

AML/CFT KOSOVO REGIONAL CONFERENCE 2022

Prishtina, Emerald Hotel
29 & 30 September, 2022

Location: Emerald Hotel - Strauss 1 Banquet Room, Prishtina
Day 1: 29 September, 2022
Day 2: 30 September, 2022
Moderator: Alban Hetemi, KBA AML Committee

AGENDA



**Kosovo Banking
Association**

Innovative,
sustainable,
secure and
inclusive.



DAY 1
29 SEPTEMBER 2022

8:30 – 9:00 **Registration & Coffee**

9:00 – 9:05 **WELCOME REMARKS**

Petrit BALIJA - Chief Executive Officer, Kosovo Banking Association

9:05 – 9:15 **OPENING REMARKS**

Albert LUMEZI - Chairman of the Kosovo Banking Association Board of Directors and President of Management Board at NLB Bank

9:15 – 9:45 **KEYNOTE PRESENTATION**

Alban Hetemi - Chairman of AML Committee at Kosovo Banking Association and Manager of AML and Sanctions Control Department at TEB Bank

Transformation of AML Compliance in the age of digital banking and artificial intelligence

9:45 – 11:00 **SESSION 1**

Kosovo Compliance AML/ CFT vs AML/ CFT International Standards

Meriton SHOSHI - Intelligence Analyst and Vice-Chairman of TATWG -Egmont at FIU Kosovo

New AML/ CFT Legislative Package of European Commission

Rron CARA - Member of AML Committee at Kosovo Banking Association and Head of AML at Raiffeisen Bank Kosovo

11:00 – 12:00 **PANEL 1 - DISCUSSION**

Risk Based Approach Banking Supervision on AML/CFT Regulator's perspective

Moderator: Ilir HASANI - Head of AML Division, Central Bank of the Republic of Kosovo

Panelists:

Mirjana GOXHARAJ - Head of Reputational Risk Supervision at Bank of Albania

Goce TRAJKOVSKI - Senior Advisor at Central Bank of North Macedonia

Gordana KALEZIC - Director of Directorate for PML/TF and Customer Protection at Central Bank of Montenegro



Atif HOXHA - Compliance Senior Officer at Central Bank of the Republic of Kosovo

Ozan GULHAN - Member of AML Committee at Kosovo Banking Association and Head of Compliance Division at TEB Bank

Q & A

12:00 – 13:15

LUNCH

13:15 – 14:00

SESSION 2

KYC and CDD (Onboarding, Monitoring, Internal Controls) - Banking Industry Perspective

Andraz TRTNIK - Chairman of AML Committee at the Bank Association of Slovenia

14:00 – 15:15

PANEL 2 - DISCUSSION

Designing an Effective AML/CFT Compliance Program in Banking / How Effective is your AML/CFT Compliance System Detection Controls?

Moderator: Ali KRASNIQI - Member of AML Committee at Kosovo Banking Association and Head of AML/CFT at BKT Kosovo

Panelists:

Granit IBRAHIMI - Deputy Compliance Officer for AML/CFT at NLB Banka

Bertina HAJDINI - Chairperson of AML Committee at Albanian Association of Banks and Department Manager/Corporate Secretary Department at OTP Bank Albania

Mirlinda DRESHAJ - Member of AML Committee at Kosovo Banking Association and Director of AML/CFT Department at Credins Bank Kosovo

Andraz TRTNIK - Chairman of AML Committee at the Bank Association of Slovenia

Q & A

15:15 – 15:30

COFFEE BREAK

15:30 – 16:30

SESSION 3

Money Laundering/ Terrorist financing risks from banking industry point of view

Mirlinda DRESHAJ - Member of AML Committee at Kosovo Banking Association and Director of AML/CFT Department at Credins Bank Kosovo

Challenges in implementation of international financial sanctions



Gligor PANDILOVSKI - Chairman of Compliance Committee at Macedonian Banking Association and Deputy Manager of Compliance Division at Stopanska Banka Skopje

16:30 – 16:40

Conclusions of the day

Alban Hetemi - Chairman of AML Committee at Kosovo Banking Association and Manager of AML and Sanctions Control Department at TEB Bank

