











**IMTC WORLD 2014**  
 Miami Beach, Florida - Eden Roc Hotel  
**AGENDA**  
 Monday, October 6th, 2014 to Thursday, Oct 9th, 2014

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0					Monday, October 6th - PRE-CONFERENCE COURSES					
8:00 REGISTRATION IS OPEN FOR COURSES & CONFERENCE ATENDEES (Exhibitor Registration is open too!)										
9:00 PRE-CONFERENCE COURSES BEGIN - Course attendees must be registered to participate										
9:00	MONEY TRANSFER COMPLIANCE CERTIFICATION COURSE - See Agenda <i>Connie Fenchel &amp; Laura Goldzung</i> have developed this course who has already certified close to 200 Compliance Officers in the US & Mexico, coming from more than 15 countries. Join us and get certified! If you are coming from Latin America contact our co-host <i>Zory Muñoz</i> .	MONEY TRANSFER SYSTEM CERTIFICATION COURSE - See Agenda <i>IMTC Conference Director and Money Transfer Expert Hugo Cuevas-Mohr</i> takes you to a one day journey into the heart and soul of the money transfer industry and the challenges ahead for Remittance Service Providers... and the new alternative payments. Join us!	VIRTUAL CURRENCIES & ALTERNATIVE PAYMENT SYSTEMS CERTIFICATION COURSE - See Agenda <i>Miami Attorney and Virtual Currency expert, Andrew Littleman</i> , brings a set of highly experienced speakers and instructors to give you the most detailed view of virtual currencies, specially Bitcoin, and how they are impacting the payment world... and the opportunities and challenges they are facing. Join us!	TRADE FAIR INSTALLATION						
13:00										
13:00 Lunch - for Seminar Participants only										
14:00										
14:00	MONEY TRANSFER COMPLIANCE CERTIFICATION COURSE - Afternoon Sessions - See Detailed Agenda	MONEY TRANSFER SYSTEM CERTIFICATION COURSE - Afternoon Sessions - See Detailed Agenda	VIRTUAL CURRENCIES & ALTERNATIVE PAYMENT SYSTEMS CERTIFICATION COURSE - Afternoon Sessions - See Detailed Agenda	TRADE FAIR OPENS						
17:15										
17:30 WELCOME RECEPTION - Sponsored by Machaen Enterprises 										
19:30										
1					Tuesday, Oct 7th - CONFERENCE DAY ONE					
8:00 AM - REGISTRATION IS OPEN FOR CONFERENCE ATENDEES										
8:00 MORNING COFFEE										
9:00										
9:00	WELCOME TO IMTC WORLD 2014 - <i>Hugo Cuevas-Mohr, IMTC</i>								TRADE FAIR IS OPEN	
9:15	Are Telcos, Money Transfer Companies (MTOs) and Banks in a collision course over remittances? The MT market is still dominated by Money Transfer Operators (MTOs). Are Banks coming in or going out? In certain markets in Africa, Telcos are growing their importance in the remittance market causing major disruptions. Regulation is weighting in. Where are we heading? <i>Hugo Cuevas-Mohr, Mohr World Consulting</i>									
9:45	A Bridge into the future: Ripple announces the use by CBW Bank Ripple's real-time settlement protocol for international money transfers - <i>Danny Aranda, Ripple Labs</i>									
9:45	KEYNOTE PRESENTATION - Senior Migration and Remittances Advisor <i>Manuel Orozco</i> - Consultant since 1988 to NGOs, governments and international organizations and business corporations in various countries worldwide, Manuel will share his views and opinions on the Money Transfer Industry today.									
10:30	Coffee Break – Trade Fair - Networking – Meetings Sponsored by The Spark Group 									
11:30										
11:30	Money Transfers in Latin America: An Outlook - <i>Daniel Trias, DT Consultores</i> - "Latinoamérica- Corredores Intra-regionales: Coyuntura o Nuevos Mercados" - An overview of the major developments in the remittance market in Latin America, the volumes, pricing and trends as well as an outlook of the industry for the rest of the year and beyond - Spanish - Translation is available								TRADE FAIR IS OPEN	
12:00	Money Transfers in Asia: An Outlook - <i>Amar Das, Sigue Corp.</i> Drawing on years of experience in the region and with Asia being the home of 5 of the 10 major remittance corridors in the world, Amar will give us his take on the region and an outlook for the near future.									
