KPMG | Learning Academy

AML Roundtable XX 2024-2025

Agenda

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Third session | 27 February 2025

We are pleased to present another engaging edition, featuring a distinguished lineup of speakers.

In the first session will explore the transformative role of Artificial Intelligence (AI) in anti-money laundering (AML) practices. We will examine practical applications, including gap assessments between regulations and policies, AI-driven transaction monitoring, dynamic risk assessments, customer profiling, advanced search capabilities, and AI governance. Through insightful demonstrations and expert commentary, participants will gain valuable knowledge on how AI can enhance the efficiency, accuracy, and compliance of AML efforts. The session will conclude with a dynamic panel discussion featuring industry leaders, offering diverse perspectives on the opportunities and challenges associated with AI integration in AML.

The second session will bring together subject matter experts in anti-bribery and corruption—an increasingly critical area within the financial crime compliance landscape. This session will begin with an overview of the growing significance of anti-bribery and corruption, including a discussion on the upcoming EU Anti-Corruption Directive and its implications. Practical examples will be shared to illustrate the foundational elements of an effective anti-corruption framework, followed by a fireside chat that will delve into local considerations. The session will conclude with an interactive group case study, focusing on identifying key risks, themes, and controls to challenge our collective anti-bribery and corruption expertise.

We encourage you to actively participate throughout the sessions. Please submit any questions you may have to kla@kpmg.com.mt, and we will address them during the event.

The third and final session of this series will be held at the Xara Lodge in Rabat on **27 February 2025**. We are excited to continue this productive dialogue and look forward to your participation. Additionally, the XXI Series will commence in June 2025.

Alex Azzopardi
Partner

Giselle Borg
Partner

Deborah Cassar
Associate Director

Ariane Azzopardi
Director

Agenda

A discussion forum on topical AML issues for MLROs and senior executives in the financial services, corporate services and gaming industries.

Thursday 27 February 2025 at The Xara Lodge (Sqaq Tac-Cawla, Triq lt-Tigrija, Rabat)

☕	**8:30 – 9:00**	***Coffee and Registration***
	09:00 – 10:30	***Innovating AML with AI: Governance, Monitoring, and Risk Reimagined*** Keith Cortis, Associate Director and AI Lead, Digital Solutions, KPMG Malta and KPMG Islands Group Gabriel Calleja, Data Scientist, Digital Solutions, KPMG Malta Giselle Borg, Partner, Risk Consulting Advisory Services, KPMG Malta Ryan Caruana, Group Chief Anti Financial Crime Officer & MLRO, Bank of Valletta Gavril Flores, Chief Officer (Strategy, Policy & Governance), MDIA Celia Martín Lasheras, Data Scientist, SAS
☕	**10:30 – 11:00**	***Coffee Break***
	11:00 – 12.30	***Navigating the Evolving Landscape of Anti-Bribery and Corruption: Insights, Implications, and Practical Frameworks*** Simon Stiggear, Director & Head of Anti-bribery and Corruption, KPMG UK Raymond Bartolo, Head of Sanctions, Anti-Bribery & Corruption, and Tax Transparency, HSBC Bank Malta plc Alex Azzopardi, Partner, Risk Consulting Advisory Services, KPMG Malta Deborah Cassar, Associate Director, Risk Consulting Advisory Services, KPMG Malta

Alex Azzopardi

Alex is a Partner, Risk Consulting Advisory, KPMG in Malta. He leads engagements mainly focused on the provision of services in enterprise risk, corporate governance, regulatory compliance (including licensing), AML/CFT and internal audit services across the regulated financial services sectors and other non-regulated businesses. Alex is the Chairman of the IIA - Malta, Fellow of the MIA and a member of ISACA.

Giselle Borg

Giselle is a Partner, Risk Consulting Advisory, KPMG in Malta. She advises firms on governance, risk and compliance matters in the areas of corporate governance, regulatory reporting, risk management, internal audit, anti-money laundering and actuarial (including Solvency II and IFRS 17). Giselle also supports firms in their interaction with Regulators and in optimising their organisational structures for current and future regulatory requirements.
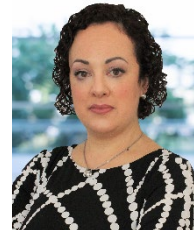
Ariane Azzopardi

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 the 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 an Associate Director, 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 fifteen 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) and also completed the Advanced CAMS in Risk Management (CAMS-RM). Deborah is an active member with the Association of Anti-Money Laundering Specialists ("ACAMS"), is also a Co-Founder & Co-Chair of the ACAMS Malta Chapter.

