



ACAMS Las Vegas Assembly 2026
Theme: Insight vs. Noise

PRE-CONFERENCE TRAINING
MONDAY, SEPTEMBER 28, 2026

8:00 AM – 9:00 AM	CAMS Exam Preparation Check-in (Separate registration and related fees apply.)
8:00 AM – 7:30 PM	Main Conference Registration Desk Open
9:00 AM – 4:30 PM	<p>CAMS Exam Preparation (Separate registration and related fees apply.)</p> <p>Led by CAMS-certified instructors, the CAMS Exam Preparation reviews critical information in an easy-to-follow format that prepares you to sit for the CAMS Examination. Benefit from this interactive study session as AML experts walk you through core content areas and practice questions.</p> <p>To register for a live-preparation seminar please contact salesrequests@acams.org.</p>
5:00 PM – 5:30 PM	ACAMS First-Time Attendee Orientation
5:30 PM – 7:00 PM	Welcome Reception



MAIN CONFERENCE DAY ONE TUESDAY, SEPTEMBER 29, 2026

8:45 AM – 4:45 PM	Virtual Doors Open
8:00 AM – 4:45 PM Level 2 Rotunda	Registration Desk Open
8:00 AM – 4:45 PM Bristlecone 5-6	Exhibit Hall Open
8:00 AM - 9:00 AM Bristlecone 5-6	Networking Continental Breakfast in Exhibit Hall
GENERAL SESSIONS	
9:00 AM – 9:10 AM Pinyon 4-8	Welcome Remarks
9:10 AM – 9:40 AM Pinyon 4-8	Keynote Address with Q&A
9:40 AM – 10:10 AM Pinyon 4-8	Special Presentation
10:10 AM – 10:40 AM Bristlecone 5-6	Networking and Refreshment Break in Exhibit Hall
10:40 AM – 11:30 AM Pinyon 4-8	Regulatory Roundtable: Priorities and Perspectives Always a highlight of ACAMS Assemblies, a panel of top federal officials will provide insights on the latest compliance expectations.
11:30 AM – 11:35 AM Pinyon 4-8	The Pulse Desk
11:35 AM – 12:00 PM Pinyon 4-8	Special Presentation with Q&A
12:00 PM - 1:15 PM Ironwood 4-8	Networking Lunch for Main Conference Attendees
1:15 PM – 2:05 PM	CONCURRENT SESSIONS
Financial Crime Trends / Fraud Pinyon 4-8	<p>CASE STUDY</p> <p>Newly Vital Statistics: What the Healthcare Fraud Spotlight Means for AFC Programs</p> <p>The U.S. government has significantly escalated healthcare fraud enforcement. As a result, financial institutions should prepare for increased expectations to detect and report suspicious activity tied to these kinds of schemes. This case study will focus on Social Adult Day Care providers who recruited Medicare and Medicaid beneficiaries to help defraud the government by claiming services that weren't provided.</p> <p>This session will help you:</p> <ul style="list-style-type: none"> • Identify money laundering techniques specific to these fraud networks • Become familiar with the entities that send federally funded health care payments through financial institutions • Use OSINT record searches to help identify illegitimate transactions



<p>Fintech/Crypto/AI Juniper 2-3</p>	<p>How Fintechs Are Moving Faster with AI Than Most Banks and Why It Matters</p> <p>Artificial intelligence is no longer experimental in financial crime compliance, but adoption is uneven. While many banks rely on large vendors, layered approval processes, and traditional model risk structures, fintechs are building custom tools and automating workflows. The conversation will examine how regulators, banks, and fintechs can help prevent operational and oversight gaps from widening further.</p>
<p>Anti-Fraud Operations Bristlecone – Fraud Stage</p>	<p>How Gig Culture Fuels Money Mules — and How to Protect Your Institution</p> <p>According to Barclays, 35% of Gen Z would consider moving money for someone they don't know if offered a fee, and 71% are unaware money muling is criminal.</p> <p>This session will help you:</p> <ul style="list-style-type: none"> • Use mule recruitment patterns (fake “payment processor” jobs, social media lures, “transfer-for-a-fee” offers) to refine onboarding/red-flag questions • Identify when mule indicators warrant SAR filing and capture narrative elements to support timely escalation • Build cross-functional fraud-AML handoff model for when fraud teams see scam signals and AML teams see laundering signals
<p>Sanctions / Crypto Juniper 1</p>	<p>From TradFi to Crypto: Applying Sanctions Expertise to Blockchain-Based Evasion</p> <p>Sanctions evasion didn't start with crypto, and neither did the skills required to detect it. Panelists will help you build on what you know about detecting sanctions evasion in the tradfi system and explain how to adapt and extend this expertise into blockchain-based activity.</p> <p>This session will help you:</p> <ul style="list-style-type: none"> • Identify the ways digital ecosystems make sanctions evasion both harder and easier to detect than tradfi systems • Map TradFi red flags to crypto typologies in partnership with blockchain analytic partners • Spot common sanctions evasion techniques used in digital assets • Monitor for sanctions evasion networks in Web3 to detect and minimize exposures