12:30	Money Transfers in Europe: An Outlook - <i>Lisandri Oliveira &amp; Vincenzo Cicchetti, Mohr World Consulting</i> - The European Market seats in a class of its own; recent regulations have erased borders in paper but the realities of the MT market are different. And the crisis hasn't helped. Let's listen to a first-hand account of the trends in this fascinating market.									
13:00										
14:00 LUNCH - Sponsored by Titán Intercontinental - Colombia 										
15:00										
THE MONEY TRANSFER INDUSTRY IN THE AMERICAS <i>Daniel Trias</i> - Coordinator		THE MONEY TRANSFER INDUSTRY IN THE EMEA REGION <i>Hugo Cuevas-Mohr</i> - Coordinator		MONEY TRANSFER COMPLIANCE BREAKOUT <i>Connie Fenchel</i> - Coordinator			TRADE FAIR IS OPEN			
14:30	Introduction <i>Daniel Trias, Coordinator</i> - Presentations: Let's know each other...		Introduction <i>Hugo Cuevas-Mohr, Coordinator</i> - Presentations: Let's know each other...		Introduction <i>Connie Fenchel &amp; Zory Muñoz, Coordinators</i> - Presentations: Let's know each other...					
14:45	PANEL: Latin American Remittance Market The panel will discuss the major issues affecting the market in the region like the increase in intra-regional remittances, based in the morning presentation by Daniel Trias. Panel will be in Spanish PANEL: <i>Pedro Sara, MoneyGram VP América Latina y el Caribe; Eugenio Nigro, Xoom,</i>		Online Money Transfers - Meet two European companies that have opened the path to online money transfers - <i>Dora Zambra, Azimo, Jeff Pietras, WorldRemit</i>		Demystifying Risks Assessments - <i>Connie Fenchel, AML Experts &amp; Laura Goldzung, AML Audits</i> - Your AML policies and procedures must be based on an assessment of risk. Regulators are requiring that you document that risk assessment. This session will help you to simplify the risk assessment process and the benefits of exploiting the right risks to ensure regulatory compliance					
15:15			Money Transfers - Russia and the CIS Region: An outlook - <i>Elena Garafova, Contact - Russlabank</i> - Elena will give us a glimpse of one of the largest intra-regional markets in the world, the remittances within the CIS Region where Russia plays a large role as an outbound as well as an inbound MT Market.							
15:45										
16:30										
Coffee Break – Trade Fair - Networking – Meetings										
16:30										
16:30	PANEL: Remittances in the Southern Tip - The case of Chile, Argentina, Paraguay & Bolivia - <i>Daniel Trias, DT Consultores; Andres Aguilar, Afex Chile; Federica Soler, Maguiexpress Argentina, Jose Torné, MaxisCambios, Paraguay.</i> Panel will be in Spanish		Money Transfers - Middle East and North Africa (MENA): An outlook - <i>Sudhesh Giriyan, VP Xpress Money Services Ltd.</i> The growth of remittances in the MENA Region have been exponential in the last decade, especially from the Gulf Region, where migration from India, Philippines and other countries has created some of the largest corridors in the world rivaling the North American and European corridors.		PANEL: Common Deficiencies in Agent and Correspondent Oversight - <i>Zory Muñoz, Xoom; Jorge Nava, Intercambio</i> - Agent and Correspondent Enhanced Due Diligence (EED) is a must for any entity involved in Money Transfers. MTO Compliance Officers highlight the most Common Deficiencies in the Oversight they perform to foster audience participation.			TRADE FAIR IS OPEN		
