

# Money Transmitter Regulators

## A S S O C I A T I O N

### 2010 Examiners' School & Annual Meeting

#### Monday AUGUST 30, 2010

11:00a	MTRA Registration Desk Open
12:00 – 1:00p	Examiners' School Lunch
1:00 – 4:30p	<b>Examiners' School</b> <i>John Bishop, Ohio Division of Financial Institutions</i> <i>Humberto Gonzalez, Texas Department of Banking</i> <i>Alex Ketter, Washington Department of Financial Institutions</i>  Topics include: MTRA Electronic Examination Procedures and Manual, Risk Assessment & Management Review, Financial Review and Case

#### Tuesday AUGUST 31, 2010

7:30a – 4:30p	MTRA Registration Desk Open
7:30 – 8:30a	Morning Hospitality (breakfast)
8:30a – 11:45a	<b>Examiner's School, Continues</b> <i>John Bishop, Ohio Division of Financial Institutions</i> <i>Humberto Gonzalez, Texas Department of Banking</i> <i>Alex Ketter, Washington Department of Financial Institutions</i> <i>Sandra Stolt, IRS</i> <i>Julie Vanderslice, FinCEN</i>  Topics include: Compliance (BSA) Review, Compliance (BSA) Case, BSA Violations & Citations
11:45a – 1:30 p	Lunch on Your Own
1:30 – 5:00p	<b>MTRA Business Meeting &amp; Roundtable Discussions</b> (MTRA member states only)
1:30 – 5:00p	<b>Industry Only Meeting</b> Facilitated by <i>Don Temple, KPMG LLP</i> , and <i>Paul Dwyer, Viamericas Corp.</i> <i>Gerard "Jerry" LiVigni, Office of Foreign Assets Control</i>
3:15p	Refreshment break
5:30 – 7:00p	MTRA Dinner/Reception ~ <u>Regulators only</u>

#### Wednesday SEPTEMBER 1, 2010

7:30a – 5:30p	MTRA Registration Desk Open
7:30a – 8:30a	Morning Hospitality (breakfast)
8:30 – 8:45a	Travel time
8:45 – 9:30a	<b>MTRA Annual Meeting</b> Introductions/Remarks <i>MTRA President Joe Rooney</i> Welcome to California <i>Commissioner Bill Haraf, California Department of Financial Institutions</i> IRS Project <i>Gary Watkins, IRS; MTRA Director Bob Venchiarutti</i>

	MTRA Accomplishments MTRA Directors Stephanie Newberg, John Bishop and Bob Venchiarutti
9:30 – 10:15a	<b>Keynote Address from FinCEN</b> <i>James H. Freis, Jr., Financial Crimes Enforcement Network</i>
10:15 – 10:45a	Morning Refreshment Break
10:45a – 12:00p	<b>Emerging Payments and Prepaid Cards - New Laws, New Requirements, New Issues</b> <i>Deborah Thoren-Peden, Pillsbury Winthrop Shaw Pittman LLP</i> <i>Cindy Baltierra, FinCEN</i> <i>Phil Keitel, Federal Reserve Bank of Philadelphia</i> <i>Jeff Ross, Greendot</i> <i>Susan Smith, US DOJ, Asset Forfeiture and Money Laundering Section</i>
	Prepaid cards and other types of electronic payments (global and domestic) are a huge and growing portion of financial services today. This session will address the new requirements under the Card Act (effective Aug, 2010), FinCEN's Notice of Proposed Rulemaking on Prepaid Access cards (which will modify the requirements under the Bank Secrecy Act); describe potential activity and practices used by a major industry player to identify and report possible suspicious use, including some reported misuse of prepaid cards, and identify other issues with emerging and global payments.
12:15 – 1:30p	Lunch on the Terrace
1:45 – 3:00p	<b>How Law Enforcement Uses SARS and How You Can Help</b> <i>Maurice Clark, IRS Criminal Division/Liaison to FinCEN</i>
	You will learn what law enforcement is doing with the SARS that you file, and what you can do to improve your SARS narratives to better assist law enforcement.
3:00 – 4:45p	<b>Best Business Practices for Money Services Businesses for Monitoring and Aggregating Customer Activity Across All Products and Services</b> <i>Daniel Weiss, Ascella Compliance</i> <i>Benjamin Floyd, Wal-Mart Stores, Inc.</i> <i>Mary Thorson, Ascella Compliance</i> <i>Julie Vanderslice, FinCEN</i> <i>Robert Venchiarutti, California Department of Financial Institutions</i>
	Monitoring and aggregating data on customer activity is a laborious task for many licensees offering multiple products and services, and particularly for those with limited IT resources. This panel presents solutions from the viewpoints of a regulator and those working with or for cutting edge MSBs.
4:45 – 5:45p	<b>What You Gonna Do When They Come For You?</b> <i>Chuck Rosenberg, Hogan Lovells LLP</i>
	Attorney Rosenberg will cover Grand Jury Investigations: the powers of a federal grand jury; responding to grand jury subpoenas (documents and witnesses); testifying before a federal grand jury (targets, subjects, witnesses, and custodians); multiple representations; preservation requests (and electronic discovery); obstruction of justice; and, related matters.
6:00 – 7:30p	Reception/Dinner – All attendees