<p>Casinos and Gaming / Risk Management Juniper 4</p>	<p>A Whole New Game: How to Keep Risk Assessments in the Gaming Industry Up-to-Date</p> <p>This session explores how risk assessments in gaming should shape a compliance program rather than existing as standalone documents. Designed for compliance and risk leaders in digital and traditional gaming.</p> <p>This session will help you:</p> <ul style="list-style-type: none"> • Explore best practices on content, frequency, and execution of risk assessments • Shape your narrative to support risk appetite statements • Align risk assessment outcomes with controls, testing, and governance to ensure they drive program enhancements and resource allocation
<p>2:05 PM – 2:35 PM Bristlecone 5-6</p>	<p>Networking and Refreshment Break in Exhibit Hall</p>
<p>2:35 PM – 3:25 PM</p>	<p style="text-align: center;">CONCURRENT SESSIONS</p>
<p>Financial Crime Trends / SARs Pinyon 4-8</p>	<p>What's Behind That SAR? How Tying Red Flags to Specific Crimes Helps Manage Real Risk</p> <p>BSA officers are increasingly expected to demonstrate not just that SARs are filed, but that their programs are focused on high-priority criminal activities. Although no one expects you to solve crimes, understanding the unlawful activity that may lurk behind a SAR could be the difference between checking a box and managing real risk.</p> <p>This session will help you:</p> <ul style="list-style-type: none"> • Strengthen BSA program credibility by understanding how common SAR triggers may connect to specified unlawful activities • Enhance risk based oversight and decision making, from investigative standards and QA to training priorities, alert tuning, and escalation thresholds • Meet evolving regulatory expectations by moving beyond “out of pattern” filings and demonstrating thoughtful analysis, consistency, and institutional risk awareness
<p>Fintech/Crypto/Risk Management Juniper 2-3</p>	<p>New Players, New Products, Few New Rules: In the Game and out of Compliance Trouble</p> <p>Today's financial ecosystem looks nothing like it did even five years ago. Banks partner with fintechs that partner with other fintechs, layered across regulated and unregulated entities, digital platforms, and evolving payment and custody models. At the same time, new products are entering the market faster than rules can be written. Organizations often must build compliance frameworks as the game is underway and before clear guidance exists. Our panelists will talk about how they navigate that reality.</p>



