



2019 FINRA RegTech Conference

January 17 | New York, NY

RegTech Initiatives for Customer Identification and Anti-Money Laundering (AML) Compliance

Thursday, January 17

12:30 p.m. – 1:30 p.m.

Anti-Money Laundering (AML) and Know Your Customer (KYC) guidance are critical initiatives for financial institutions. During this panel, attendees learn how new technologies are being leveraged to enhance KYC and AML processes, and the potential regulatory and operational challenges.

Moderator: Blake Snyder
Senior Director
FINRA Anti-Money Laundering Investigative Unit (AMLIU)

Panelists: Patrick Dutton
Regional Head, Intelligence, Analytics and System Delivery Financial Crime Threat Mitigation (FCTM) team
HSBC North America

Jeff Horowitz
Chief Compliance Officer
Coinbase Inc.

Robert Schukai
Senior Vice President, Identity Solutions
Mastercard

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Panelist Bios:

Moderator:

Blake Snyder is Senior Director of FINRA's AML Investigative Unit, which consists of a specialized team of examination staff that conduct complex Anti-Money Laundering examinations. The AMLIU's other functions include providing guidance to FINRA examination and Enforcement staff in connection with examinations and investigations; providing training to FINRA staff throughout the country; and providing education and training to the industry on AML issues. Mr. Snyder assists in developing FINRA's AML-related priorities and serves as a Regulatory Specialist within FINRA in the areas of AML, fraud and financial crime. Mr. Snyder holds the Certified Regulatory and Compliance Professional™ (CRCP)™ designation, and graduated from Florida State University with a Bachelor's degree in Finance. Mr. Snyder works from FINRA's Florida District Office, and has been with FINRA for 18 years.

Panelists:

Patrick Dutton is the U.S. Head of Intelligence, Analytics and Systems Delivery for HSBC's Financial Crime Threat Mitigation (FCTM) team. He oversees intelligence production on financial crime as well as advanced analytics and transaction monitoring models. He joined HSBC in 2017 after serving as Director for Transnational Organized Crime at the National Security Council from November 2015 to May 2017. Prior to his work at the White House, he was the Director of the Office of Illicit Finance at the U.S. Department of the Treasury. Mr. Dutton began his government career in 2004 as a Middle East analyst with the Department of Defense. In 2005 and 2006, he deployed to Iraq to support threat finance efforts and from July 2008 to April 2010 he served on President's Daily Briefing staff. Mr. Dutton earned a Bachelor's degree in political science from Marietta College in 2002 and a Master's degree in Public and International Affairs from the University of Pittsburgh in 2004.

Jeff Horowitz is Chief Compliance Officer for Coinbase Inc., where he is responsible for the Firm's global compliance initiatives. Mr. Horowitz is responsible for managing regulatory relationships with foreign and domestic regulators, helping shape the development of thoughtful digital currency regulation, and manage an integrated risk framework covering reputational, operational and regulatory risk. Mr. Horowitz also oversees the Firm's Global AML Program and is representative for Coinbase at the U.S. Treasury Department's Bank Secrecy Act Advisory Group (BSAAG). Mr. Horowitz is also a member of FINRA's Securities Industry/Regulatory Council on Continuing Education. Prior to joining Coinbase, Mr. Horowitz was a Managing Director and Global Head of Compliance for Pershing, a BNY Mellon company. Mr. Horowitz previously served as the Chief Compliance Officer for Pershing LLC as well as the Firm's Chief Anti-Money Laundering (AML) and OFAC Officer, where he was responsible for the development and implementation of the firm's Global AML Program across the Pershing enterprise. Mr. Horowitz represented Pershing on SIFMA's Compliance and Regulatory Policy Committee, FINRA's Large Firm Advisory Committee and FINRA's Continuing Education Content Committee. Mr. Horowitz has represented Pershing, as a securities industry representative to the BSAAG and was also a past co-chair of the Securities Industry and Financial Markets Association (SIFMA) Anti-Money Laundering Committee. Mr. Horowitz has been a member of the International Council of Securities Association and has participated in FATF's public sector/ private sector consultative initiatives, serves on the Florida International Bankers Association AML Compliance Conference Advisory Committee. Prior to joining Pershing, Mr. Horowitz was a Director and Head of AML Compliance for Citigroup's Corporate and Investment Banking Division in North America. His responsibilities included the Institutional Sales and Trading Departments of Citigroup Global Markets Inc., Investment Banking, Global Relationship Banking and Global Transaction Services. Prior to joining Citigroup, Mr. Horowitz held several senior compliance roles at Lehman Brothers, Goldman Sachs and Salomon Brothers Inc. He began his career at the Federal Deposit Insurance Corporation (FDIC) in the Division of Resolutions. Mr. Horowitz earned a Bachelor of Science degree in Economics from Trenton State College. He has also completed the Securities Industry Institute® program, sponsored by the Securities Industry and Financial Markets Association, at the Wharton School of the University of Pennsylvania. Mr. Horowitz holds the FINRA Series 7, 14, and 24 registrations.

Robert (Bob) Schukai is Senior Vice President, Identity Solutions at Mastercard. He is responsible for the development of innovative identity solutions to enable people to validate and authenticate themselves digitally in both payment and non-payment transactions. Prior to his current role, Mr. Schukai was the Global Head of Design for Digital Identity Solutions and Head of Applied Innovation for Thomson Reuters. Focus areas included artificial

intelligence, financial technology, blockchain, and user experience. From 2005-2010, Mr. Schukai was the Vice President of Wireless/Broadband Technologies for Turner Broadcasting System, Inc. During that time, he was responsible for global R&D activities in the areas of mobile, broadband, Internet protocol television (IPTV) and games. Mr. Schukai spent 18 years working for Motorola, Inc., in the United States and United Kingdom. In his last role at Motorola, he served as director of global 3G strategy and business development. Mr. Schukai holds a Bachelor of Science degree in electrical engineering from Rose-Hulman Institute of Technology and a Master's degree in electrical engineering from Arizona State University. He is a long-term member of the Institute of Electrical and Electronics Engineers (IEEE). In 2014, he was named a Member of the British Empire (MBE) in the Queen's 2014 New Year Honours List for services to British trade and investment and for promotion of STEM education.



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Panelists


■ Moderator

- **Blake Snyder, Senior Director, FINRA Anti-Money Laundering Investigative Unit (AMLIU)**

■ Panelists

- **Patrick Dutton, Regional Head, Intelligence, Analytics and System Delivery Financial Crime Threat Mitigation (FCTM) team, HSBC North America**
- **Jeff Horowitz, Chief Compliance Officer, Coinbase Inc.**
- **Robert Schukai, Senior Vice President, Identity Solutions, Mastercard**

To Access Polling

- Under the “Schedule” icon on the home screen,
- Select the day,
- Choose the RegTech Initiatives for Customer Identification and Anti-Money Laundering (AML) Compliance session,
- Click on the polling icon: 

Polling Question #1

- 1. Does your firm utilize digital identity technology as part of its account opening process?**
 - a. Yes**
 - b. No**
 - c. I don't know**

Polling Question #2

- 2. Does your firm utilize biometrics to allow customers to access brokerage accounts?**
 - a. Yes**
 - b. No**
 - c. I don't know**

Polling Question #3

- 3. Does your firm's suspicious activity monitoring utilize machine learning or artificial intelligence?**
- a. Yes**
 - b. No**
 - c. No, but we are considering adding one or both of those components**
 - d. I don't know**