2016
BAFT North America Annual Conference
Bridging Growth and Innovation
May 1–4, 2016 | The Fairmont Scottsdale Princess | Scottsdale, AZ
Sunday, May 1, 2016

7:15AM – 8:00AM
BAFT Golf Shotgun Tournament Breakfast

Sponsored by BNP PARIBAS

8:00AM – 1:00PM
BAFT Annual Golf Shotgun Tournament

1:00PM – 6:00PM
BAFT Registration Open
Princess Foyer

1:30PM – 6:30PM
Meetings and Networking
The Annual Conference has been an excellent venue to network with peers, colleagues and clients. We recognize this need and have exclusive times during the conference dedicated for bilateral and small group meetings. We request attendees to conduct meetings strictly during these times, and before or after the general session programming each day.

6:30PM – 7:30PM
Opening Night Reception
Princess Plaza (outdoors)

Sponsored by Deutsche Bank

7:30PM – 10:00PM
Opening Night Dinner
Future Leaders Ceremony
Princess Ballroom D-E

Sponsored by BNY MELLON

BAFT recognizes and supports the need to invest in the next generation of banking leadership. While individual institutions invest in leadership development for high potential employees, the mission of the BAFT Future Leaders Program is to engage future leaders in solving common industry challenges. The program objectives include:

1. Recognizing rising talent in the transaction banking industry
2. Forming guidance on industry issues from the perspective of future leaders
3. Building a network of young leaders that will lead the next generation
4. Providing future leaders exposure to current transaction banking industry leaders
5. Creating a pipeline of talent that will contribute to industry issues through BAFT

**FATF 16 Implementation for Wire Transfers**
Mentor: Charlie Pfeifer, Bank of Tokyo Mitsubishi

Chady Abdo Banque Libano-Française sal
Fahd Ansari Standard Chartered Bank
Stein Charline Finabank NV
Juergen Hofbauer Bank of America Merrill Lynch
Mathieu Kahnert BMO Capital Markets
Miriam Ratkovicova Deloitte Transactions and Business Analytics LLP
Sanman Sanjeev Shetty Bank of Tokyo- Mitsubishi UFJ Ltd
Johnathan Tan Malayan Banking Berhad (Maybank)
Katie Wilson J.P. Morgan

**Recruiting and Developing the Next Generation of Talent**
Mentor: Craig Weeks, US Bank NA

Colin Freeseman US Bank NA
Fabrizio Juez Citi
Andy Krider BOKF, NA
David Lorente BBVA
Caryn Pace J.P. Morgan
Callan Sainsbury Westpac Institutional Bank
Mamoru Shibata Bank of Tokyo-Mitsubishi UFJ, Ltd.
Benjamin Steiner Credit Suisse
Kuldeep Tyagi State Bank of India
Ryan Welsh BNY Mellon

**Distributed Ledger Technology: Blockchain and Transaction Banking Applications**
Mentor: Kimberly Burdette, PNC Bank NA

Nilesh Dusane Ripple
Inna Gogoua PNC Bank NA
Adrienne Hughes Bank of America Merrill Lynch
Nassib Kazoun Scotiabank
Demet Kologlu Citi
Daniel Lachance National Bank of Canada
Annelot Potjer ING
KP Sunil Rao Barclays Plc
Adriano Scaramella Intesa Sanpaolo Bank
Monday, May 2, 2016
ARS is available during all general session presentations.

Sponsored by BARCLAYS

WiFi will be available in the ballroom during all educational sessions.

