



## IMTC WORLD 2019 PROGRAM

**Tuesday, November 12<sup>th</sup>**  
**PRE-CONFERENCE**

THE MONEY TRANSFER COMPLIANCE CERTIFICATION COURSE - MTCC (*all day*)

MONEY TRANSFERS AND FINTECH SEMINAR (*all day*)

REMITTANCES INNOVATION FORUM (*all day*)

WELCOME RECEPTION (*end-of-day*)

*Networking Area will open after lunch*

**Wednesday, November 13<sup>th</sup>**  
**CONFERENCE DAY ONE**

THE IMTC WORLD 2019

*Morning Plenaries*

*Afternoon Concurrent Roundtables*

*Networking Area will be open all day*

NETWORKING EVENT (*end-of-day*)

**Thursday, November 14<sup>th</sup>**  
**CONFERENCE DAY TWO**

*Morning Plenaries*

*Afternoon Concurrent Roundtables*

*Networking Area will be open all day*

NETWORKING EVENT (*end-of-day*)

**Friday, November 15<sup>th</sup>**  
**CONFERENCE DAY THREE**

*Morning Plenaries - Conference ends at 1 PM*

*Networking Area will close after the morning coffee break*

Presented by :



*You can download the Agenda in PDF or view it online.*



# MONEY TRANSFER COMPLIANCE CERTIFICATION COURSE

Tuesday, November 12<sup>th</sup>

Sponsored by

INSTRUCTORS: *Connie Fenchel , Brandi Reynolds*



## MTCC COURSE - Tsuki (Penthouse Floor Nobu Tower)

08:00	REGISTRATION IS OPEN FOR ATTENDEES	
09:00 09:15	WELCOME TO THE MONEY TRANSFER COMPLIANCE CERTIFICATION COURSE - <i>Connie Fenchel , Brandi Reynolds</i>	
09:15 10:05	Session 1- Regulatory and Legal Framework <i>Understanding the framework, application of laws/regulations &amp; the compliance environment</i>	
10:05 10:30	Session 2: Designing a Comprehensive AML/CFT Program: <i>Components of a risk-based AML/CFT compliance program, requirements &amp; responsibilities of the compliance officer.</i>	
10:30 11:00	Coffee Break - Networking	Sponsored by
11:00 11:40	Session 3: Risk Assessment: <i>Laying the foundation by identifying high-risk products, services, customers, geographies &amp; implementing controls.</i>	
11:40 12:20	Session 4: Customer Identification & Enhanced Due Diligence; <i>Essentials for effective KYC &amp; EDD for high-risk customers and transactions.</i>	
12:20 13:00	Session 5 Correspondent Due Diligence: <i>Requirements and practical application for managing correspondent relationships.</i>	
13:00 14:20	LUNCH	
14:20 15:00	Session 6: Best Practices on Transaction Monitoring <i>Essentials of transaction monitoring, suspicious activity detection and reporting.</i>	
15:00 15:30	Session 7: Law Enforcement Requests, Information Sharing and Recent Actions: <i>Understanding the requirements for and tracking of government and other requests.</i>	
15:30 16:30	Coffee Break - Networking	Sponsored by
16:30 16:55	Session 8: Regulatory Exams & Independent Reviews: <i>Essentials and expectations for pre-exam preparation and post-exam actions.</i>	
16:55 17:15	Session 9: The Challenges of Online, Mobile & Virtual Currencies: <i>Emphasis on Fraud Prevention, Verifications, Geo-location, Data and other tools</i>	
17:15	Questions and Answers - <i>Exam Preparation Preparing for the on line examination following completion of this Course</i>	
18:00 20:00	WELCOME RECEPTION <i>All attendees are invited to drinks &amp; hors d'oeuvres and great entertainment to greet friends &amp; colleagues</i>	Sponsored by



NOW you and your colleagues can take the MTCC Course ONLINE!!!  
Go to [theplatinum.net](http://theplatinum.net)



