



المعهد المصرفي الفلسطيني  
Palestinian Banking Institute



## ورشة عمل الجرائم الالكترونية

١ آذار ٢٠١٨  
رام الله / فلسطين

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<b>Program Name</b>	<b>"Digital Age, Globalization and Economic Crime" workshop</b>
<b>Start Date</b>	01/3/2018
<b>End Date</b>	01/3/2018
<b>Time</b>	Full Day
<b>Fees</b>	USD 200 per participant
<b>Registration Deadline</b>	19/2/2018
<b>Language</b>	اللغة الاساسية هي اللغة العربية
<b>State</b>	Palestine
<b>Location</b>	Ramallah
<b>Targeted Audience</b>	<p><b>Organizations that will benefit:</b></p> <ul style="list-style-type: none"> <li>• Banks</li> <li>• Financial Institutions</li> <li>• Central Banks especially regulatory bodies</li> <li>• Technology companies</li> <li>• Retailers</li> <li>• Payment Businesses and Suppliers</li> <li>• Insurers</li> <li>• Card Issuers &amp; Acquirers</li> <li>• Schools &amp; Governments</li> <li>• Third Party Processors &amp; Clearers</li> </ul> <p><b>Who will attend:</b></p> <ul style="list-style-type: none"> <li>• C-Level Executives: CEO, CTO, CIO, COO, CRO, CCO</li> <li>• Financial Managers</li> <li>• Business Developers</li> <li>• Regulators</li> <li>• Transaction Executioners</li> </ul>



<b>Introduction</b>	<p>With economic crime becoming a serious threat to businesses aided by the digital transformation of society and the globalization of businesses, this workshop will take a practical approach to ensure that the participants will:</p> <ol style="list-style-type: none"> <li>1. Develop new skills and in-depth knowledge of the digital age evolution from the 1960's through nowadays</li> <li>2. Expand your knowledge of globalization forms and measures</li> <li>3. Gain strategic advantage by learning how financial crimes are committed, who is ultimately responsible and how to guard against them in the context of your daily responsibilities</li> </ol>
<b>Goals</b>	<p>Understand the characteristics of the digital age and globalization and how they are forging new paths into businesses with increasingly complicated threats of economic crime, allowing the participants to take the necessary measures to combat this new serious form of crime.</p>
<b>Outcomes</b>	<p><b>In just one day, you will:</b></p> <ul style="list-style-type: none"> <li>• Acquire excellent knowledge of the digital age: evolution, relations to economics and innovations</li> <li>• Understand globalization: history, types, measurement and criticisms</li> <li>• Learn about economic crime: types, causes, costs, accountabilities and the industries at risk with statistical evidence in the Middle East and worldwide</li> <li>• Review real life cases of economic crime</li> <li>• Discuss how to build programs to detect and stop economic crime</li> </ul>



<p><b>Topics</b></p>	<ol style="list-style-type: none"> <li>1. Globalization &amp; the new digital world: Symptoms, Advantages &amp; Disadvantages العولمة والعالم الرقمي الجديد: الأعراض، المزايا والمخاطر</li> <li>2. Definition, types &amp; examples of economic crime: تعريف، أنماط وأمثلة عن الجريمة الاقتصادية</li> <li>3. Cyber (computer-generated) crime: الجرائم المرتكبة بواسطة الحاسوب</li> <li>4. Statistical overview of economic crime in the Middle East &amp; how does it compare with the rest of the world: نظرة إحصائية عامة عن الجريمة الاقتصادية في الشرق الأوسط ومقارنتها مع سائر دول العالم</li> <li>5. Causes of economic crime: أسباب الجريمة الاقتصادية</li> <li>6. Costs of economic crime: كلفة الجريمة الاقتصادية</li> <li>7. Industries at risk: الصناعات المعرضة للخطر</li> <li>8. Who is ultimately responsible for economic crimes &amp; are they up to the challenge? من المسؤول في نهاية المطاف عن الجريمة الاقتصادية وهل هم على مستوى التحدي؟</li> <li>9. Real- life cases of economic crimes and their economic costs: حالات حقيقية عن جرائم اقتصادية حديثة وتكاليفها</li> <li>10. How to build programs to detect &amp; stop economic crime? كيفية بناء برامج لكشف ومنع الجريمة الاقتصادية</li> </ol>
<p><b>Trainer</b></p>	<p><b>Mr. Adam Mansour , Expert and Consultant:</b></p> <p><b>Professional Profile:</b> A seasoned banking professional with thirty-two years of experience at major financial institutions in the United States and the Middle East and solid achievements in the areas of:</p> <ul style="list-style-type: none"> <li>• Compliance /AML / CFT/ Sanctions</li> <li>• Risk Management</li> <li>• Branch Management &amp; Operations</li> <li>• Investment Portfolio Management</li> <li>• Capital Markets Development</li> </ul> <p>FATCA Asset / Liability Management Treasury Administration Balance Sheet Re-Structuring Team Management &amp;</p>