17:10	Remittances in Brasil: An Outlook: The large increase in remittances from Brazil to other countries is driving the growth of the market, while inbound remittances remain stable. <i>Robson Aranha, B. Paulista; Tulio Santos, B&amp;T Corretora; Silvio Luiz Bergamo, Banco Rendimento</i> Panel will be in Spanish/Portuguese		Money Transfers in the Sub-Saharan Region, <i>Olakunbi Oguneje, Resource Bridge</i> - Half of the \$40bn in international remittances to Africa goes to Nigeria. The next greatest corridor for remittances in Sub Sahara Africa (SSA) is intra-SSA remittances. The unique nature of the remittance market in SSA will be discussed.		PANEL: Comparison between Foreign and US AML/CTF regulations of MT service providers We have invited some of our overseas colleagues to share their views on the difference of US regulatory requirements vs. the requirements of their own jurisdictions. Moderator: <i>Kem Warner, KAW Mgmt, Antigua; Connie Fenchel, AML Experts</i>					
17:45										
19:00										
23:00 A night at Mango's Tropical Café - It seems that our past attendees are eager to go back to Mango's for a fun evening of music, celebrity impersonators, Cuban and Latin rhythms and some mojitos. Join us! See here: <a href="http://www.mangostropicalcafe.com">www.mangostropicalcafe.com</a> 										
MANGO'S TROPICAL CAFE										

2		Wednesday, Oct 8th - CONFERENCE DAY TWO		
8:00	MORNING COFFEE			
9:00	<b>New Players, New Channels and the evolution to a more diversified Money Transfer Market:</b> Prof. <i>Arun Sharma</i> , U. of Miami. <i>The Money Transfer Space, still widely dominated by MTOs in spite of the growth of Banks in the paying side of the MT equation, is now getting crowded with new players: Telcos and other mobile money solutions, Retailers and other cash-in-cashout networks and the buzz-gathering digital services coming into the picture. Hear Dr. Sharma's opinions and insight.</i>			TRADE FAIR IS OPEN
9:40	<b>PANEL: Telcos and Money Transfers - Moderator:</b> <i>AJ Hanna</i> , Millicon/Tigo - <b>Panelists:</b> <i>Alfredo P. O'Hagan</i> , VP Consumer Payments, IDT; <i>Marcelo Licht</i> , Transfer To, <i>Darren Lu</i> , CEO Lunex, <i>Anurag Jain</i> , CEO Prepaid Nation - From Airtime to Pinless to Mobile Wallets and Apps, Communication Services and Money Transfers are moving closer and closer each passing day. Let's hear from representatives in this exciting field and listen to their points of view and their outlook.			
10:05	<b>PANEL: Banks and Money Transfers - In this open panel, Hugo Cuevas-Mohr will challenge the Banking Institutions present at the conference with the question: Are Banks moving away from the Money Transfer Industry?</b> The audience will weigh in on the outlook for banks in the industry.			
10:30	<b>Coffee Break – Trade Fair - Networking – Meetings</b> Sponsored by <b>TELEDOLAR</b> 			
11:30	<b>Digital Marketing: Challenging Digital Skeptics - Can Digital Marketing bridge the gap between Brick &amp; Mortar and the Digital Landscape? Is a two-track market the future of Money Transfers?</b> <i>Daniela Cuevas</i> @ The Spark Group, will challenge your skepticism.			TRADE FAIR IS OPEN
12:00	<b>PANEL: The Bridges - Interconnecting the Money Transfer Ecosystem - Moderator:</b> <i>Hugo Cuevas-Mohr</i> , IMTC - <b>Panelists:</b> <i>Marianne Pauwels</i> - Head of Products, Homesend-Mastercard - <i>Eric Dumois</i> , VP Product and Compliance, Mobetize <i>Even if a collision course seems eminent in some markets between banks, MTOs and Telcos, there are a number of companies that are bridging the gap and interconnecting platforms, systems and proposing innovative solutions in the remittance market.</i>			
12:30	<b>INNOVATIONS - Presenting Companies &amp; Services that are innovators in the MT Industry and that are looking for partners Hugo Cuevas-Mohr, IMTC</b> 1 - Mobile Remittances are here - <i>Matt Oppenheimer</i> of Remitly will show you how a young company makes a splash in the market 2 - Cash in - Cash out: How digital payments and cash networks can interact in a transitional money transfer world - <i>Don Chapman</i> , P2PCash 3 - Bill Payments are Remittances and <i>Juan Maldonado</i> of Regalii will show us how they developed the company.			