DAY 2
30 SEPTEMBER 2022

9:00 – 9:05

WELCOMING REMARKS

Alban Hetemi - Chairman of AML Committee at Kosovo Banking Association and Manager of AML and Sanctions Control Department at TEB Bank

9:05 – 9:30

SESSION 4

Financial Security Risk Modelling - Assessment on SARs/STRs

Ozan GULHAN - Member of AML Committee at Kosovo Banking Association and Head of Compliance Division at TEB Bank

9:30 – 11:00

PANEL 3 - DISCUSSION

Open Banking/Third Parties and Technical Providers & AML/CFT Requirements

Moderator: Denis DAUTAJ - Member of AML Committee at Kosovo Banking Association and Head of AML at NLB Bank

Panelists:

Gordana KALEZIC - Director of Directorate for PML/TF and Customer Protection at Central Bank of Montenegro

Meriton SHOSHI - Intelligence Analyst and Vice-Chairman of TATWG - Egmont at FIU Kosovo

Pranvera DOSTI - Representative of General Directorate for Prevention of Money Laundering at Albanian Financial Intelligence Unit

Ilir HASANI - Head of AML Division at Central Bank of the Republic of Kosovo

Besart Qerimi - Member of AML Committee at Kosovo Banking Association and Manager of AML/CFT Department at Banka Ekonomike

Besart Dema - Member of AML Committee at Kosovo Banking Association and Manager of AML/CFT Department at Ziraat Bank



11:00 – 11:40

SESSION 5

Best practices on updating customer data and eKYC

Edvina JASHANICA - Member of AML Committee at Kosovo Banking Association and Head of AML at ProCredit Bank Kosovo

11:40 – 12:00

CONCLUSIONS AND OUTCOMES OF THE CONFERENCE

Alban Hetemi - Chairman of AML Committee at Kosovo Banking Association and Manager of AML and Sanctions Control Department at TEB Bank

12:00

LUNCH

Additional information:

The main objectives of this conference are:

- Emphasizing the importance of cooperation between all actors on the national and regional level in fighting financial crime and strengthening the financial system stability
- The focus on the key AML threats and compliance challenges that bankers, enforcement agents, and regulator examiners face in the post-Covid-19 era
- Implementation of the 6th EU Directive on AML/CFT in region, lessons learned
- Applying customer authentication in digital form (KYC) and how the FATF recommendations for this point are being applied
- Conducting the National AML Risk Assessment in the region and how the banking sector is benefiting from its results
- Open Banking/Third Parties and Technical Providers & AML/CFT Requirements



AML/CFT Kosovo Regional Conference



Petrit Baliija

CEO and member of the Board of Directors of the Kosovo Banking Association.

Before his engagement at KBA, he was engaged internationally in the financial sector in USA, for over a decade, at some of the most prominent banking institutions and Fortune 500 companies including Bank of America and Wells Fargo in position of Financial Specialist, Regional Portfolio Manager and Wealth Management Advisor.

He holds a Master of Business Administration, an Executive Master in International Association Management and a Doctorate in Finance. He has published several studies and other publications in economics with a focus in the free market economics and the banking sector in particular. Mr. Baliija is also actively engaged in national and international organizations related to the development of the banking sector and investments in Kosovo.



Albert Lumezi

Chairman of the Kosovo Banking Association Board of Directors and President of Management Board at NLB Bank.

Started his career in 1980 at the Ljubljana Bank in Pristina, a bank that operated also before the war in Kosovo. After the war, Mr. Lumezi has started to work at ProCredit Bank in the position of the Director of the Internal Audit Department. In 2005 he started work at the Banka e Re e Kosovës in the position of the General Director. Since January 2008, Mr. Lumezi is Chairman of the Board of the Bank at NLB Bank. During his career, Lumezi has completed various specializations in finance and financial institutions in Ljubljana, Frankfurt, etc. Since 2005, Mr. Lumezi is actively involved in the Kosovo Banking Association.



Alban HETEMI

Chairman of AML Committee at Kosovo Banking Association and Manager of AML and Sanctions Control Department at TEB Bank.