Work Experience:

*Independent Financial Consultant*

*August 2017 – Present*

*A.M. Financial Consulting*

*Beirut, Lebanon*

A.M. Financial Consulting delivers consulting and training services to financial institutions and central banks in the Middle East region. As an independent consultant, Mr. Mansour helps design and implement best-in-class strategies, policies, and controls to manage the balance sheet's risks (credit, market, liquidity and operational). A special emphasis is placed on the compliance risks (AML / CFT) to protect against illicit financing threats with a solid commitment to keeping money launderers, sanctions targets, corrupt officials, terrorist networks, and weapons proliferators out of the global financial system. This is accompanied with the appropriate on and off-site training to implement these strategies, policies and controls using his experience at top notch financial institutions in the United States, Saudi Arabia and Lebanon.

*Advisor to the General Manager*

*August 2015 – August 2017*

*First National Bank*

*Beirut, Lebanon*

**Advised the general manager of the bank on strategic issues related to risk management and compliance.**

*Group Chief Compliance Officer / Compliance & Review May 2009 – August 2015*

*First National Bank*

*Beirut, Lebanon*

**Established and managed the Compliance & Review Department (CRD) centralizing the compliance, anti-money laundering and controls processes across the bank and its subsidiaries to help the organization achieve its governance, regulatory and profitability goals with**





transparency, independence and integrity. The CRD encompassed the development, implementation and monitoring of policies, procedures, processes and tasks to ensure efficiency of operations, quality of internal / external reporting and compliance with applicable local and international laws and regulations. The CRD also established and managed the FATCA Project Management Office (PMO) fully meeting the first phases of the FATCA reporting requirements to the U.S. Treasury with minimal outside consulting help.

*Senior Manager / Chief Risk Officer*

*October 2004 – May 2009*

*First National Bank*

*Beirut, Lebanon*

Created the risk management division and managed a team of 12 professional staff responsible for the balance sheet's risks (Credit, Operations, Market and Liquidity) as well as for the Credit Administration Unit meeting successfully all the regulatory and the Bank's requirements with rave reviews from the regulators, internal and external auditors.

*Senior Manager / Vice President*  
*2004*

*February 2000 – February*

*Riyad Bank*

*Riyadh, Saudi Arabia*

Managed a team of 8 professional staff with the major achievements in the:

- Implementation of a funds transfer pricing system to assesses accurately the contribution of each area thus enhancing the return on equity by 2 percentage points;
- Management of the day-to-day administration of Treasury and acting as the key person to address and resolve issues with IT, Internal Audit, Risk Management and Finance contributing considerably to exceeding the budget target by approximately 20% over two consecutive years;
- Implementation of the balance sheet re-structuring strategies enhancing profitability;
- Formulation of new and simpler internal policies, processes,

procedures, workflows, operations and monitoring systems for Treasury and Finance exceeding the budget targets in 3 consecutive years;

- Negotiation and implementation of Service Level Agreements with internal and external vendors slashing the cost by 15%;
- Chairing and participating in critical committees for the retail and wholesale franchises of the Bank increasing deposits by 12% annually.