JUNE 23-25  
MIAMI HILTON DOWNTOWN

At the crossroads between Regulation, Regtech & Compliance

<b>INNOVATION FORUM - Aozora (Penthouse Floor Nobu Tower)</b>	
08:00	REGISTRATION IS OPEN FOR ATTENDEES
09:00 09:10	WELCOME TO THE INNOVATION FORUM - <i>Nina Hülsken</i> , Cosmo Elements & Finchain Coordinator
09:10 09:30	Let's meet each other
09:30 10:00	FINTECH IN PAYMENTS: <i>Nina Hülsken</i> , Cosmo Elements, will give a brief introduction to fintech from a Money Transfer & Cross-Border Payments standpoint - State of Fintech, Notable Fintechs in the sector & Investment
10:00 10:30	THE REMTECH AWARDS: AN ANALYSIS: <i>Olivia Chow</i> , Yokip Consulting, will present what are the awards, a view of the 2019 entries and a broad analysis of the experiences we had to prepare for the 2020 Awards at the Global Forum in Nairobi, Kenya in June 2020
10:30 11:00	Coffee Break - Networking
11:00 13:00	PRESENTATIONS: Moderator <i>Nina Hülsken</i> will introduce the companies and their delegates to explain how they developed as a company the products & services offered, the technology behind it. Q&A will follow each 15-20 minute presentation: <a href="#">CIELOPAY</a> - Nabil Kabbani <a href="#">BALUWO</a> - Josep Arroyo <a href="#">LEAF GLOBAL FINTECH</a> - Nat Robinson
13:00 14:20	LUNCH <span style="float: right;">Sponsored by </span>
14:20 15:00	BLOCKCHAIN & VIRTUAL CURRENCIES AND CROSS-BORDER PAYMENTS - <i>Rodolfo Andragnes</i> , LaBitConf-ONG Bitcoin Argentina, will discuss his vision of the present use of Blockchain & Virtual Currencies in Latin America & the US with emphasis in Payments & Money Transfers and the trends he sees in the near future
15:00 15:30	BLOCKCHAIN PROTOCOLS: Moderator <i>Nina Hülsken</i> will introduce companies and their delegates to explain what the company does, its products & services, the technology behind it and the partnerships & clients they seek. Q&A will follow each brief presentation
15:30 16:30	Coffee Break - Networking <span style="float: right;">Sponsored by </span>
16:30 17:00	BLOCKCHAIN PROTOCOLS: Moderator <i>Nina Hülsken</i> will introduce companies and their delegates to explain what the company does, its products & services, the technology behind it and the partnerships & clients they seek. Q&A will follow each brief presentation
17:00 17:30	FORUM ROUND-UP & ROUND TABLE: Moderator: <i>Nina Hülsken</i> - Participants will express their own opinions giving room to an open discussion of points of view, dissenting opinions, potentialities not considered, and potential trends
18:00 20:00	WELCOME RECEPTION All attendees are invited to drinks & hors d'oeuvres & great entertainment to greet friends & colleagues <span style="float: right;">Sponsored by </span>



**SEMINAR AGENDA**  
Tuesday, November 12<sup>th</sup>





INSTRUCTOR:  
Hugo Cuevas-Mohr






**MONEY TRANSFERS AND FINTECH - Promenade A&B**

08:00	REGISTRATION IS OPEN FOR ATTENDEES	
09:00 09:10	WELCOME TO THE SEMINAR - <i>Hugo Cuevas-Mohr, Mohr World Consulting- IMTC</i>	
09:10 09:30	Session 1: THE MIGRANT: <i>Where it all started: the quest to migrate and send money home</i>	
09:30 10:00	Session 2: THE AGENT <i>The provision of migrant services - Evolution of the MT agent</i>	
10:00 10:30	Session 3: THE LICENSED ENTITY: THE RISE OF MTOs <i>The rise of MTOs: Regulation, Compliance, Barriers to Entry, the rise of NBFIs</i>	
10:30 11:30	Coffee Break - Networking	
11:30 12:15	Session 4: THE MONEY TRANSFER MARKET <i>Definitions, volumes, corridors, pricing</i>	
12:15 13:00	Session 5: THE RISE OF DISINTERMEDIATION - THE SENDING SIDE <i>Remittances go digital   Digital Channels   The War on Cash   Mobile   New clients, new services   Disruption</i>	
13:00 14:30	LUNCH	
14:30 15:00	Session 6: THE RISE OF DISINTERMEDIATION - THE RECEIVING SIDE <i>The role of Banks   Mobile Money   Distribution Channels</i>	
15:00 15:30	Session 7: THE RISE OF DISINTERMEDIATION - THE SETTLEMENTS <i>Banks &amp; FX firms   Blockchain   VC Settlement   Ripple   Stellar   IBM Blockchain</i>	
15:30 16:00	Coffee Break - Networking	Sponsored by 
16:00 16:30	Session 8: TOTAL DISINTERMEDIATION? <i>Bitcoin &amp; Libra &amp; Virtual Currencies   WhatsApp, We Chat and online communications (&amp; payment tools)</i>	
16:30 17:30	OPEN DISCUSSION: Q&A - <i>Special Topics - Conclusions - Wrap-Up</i>	
18:00 20:00	WELCOME RECEPTION <i>All attendees are invited to drinks &amp; hors d'oeuvres and great entertainment to greet friends &amp; colleagues</i>	Sponsored by 



