and Estate Practitioners and has an MBA from Durham University. Eoghan is a qualified data protection practitioner with International Association of Privacy Professionals (IAPP) and has obtained the qualification of Certified Information Privacy Professional/Europe (CIPP/E).

Eoghan is a co-founder and the Regulatory Counsel for Supportica Group Limited in which he has assisted with legal, regulatory and data protection initiatives such as "GDPR Toolkit" "Compliance Academy" and "Policy Hero".

Eoghan has a passion for rugby and has played rugby at professional level both in Ireland and in Jersey. His discipline and energy on the field is equally seen in his work.

VIOLINA **ANASTASOVA**

In-House Lawyer, AML Operator, Service Delivery Manager (AML and Data Protection line) at Supportica Group



Violina is an experienced in-house lawyer with Legal, Anti-Money Laundering and Data Protection expertise. Her extensive knowledge in the AML field comes from her work in the banking industry. Her love for travel has also helped her in gaining vast experience in the field while studying European Law abroad in both Sweden and Croatia.

At Supportica, working in the field of Compliance, AML and Data Protection (esp. GDPR) in addition to legal knowledge and expertise, she has gained considerable exposure to legal practice, financial services, corporate governance, AML, risk management, compliance and data protection at both national and international level.

Violina is also CAMS certified and together with Supportica she has helped in the creation of a special certificate in partnership with ACAMS on the topic of "Adjusting the AFC Compliance Program to comply with the GDPR"

Her work at Supportica is heavily involved in providing the required level of legal, regulatory and GDPR support to both Supportica and its clients.

During her work at Supportica, Violina has assisted on many of the company's AML, regulatory and data protection initiatives such as "GDPR Toolkit", "Compliance Academy" and "Policy Hero". Some of her many contributions to the company include: creating relevant training modules in relation to GDPR and AML compliance requirements; creating informational guides, policies and procedures on AML and GDPR related matters; reviewing Enhanced Due Diligence cases, potential sanctions hits and/or PEP matches; assisting in the development of the annual AML and Sanctions training; preparing AML/KYC updates; assisting clients and Supportica in preparing for the changes to AML and data protection laws and regulations.

COURSE ORGANISER

Supportica GRC Services ("Supportica") Limited is a forward-thinking company with an international focus that delivers **Data Protection, Compliance, AML** support services to assist businesses in meeting their legal, regulatory and privacy requirements.

Supportica aims to provide its support services in a manner that is efficient and cost-effective through cloud-based platform together with back office assistance. Some of Supportica's product and service offerings include "GDPR Toolkit", "Compliance Academy", "Policy Hero", "Busy Professional Publications" and "Content King Marketing".

Supportica has a business presence in Ireland, United Kingdom and Bulgaria. Supportica is viewed domestically and internationally as the subject matter experts when it comes to understanding the connection of anti-money laundering laws with privacy laws and regulations like the EU's GDPR.

CANCELLATION & SUBSTITUTION POLICY

You may substitute a delegate at any time by providing reasonable advance notice to Supportica GRC Services Limited.

Cancellations received in writing more than 30 days prior to the event are free of charge. For cancellations received in writing less than 30 days prior to the event, an administrative fee of 60 % + VAT will be charged.

In the event that the conference is canceled due to low participation, you will be refunded the full price of your ticket.

CONTACT INFORMATION

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