13:00	<b>LUNCH - Sponsored by B&amp;T Corretora, Brasil</b> 			
	<b>THE MONEY TRANSFER INDUSTRY IN THE AMERICAS (continued)</b> <i>Daniel Trias</i> - Coordinator	<b>THE MONEY TRANSFER INDUSTRY IN ASIA</b> <i>Hugo Cuevas-Mohr</i> - Coordinator	<b>MONEY TRANSFER COMPLIANCE BREAKOUT</b> <i>Connie Fenchel</i> - Coordinator	
14:30	<b>Introduction</b> <i>Daniel Trias</i> , Coordinator - Presentations: Let's know each other...	<b>Introduction</b> <i>Hugo Cuevas-Mohr</i> , Coordinator - Presentations: Let's know each other...	<b>Introduction</b> <i>Connie Fenchel &amp; Zory Muñoz</i> , Coordinators - Presentations: Let's know each other...	TRADE FAIR IS OPEN
14:40	<b>Mexico: An outlook: How is the market reacting to changes in bank participation-, in exclusivity agreements and new payment networks. Is the new growth ready to be sustained? Panel will be in Spanish</b> <b>PANEL:</b> <i>Alberto Guerra</i> , Uniteller/Banorte; <i>Robert Burford Avila</i> , MoneyGram;	<b>Money Transfers - China: An outlook</b>  The second largest remittance market in the world is still very little understood by MTOs in other parts of the world.	<b>PANEL: How will regulators be able to keep up with the evolution of the payment industry?</b> <i>Kevin V. Tu</i> , U. of New Mexico, <i>George Brown</i> , Attorney, <i>Deborah Thoren-Peden</i> , Pillsbury will share their views on the needed & possible changes of the US regulations (or new interpretations to existing laws) in order to favor innovation, modernization and the simplification of the burdens faced by MTOs and Fis willing to provide new money transfer services.	
15:15	<b>Remittances in Central America: With remittance growth of 5% to 10%, the countries in the region have seen the largest increases after the crisis... What is happening? What are the trends?</b> <b>PANEL:</b> <i>Juan Carlos Bedoya</i> , Teledolar, <i>Melisa Castro Rivas</i> , Banpro-Pramerica, Panel will be in Spanish	<i>Raymond Qu</i> and <i>Lennox Ong</i> from GeoSwift in Hank Kong will give us an account of the remittance market to China and will answer your questions and concerns.	<b>Profiling you Customers:</b> pinpointing patterns for increased vigilance: <i>Jay Postma</i> , <i>John Schmarkey</i> , MSB Compliance Do you really know your customers and what is normal and expected transaction activity? Learn steps you can take to increase vigilance and be more effective against fraud, human trafficking, money laundering and terrorist financing. Build skills to help front line staff to better question customers in friendly.	
15:45	<b>Coffee Break – Trade Fair - Networking – Meetings</b>			
16:30	<b>Panel: Remittances in crisis mode? The case of Colombia &amp; the case of Venezuela</b> Representatives from Remittance Service Providers in Colombia are invited to explain the challenges of the Colombian market. <i>Bancolombia, Banco Davivienda, Titan, Pagos Internacionales</i> (invited) Panel will be in Spanish.	<b>Money Transfers - Government Programs &amp; Remittances:</b> <i>The Philippine Overseas Employment Administration: POEA has been the most successful government program to facilitate the generation of decent jobs for Filipino migrant workers, thereby decisively increasing remittances to the country.</i>	<b>PANEL: Developing and Maintaining a Successful Relationship with your Bank - Michael McDonald</b> Bank & MTO Consultant, <i>Joel Silva</i> , Viamericas Compliance Officer, <i>Les Bricker</i> , Surety Bank - In spite of all the Bank Account closures, some banks are still serving MTOs and some MTOs are still being banked - What needs to be done? What Banks and MTOs need to know to keep a successful banking relationship?	TRADE FAIR IS OPEN
17:10	<b>PANEL: Remittances in Italy, Spain &amp; Portugal:</b> The crisis has affected the remittance market with the closure of several MTOs. Where is the market going? - <i>Lisandri Oliveira &amp; Vincenzo Cicchetti</i> , Mohr World Consulting, will give their views with the participation of companies from Spain, Italy and Portugal. Panel will be in Spanish / Portuguese	<i>The Pakistan Remittance Initiative (PRI) is another government program set to change the face of remittances to Pakistan. Mr. Mainuddin</i> , the new Head of the PRI will join us to explain the program and discuss Pakistan Remittances in this interactive meeting moderated by <i>Hugo Cuevas-Mohr</i> , IMTC.	<b>PANEL: Virtual Currencies are here to stay;</b> Regulation will come shortly and countries will follow each other, depending on their views, risk assessment, currency controls, etc. <i>Andrew Ittleman</i> will explain what is going on at the regulatory level and some of the legal aspects of this new field. Financial Institutions are examining the opportunities and challenges of VC's and you must too.	