<p>Anti-Fraud Operations/AI Bristlecone – Fraud Stage</p>	<p>Where the Money Is: AI and the Escalation of Commercial Banking Fraud Threats</p> <p>Commercial accounts are one of the most lucrative targets in banking, given their high limits, complex payment operations, and reliance on rapid approvals. As a result, sophisticated fraud rings are leveraging AI to deceive even well-trained employees and enabling high-value fraudulent transactions. This panel will explore how AI and deepfake technologies are reshaping modern commercial fraud schemes, the systemic vulnerabilities exposed by today's fragmented fraud-detection environments, and new strategies banks must adopt.</p>
<p>Sanctions Juniper 1</p>	<p>Fighting Foreign Threats at Home: The Sanctions and Export Control Evasion Frontlines</p> <p>Twenty-five years after 9/11, financial controls remain a frontline defense. Today, bad actors exploit complex supply chains, digital assets, and fragmented regulatory regimes. New technologies and global intermediaries test the strength of the financial system's defenses. As sanctions, export controls, AML, and proliferation risk have converged, financial institutions must look beyond their silos to detect and disrupt foreign threat activity earlier. Our panelists will cover evasion typologies, the AML-sanctions nexus, and the practical implications for investigations, escalation, and cross functional coordination.</p>
<p>Casinos and Gaming Juniper 4</p>	<p>Similar Rules, Different Worlds: Transaction Monitoring in Digital vs. Casino Gaming</p> <p>Transaction monitoring expectations are largely consistent across the gaming industry, but the ability to meet those expectations varies dramatically between digital platforms and brick-and-mortar casinos. Our panelists will focus on practical ways to enhance transaction monitoring programs within two different operational realities. This session is designed for compliance, risk and data professionals in both digital and brick-and-mortar gaming.</p> <p>This session will help you:</p> <ul style="list-style-type: none"> • Address the data limitations that weaken monitoring programs in traditional casinos • Evaluate how risk assessments and data aggregation can help design more effective transaction monitoring across gaming models • Use data validation and model validation for perpetual program improvement
<p>3:25 PM – 3:55 PM Bristlecone 5-6</p>	<p>Networking and Refreshment Break in Exhibit Hall</p>
<p>3:55 PM – 4:45 PM</p>	<p>CONCURRENT SESSIONS</p>
<p>Financial Crime Trends Pinyon 4-8</p>	<p>A Bumper Crop of Crime: Cannabis Farms, Labor Abuses and Chinese Crime Networks</p> <p>Until now, financial institutions' interest in cannabis businesses focused on the policy gap between some states' laws and federal legislation. The release of FinCEN's Financial Trend Analysis for 2019-2024 raised more serious, overarching concerns: The purchase of cannabis farms by Chinese money laundering networks along with reports of forced labor and threats to U.S. national security.</p>



<p>FinTech/Crypto Juniper 2-3</p>	<p>From Innovation to Infrastructure: AML Priorities as Stablecoins Go Mainstream</p> <p>As stablecoins move from the fringes of digital asset innovation into the core infrastructure of global payments, they increasingly look like traditional money-movement products. This session will equip BSA and AML officers from banks, fintechs, and digital-asset firms with a practical understanding of how stablecoin activities fit within existing regulatory frameworks — and what to do when they don't.</p> <p>This session will help you:</p> <ul style="list-style-type: none"> • Identify where stablecoin activities create BSA obligations, even if your institution isn't issuing tokens • Apply CDD/KYC frameworks to stablecoin issuers and counterparties • Build a governance program aligned with payments, not crypto
<p>Anti-Fraud Operations / Tech Trends Bristlecone – Fraud Stage</p>	<p>Fraud Meets Cyber: Why Collaboration Can't Wait</p> <p>Cyberattacks are increasingly the entry point for end-to-end fraud events, leading to account takeover, payment fraud, and data monetization. This session highlights the urgent need for closer collaboration between fraud, cyber, and risk teams.</p> <p>This session will help you:</p> <ul style="list-style-type: none"> • Identify how organizational silos slow response and create fraud blind spots • Learn from real-world examples where fragmented ownership and disconnected data allowed threats to escalate • Understand the technical competencies fraud fighters need to speak the right language for cybersecurity teams
<p>Risk Management / FinTech / MSBs Juniper 1</p>	<p>The Expanding AML Perimeter: Managing the Risk of 'MSB Creep'</p> <p>As banks and fintechs partner with digital platforms, the boundary between commercial activity and regulated financial services is increasingly blurred. This session will examine how some business features can unintentionally pull non-financial companies into Money Services Business (MSB) territory—creating significant AML and BSA implications for both the company and its banking partners.</p> <p>This session will help you:</p> <ul style="list-style-type: none"> • Identify product features that trigger MSB classification risk • Understand how MSB creep impacts bank-fintech relationships • Apply practical red flags to assess evolving business models



<p>Casinos and Gaming Juniper 4</p>	<p>Bet on Your Records: How Good Documentation Boosts Auditability and Effectiveness</p> <p>Designed for all types of gaming institutions as well as for the banks who have them as customers, this session explores how documentation helps create an effective, auditable AML/AFC program.</p> <p>This session will help you:</p> <ul style="list-style-type: none">• Treat documentation as a core compliance control that supports investigations, SAR decision-making and remediation tracking• Identify and remediate documentation weaknesses• Create consistent, reviewable documentation that demonstrates program effectiveness and stands up to regulatory inquiries, examinations and enforcement reviews
<p>6:00 PM – 7:30 PM</p>	<p>Networking Cocktail Pool Reception</p>