## Thursday SEPTEMBER 2, 2010

7:30a – 5:30p MTRA Registration Desk Open

7:30 – 8:30a Morning Hospitality (breakfast)

8:30 – 8:45a Travel time

8:45 – 9:30a

### **The Other Side of Midnight: Recipients and AML practices**

*Ronald Schwartzman, Servicio UniTeller, Inc.*

*Karen Heede, VA Bureau of Financial Institutions*

*Stephen Rosenthal, Arizona Department of Financial Institutions*

Each Licensed Remittance Company ("LRC") collects valuable data about the recipients of the remittances that it processes, while more time and energy seem to be spent on analysis of the senders' data. This session will focus on best practices that may be used to analyze and prioritize the different elements of the recipient data. We will first hear from representatives from the State of Arizona DFI (with a view how this data may assist law enforcement uncovering illegal activities). We will then hear an industry perspective on this topic and a review of possible choices for industry among these processes and ways in which they can be incorporated into day-to-day industry AML practices. As an additional benefit, the Arizona staff will also discuss what state regulators expect when they contact an LRC when a statutory violation is believed to have been uncovered and the best ways for the LRC to react to remedy the situation.

9:30 – 10:30a

### **Legislative Update**

*Ezra Levine, Howrey LLP*

*John Ryan, Conference of State Bank Supervisors*

10:30 – 11:00a

Morning Refreshment Break

11:00a – 12:00p

### **Banking MSBs: A Dialogue**

*Don Temple, KPMG LLP*

*Ronald Schwartzman, Servicio UniTeller, Inc.*

*Lisa M. Grigg, Bank of America*

*Tom Lickiss, Wells Fargo & Co.*

*William Ward, Union Bank*

Learn how to obtain and maintain a bank account from a national bank, and about the due diligence the bank will likely conduct.

### **ADJOURN**

Box Lunches to go

Recreation/Tours on your own

## HOTEL AND TRAVEL

### HOTEL RESERVATIONS

For hotel reservations, call the **Squaw Creek Conference Center at 1 800 403-4434**. Request the group rate for MTRA. Please identify yourself as "Corporate" or "Government Per Diem".

**Corporate Rates are \$179 single/\$199 double plus taxes.** There are a limited number on 1-bedroom Fireplace Suites at \$209/\$229 plus tax, or Deluxe 1 Bedroom Fireplace Suites at \$279 flat plus tax. There is a facility fee at this property of \$15/day plus tax.

**Government Rates are \$98 single/\$118 double.** There are a limited number of rooms available at government per diem and a government ID will be required to obtain that rate. There is a facility fee at this property of \$15/day plus tax. MTRA will pay the facility fee for MTRA member state regulators.

**The hotel cut-off date is July 30! Our conference typically sells out so do not wait to make your reservation. Two night room and tax are required at the time of booking for the Corporate Rate; cancellations made within 14 days prior to arrival date, or no shows, will forfeit the deposit. Early departures will be charged for the unused balance of the stay.**

Check in is 4:00 pm on arrival day; check out is 11:00 am on departure day. If rooms are available, the hotel will honor the group rate three days before and three days after the Conference for those of you wishing to take extra time. More information can be found at [www.squawcreek.com](http://www.squawcreek.com)

### AIRPORT TRANSFERS

For your convenience Squaw Creek will extend the discounted fare of \$40.00 per person each way billed directly to your room reservation. Their shuttle service runs at the top of the hour and **does require reservations prior to travel**. Space is limited, please book now to ensure your discounted fare.

Please call **(866)909-RIDE** or email: [rsc\\_transpo@destinationhotels.com](mailto:rsc_transpo@destinationhotels.com) to schedule your direct transfer to the hotel. When calling please have the following information available.

Name for your Reservation

Reference the Group "MTRA"

Airline Flight # and arrival time into Reno, NV

Number of Passengers

Cell phone #

Cancellations need to be made by 2:00PM the day prior to travel.