Sponsored by MISYS FINANCIAL SOFTWARE

6:30AM – 7:45AM
BAFT 3rd Annual Run/Walk

7:30AM – 5:00PM
BAFT Registration Open
Princess Foyer

7:00AM – 8:00AM
Networking Breakfast
Princess Foyer

Sponsored by WELLS FARGO

8:00AM – 8:20AM
Welcome and Opening Remarks
Princess Ballroom A-E

Kimberly Burdette
Program Co-Chair
Senior Vice President & Manager, International Financial Institutions
PNC Bank NA

John Rodriguez
Program Co-Chair
Director, Financial Institutions, Latin America
Barclays Bank

John Ahearn
BAFT Chair
Global Head of Trade
Citi
Tod Burwell  
President & CEO  
BAFT

8:20AM – 8:30AM  
Annual Meeting Report of the Nominating Committee  
*Princess Ballroom A-E*

**Rita Gonzalez**  
Nominating Committee Chair  
Head of Global & Strategic Account Development  
First Data Corporation

8:30AM – 9:00AM  
Opening Address: Innovation and the Banking Industry  
*Princess Ballroom A-E*

An opening address about the state of FinTech firms and new technology and its impact to the banking industry today.

**Introduction**  
**Christopher Lewis**  
Executive Vice President & Global Head of Trade Services  
Wells Fargo Bank NA

**Speaker**  
**Steve Ellis**  
EVP, Head of Innovation  
Wells Fargo Bank NA

9:00AM – 10:00AM  
Fintech and Banks: Better Together?  
*Princess Ballroom A-E*

Join a panel discussion about innovation and how banks are interfacing with FinTech companies to create new product and services for the industry. The panel will be addressing a range of new technologies ranging from blockchain to big data to try to harness the new technologies in a range of product areas such as payments, custody, settlements, authentication, cyber security, and more.

**Moderator**  
**Karen Braithwaite**  
Managing Director  
Global Head - Client Support  
BNY Mellon
Panelists

**Anthony Brady**
Managing Director & Global Head, Business Strategy & Market Solutions
BNY Mellon

**Stephen Atallah**
Trade Finance Advisor
R3 CEV

**Srinivasan 'Sriram'**
Founder/CEO
Skuchain

10:00AM – 10:20AM
Morning Coffee Break
Princess Foyer

Sponsored by

10:20AM – 10:45AM
Keynote Address
Princess Ballroom A-E

Introduction

**Tod Burwell**
President and CEO
BAFT

Keynote Speaker

**Werner Steinmueller**
Head, Global Transaction Banking
Deutsche Bank

10:45AM – 11:45AM
Maintaining Banking Relationships in an Environment of De-risking and Increased Regulations
Princess Ballroom A-E

With increased regulations and costs associated with compliance it has become increasingly challenging for market players to maintain a global network of banking relationships. Developing market banks, regional banks, money service business are example of players that increasingly face headwinds when it comes to finding global partners. Increasing anecdotal evidence points to revenue, return and volume hurdles that large financial institutions maintain due to increased compliance cost in deciding on which banks and MSBs they are prepared to service. In this regard, the IMF recently completed a study on this and other factors, and made some
recommendations to the G20 Summit in Antalya. This panel looks at these considerations around de-risking, the cost of compliance and implications that this has on deciding on your bank group.

**Moderator**

**Mark Garfield**  
Head, Global Financial Institutions  
Zions Bancorp

**Panelists**

**Wissam H. Fattouh**  
Secretary General  
Union of Arab Banks

**Filip Papich**  
Co-Head Global Trade and Banking  
BMO Capital Markets

**Derrick Walton**  
Vice President, Global Operations Implementation and Bank Operations  
Western Union Business Solutions

11:45AM – 12:45PM  
**Payments in Different Forms**  
**Princess Ballroom A-E**

Hear the latest on what’s going on in the world of payments from traditional payments to mobile to other alternative payments.

**Moderator**

**Dan Scanlan**  
Regional Head, Transaction Banking, Americas  
Standard Chartered Bank

**Panelists**

**Irfan Ahmad**  
Product Development & Strategy  
The Clearing House

**Gautam Jain**  
Global Head, Digitization, Client Access and Product Development  
Managing Director, Transaction Banking  
Standard Chartered Bank

**Gene Neyer**  
Head of Product, Global Payments  
D+H
12:45PM – 2:00PM
Lunch and Learn
Princess Ballroom F-G

Back by popular demand, we invite you to discuss hot topics in the industry with experts in the field in an informal group setting during lunch. Each table of 10 will cover one industry topic of interest. Seats are limited, and on a first-come, first-served basis. Sign up to join a table at the BAFT registration desk.