17:45	<b>LINCOLN ROAD SOUTH BEACH</b> 			
19:00	<b>Coming with us to LINCOLN ROAD!</b> We have a bus take everyone to Lincoln Road at 7:30 pm, a very pleasant street with restaurants, sidewalk cafes, bars and an easygoing night life. There you can walk with friends and colleagues, or the IMTC team, and eat or drink at your leisure and come back with the bus to the hotel at 11 pm or stay a little longer and explore. It is just 15-20 min. away.			
22:00				
3		Thursday, Oct 9th - CONFERENCE DAY THREE		
8:00	MORNING COFFEE			
9:00	<b>PANEL: Bank Discontinuance, "De-Risking" and the Money Transfer Industry:</b> <i>Connie Fenchel</i> , AML Experts - Moderator. <b>Panelists:</b> <i>Deborah Thoren-Peden</i> , Pillsbury - <i>Melina Tapir</i> , MSB Banking, Wells Fargo - <i>Jesse Torres</i> , Merchants Bank of California   US Regulators' expectations of banks who have MT customers continues to create difficulties for those banks. What does the future hold for them and their MT customers? What is the future of small MT companies, especially cash-based MTOs? What do you think of FinCEN Director's remarks on "de-risking"? What is the future of banking in the US for foreign MTOs and RSPs?			TRADE FAIR IS OPEN
9:35	<b>PANEL: Market Outlook from Remittance Service Providers in the US:</b> Where is the industry going? What are the major challenges? What are the opportunities? <i>Hugo Cuevas-Mohr</i> , IMTC, Moderator - <i>Mario Trujillo</i> , CEO Dolex - <i>Paul Dwyer</i> , CEO Viamericas, <i>Silvio Anspach</i> , CEO South Money Transfer			
10:10	<b>Market Performance of Public Traded Remittance Service Providers - Phillip Olson</b> from William Blair & Company will share his views on the performance of publicly held Money Transfer Companies and the state of the sector from an investment research point of view.			
10:40	<b>Coffee Break – Trade Fair - Networking – Meetings</b>			
11:30	<b>MONEYGRAM INTERNATIONAL: An Outlook - Peter Ohser - EVP, U.S. &amp; Canada, MoneyGram International - MGI is a leading global money transfer company with close to 350,000 agent locations and operations in more than 200 countries and territories, with business operations in two categories: Global Fund Transfer and Financial Paper Products.</b>			TRADE FAIR CLOSING AT 11:30
12:00	<b>XPRESS MONEY: An Outlook - Sudhesh Giriyan, Vice-President of Xpress Money Services Ltd. - With a worldwide presence in more than 150 countries, close to 200,000 network locations and the leading MTO serving some of the largest remittance corridors, XM is committed to be the third largest money transfer network in the world.</b>			
12:30	<b>CLOSING CONFERENCE REMARKS - REMITTANCES 2020</b> <i>Our closing speaker, Dr. Charles Evans</i> , Finance Professor at Florida Atlantic University, will certainly give you something to think about as he shares his views on the money transfer industry and where he thinks the payment industry is going.			
12:55	<b>RAFFLES - END OF THE CONFERENCE</b> <i>Win one of the Apple Mini iPADS to be raffled! You need to be present to win plus you need to fill your passport! And our sponsors will have a few surprises too!</i> 			
13:05				