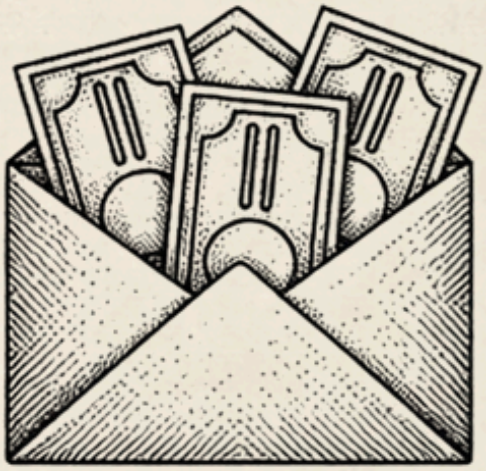
Symphony Digest



UPDATES IN

MONEY LAUNDERING, TERRORISM FINANCING AND PROLIFERATION FINANCING

AICB Centre of Excellence, KL

RM1,980 per participant

15 April 2027

9am - 5pm

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Updates In Money Laundering, Terrorism Financing & Proliferation Financing

COURSE OUTLINE

Module 1: Malaysia's 2026–2027 AML/CFT/CPF Regulatory Reset

- AMLA Amendment Act 2025 (Act A1761), effective 1 March 2026: key operational implications
- FATF/APG Malaysia Mutual Evaluation 2025: findings, gaps and key recommended actions
- BNM AML/CFT/CPF & TFS policy documents (FIs; DNFBPs/NBFIs) versus SC capital-market guidelines
- Malaysia NRA 2023, PFRA 2024 and risk-based supervision; reporting institution scope

Module 2: Money Laundering: Modern Typologies & Detection

- Fraud/scam proceeds, money mules, layered transfers, trade-based laundering and third-party deposits
- Cross-border flows, digital payments virtual assets and hidden beneficial control
- Transaction-monitoring alert triage; distinguishing anomalies from suspicion
- Mini-case: trace the funds, challenge the explanation and document indicators

Module 3: Controls that Work: CDD, Beneficial Ownership & STRs

- Institutional risk assessments; CDD/EDD; PEPs, source of funds/wealth and higher-risk relationships
- Beneficial ownership and layered legal arrangements; screening and ongoing monitoring
- STR quality: suspicion, narrative, supporting evidence, timely escalation and anti-tipping-off safeguards
- Case exercise: approve, enhance, pause for review or escalate—what evidence is missing?

Module 4: Terrorism Financing: Networks, Indicators & TFS

- Funding pathways including low-value flows, cross-border networks, facilitators and NPO misuse risks
- Risk indicators, screening, linked person exposure and targeted financial sanctions (TFS)
- Freezing/prohibition and escalation responsibilities where applicable; avoid indiscriminate de-risking and escalation responsibilities where applicable; avoid indiscriminate de-risking

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COURSE OUTLINE

Module 5: Proliferation Financing: Hidden Networks & Sanctions Evasion

- PF risk assessment, dual-use goods, intermediaries, shell entities and trade-document inconsistencies
- UN-related targeted financial sanctions, ownership/control links and evasion patterns
- Insights from Malaysia's PFRA 2024 and FATF's 2025 complex PF/sanctions-evasion report
- Team challenge: map red flags across exporter, consignee, intermediary and payment route

Module 6: Digital Controls, RMiT & Cyber-Enabled Financial Crime

- BNM RMiT (revised 2025; updated September 2026) for institutions within its scope
- SC Guidelines on Technology Risk Management (GTRM) for relevant capital market entities
- e-KYC quality, monitoring-system resilience, fraud/AML intelligence, data integrity and vendor dependencies
- Alert failures, access controls, audit trails, incident response and responsible analytics/AI use

Module 7: Integrated Capstone: Detect • Decide • Escalate

- Multi-layered fictional case: concealed owner, suspicious funds, sanctions-linked party and an alert-system gap
- Group decision sheet: five red flags, evidence gaps, immediate controls, escalation owner and rationale
- Facilitator debrief: regulatory scope, documentation, proportionality and 30-day improvements

Close: Commit to Action

- Three control improvements to take back
- Q&A and evaluation

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Trainer's Profile

The trainer is a Banking Transformation Strategist and Executive Educator with more than three decades of executive leadership experience across banking, fintech, international remittance, insurance and financial services. Throughout his career, he has worked alongside Boards, senior executives and regulators to strengthen governance, manage enterprise risk, enhance regulatory compliance and build resilient organisations.

Today, he focuses on enabling banking leaders and businesses to thrive in a rapidly evolving landscape by integrating Artificial Intelligence (AI), governance, Foreign Direct Investment (FDI), Private Equity readiness and executive capability development into practical business strategies. His programmes are known for combining strategic insight with real-world application, equipping participants with the confidence, knowledge and tools to drive transformation while maintaining sound governance and responsible business practices.

He is recognised for designing and embedding enterprise-wide governance, risk, and compliance frameworks spanning AML/CFT, anti-bribery & corruption (including ISO 37001 and ISO 37301 certification and implementation), enterprise and third-party risk management, and corporate governance — while leading regulatory engagements and strengthening governance structures that protect institutional integrity and investor confidence. He is a Certified Anti-Money Laundering Specialist (CAMS — ACAMS) and Certified Professional in AML/CFT (ICA / AICB — Manchester Business School).

- Governance, Risk and Compliance Professional with 30+ years of progressive experience across Compliance, Enterprise Risk Management, AML/CFT, Anti-Bribery & Corruption, and ISO Management Systems, spanning financial services, mobile financial services, manufacturing, telecommunications, and the public sector.
- Adjunct Professor in Compliance, Regulatory, and Risk Management for Financial Services, with extensive experience delivering AML/CFT sectoral training for Bank Negara Malaysia (BNM) and MAMSB.
- Proven expertise in regulatory compliance frameworks, enterprise and third-party risk management, ISO 37001/37301 management systems, internal audit, and business process improvement, advising senior management and boards on governance, risk mitigation, and regulatory engagement.

PARTICIPANT DETAILS

Name:

Position:

Department:

Contact Number:

Email:

Name:

Position:

Department:

Contact Number:

Email:

ADMIN DETAILS

Name:

Position:

Department:

Company:

Contact Number:

Email:

Address:

Payment Method: ☐ Direct Payment ☐ Claim HRD

Notes:

- *Cancellations made less than 14 days before the training date or non-attendance on the day of training are non-refundable. Substitution is allowed.*
- *Once registration is confirmed, the client is fully liable for the course fee, regardless of whether payment is made directly or through the HRDC grant, and even if participants do not attend the training.*
- *Clients who opt for direct payment must ensure full payment is made before the training date.*
- *HRDC grant applications must be submitted and approved 14 days prior to the training day. The maximum claimable amount is RM1,750 per participant per day. Any shortfall between the approved grant and the course fee must be topped up by the client.*
- *Should the number of confirmed participants be too low to ensure a meaningful learning experience, Symphony reserves the right to postpone or cancel the training.*