MAIN CONFERENCE DAY TWO WEDNESDAY, SEPTEMBER 30, 2026

8:45 AM – 4:45 PM	Virtual Doors Open
8:00 AM – 5:15 PM Level 2 Rotunda	Registration Desk Open
8:00 AM – 6:30 PM Bristlecone 5-6	Exhibit Hall Open
8:00 AM – 9:00 AM Bristlecone 5-6	Networking Continental Breakfast in Exhibit Hall
GENERAL SESSIONS	
9:00 AM – 9:15 AM Pinyon 4-8	Opening Remarks and ACAMS Awards Ceremony
9:15 AM – 9:40 AM Pinyon 4-8	Keynote Presentation with Q&A
9:40 AM – 9:45 AM Pinyon 4-8	The Pulse Desk
9:45 AM – 10:10 Pinyon 4-8	Fireside Chat
10:10 AM – 10:40 AM Bristlecone 5-6	Networking and Refreshment Break in Exhibit Hall
10:40 AM – 11:20 AM Pinyon 4-8	<p>FAQs About the FinCEN FAQs About SARs</p> <p>In October 2025, FinCEN, along with other federal entities, released a list of answers to frequently asked questions about Suspicious Activity Reports. These FAQs have generated their own frequently asked questions. Our experts will address common issues as teams work to apply the guidance.</p>
11:20 AM – 11:25 AM Bristlecone 5-6	The Pulse Desk
11:25 AM – 12:00 PM Pinyon 4-8	After the Fall: How Cartel Disruptions Might Affect AML Investigations
12:00 PM – 1:15 PM Ironwood 4-8	<i>Networking Lunch for Main Conference Attendees</i>
1:15 PM – 2:05 PM	CONCURRENT SESSIONS
<p>Financial Crime Trends Pinyon 4-8</p>	<p>CASE STUDY</p> <p>The Risk-Averse Criminal: A Case Study on Laundering Drug Money with Stablecoins</p> <p>Criminals have long used crypto to try to avoid detection in the financial system. Stablecoins have added a groundbreaking twist. Without the risky price volatility of other cryptoassets, they replicate the dollar outside the banking system and enable seamless laundering back <i>into</i> it. This poses a far greater challenge to traditional enforcement and compliance models. For a compelling look at this new money laundering threat, join us for a case study on how a Mexican cartel laundered millions in narcotics profits through a network of U.S.-based couriers and stablecoin transfers.</p>



<p>Tech Trends / KYC Juniper 2-3</p>	<p>Biometric Authentication Issues: When Fingerprints and Faces Can't Be Trusted for KYC</p> <p>Advancing deepfake technology and biometric spoofing threaten identity verification systems. This session explores multi-modal authentication, liveness detection, and behavioral biometrics as countermeasures.</p>
<p>Anti-Fraud Operations/Risk Management Bristlecone – Fraud Stage</p>	<p>Reality Check: Are Your Enterprise Fraud Risk Assessment and Controls Strong Enough?</p> <p>As fraud schemes continue to evolve in sophistication and scale, traditional fraud risk frameworks are no longer keeping pace with real-world threats.</p> <p>This session will help you:</p> <ul style="list-style-type: none"> • Identify how emerging fraud typologies expose gaps between documented controls and fraud activity • Understand how reliance on manual processes and static models undermines prevention efforts • Discover how leading organizations are evolving their fraud risk assessments to stay aligned with threat realities, including the use of red teaming and tabletop exercises
<p>AML Operations Juniper 1</p>	<p>Micro-Learning</p> <p>Join us for an engaging micro learning session featuring an introduction to the session followed by three concise modules, each led by an experienced presenter. You'll explore the topic in a focused, interactive format.</p> <p>An Investigator's Playbook: Techniques for Faster, Stronger Case Reviews</p> <p>As alert volumes rise and cases grow more complex, investigators are expected to move faster without sacrificing judgment, clarity, or defensibility.</p> <p>This session will help you:</p> <ul style="list-style-type: none"> • Identify suspicious behavior faster using practical investigative techniques • Develop a repeatable approach to quickly orienting and prioritizing cases • Build clear case narratives that stand up to internal review and law enforcement scrutiny
<p>Public-Private Partnerships Juniper 4</p>	<p>Targeting Masterminds, not Middlemen: Better Public-Private Fraud Fighting Efforts</p> <p>Fraud schemes are evolving faster than ever, and financial institutions often find themselves chasing symptoms rather than root causes. Instead of focusing solely on money mules and low-level facilitators, what if fraud fighters concentrated on dismantling the criminal ecosystems that orchestrate and profit from these operations? This session brings together experts from law enforcement and the private sector to explore new, more strategic approaches to combating fraud.</p>