Chairman of AML Committee at Kosovo Banking Association as well as AML and Sanctions Control Department Manager at TEB Bank Kosovo (BNP Paribas Joint Venture). He has 15 years of banking experience with focus on the field of compliance, financial sanctions and AML/CFT. He has participated in many local as well as international workshops and trainings in the field of AML/CFT. He has been part of various working groups in national level related to regulations of the banking industry in the Republic Kosovo.

Alban holds a Ph.D in Economics Sciences. He is a Senior Lecturer/ Professor at College/University. He has published a number of scientific papers in the field of AML/CFT and he is co-author of a book and book chapters on AML field.



Meriton Shoshi

Intelligence Analyst and Vice-Chairman of TATWG -Egmont at FIU Kosovo
New AML/ CFT Legislative Package of European Commission.

Msc. Civil Law, CCI (Certified Cryptocurrency Investigator) , has been with FIU since 2014, vice chair in TATWG Egmont Group, Steering committee member iProceeds (IPA project for targeting crime proceeds on the internet in South Eastern Europe and Turkey), Team member for BECA Book (Best Egmont Case Awards) 2014-2020, one of five judges for Best Egmont Case Awards 2022, ILEA Alumni - International Law Enforcement Academies (ILEAs Program is an essential part of enhancing U.S. and partner ability to effectively confront transnational criminal threats.) Awards acknowledges from: FIU Kosovo, FIU Albania, Albanian Special Task Force for Anti-Corruption and Anti-tax evasion, Egmont Group 2021 and 2022, FBI - two challenge coins.



Rron Cara

Member of AML Committee at Kosovo Banking, Association and Head of AML at Raiffeisen Bank Kosovo.

Started his career in the banking sector at Raiffeisen Bank Kosovo at the age of 19, while specifically in the field of preventing money laundering and terrorist financing, he joined at the age of 22. In 2020, at the age of 32, he took the position of compliance officer for PPP and LFT (MLRO Officer), where he is currently performing her duties. During his career in the field of PPP and LFT, he attended various trainings, including certifications from the ACAMS association. Rron is married and has a 5-month-old daughter while he lives and works in Pristina.



Ilir HASANI

Head of AML Division, Central Bank of the Republic of Kosovo.

He has 10 years of experience in Central Bank with focus on the field of supervision, monitoring and analysis of financial data. He has been part of various working groups related to drafting laws and regulations, lately has been part of drafting the Law on Electronic Identification and Trusted Services in Electronic Services. Prior to this, Ilir had been leading a technical group for identifying reforms to improve the ranking of Republic of Kosovo in Doing Business Report. Ilir holds a Master of Science in Banking and Finance from the University of Pristina.



Mirjana Goxharaj

Head of Reputational Risk Supervision at Bank of Albania.

Is Senior Examiner leading the on site exams to verify compliance of activities of licensed entities with legal and regulatory framework including prevention of money laundering and terrorist financing. Currently, she is Head of Reputational Risk Supervision of the Bank of Albania, dealing with legal and regulatory framework especially on the Prevention of Money Laundering and Terrorist Financing.



Goce Trajkovski

Senior Advisor at Central Bank of North Macedonia.

He is National bank representative in Macedonian delegation at the Council of Europe – Moneyval; National bank representative in process of harmonization of Macedonian legislation with the European Union *acquis communautaire*; Former coordinator and currently actively engaged in the process of preparation of the National AML/CFT Risk Assessment of the country for the financial sector; National bank representative in process of preparation of the National AML/CFT strategy of North Macedonia; AML/CFT supervision on banks, savings houses, money transfer providers and exchange offices; Involvement in the process of developing of Annual Supervision plan for On-site Supervision Department; Performance of a regular, extraordinary and unannounced supervision controls; Preparation of supervision reports.



Gordana Kalezic

Director of Directorate for PML/TF and Customer Protection at Central Bank of Montenegro of Montenegro since February 2019.

She was also Head of AML/ Reporting officer at Nova Banka AD Podgorica for 2 years 9 months and Head of Analytic of Financial Investigation Unit of Montenegro for 9 years 1 month.