Table 1
Payment Processing as Revenue Centre - How AI and Analytics Are Changing the Game
The emergence of AI and analytics is one of the most important events to occur in the payments sector. Join us to explore the game-changing potential of analytics and how it can empower you.

Hosted by
Pelican

Table 2
Concerned About the Hype Around Blockchain and Distributed Ledgers?
Banks across the world are exploring the potential of, and collaborating to push innovation and standardization. Use cases ranging from invoice finance fraud protection, title management of assets such as B/L's, conditional “smart contracts” to facilitate open account trading are either being investigated, have become the subject of Proof of Concepts or even pilots. Join us to discuss.

Hosted by
CGI

Table 3
Shaping the future of ASEAN banking
In 'Shaping the Future of ASEAN Banking', we explore the opportunities present in ASEAN as it emerges as a key manufacturing hub and engine of growth. ANZ has observed three distinct approaches from banks as they navigate an increasingly connected ASEAN, each requiring adaptation as the region evolves.

Hosted by
ANZ

Table 4
Expanding Your International Services
Today, distance is no barrier to business – even the smallest companies transact business around the globe. Yet, many financial institutions have not kept pace, not only missing an important revenue stream, but jeopardizing their most valued client relations. Discuss the
challenges in International Banking Services and discover how technology can help you expand the offerings in Foreign Exchange, Trade Finance, Foreign Currency Accounts and Foreign Currency Loans.

Hosted by $SWAPSTECCH$

Table 5
The Panama Papers scandal highlights the issue of offshore shell companies and the anonymity they provide. The challenge is that this anonymity is subject to abuse in terms of tax avoidance, money laundering, corruption and a host of bad activities. One of the issues is the inability to identify the ultimate beneficial owner. Do you still see any benefit of offshore shell companies? If you do, how should they be restructured?

Hosted by **ACCUITY**

2:00PM – 4:00PM
**Special Interest Workshops**
Join subject matter experts during these special interest topics affecting the industry today. Workshops are smaller in size for an interactive dialogue between the speakers and attendees.

2:00PM-3:00PM
**Castile 5**
**PoC First Application of Distributed Ledger Technology in Trade Finance**

Review of a successfully completed proof of concept (PoC) delivering the world’s first application of distributed ledger technology. Leveraging distributed ledger technology, the initiative will reduce risk around duplicate invoice financing for banks while preserving client confidentiality.

*Presenters*
- Alain Verschueren, BNP Paribas
- Gautam Jain, Standard Chartered Bank
- Kitt Carswell, CGI
- Nilesh Dusane, Ripple

3:00PM-4:00PM
**Castile 5**
**3-for-1: Using Enterprise Sanctions to Meet Regulatory Standards, Customer SLA, and Reduce Cost**
Sanctions compliance is a cloud hanging over us all. But there is a silver lining! Join us for this exciting discussion on how AI and natural language processing can turn enterprise sanctions to your advantage.
Meetings and Networking
The Annual Conference has been an excellent venue to network with peers, colleagues and clients. We recognize this need and have exclusive times during the conference dedicated for bilateral and small group meetings. *We request attendees to conduct meetings strictly during these times, and before or after the general session programming each day.*

5:30PM – 6:30PM
Networking and Awards Reception
Princess Falls (outdoors)

Relax and unwind as you network with your colleagues and clients. Golf and run/walk award winners will also be presented during the reception.

Tuesday, May 3, 2016
ARS is available during all general session presentations.

*Sponsored by BARCLAYS*

WiFi will be available in the ballroom during all educational sessions.

*Sponsored by MISYS FINANCIAL SOFTWARE*

7:30AM – 5:00PM
BAFT Registration Open
Princess Foyer

7:15AM – 8:15AM
Networking Breakfast
Princess Foyer

*Sponsored by HSBC*

8:15AM – 8:30AM
Welcome
Princess Ballroom A-E
Tod Burwell  
President & CEO  
BAFT

8:30AM – 9:00AM  
**US Economic Update**  
*Princess Ballroom A-E*

A US economic update covering topics from Blue Chip forecasts to job growth to a timely look at the economic ideas of different presidential candidates.