08:00	REGISTRATION IS OPEN FOR CONFERENCE ATTENDEES			
09:00	WELCOME TO IMTC WORLD 2019 - <i>Pilar Angel, Strategy Angel &amp; Hugo Cuevas-Mohr, IMTC</i>			NETWORKING AREA IS OPEN
09:15 09:40	THE GLOBAL MONEY TRANSFER INDUSTRY: STATE OF THE INDUSTRY - TRENDS & PERSPECTIVES <i>Money Transfer Expert Hugo Cuevas-Mohr discusses the state of the industry and the trends in the market sharing its views and opinions, as well as presenting the program of the event</i>			
09:40 10:00	MONEY TRANSFERS: THE GROWTH OF DIGITAL IN THE WORLD <i>Money Transfer Expert Leon Isaacs discusses the growth of digital channels in the sending &amp; receiving markets and the trends in the years to come.</i>			
10:00 10:30	PANEL: DISTRIBUTION CHANNELS <i>Moderator: Erick Schneider, WorldRemit, will discuss with the panel the trend in the distribution channels for Money Transfers: Cash Pick-Up, Retail, Mobile Wallets, Bank Account Deposits, ATMs</i>			
10:30 11:30	Coffee Break - Networking – Meetings			Sponsored by  Moneytrans
11:30 12:00	PANEL: BANKING FINTECHS, MSBs, PIs & MTOs <i>Panel will discuss the need of banks servicing the industry to manage specialized compliance procedures to maintain their continued provision of banking services to the industry</i>			NETWORKING AREA IS OPEN
12:00 12:30	PANEL: BLOCKCHAIN & VIRTUAL CURRENCIES IN MONEY TRANSFERS <i>George Harrap, Bitspark and Rodolfo Andragnes, LaBitConf-ONG Bitcoin Argentina, will discuss their vision of the present use of Blockchain &amp; Virtual Currencies in the world, with emphasis in Payments &amp; Money Transfers</i>			
12:30 13:00	PANEL: THE US MONEY SERVICE BUSINESS INDUSTRY: THE MSBA & THE IAC <i>The Executive Director of the MSBA, Kathy Tomasofski &amp; the Coordinator of the IAC, Amy Greenwood-Field, analyze with the panel the Trends in the sector from their own perspectives</i>			
13:00 14:30	LUNCH			Sponsored by  ARGENPER <small>La manera más fácil de enviar su dinero</small>
	ROUND TABLE 1 - ERC 1 - SALON I B	ROUND TABLE 2 - ERC 1 - SALON I C	ROUND TABLE 3 - TSUKI NOBU PH	NETWORKING AREA IS OPEN
14:30 15:20	1A - MONEY TRANSFERS: Regional Perspectives: <i>Brasil</i> - Presented by ABRA-CAM. Moderator: <i>Daniel Trias</i>	2A - MONEY TRANSFERS: Regional Perspectives: <i>Europe &amp; UK</i> - Brexit & The Money Transfer Industry.	3A - MONEY TRANSFERS: Regulation & Compliance - Licensing & Regulatory Expectations - Moderator: <i>Amy Greenwood-Field</i>	
15:20 16:00	1B - MONEY TRANSFERS: Regional Perspectives: <i>Argentina</i> - Presented by Cadecac, Ciasefim & LABitConf - Moderator: <i>Daniel Trias</i>	2B - MONEY TRANSFERS: Regional Perspectives: <i>Nigeria</i> - The good, the bad & the ugly: Discussing opportunities in this market	3B - The CSBS has proposed legislation for adoption by all the states to make uniform requirements for MSBs. We'll discuss the Model Law	
16:00 16:45	Coffee Break - Networking – Meetings			Sponsored by  MACHAEN ENTERPRISES SURETY & FIDELITY BONDING
16:45 17:25	1C - MONEY TRANSFERS: Regional Perspectives: <i>Puerto Rico</i> - Present & Future of International Financial Entities (IFEs) Presented by Mohr World & IFE Group	2C - MONEY TRANSFERS: Innovation & New Frontiers - Fintech - The Present & Future of White Labels. Are digital solutions ready for the market?	3CD - MONEY TRANSFERS: Regulation & Compliance - Are older regulations in place conflicting with the digital world? RegTech: New tech tools, What is available? What other technological tools do we need? Moderator: <i>Carolyn Dicharry</i>	NETWORKING AREA IS OPEN
17:25 18:00	1D - MONEY TRANSFERS: Regional Perspectives: <i>Venezuela</i> - The struggle of migrants to send money home	2D - MONEY TRANSFERS: Do I really need a bank? Between Cash Collection & FX settlements, can an MT survive without a bank?		
19:30 22:00	Networking Event Night Cruise Join us in this lovely and fun evening cruise in Biscayne Bay looking at the beautiful Miami Skyline while meeting your friends & colleagues			