***Senior Manager, Asset / Liability Management & Strategic Planning  
Dec. 1994 – Dec. 1998***

**Saudi Fransi Bank**

***Riyadh, Saudi Arabia***

Managed a team of 8 highly skilled professionals to develop, implement and monitor interest rate risk and liquidity strategies, procedures and investment analysis for the entire balance sheet of the Bank. Specifically:

- Restructured the balance sheet successfully tripling the net income of the Bank in 3 years;
- Managed actively a \$2.5 billion investment portfolio including American / European fixed income securities, Saudi Government Development Bonds (SGDBs) and emerging markets securities with a return of over 15% annually;
- Implemented successfully a major asset/liability simulation model to assess the balance sheet's risks;
- Participated actively in the Executive Committee to re-structure the major areas of the bank; and,
- Established and monitored risk limits for the balance sheet and trading activities.



***Senior Consultant***

***1993 - 1994***

**Treasury Services Corporation.**

***Santa Monica, California***

Managed relationships with client banks involving cost allocations, product profitability, transfer pricing, asset / liability modeling and systems analysis as well as training of staff meeting the targets set by management.

***Manager, Asset / Liability Management***

***1991 – 1992***

**BankAmerica Financial Service**

***San Diego, California***

Analyzed and managed a portfolio of \$1.5 billion of short, medium and long term collateralized corporate debt as well as provided monthly analytical reports for senior management. Moreover:

- Developed and recommended funding strategies to quantify the cost/benefit tradeoffs of three alternative rate scenarios;
- Reconciled and improved the quality of information for the three major financial reports within four months reducing preparation time by 50%; and,
- Developed a strategy to increase the collateral efficiency by 25% and reduced the borrowing cost by 1% on the \$1.5 billion debt portfolio.

***Assistant Vice President, Finance***

***1988 – 1991***

**Santa Barbara Savings**

***Santa***

***Barbara,***

***California***

Designed and established processes, models and policies to evaluate and streamline operations in the retail and wholesale areas of the bank. Major tasks:

- Developed and implemented pricing and profitability models and strategies resulting in savings of \$3 million annually in interest expense;



- Collaborated with the marketing team to develop, price and monitor new products resulting in increased deposits of \$100 million;
- Assisted in the liquidity management of \$2 billion portfolio;
- Worked closely with regional and branch managers to retain and increase deposits by \$150 million in 1 year; and,
- Negotiated successfully with prospective buyers of the retail franchise tripling the sales premium.

***Manager, Financial Analysis & Planning***

***1985 – 1988***

**Pima Savings**

***Tucson, Arizona***

Occupied positions of increasing responsibilities starting as a branch management trainee and quickly promoted to the position of the manager of the Financial Analysis and Planning Department. Tasks concentrated around:

- Collaborating with the investment team by researching and recommending buy/sell strategies resulting in annual profits of up to \$12 million;
- Building and executing a funding optimization model using linear programming to decrease total borrowing cost by \$135 million annually; and,
- Managing a \$500 million portfolio of risk controlled arbitrage generating an annual rate of return of 18%.

**Training and Lecturing Experience:**

I have designed modules and training programs on the balance sheet's risk management (credit, market liquidity & operational), FATCA, economic sanctions, economic crime, Basel Accords, AML / CFT, asset / liability management, funds transfer pricing, portfolio management, treasury operations, capital markets, financial regulations and branch management. These programs were tailored to staff, managers, senior management and board members to ensure well-informed decisions are made at all levels of



the institution.

**The training forums included:** Cambridge University, World Union of Arab Banks, The Banking Institute in Saudi Arabia, Sendero Corporation in the United States and the Institute of Financial Education in the United States. This is in addition to the training conducted internally at the banks I worked for.

**Education:** Graduated with high distinction at the University of Arizona in Tucson, Arizona.

**MASTERS OF ART** in Economics and Finance    **BACHELOR OF SCIENCES** in Business Economics

#### PERSONAL

Married with two children

US citizen

Excellent writing and presentation skills  
Arabic, and French)

Multi-lingual (English,