

AML Transaction Monitoring: back to basics

How to make your TM rule based system impeccably efficient? Effectiveness of TM controls: what FINMA expects

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8.40 Introduction by the Chairman of the Conference

- Recent legislative and regulatory changes – What are the key aspects of the Revision of the Money Laundering Act (MLA), Money Laundering Ordinance (MLO-FINMA) and New FINMA guidelines
- Main trends and challenges – From virtual assets to corruption cases
- Ongoing challenges in transaction monitoring – from false positive management, data quality, growing regulatory complexity to regulatory arbitrage between jurisdictions and technological advances in transaction monitoring – where do systems stand? Is Transactions Surveillance effective? What are the lessons learned from regulatory supervisory reviews and enforcement cases in relation to AML?

Olivier Maes

Does the transactional behaviour of your clients make sense?

9.20 Evaluating the transactional behaviour: when is the transactional behaviour not compatible/coherent with the wealth, activity, the personal situation, the structure of the client?

- What is the usual transactional behaviour of different client profiles: PEP, operating company, domiciliary company, trust...
- What is the relation between the financial situation, personal situation, activity of the client, structure, and the expected transactional behaviour? When is the behaviour in line with these characteristics of the client? What are the unusual / abnormal behaviours?

Hanna Read and Marco Kuehne

How to create an AML TM system that is efficient for your clients

10.00 Client Risk Rating

- Goal of CRR, typical risk factors to be considered and examples of rule-based approaches.
- Data sources, triggers and interaction with Compliance processes.
- Testing and assessment: key methodologies.

Dr. Madan Sathe and Dr. Konrad Schwenke

10.30 Coffee break

10.50 Client Segmentation

- The benefits of Client Segmentation and differences between a segmentation for business and financial crime purposes.
- Top-down segmentation driven by business input.
- Data-driven bottom-up client segmentation.
- Analytics to test the client segmentation.

Dr. Madan Sathe and Dr. Konrad Schwenke

11.20 Rules: Selection, Parametrisation & Tuning

- Rule based monitoring: from simple to complex rules.
- Parameter selection and tuning for efficient AML TM systems and why the input from client risk rating and segmentation is important.
- Above and below the line testing: validation based on statistical samples.
- Machine Learning models as an enhancement or complementary solution to rule-based systems.

Dr. Madan Sathe and Dr. Konrad Schwenke

Design and effectiveness of controls

11.50 New AMLA audit guidelines for banks: how to control the design and the effectiveness of the Transaction Monitoring

- Not only the design of controls will be audited but also the effectiveness of your controls
- Design and implementation of AML Transaction Monitoring systems: sometimes some important differences exist (observed deficiencies, good practices)

Olivier Maes

12.30 End of the seminar

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PRACTICAL INFORMATION

Venue
Zurich Sheraton Hotel
Pfungstweidstrasse 100, Zurich

Visio conference on Zoom
The Zoom link and the documentation will be sent to the participants on 13 April in the afternoon. Academy & Finance provides technical assistance during the conference.

How to register
by phone: +41 (0) 22 849 01 11
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by e-mail: info@academyfinance.ch
by post: Academy & Finance SA
3 rue Neuve-du-Molard, CH-1204 Geneva
www.academyfinance.ch

Fees
620 CHF (+ VAT 8.1%)
Additional registrations from the same company: - 50%

Registration and payment
Payment is made by bank transfer or by credit card. Credit card payments will be debited immediately upon receipt of card details. In any case, we will send you an invoice by email.

Substitution & cancellation policy
Substitutions from the same company are accepted at any time. Cancellation requests must be received in writing, by fax or by post up to the following dates end of business:

- 7 April refund of 90%
- after 7 April no refund will be made for cancellation.

REGISTRATION FORM

I register for the seminar "AML Transaction Monitoring: back to basics" in Zurich on 14 April 2026.

I will attend in the conference room I will attend online on Zoom

FIRST PARTICIPANT

Full name.....
Position.....
E-mail.....

SECOND PARTICIPANT (-50%)

Full name.....
Position.....
E-mail.....

Company.....
Address.....
Postcode..... City.....
Tel Mobile.....

Person to which the invoice must be sent for payment:

Name..... Email.....
Bank transfer Mastercard VISA
Credit card No : ____/____/____/____ Expiry date : ____/____
Cardholder.....
Date Signature.....