



# AML ROUNDTABLE XVII 2021-2022

**1 July 2021 – Virtual Webinar**  
Agenda

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## 1 July 2021 Virtual Webinar

By the time that you will be reading this, we would know the outcome of the FATF plenary on whether Malta will be grey listed or not. Whatever the decision, the industry has come a long way from the initial Moneyval Report issued in 2019. Regulation and regulators' expectations have increased tremendously and the industry has responded to these higher standards, sometimes undergoing a lot of pain in the process to adjust.

Our first session in the Seventeenth Series of the KPMG AML Roundtable will be tackling some new topics which represent different aspects of this new and added regulation and which we are still trying to get our head around. In the first session before the coffee break, we will be looking at adverse media searches and analysing what the implications are for the AML team in the SP's office and also for the business. We will share with you some tools and tips which we hope can assist you in conducting such searches and in analysing the information. To help us better understand this topic, we have invited as our guest speaker, Matt Congreve from our KPMG London office to provide some insights and practical pointers, derived from years of assisting clients to carry out and analyse adverse media searches.

After the coffee break, Alex Azzopardi will moderate a Q&A session with staff from the FIAU on the recently issued FIAU factsheets – one on the BRA and the other one on Enforcement findings. These factsheets provide us with some terrific insight of the FIAU's expectations but have also raised a lot of questions from the industry. If you have any particular questions that you would like FIAU staff to handle during the session, please send them to [sarahgalea@kpmg.com.mt](mailto:sarahgalea@kpmg.com.mt) and we will incorporate them in the session.

Once again due to COVID restrictions we are regrettably unable to hold this session in a face-to-face environment, but we anxiously await the day when we are able to meet in person - hopefully in the not too distant future.

We look forward to connecting with you on July 1<sup>st</sup>.



Alex Azzopardi  
Director



Juanita Bencini  
Consultant

# Agenda

A discussion forum on topical AML issues for MLROs and senior executives in the financial services industry.

**Thursday 1 July 2021**  
**Virtual Web session**

AGENDA	
<b>08:45 – 09:00</b>	Log in
<b>09:00 – 10:30</b>	<b>Adverse media searches - the next pillar of financial crime compliance</b>  <i>Ariane Azzopardi, Director, Quality and Risk Management, KPMG Malta</i> <i>Matt Congreve, Senior Manager, Risk Consulting, KPMG LLP</i> <i>Katia Satariano, Senior Manager, Quality and Risk Management, KPMG Malta</i> <i>Alexia Anastasi, Senior Business Analyst, KPMG Digital Solutions</i>
<b>10.30 – 11.00</b>	Virtual Coffee break
<b>11.00 – 12.30</b>	<b>Q&amp;A session with the FIAU on the BRA and Enforcement Factsheets</b>  <i>Alex Azzopardi (Moderator), Director, Risk Consulting Advisory, KPMG Malta</i> <i>Kristina Dougall, Risk Manager, Financial Intelligence Analysis Unit (FIAU)</i> <i>Martha Mallia Pawley, Associate, Financial Intelligence Analysis Unit (FIAU)</i>



## Matthew Congreve

*Matthew Congreve is a Financial Crime, Compliance and Anti-Money Laundering (“AML”) professional working as a Senior Manager in KPMG’s UK Forensic practice. He specialises in the investigation, detection and prevention of financial crime. He holds an economics degree and is an accredited counter fraud specialist.*

*Matthew has spent 14 years focusing on financial crime compliance work including regulatory assurance, large remediation programmes and target operating model implementations. He is an excellent team leader experienced in managing cross-border, multi-disciplinary teams of varying sizes.*



## Kristina Dougall

*Kristina Dougall joined the FIAU in 2015 as a Compliance Officer within the Supervision Section. Through the years, she has been actively involved in the supervision of subject persons from an AML/CFT perspective, including credit and financial institutions and DNFBPs. Kristina obtained a Bachelor of Commerce (Hons) degree in Banking and Finance and furthered her academic studies by achieving a Master of Science in Financial Management with Edinburgh Business School.*

*Kristina currently manages the Risk team within the Supervision Section. This section is responsible for coordinating the risk assessment process through the collections, assessment, and implementation of risk data.*