*Introduction*  
**Mark Garfield**  
Head, Global Financial Institutions  
Zions Bancorp

*Speaker*  
**Dr. Stephen Happel**  
Emeritus Professor of Economics  
W. P. Carey School of Business, Arizona State University

9:00AM – 10:00AM  
**Global Trade and Economic Outlook**  
*Princess Ballroom A-E*

Precarious price drops in the commodities markets and anemic global growth point toward a potentially difficult year in trade. Our panel of experts will discuss these trends and juxtapose them with opportunities in cyclical economic trends as well as Free Trade Agreements like the Trans-Pacific Partnership which may have a buoying effect for the prospects of trade in North America and across the globe.

*Moderator*  
**Jason Torquato**  
Editor  
EuroMoney

*Panelists*  
**James Fatheree**  
Executive Director, Japan and Korea  
U.S. Chamber of Commerce

**Victoria Gale**  
VP, Global Trade Debt & Distribution  
Bank ABC
Peter Hall  
Vice President and Chief Economist  
Export Development Canada

10:00AM – 10:20AM  
Morning Coffee Break  
Princess Foyer

Sponsored by  
BNP PARIBAS  
The bank for a changing world

10:20AM – 11:20AM  
Corporations, Banks & Suppliers of the Payable Life Cycle  
Princess Ballroom A-E

Hear the perspectives and opinions from a bank, a corporate and a supplier on the life cycle of approved payables. What are the challenges today in the environment of fast changing technology and ever more strict regulation? Audience can hear the common views, difference of opinions, challenges and opportunities for payables.

Moderator  
Craig Schurr  
Retired International Banker and Senior Partner  
ansrSource

Panelists  
Eric Jones  
Director, Global Trade | Global Trade & Banking  
BMO Capital Markets  
Former Director - Corporate Payables  
Lowe’s Companies, Inc.

Kitt Carswell  
VP, Senior Offering Manager Trade and Supply Chain  
CGI

Paul Johnson  
Managing Director, Global Trade and Supply Chain  
Bank of America

11:20AM – 12:20PM  
Future Leaders Program Panel  
Princess Ballroom A-E
The Future Leaders Program project teams worked to address three common challenges faced across transaction banking. One speaker from each Future Leaders project team will provide a summary of their findings and recommendations for the industry on the following topics listed below.

**Moderator**

Craig Weeks  
Manager - Overseas Banking  
US Bank NA

**Presenters**

*FATF 16 Implementation for Wire Transfers*  
Miriam Ratkovicova, Deloitte Transactions and Business Analytics LLP

*Recruiting and Developing the Next Generation of Talent*  
Ryan Welsh, BNY Mellon

*Distributed Ledger Technology: Blockchain and Transaction Banking Applications*  
Adrienne Hughes, Bank of America Merrill Lynch

12:20PM – 2:00PM  
Lunch Keynote Address: Big Data  
Princess Ballroom F-G

---

**Introduction**

Kimberly Burdette  
Program Co-Chair  
Senior Vice President & Manager, International Financial Institutions  
PNC Bank NA

**Speaker**

Keith Melton  
Director  
IBM Commerce Banking & Payments

2:00PM – 6:00PM  
Meetings and Networking  
The Annual Conference has been an excellent venue to network with peers, colleagues and clients. We recognize this need and have exclusive times during the conference dedicated for bilateral and small group...
meetings. *We request attendees to conduct meetings strictly during these times, and before or after the general session programming each day.*

6:00PM – 7:00PM  
**Networking Reception**  
*Princess Plaza (outdoors)*

7:00PM – 10:00PM  
**Gala Dinner**  
*Princess Ballroom D-E*

---

**Wednesday, May 4, 2016**

ARS is available during all general session presentations.

*Sponsored by [BARCLAYS](#)*

WiFi will be available in the ballroom during all educational sessions.