<p>1:15 PM – 1:40 PM Conference Interactions</p>	<p>Networking for Credit Unions and Community Banks</p> <p>Being a successful AML professional is tough. But being a successful AML professional within a community bank or credit union has unique challenges. Join this networking session to meet like-minded colleagues facing similar hurdles. The only learning goal is the names of new friends.</p>
<p>1:45 PM – 2:10 PM Conference Interactions</p>	<p>Networking for Gaming and Casino Professionals</p> <p>The name of the game at this Networking Zone is getting connected. Join peers who understand the special role of compliance in the gaming industry. You'll make new contacts, engage in casual conversation, and exchange ideas and interests. There's no agenda, and the only learning goal is the names of new friends.</p>
<p>2:05 PM – 2:35 PM Bristlecone 5-6</p>	<p><i>Networking and Refreshment Break in Exhibit Hall</i></p>
<p>2:35 PM – 3:05 PM</p>	<p style="text-align: center;">CONCURRENT SESSIONS</p>
<p>Community Banks / MSBs / non-bank FIs</p>	<p>Fireside Chat</p> <p>Starting from Scratch: Building BSA Teams in Smaller Institutions</p> <p>In this fireside chat, Peter Selenke of The Central Trust Bank in Jefferson City, Mo., will offer tips he wishes he'd have gotten when he took over his BSA team. How do you meet compliance expectations, get the attention of the board of directors, and find talent?</p>
<p>2:35 PM – 3:25 PM</p>	<p style="text-align: center;">CONCURRENT SESSIONS</p>
<p>Regulatory Updates/FinTech Pinyon 4-8</p>	<p>The ACAMS Great Debate: Does Open Banking Open the Door to More Financial Crime?</p> <p>The CFPB's Personal Financial Data Rights Rule—often called 'Rule 1033'—is designed to make it easier for consumers to share their financial data with authorized third parties. While consumer groups, data aggregators and fintechs have been strong supporters, banks' reactions have been mixed. Does open banking open the door for greater liability and fraud and AML risks? Or is it just one more evolution in an ecosystem that has always had multiple participants?</p>
<p>Tech Trends Juniper 2-3</p>	<p>All Systems Go: Managing AI Risk, Governance, and Trust in AML</p> <p>Artificial intelligence has moved well beyond pilot projects in AML and financial crime compliance. As AI tooling matures, compliance teams are now navigating model governance, data privacy, regulatory expectations, data dependencies, and operational resilience — not just detection accuracy.</p> <p>This session will help you:</p> <ul style="list-style-type: none"> • Implement AI governance frameworks that clarify model ownership, validation requirements, and monitoring expectations • Strengthen operational readiness and resilience in AI enabled AML processes • Ensure AI driven risk decisions remain transparent, defensible, and trustworthy