## Martha Mallia Pawley

*Martha joined the FIAU in March 2020. Prior to joining the FIAU, Martha had worked with local AML/CFT consultants whereby she assisted with the carrying out of business risk assessments, reviews of AML/CFT policies and procedures and client file reviews for multiple entities.*

*Martha currently works within the Enforcement Section of the FIAU. The Enforcement Section is responsible for the proper application of administrative measures imposed on Subject Persons by the Compliance Monitoring Committee and of following up on remedial action plans prepared by Subject Persons as part of Directives to take remedial measures issued, to ensure compliance with AML/CFT legislative provisions.*

*Ms. Mallia Pawley graduated from the University of Malta with a Bachelor of Psychology Honours degree. She has also successfully completed the ICA International Diploma in AML.*



## Juanita Bencini

*Juanita Bencini is an ex-KPMG partner where for 17 years she headed the Risk Consulting Advisory practice. She has extensive experience in all sectors of the financial services industry with a particular focus on AML, built up over several years of assisting clients with their AML concerns. Today, she works as a consultant to KPMG and is a professional director on boards of regulated entities. She acts as Chair of the AML Committee of the Institute of Financial Services Practitioners. She lectures on Prevention of Money Laundering Act at the University of Malta and is often asked to present on the topic, both locally and abroad.*



## Alex Azzopardi

*Alex is a Director, Risk Consulting Advisory, KPMG in Malta, and leads the Internal Audit Risk & Compliance Services (IARCS) business line of the KPMG Islands Group sub-region within the network. Alex, an accountant by profession with 15 years of experience, has managed and led various AML-related advisory engagements over the past years. The AML/CFT Advisory offering includes a full suite of services in the field: reviews of policies and procedures, testing of AML-related procedures and gap analyses. Alex leads a team of highly-specialised professionals with experience across the spectrum of subject persons and relevant activities. Alex also provides compliance-related training sessions, including AML/CFT. He is the current Chairman of the Malta Forum for Internal Auditors.*



## Ariane Azzopardi

*Ariane Azzopardi is a Director within the Quality and Risk Management function. She has over fifteen years' experience in this field and is the delegate of the Risk Management Partner at KPMG in Malta. She is involved in the implementation and monitoring compliance with quality and risk management policies and procedures in KPMG in Malta also handling compliance and risk management queries, including those related to the Prevention of Money Laundering and Financing of Terrorism (PMLFT) and ethics and independence. She delivers sessions on PMLFT at the KPMG roundtable and also at various other seminars and conferences.*

*Ariane is a co-chair of the PMLFT sub-committee at the Malta Institute of Accountants and a committee member of the PMLFT sub-committee at the Institute of Financial Services Practitioners.*



## Deborah Cassar

*Deborah is a Senior Manager, Risk Consulting Advisory - AML Services, at KPMG Malta. Deborah has over ten years' experience within the Financial Services sector, worked for over two years with the FIAU, and has over eleven years experience within the AML/CFT field. She has worked extensively in the area of AML/CFT compliance - performing Compliance reviews, as well as assisting subject persons to establish appropriate AML/CFT internal structures. She is a recognised and Certified Anti-Money Laundering Specialist (CAMS). Deborah is an active member with the Association of Anti-Money Laundering Specialists ("ACAMS"), is also a Co-Founder & Vice-Chair of the ACAMS Malta Chapter.*



## Katia Satariano

*Katia is a Senior Manager within the Quality and Risk Management function at KPMG Malta and has over ten years' experience working in anti-money laundering, both in Malta and in the United Kingdom. Prior to working with KPMG, Katia had various work experiences as a consultant within the field as well as working as a senior compliance officer with the FIAU, primarily carrying out onsite compliance examinations on various types of subject persons as well as carrying out a country evaluation with MONEYVAL for Lithuania. Katia has also obtained her ICA Advanced Certificate in AML.*



## Alexia Anastasi

*Alexia has 6 years of full-time experience as a Business Analyst. She joined KPMG Crimsonwing in 2012 specialising on ERP and BI implementations. She then moved to KPMG Software in 2019 and is currently focusing on the design and implementation of Business-Process Re-engineering (BPR) and Automation projects. Throughout her career Alexia delivered projects and advised clients across various industries such as Manufacturing, Distribution, Retail, Banking and Gaming, both locally and internationally, guiding the projects from the preliminary analysis stages to the final go-live stage.*



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