Friday, November 11th - CONFERENCE DAY THREE

THE DE- RISKING & BANK DISCONTINUANCE - FORUM

In collaboration with

FIBA · MSBA Money Services Business Association · ABRACAM Associação Brasileira das Corretoras de Câmbio

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8:00 9:00	MORNING COFFEE	
9:00 9:15	Introduction to the De-Risking & Bank Discontinuance Forum - *Hugo Cuevas-Mohr, IMTC*	TRADE FAIR & NETWORKING AREA IS OPEN Ocean Tower 2nd Floor
9:15 9:40	Derisking Threats to Correspondent Banking in Developing Countries - *The withdrawal, and the threat to withdraw, Correspondent Banking relationships to force small banks into policies & practices such as to restrict access to financial services by certain categories of customers, business lines, jurisdictions or regions is hurting the economies of certain countries. Let's examine the trends and the solutions.* Panelists: *Leonardo Costa, Brum Costa (ex-head of Gafi sud) - Geraldo Magela (ABRACAM (advisor) - former Executive Secretary of the Banco Central of Brasil), Joe Tumbarello, CFO/COO Transfast*	
9:40 10:05	PANEL: Regulators, De-Risking & Government Policy - *Are the latest statements by regulators s step forward? U.S. banking regulators' "Joint fact Sheet on Foreign Correspondent Banking", Central Banks warning local banks about financial exclusion... Is this a good response to the problem? What should we expect from Governments? What can we expect from the next US President? Connie Fenchel - Moderator.* Panelists: *Craig Saperstein, Pillsbury; Amy Greenwood-Field, Bradley*	
10:05 10:30	GAO and De-Risking -. *US Congressional requesters have charged the Government Accountability Office - GAO, with conducting a comprehensive review of the causal factors and ramifications of de-risking on money transmitters as well as the provision of banking services along the U.S. Southwest border, the ability to send remittances to fragile nations and humanitarian assistance. The ongoing work is being conducted by 3 separate audit teams from GAO's Financial Markets and Community Investment in addition to its International Affairs and Trade Mission teams. GAO's Assistant Director in Forensic Audits and Investigate Service, Tonita Gillich will provide an overview of the preliminary research objectives and scope.*	
10:30 11:15	Coffee Break – Trade Fair - Networking – Meetings *Sponsored by* TeleDolar®	
11:15 11:40	De-Risking in the Courts. *Banks have been taken to the courts in the last few years to stop Bank Discontinuance frustrated by the response from regulators and as a way to stop the practice from shutting down their operations. US Attorney & IMTC Advisory Board Member, Andrew Ittleman from Fuerst, Ittleman, David & Joseph, will discuss cases from Spain, New Zealand, Philippines and will examine how courts in other countries, including the US, might view similar cases being discussed around the world.*	TRADE FAIR CLOSES at 11:30
11:40 12:30	PANEL: The Florida International Bankers Association (FIBA) Panel. *PANEL: The Florida International Bankers Association (FIBA) Panel. David Schwartz, Moderator. Panelists: Ana María de Alba, CSMB - Daniel Gutierrez, Ocean Bank - Ralph Fatigate & Craig D. Stone, Alvarez & Marsal Global Financial Industry Advisory Services*	
12:30 12:50	PANEL: Industry actions to manage derisking - *We are inviting trade groups, fi rms, individuals, to share some of the solutions they are proposing and the initiatives in place to help their members/clients going forward. Hugo Cuevas-Mohr & Daniel Trias, Moderators -* Panelists: *MSBA (USA): Alberto Laureano, Chairman - ABRACAM (Brasil), Luciano Hayata, President*	
12:50 13:15	RAFFLES - END OF THE CONFERENCE *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!* *Sponsored by* pillsbury	