### OPTIONAL RECREATION INFORMATION

Bringing the kids along? Check out the Mountain Buddies Program at <http://www.squawcreek.com/squaw-valley-mountain-vacations.php>

With so many things to do at Squaw Creek, you might just want to stay longer. Summers are busy with their spectacular location tailor-made for outdoor recreation. Try the championship golf course, tennis courts, swimming pools, hiking, and biking - combined with on-site fly fishing, boating and rafting on Lake Tahoe and the Truckee River as well as horseback riding in neighboring Alpine Meadows. The Village at Squaw Creek is just at the other end of the Valley and offers shops and restaurants as well as a cable car to a spectacular view of the Valley and Lake Tahoe. The Hotel shuttle bus will take you there for free.

Please see the additional information posted on the MTRA website.

### CAR RENTALS

A special discount has been set up with Avis Rent a Car to make traveling to the annual meeting easier and more affordable. For rates/reservations call 1-800-331-1600 and mention the Avis Discount Number AWD # J901095. The hotel is approximately a 45 minutes drive from the Reno/Sparks, Nevada airport.

## REGISTRATION INFORMATION

A registered conference attendee may, upon written request, receive a full refund of a paid registration fee as long as the request is received by the MTRA office more than 30 days before the beginning of the conference. (July 30). If the request is received 8 to 30 days before the beginning of the conference, a registrant may receive a refund of 50% of the paid registration. **No refund will be granted if the request is received the week before the conference. NO SHOWS WHO HAVE REGISTERED BUT NOT PAID ARE STILL LIABLE FOR THE REGISTRATION FEE.**

The registration fee (guests excluded) includes all conference sessions and materials, and the meals listed. It does NOT cover lodging, all non-conference meals, and travel expenses.

In the unlikely event of cancellation of the conference, MTRA's liability is limited to 100% refund of registration fees and does NOT include penalty fees on airline tickets, deposits for hotel accommodations, or any other incurred expenses.

Participants who register AFTER July 30 will NOT be listed in the participant lists.

## CONFERENCE ETIQUETTE

The Dress Code for the conference is business casual attire.

Cell phones and other devices that make noise should be disabled during sessions. If you must take a call, please exit the session as unobtrusively as possible and take the call in the corridor.

Room temperatures are difficult to regulate. It is advisable to dress in layers so you can add or remove a layer for your personal comfort.

Smoking is not permitted at any conference event.

# ANNUAL MEETING & EXAMINERS' SCHOOL REGISTRATION

Include a separate registration for each participant. Please print clearly.

**You may also register securely online (preferred).**

<https://thriva.activenetwork.com/Reg4/Form.aspx?IDTD=3707705&RF=3910094>

Participants who register AFTER July 30 will NOT be listed in the participant lists.

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FIRST NAME                      MIDDLE INITIAL                      LAST NAME

Do you use a nickname? List here \_\_\_\_\_

Title/Position \_\_\_\_\_

Organization \_\_\_\_\_

Address \_\_\_\_\_

(STREET)

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Daytime Telephone \_\_\_\_\_ E-mail \_\_\_\_\_

Emergency Contact Name & Telephone number(s) \_\_\_\_\_

**Please select one:**

## **MTRA Member State Regulators ONLY**

- School only                      \$100
- Annual Meeting only                      \$325
- Combo (School & Annual Mtg)                      \$375
- Commissioners                      **FREE**

Help us plan wisely. Please let us know which meals you will attend (included in fee):

- Monday Lunch (**School only**)
- Tuesday Breakfast (**School only**)
- Tuesday Dinner Reception (**Regulators only**)
- Wednesday Breakfast
- Wednesday Lunch
- Wednesday Reception (**All attendees**)
- Thursday Breakfast
- Thursday Box Lunch

## **NON-member Regulators**

- Non-member states, federal regulators, Law enforcement, other assn's                      \$500

## **Transmitters and All Others**

- Before July 30, 2010                      \$795
- July 30 – August 12, 2010                      \$895
- After August 13, 2010                      \$995

Guests \$200                      This category is intended for spouses or significant others only.

Name of guest \_\_\_\_\_ (Meals only, **no** conference sessions)

Please list any dietary needs (vegetarian, food allergies, etc.) or special needs that you may have:

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**Please mail your check\* and this completed form to:** \*State regulators may request to be invoiced

Money Transmitter Regulators Association, Inc.  
587 James Drive  
Harrisburg, PA 17112-2273

## **Questions?**

Call 717 545-9991 (c/o Shermer & Associates)

Fax 717 545-9247

Or E-mail [sshermer@shermer-assoc.com](mailto:sshermer@shermer-assoc.com)