*Sponsored by [MISYS](#)*

7:00AM – 8:00AM  
**Networking Breakfast**  
*Princess Foyer*

7:30AM – 12:00PM  
**BAFT Registration Open**  
*Princess Foyer*

8:00AM – 3:00PM  
**Meetings and Networking**

8:00AM – 8:10AM  
**Welcome**  
*Princess Ballroom D-E*

*Tod Burwell*  
President and CEO  
*BAFT*
8:10AM – 8:55AM
Opening Address: Innovation: The Ecosystem Experience
Princess Ballroom D-E

While focusing on customer experience and what matters most to your customers is top of mind and critically important to the success of any business, focusing on enabling your ecosystem is quickly becoming the point of meaningful differentiation. It’s what separates the innovators from the laggards. We have an opportunity now more than ever, to go deeper and to expand our reach. Who is in your ecosystem and how are they contributing to the acceleration of innovation and growth in your organization?

Introduction
John Rodriguez
Program Co-Chair
Director, Financial Institutions, Latin America
Barclays Bank

Speaker
David Hunkele
Managing Director
The Norman Group

8:55AM -9:55AM
Emerging Payments – Submerging Compliance
Princess Ballroom D-E

Getting money from one place to another has never been easier. The options to move funds are evolving faster than global warming. But how do they work? What happens when things go wrong? What are the roles and responsibilities of the participants in the process? This panel will discuss new payment technologies, provide an overview of how they work and shed some light on what laws might apply (or not).

Moderator
Philip Zeidner
Vice-President
BNY Mellon

Panelists
Duncan Douglass
Partner
Alston & Bird LLP

Jim Gillespie
Director of Solutions Consulting
ACI Worldwide
9:55AM – 10:15AM
Morning Coffee Break
Princess Foyer

10:15AM – 11:15AM
Collaboration in Global Payments
Princess Ballroom D-E

In the last 15 years, there has been tremendous hysteria with regards to FinTech disruptors in the global payments industry. The majority has been hype, a small minority has been successful, but none have solved the end-to-end global payments chain. Today, Banks and FinTechs are collaborating to 'crack-the-code' to disrupt the disruptors because the realization that no one party is able to do it on their own is starting to set in.

Moderator
Kenneth Wong
Head, GTB Product Strategy and Innovation
TD Bank

Panelists
Christian Ali
Chief Marketing Officer
Dream Payments

John Hunter
Managing Director, USD Clearing
J.P. Morgan

Stacy Rosenthal
Director, Product Initiatives, SWIFT Americas
SWIFT

11:15AM – 12:15PM
Current Issues in Anti-Money Laundering Compliance
Princess Ballroom D-E

How are the public and private sectors working together to address challenges in compliance with certain anti-money laundering regulations and guidance? Join us for an open conversation examining the state of regulatory compliance and how the industry is changing based on current and anticipated standards.

Moderator
Samantha Pelosi
Senior Vice President, Payments and Innovation
BAFT
Panelists

Lester Joseph
SVP, Manager
Global Financial Crimes Intelligence Group
Wells Fargo Bank NA

Walter J. Mix III
Managing Director and Financial Services Practice Group Leader
Berkeley Research Group, LLC

Thomas Welch
Supervisory Special Agent
Homeland Security Investigations

12:15PM – 1:45PM
Lunch with Closing Speaker
Princess Ballroom G

The Curse of Interesting Times
What are the implications of the Iran JCPOA and the modifications to the Cuban Sanctions for US Banks and their Customers?

Introduction
John Rodriguez
Program Co-Chair
Director, Financial Institutions, Latin America
Barclays Bank

Speaker
Serena Moe
Director/Sanctions Regulatory
Global Sanctions and AB&C Compliance
Citi

1:45PM – 2:00PM
Closing Remarks
Princess Ballroom G

Kimberly Burdette
Program Co-Chair
Senior Vice President & Manager, International Financial Institutions
PNC Bank NA
John Rodriguez  
Program Co-Chair  
Director, Financial Institutions, Latin America  
Barclays Bank

Tod Burwell  
President & CEO  
BAFT
Registration & General Info

2016 BAFT
North America Annual Conference
May 1-4, 2016

Fairmont Princess Hotel
7575 East Princess Dr.
Scottsdale, AZ 85255
+ 1 (480) 585-4848

THREE WAYS TO REGISTER:

ONLINE
Complete the registration form at www.baft.org

FAX
+1.202.663.5538
Please be sure to include credit card information.