<p>Fraud/ Public Private Partnerships Bristlecone – Fraud Stage</p>	<p>Case Study</p> <p>How BSA Collaboration Took Down the ‘Gucci Goddess’: A Government Fraud Case Study</p> <p>If delivery drivers filed BSA data, the constant stream of luxury goods ordered by a Department of Defense employee might have been a trigger. Instead, the couriers gave her a nickname: The Gucci Goddess. Hear from the IRS Criminal Investigation agent who helped bring the Goddess down to earth — and how BSA collaboration was the key. You'll discover how a financial program manager nearly got away with defrauding the government of almost \$109 million in grant money, spending the stolen funds on 31 high-end properties, diamond jewelry, and a luxury-car fleet so large that the batteries died from underuse. You'll leave inspired by proof that collaboration between banks and law enforcement can protect the public good.</p>
<p>AML Operations Juniper 1</p>	<p>Learning Lab</p> <p>A condensed version of our pre-conference workshops, the Learning Lab offers hands-on, skills-based experience focused on practical application and real-world takeaways. The session begins with instructor-led content, followed by interactive group exercises and discussion of key insights. Ideal for capacity-building, peer learning, and team-based training.</p> <p>Cleared for Takeoff: A Pre-Flight Checklist for Your Next Bank Examination</p> <p>Like a pre-flight checklist before takeoff, disciplined exam preparation ensures a smooth journey and fewer surprises. Even under an administration that has promised less onerous regulation, examinations remain a core supervisory tool. Readiness is about having the right documents, people, and responses aligned.</p> <p>This learning lab will help you prepare so nothing is improvised mid-exam and everyone knows their role from pushback to landing.</p> <p>This session will help you:</p> <ul style="list-style-type: none"> • Create a repository of key materials for the exam • Prepare your staff for interviews and for difficult questions • Construct formal, consistent responses • Know when a response calls for a discussion or a written submission
<p>Conference Interactions</p>	<p>Discussion and Networking for Women in AFC <i>Presented by Nasdaq Verafin</i></p> <p>A compliance career requires grit, ambition and intelligence to get ahead. And women leaders in the AFC field may face a unique set of challenges such as managing work/life balances, corporate cultures that might view assertive female leaders negatively, and difficulty in finding supportive mentors and peers. Join us at this informal discussion and networking session, where the only agenda is to meet like-minded colleagues, tackle common career hurdles for women in AFC and, of course, share strategies for overcoming them.</p>
<p>3:25 PM – 3:55 PM Bristlecone 5-6</p>	<p>Networking and Refreshment Break in Exhibit Hall</p>



3:55 PM – 4:25 PM	CONCURRENT SESSIONS
<p>AML Careers / Public Private Partnerships Juniper 2-3</p>	<p>ACAMS Talk Big ideas, shorter sessions, smaller audiences. That's an ACAMS Talk. Come for stimulating intellectual exploration; leave with plenty to think and talk about.</p> <p>Crossing Over and Coming Back: A Career Between Law Enforcement and Banking</p> <p>What is it like to return to a role in public law enforcement after 10 years of AFC work at multiple financial institutions? Christopher Ruzich reflects on the differences and similarities of fighting crime in the public and private sectors. In this ACAMS talk, Chris explores some of the cultural differences that make the transitions challenging, how the skills you develop in one that can be leveraged for success in the other, and how both public and private sector roles can be rewarding.</p>
<p>Community Banks / MSBs / Non Bank Fis / Fraud</p>	<p>ACAMS Talk Big ideas, shorter sessions, smaller audiences. That's an ACAMS Talk. Come for stimulating intellectual exploration; leave with plenty to think and talk about.</p> <p>How I Built Anti-Fraud Programs for Smaller Institutions</p> <p>In 2021, Wintrust Financial had a fraud department of 19 people, mostly looking at check fraud. Five years later, the staff has grown to 60 people who cover all types of fraud. In this ACAMS Talk, Raymond Olsen, director of Enterprise Fraud Management at Wintrust, will share his playbook for how to build an anti-fraud department at a smaller financial institution, built on the OCC's fraud risk management principles.</p>
<p>AML Operations</p>	<p>Spilling the Tea Candid insights on financial crime – served with actual tea. Where experts spill it, and you sip it.</p> <p>From Audit Anxiety to Audit Alignment: Building Stronger AML Partnerships</p> <p>Audits and independent reviews are core pillars of an effective AML program, but they're often perceived as disruptive, time-consuming, or opaque. For fintechs and nontraditional financial institutions, the process can feel especially daunting. Audit and AML compliance leaders will share what they'd like each other's teams to understand — and ways to bridge the divide.</p> <p>This session will help you:</p> <ul style="list-style-type: none"> • Understand how auditors evaluate AML programs beyond policies, including data, governance, and operational effectiveness • Identify common audit and regulatory findings in AML programs and how a strong, credible audit function can reduce overall examination burden • Reinforce clearly defined lines of defense, with audit, compliance and the first line operating independently and providing effective challenge