08:00	REGISTRATION IS OPEN FOR CONFERENCE ATTENDEES			
09:00 09:15	IMTC WORLD 2019 - Morning Announcements - <i>Pilar Angel, Strategy Angel &amp; Hugo Cuevas-Mohr, IMTC</i>			NETWORKING AREA IS OPEN
09:15 09:40	PANEL: REMITTANCES, MOBILE WALLETS, MOBILE APPS & MOBILE MONEY <i>Moderator Nabil Kabbani, CieloPay, will discuss with the panel the increase availability of remittances from &amp; to mobile devices, exploring the trends, the partnerships and the innovations in the market.</i>			
09:40 10:00	PANEL: AN EUROCENTRIC VIEW ON MONEY TRANSFERS & PAYMENTS <i>Moderator Nina Hülsken, Cosmo, analyzes with the panel the trends &amp; challenges Europe is facing and how this influences the rest of the world, while looking at the new opportunities in this market</i>			
10:00 10:30	PANEL: BANKS & MONEY TRANSFERS/PAYMENTS <i>Moderator Alberto Laureano, Barri, will discuss with the panel the different views of Banks as important Remittance Service Providers specially in the distribution side of money transfers &amp; payments.</i>			
10:30 11:30	Coffee Break - Networking – Meetings <span style="float: right;">Sponsored by</span>			
11:30 12:00	REMITTANCES TO LATIN AMERICA: TRENDS & THE RISE OF ONLINE MONEY TRANSFERS <i>Remittance Expert Manuel Orozco, Interamerican Dialogue, analyzes the trends in the market, from forecasting migration trends, family remittances, to online money transfer growth of 30% to Mexico, Guatemala and Colombia</i>			NETWORKING AREA IS OPEN
12:00 12:30	PANEL: A LOOK AT DISTRIBUTION CHANNELS IN MEXICO & LATIN AMERICA <i>Moderator Salvador Velazquez, Mohr World on the new distribution channels in Mexico and Latin America and the trends &amp; opportunities for the future.</i>			
12:30 13:00	PANEL: CROSS-BORDER BUSINESS PAYMENTS <i>Moderator Hugo Cuevas-Mohr discusses in this panel the growth of B2B payment companies, the role of Foreign Exchange Firms and the short-term trends, as well as services offered to MTOs &amp; cross-border firms.</i>			
13:00 14:30	LUNCH <span style="float: right;">Sponsored by</span>			
	ROUND TABLE 1 - ERC 1 - SALON I B	ROUND TABLE 2 - ERC 1 - SALON I C	ROUND TABLE 3 - TSUKI NOBU PH	NETWORKING AREA IS OPEN
14:30 15:20	1A/B - MONEY TRANSFERS: Regional Perspectives: Latin America <i>Panelist Manuel Orozco share his views on the trends in Latin America</i>	2A - MONEY TRANSFERS: Cards & Money Transfers - What is behind Visa & Mastercard Acquisitions in the MT Sector? <i>Moderator: Hugo Cuevas-Mohr</i>	3A - What is the role for Legal Counsel & Compliance Professionals in consulting/managing the needs of NBFIs/MSBs? <i>Mod: Connie Fenchel</i>	
15:20 16:00	on Money Transfer, Cross-Border Payments & Fintech - <i>Moderator: Salvador Velazquez</i>	2B - MONEY TRANSFERS: Geopolitics & Money Transfers - Will trade disputes between US & China, US & Europe impact our industry?	3B - MONEY TRANSFERS: What are the hot legal issues in the Money Transfers Industry? What are the issues being confronted by fintech	
16:00 16:45	Coffee Break - Networking – Meetings <span style="float: right;">PONTUALMONEY</span>			
16:45 17:25	1C - MONEY TRANSFERS: Regional Perspectives: Vietnam - Presented by IMTC ASIA 2020 as Ho Chi Minh City will be next year's host	2C - MONEY TRANSFERS: Blockchain & Money Transfers - Are Blockchain Solutions replacing SWIFT? Is there an opportunity for our sector?	3CD - MEET THE REGULATORS: In this session moderated by <i>Connie Fenchel, Rick St. Onge, President of the Money Transmitter Regulators Association MTRA, will shares his views on MSB regulations in the US &amp; answer questions</i>	NETWORKING AREA IS OPEN
17:25 18:00	1D - MONEY TRANSFERS: Regional Perspectives: China - Uncovering the secrets of working with China	2D - MONEY TRANSFERS: Bitcoin & Money Transfers - Is Bitcoin moving along to replace or partner with the MT Industry?		
18:30 22:00	Networking Event If you come to Miami, you must experience the heart beat of the city's Latin culture. Join us at Salsa Mia and have some mojitos & hors d'oeuvres - Buy your tickets: 30 guests maximum			