Atif Hoxha

Senior Compliance Officer in the Division for Prevention of Money Laundering, Central Bank of the Republic of Kosova (CBK).

He has 14 years of experience in supervision of Banks and Financial Institutions in the field of Prevention of Money Laundering and Counter Financing of Terrorism. He has participated in many seminars, workshops and trainings organised nationally and by international organisations and Central Banks in the field of AML/CFT. He has been part of working groups related to law on AML/CFT and also regulations and instructions from Central Bank of Kosova.

Atif has graduated in economic faculty, University of Prishtina. As part of the Financial Supervision function and the division for prevention of money laundering examines banks and financial institutions for their implementation of the responsibilities that come from Law on AML/CFT, CBK Regulation on AML/FT and other sub-law acts.



Ozan GÜLHAN

Head of CEO Office and Head of Compliance Division in TEB Kosovo (BNPP Joint Venture).

He holds a PhD in Accounting and Finance and two masters degrees. He has 19 years of experience in the field of banking, auditing, regulation, and compliance. He took part in the management and organization of various projects carried out by the International Monetary Fund and the World Bank on behalf of government. He has been part of various committees related to regulation of the financial sector within the scope of international standards and practices, and he has also worked as a senior manager in national and international financial institutions. He has many national and international academic studies on international auditing and accounting standards, banking, risk management, European Union, corporate governance, anti-money laundering and counter terrorist financing. He is keeping manager/researcher positions in Erasmus + and Horizon Europe projects in different subjects with various partners from Europe. Ozan is currently a Faculty Member of OSTİM Technical University, Management Information Systems Department.



Andraž Trtnik

Chairman of AML Committee at the Bank Association of Slovenia

Is a graduate economist by profession. He has been working on the AML for 16 years, namely as an AML officer in Banka Sparkasse d.d.. Since 05.04.2022 he is also group AML officer (also responsible for the bank's subsidiaries). He has ICA international AML certificate. He is the current president of the AML Association within the Association of Banks of Slovenia. As part of the role of president, he regularly cooperates with the regulator in order to represent the interests of the banking industry.



Ali Krasniqi

Member of AML Committee at Kosovo Banking Association and Head of AML/CFT at BKT Kosovo

Has a bachelor's degree in Economics, and received his master's degree in the Banking and Finance Department of the Faculty of Economics of the University of Prishtina. He has 28 years of professional experience, of which over 19 years in banking. His banking career began at ProCredit Bank (formerly Micro Enterprise Bank), where he held various positions in the Retail Department, Operations and Payments Department, while in 2007 he was appointed as the designated AML Compliance Officer of the bank. From 2012 onwards, he continues his banking career as a senior manager at the Banka Kombëtare Tregtare, where he is currently serving as the Head of AML/CFT Department. From 2010 he holds the CAMS (Certified Anti-Money Laundering Specialist) designation, recognized as the gold standard in AML certifications by regulators worldwide. He was Chairman of the AML & Compliance Committee of the Kosovo Banking Association for two consecutive terms (2014 - 2019).



Denis Dautaj

Vice Chairman of AML Committee at Kosovo Banking Association and Head of AML at NLB Bank

Was appointed Head of AML Sector at NLB Banka in May 2018. In addition to his duties at NLB Banka he also holds the role of Deputy Chairman of AML Committee within Kosovo Banking Association. Before NLB Banka he worked for Central Bank of Kosovo and Kosovo National Audit Office.

Mr. Dautaj has an undergraduate degree from the Economics Faculty of Pristina University, and in 2011 he obtained an MSc in finance from Liverpool University in England. Additionally, during his career he obtained various professional certification in AML, finance, and accounting.



Besart Dema

Member of AML Committee at Kosovo Banking Association and Manager of AML/CFT Department at Ziraat Bank

Besart Dema is Manager of Anti-Money Laundering and Counter-Terrorism Financing Department at Ziraat Bank in Kosovo. Besart manages AML Operations, EDD/KYC, Counter-Terrorist Financing and Economic Sanctions. Besart joined Ziraat Bank in Kosovo in 2017, after 6 years at TEB Bank where he held various roles in Operations Department and Compliance Department. Besart holds a BSs degree in Management and Informatics and a Master's degree in Banking, Finance and Accounting from the University of Prishtina. Besart is Certified Accountant and, holds the designation of Certified Anti-Money Laundering Specialist from ACAMS.