3:55 PM – 4:35 PM		CONCURRENT SESSIONS
Regulatory Updates/ Fintech/Crypto Pinyon 4-8	The ACAMS Great Debate: Does Expanding Access to Bank Charters Also Expand AML Risk?	Expanding access to the national banking system is one of the hottest topics in bank supervision. Supporters argue that it is safer for fintechs and crypto firms to be supervised directly through a charter than to rely on sponsor bank or third-party arrangements that disperse AML accountability. Opponents have a simple response: Equal (or greater) risk should trigger equal responsibilities.
Conference Interactions	ACAMS Connect: Speed Networking for Crypto and Payments	Fast-track your connections! Meet peers and experts from crypto, and payments in a dynamic speed networking session. You'll quickly expand your network, engage in cross-sector conversations and gain diverse viewpoints.
3:55 PM – 4:45 PM		CONCURRENT SESSIONS
Anti-Fraud Operations Bristlecone – Fraud Stage	Managing Identity Risk: Using Technology to Close the Gaps Fraudsters Exploit	As financial institutions expand digital channels, real-time payments, and frictionless customer experiences, identity has become a primary target for criminals. This panel examines how account takeover, synthetic identity fraud, and identity theft exploit weaknesses across the customer authentication lifecycle.
	This session will help you:	<ul style="list-style-type: none"> • Strengthen identity fraud controls using risk-based authentication • Apply behavioral analytics, device intelligence, and real-time decisioning across the customer lifecycle • Implement best practices for privacy-optimized behavioral fingerprinting
Conference Interactions	Discussion and Networking: What Law Enforcement and Compliance Teams Wish Each Other Knew	Financial crime prevention succeeds or fails at the intersection of compliance and law enforcement. But that intersection is often marked by misaligned expectations and missed opportunities. This candid, cross-sector panel, followed by time for attendee networking, brings Law Enforcement and compliance leaders together. They'll unpack where communication breaks down, what drives successful cases, and how both sides can work smarter together.
GENERAL SESSIONS		
4:50 PM – 5:15 PM Pinyon 4-8	Special Presentation	
5:15 PM – 6:30 PM Bristlecone 5-6	Networking Cocktail Reception in Exhibit Hall	



MAIN CONFERENCE DAY THREE THURSDAY, OCTOBER 1, 2026

8:45 AM – 12:00 PM	Virtual Doors Open
8:00 AM – 11:20 AM Level 2 Rotunda	Registration Desk Open
8:00 AM – 11:30 AM Bristlecone 5-6	Exhibit Hall Open
8:00 AM – 9:00 AM Bristlecone 5-6	Networking Continental Breakfast in Exhibit Hall
GENERAL SESSIONS	
9:00 AM – 9:25 AM Pinyon 4-8	Opening Remarks and Special Presentation
9:25 AM – 9:30 AM Pinyon 4-8	The Pulse Desk
9:30 AM – 10:15 AM Pinyon 4-8	<p>The Widening Circle of Geographic Targeting Orders</p> <p>Once targeted and temporary, GTOs are now driving broader enforcement priorities. Panelists will unpack how GTOs are expanding reporting obligations, serving as policy levers for government, and foreshadowing future approaches to combating government benefits fraud.</p>
10:15 AM – 10:45 AM Bristlecone 5-6	<i>Networking and Refreshment Break in Exhibit Hall</i>
10:45 AM – 11:30 AM Pinyon 4-8	<p>Compliance on the Front Lines: How Geopolitics Is Reshaping AML and Sanctions</p> <p>This don't miss panel will explore how today's global disruptions are affecting AML and sanctions programs across financial institutions and jurisdictions. Panelists will examine what compliance teams are seeing now, what they are watching next, and how institutions are being asked to translate foreign policy objectives into day to day compliance decisions.</p>
11:30 AM – 12:10 PM Pinyon 4-8	<p>Breaking News: ACAMS MLDC Presents the Latest Developments in AML/AFC</p> <p>Putting together an ACAMS conference takes months of planning, but news keeps happening even after the program is developed. This session, presented by ACAMS moneylaundering.com, is dedicated to covering everything we didn't know about when we put together the ACAMS Las Vegas lineup.</p>
12:00 PM Pinyon 4-8	<i>Closing Remarks</i>

* Program subject to change