MAIL
BAFT
P.O. Box 70964
Baltimore, MD 21279

QUESTIONS?
For further information on registration, please call
+1.202.663.7575

☐ If you have special needs that may affect your participation in this event, please check here. BAFT/ABA will contact you to discuss accommodations.

This form is not applicable for sponsor and exhibitor registrations. Please contact events@baft.org for registration information.

Registerant
(last name) (first name)

Nickname (for badge) ____________________________

Title ____________________________

Institution ____________________________

Address ____________________________

City ____________________________ State ____________________________

Postal Code ____________________________ Country ____________________________

Phone ____________________________

E-Mail ____________________________

All registration confirmations will be made by e-mail.

FULL CONFERENCE
THE BELOW RATES INCLUDE THE ADDITIONAL SESSIONS ON WEDNESDAY, MAY 4

☐ Member Registration________________________________ $2,000

☐ Nonmember Registration________________________________ $2,900

☐ Government ________________________________________ $1,300

☐ *Spouse/Guest ______________________________________ $500

*Registration for a Spouse/Guest will only receive access to the Breakfasts, Dinners, and Receptions. For entrance to sessions and the luncheons, a Daily or Full Conference Registration will need to be purchased.

Spouse/Guest name: ____________________________

FORUM ONLY WEDNESDAY, MAY 4

☐ Member Registration________________________________ $700

☐ Nonmember Registration________________________________ $1,100

☐ Government ________________________________________ $500

Group pricing is for 4 or more from the same institution for full conference only. Day only, Speaker or discounted pricing does not count towards the Group pricing deal. For groups with 4 or more attending the full conference, a credit of $200 will be issued to each attendee at the end of the conference to reflect the group rate.

PAYMENT
☐ Invoice Request
☐ Check (payable to BAFT)
☐ Visa ☐ MasterCard ☐ American Express
☐ Optima ☐ Diners Club ☐ Discover

Card# ____________________________

Expiration Date ____________________________

Signature ____________________________

Note: I agree to pay the above total amount according to the card issuer agreement.

☐ Wire Transfer

Payable to: American Bankers Association, SunTrust Bank, 1445 New York Avenue, N.W., Washington, DC 20005
Routing Number: 061000104 Wire Transfer Account Number: 206664656. Attn: Paula Davis/BAFT

RELEASE: I authorize BAFT to provide me with additional marketing and advertising communications regarding this and other conferences, meetings, and services provided by BAFT.

RELEASE: I authorize BAFT to share my contact information with its third-party supplier members to receive marketing materials and information on their products and services.

HOTEL INFORMATION/RESERVATIONS

Arrival Date/Time ____________________________ AM PM

Departure Date/Time ____________________________ AM PM

Check-in time is 4:00pm/Check-out time is 12:00pm.

☐ Hotel Rooms: $269.00/Single or Double

Special Requests: ____________________________

☐ No Accommodations Needed

RESERVATION GUARANTEE

All reservations must be guaranteed with a deposit equal to one night’s stay with one of the following valid credit cards:

☐ Visa ☐ MasterCard ☐ American Express

☐ Optima ☐ Diners Club ☐ Discover

Card# ____________________________

Expiration Date ____________________________

Signature ____________________________

Note: I agree to pay the above total amount according to the card issuer agreement.

HOTEL DEADLINES/CANCELLATION

The hotel reservation cut-off date is MARCH 31, 2016. THE HOTEL WILL CONFIRM YOUR RESERVATION DIRECTLY. After receipt of your hotel information, all changes in arrival, departure, type of accommodations, or cancellation must be made directly with the ABA Registration Center, either in writing or by telephone +1.202.663.9274. However, after APRIL 1, it is the responsibility of the attendee to notify the hotel of any additional changes needed to the reservation.