Bertina Hajdini

Chairperson of AML Committee at Albanian Association of Banks and Department Manager Corporate Secretary Department at OTP Bank Albania

Performance-driven professional with 20 years of experience in banking sector in Albania. She started her carrier working for banks part of international well-known groups as Procredit Holding, continuing with one of the biggest banking groups Société Générale and actually with OTP Group. During all these years she has proven expertise in: Management of compliance, money laundering & financing of terrorism risk; Management of operational risk; Back office operations; International Banking and Corporate governance.

Actually, Ms. Hajdini is chairing the Compliance Committee of the Albanian Association of Banks from June, 2021.

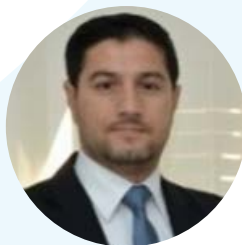
She owns an MBA degree and among other training and professional qualifications she has ICA International Diploma on Financial Crime Prevention awarded with Merit.



Mirlinda Dreshaj

Member of AML Committee at Kosovo Banking Association and Director of AML/CFT Department at Credins Bank Kosovo

Mirlinda Organizes and directs the AMI/CFT unit. Mirlinda joined Credins Bank Kosovo in January 2022 after 14 years at FIU where she was Intelligence Analyst, in Compliance and Inspection Sector and Legal Sector. Mirlinda holds a BSs degree in Law Faculty and a Master's degree in Criminal Law from the University of Prishtina.



Gligor Pandilovski

Compliance officer at Stopanska Banka AD-Skopje and Chairman of the Commission for Prevention of Money Laundering and Compliance with Regulations within the Macedonian Banking Association.

He is Certified Compliance Specialist and a Certified Anti-Money Laundering Specialist (CAMS). He has long experience in the financial industry and knowledge in developing and implementing an effective legal Compliance and AML Programme and creating sound internal controls and monitor system. He did his Executive MBA in Business Administration and Management at the University of Sheffield.



Pranvera Dosti

Representative of General Directorate for Prevention of Money Laundering at Albanian Financial Intelligence Unit

Is a Representative of General Directorate for Prevention of Money Laundering at Albanian Financial Intelligence Unit. Previous experience of 12 years in the second level banking sector in the PML Department.



Besart Qerimi

Member of AML Committee at Kosovo Banking Association and Manager of AML/CFT Department at Banka Ekonomike

Has over 10 years of experience on the field of Financial Crime Prevention.

He has Bachelor Degree in Banking, Accounting and Finance at University of Pristina, Master of Science on Service Management at Rochester Institute of Technology and L.L.M on International Co-operation Against Transnational Financial Organized Crime at "University of Teramo, Seville, Charles University - Prague and Police Academy A.I.Cuza-Bucharest".

He is author of two books "Improved Strategies for Anti Money laundering in Kosovo" and "Countering Strategies Against Transnational Organized Crime".



Edvina Jashanica

Member of AML Committee at Kosovo Banking Association and Head of AML at ProCredit Bank Kosovo

Was born in 2 February 1988 in Pristina. In her early childhood years, she moved to London – UK with her family and lived there for 3 years.

Later on in Kosovo, she studied Engineering – department of Telecommunication in the University of Pristina.

Edvina has joined the banking industry since 2012 as a marketing officer in ProCredit Bank Kosovo. She continued later on as an Environmental Specialist respectively managing the green portfolio. Since 2016, she joined the AML team of ProCredit bank as Head of the AML/CFT Unit. During the tenure in ProCredit Bank she finished ProCredit Management Academy a three-year programme which besides general disciplines such as economy; sociology; politics; banking industry in entails also training on financial crime.

From 2020, Edvina is a Certified Anti-Money Laundering Specialists (ACAMS).



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