Simon Stiggear

Simon is a Director in KPMG's UK Forensic department and leads KPMG UK's Financial Services work related to Anti-Bribery & Corruption ('ABC') and Anti-Tax evasion ('ATE'). He is a Chartered Accountant with over 13 years of professional experience and has worked on a number of high-profile financial crime engagements for financial institutions. He has experience across all core Financial Crime disciplines including AML, Sanctions, Fraud, ABC, ATE and Human Rights. In recent year's Simon has been seconded to a number of ABC related industry roles, including as the interim Head of ABC and ATE at a European Bank and senior specialist ABC advisor to a Nordic Bank.

Keith Cortis

Keith Cortis is an Associate Director within the Digital Solutions team at KPMG Malta and is the KPMG Islands Group AI Lead. He has extensive experience in leading and handling AI and data-driven research, development, and innovation projects at both a European and national level spanning academia, the private sector, and the public sector on numerous fields. Moreover, he provides consultation services on AI at a strategic, architectural, technical, and governance level, and help organisations understand how to best utilise and adopt AI to maximise the potential business impact. He has also been involved in various strategies at a national level for the Government of Malta, such as the Strategy and Vision for Artificial Intelligence in Malta 2030.

Raymond Bartolo

Raymond is the Head of Sanctions, Anti-Bribery & Corruption and Tax Transparency at HSBC Bank Malta plc, a position held since October 2018. In his role Ray is responsible for ensuring compliance with International Trade and Economic Sanctions and to maintain a robust financial crime framework covering Anti-Bribery and Corruption and Tax Transparency. He is a senior banking professional over 35 years' experience in the local banking industry of which 13 years in Risk and Compliance. Ray has held a number of leadership roles and is currently the Deputy Chair of the Malta Joint Economic & Financial Sanctions Implementation Task Force. Ray is an Associate of the Chartered Institute of Bankers and holds ICA certifications in Anti-Money Laundering and Sanctions Compliance as well as certifications in Operational Risk Management with the Professional Risk Managers International Association (PRMIA).
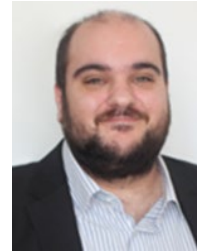
Gabriel Calleja

Gabriel is a Data Scientist with a robust background in electrical and computer science. Passionate about data and artificial intelligence, he excels in developing solutions using machine learning and deep learning techniques. At KPMG, he combines his strong academic research experience with practical expertise in AI technologies, contributing to both academic and industry advancements in AI.

Ryan Caruana

Ryan Caruana holds the position of Group Chief Anti-Financial Crime Officer and Money Laundering Reporting Officer, in which he drives strategic initiatives, enhances the organisation's resilience, and fosters partnerships for effective financial crime risk management.

Mr Caruana is a seasoned professional with an extensive background in law enforcement, investigations, financial intelligence, and financial crime risk assessments. He possesses a deep understanding of the financial crime landscapes and regulatory frameworks through his experiences and assignments both locally and on the international scene.

For the past years, Ryan has been an MLRO and Head of Financial Crime Compliance, ensuring compliance with anti-money laundering and counter-terrorism financing measures. Ryan holds a Master Degree (MSc) in Forensic Accounting from Portsmouth University UK, a Master Degree in Business Administration from Chester University UK, a graduate from the International Compliance Association (ICA) and a Certified Anti-Financial Crime Professional (CAFCP).

Gavril Flores

Gavril Flores serves as the Chief of Strategy, Policy, and Governance at the Malta Digital Innovation Authority (MDIA) and is a Senior Visiting Lecturer at the University of Malta. With over 15 years of leadership experience in regulatory innovation and strategy design and implementation, Gavril has spearheaded various national strategies and legal frameworks that drive technological advancement while ensuring ethical and societal safeguards.

He leads the development and oversight of Malta's National AI Strategy and Vision, focusing on building a sustainable and human-centric digital ecosystem. His policy and regulatory work covers implementation of data innovation, artificial intelligence, and cybersecurity legislation, with a strong focus on governance models that balance innovation, trust, and accountability.

On the European and international stage, Gavril represents Malta in high-level fora, including the EU AI Board and the EU Data Innovation Board, advocating for progressive policies that promote responsible innovation, while addressing global challenges.

Celia Martín Lasheras

Celia Martín Lasheras is a Data Scientist specialised in Fraud and Anti-Money Laundering and has worked with advanced analytics and machine learning after joining SAS. Celia graduated in Applied Statistics, has a master in cyber-security and 5 years of experience in helping customers and prospects adopt AI for fraud detection and investigation, covering topics such as Real-Time Supervised Learning, Network Analytics, responsible AI and Gen AI. She is also certified in Anti-Money Laundering (CAMS), SAS Programming and SAS Visual Business Analytics.

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