08:00	REGISTRATION IS OPEN FOR CONFERENCE ATTENDEES	
09:00 09:10	IMTC WORLD 2019 - Morning Announcements - <i>Pilar Angel, Strategy Angel &amp; Hugo Cuevas-Mohr, IMTC</i>	NETWORKING AREA IS OPEN
09:10 09:35	PANEL: MONEY TRANSFERS & TECHNOLOGY <i>Hugo Cuevas-Mohr, Mohr World will discuss the legacy systems in the world today and the need to replace &amp; upgrade systems, not only to manage APIs but also the increasing digitalization of the industry and the new partnerships emerging between traditional players and new solution providers.</i>	
09:35 10:00	PANEL: FINTECH, REGTECH, SUPTECH: TECHNOLOGY & COMPLIANCE <i>With companies still using legacy systems with excel-supported analysis, Moderator Brandi Reynolds, Corcom analyzes with the panel, Regtech, Suptech &amp; innovations in KYC- Customers EDD, Transaction Monitoring, etc.</i>	
10:00 10:30	PANEL: BLOCKCHAIN & VCS: NEW FRONTIERS IN COMPLIANCE & REGULATION <i>Moderator Carolyn Dicharry, Canaria Consulting, will discuss the current state of Blockchain &amp; Virtual Currencies for FIs in light of the regulatory environment in US &amp; abroad, and the effect in Compliance Management.</i>	
10:30 11:30	Coffee Break - Networking - Meetings	Sponsored by 
11:30 11:55	PANEL: REMITTANCES AND FINANCIAL INCLUSION: BANKS PERSPECTIVES <i>It is a long held belief that for a remittance program to be profitable for a Bank, it needs to have a financial inclusion policy to get customers to use other bank products as fees &amp; foreign exchange profits are minimal. Remittance expert Leon Isaacs, DMA, will moderate this panel where we will hear Bank's point of view.</i>	NETWORKING AREA CLOSES at 12 M
11:55 12:20	MONEY TRANSFER AGENTS: THE SURVIVAL OF BRICK & MORTAR <i>Traditional Money Transfer Operators in the US, Europe and many regions in the world where remittances originate, have built their business based on the large network of agents. Hugo Cuevas-Mohr shares his views on what is happening in the street.</i>	
12:20 12:50	PANEL: TRENDS AND HIGHLIGHTS FROM IMTC WORLD 2019 <i>Moderated by a conference guest, a panel of industry experts will answer questions from the moderator and the public on trends, opinions &amp; overall take-home-ideas - Panelists: Hugo Cuevas-Mohr, Mohr World; Leon Isaacs, DMA Global; Salvador Velazquez, Mohr World, Nina Hülsken, Cosmo</i>	
12:50 13:00	RAFFLE - END OF THE CONFERENCE Need to be present to win a Samsung Tablet! <i>Join our closing celebration!</i>	Sponsored by 