

Anti-Money Laundering (AML) and Countering the Financing of Terrorism (CFT) – Foundation Level

A training led by local experts

Date: 02 April 2025
Venue: Kosovo Banking Association (KBA)

INTRODUCTION

In today's increasingly complex financial landscape, enhancing Anti-Money Laundering (AML) and Countering the Financing of Terrorism (CFT) measures is crucial to maintaining financial integrity and stability. Recognizing this need, Kosovo has been proactively strengthening its legal and institutional framework to align with both local and international AML/CFT standards.

This specialized training program is designed to equip financial professionals with in-depth knowledge of AML/CFT regulations, risk identification, and compliance best practices. Participants will gain practical insights into regulatory requirements and industry-leading strategies to mitigate financial crime risks effectively.

Led by industry experts, the program offers engaging learning experience through case studies, real-world scenarios, and interactive discussions. By fostering a stronger understanding of AML/CFT principles, this training empowers organizations across various sectors in Kosovo to enhance their compliance frameworks and safeguard the financial system.

OBJECTIVE

The program is designed in accordance with European standards and Kosovo's AML/CFT laws and regulations, ensuring participants receive comprehensive, up-to-date, and locally relevant training. Upon completion, participants will:

- ✚ Gain a thorough understanding of money laundering and terrorism financing, including key definitions, typologies, and recent global case studies.
- ✚ Develop full awareness of Kosovo's regulatory framework and the role of international bodies in shaping AML/CFT policies.
- ✚ Learn to implement effective AML programs by understanding essential systems, controls, and measures for financial institutions, non-financial entities, and other reporting subjects.
- ✚ Apply the risk-based approach and due diligence processes to strengthen compliance efforts.
- ✚ Enhance practical knowledge through real-world case studies, interactive discussions, and hands-on exercises.

PROGRAM

- ✚ Definitions and methods of ML & TF
- ✚ Regulatory AML&CFT Framework in Kosova
- ✚ Main International Bodies in the Fight Against ML & TF:
 - FATF and other global regulatory bodies.
- ✚ AML/CFT program for Financial, Non-financial institutions and other reporting subjects:
Developing and implementing comprehensive internal controls, along with a clear governance structure, to prevent ML & TF effectively.
- ✚ Risk-based approach of an AML Program
- ✚ Onboarding Process and risk assessment:
 - Customer Due Diligence
- ✚ High Risk Clients:
 - Customer Enhanced Due Diligence (EDD) Procedures
- ✚ Reporting and monitoring requirements
- ✚ Practical examples throughout the program and Case studies

BENEFITS OF TRAINING WITH KBA

- ✚ Certified local trainers by ATTF – Members of the PPP and AML/CFT Committees within the Kosovo Banking Association (KBA)
- ✚ Program developed in collaboration with ATTF (Luxembourg)
- ✚ Certificate of attendance issued by KBA
- ✚ Opportunity to exchange experiences with trainers from various banks
- ✚ Guest speakers with international experience (TBD)
- ✚ Location: KBA
- ✚ Official training language: Albanian

TARGET AUDIENCE

This training program is designed for professionals across financial, non-financial institutions and other reporting subjects who are involved in or impacted by AML& CFT regulations:

- ✚ Front Office Employees
- ✚ AML and Compliance functions
- ✚ Auditors, Accountants, and Tax Advisers
- ✚ Risk Management & Fraud Prevention Teams
- ✚ Operations & Back-Office Staff
- ✚ Legal & Regulatory Professionals
- ✚ Lawyers and notaries
- ✚ Senior Management & Decision-Makers
- ✚ NGOs
- ✚ Anyone seeking to acquire fundamental knowledge in AML/CFT, regardless of their specific role or industry.

LANGUAGE

This training will be conducted in Albanian, ensuring clarity and effective understanding for all participants.

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EXPERT

Alban HETEMI is Head of Compliance Division at TEB Kosovo, a strategic joint venture with BNP Paribas. Alban has played a significant role in shaping AML/CFT frameworks in Kosovo, having presided as Chairman of the AML Committee at the Kosovo Banking Association, where he continues to serve as a permanent member in AML Committee, influencing policy and regulatory advancements in compliance with EU standards. Possessing a PhD in Economics from the University of Prishtina “Hasan Prishtina”, Alban brings a wealth of expertise, underpinned by 18 years of banking experience, including nearly a decade at ProCredit Bank. His professional trajectory is marked by profound specialization in Compliance, AML/CTF, and International Financial Sanctions. He has actively contributed to the discourse on financial crime prevention by participating in numerous high-level local and international workshops, seminars, and training sessions, focused on AML/CTF, and International Financial Sanctions regimes. Alban holds several professional compliance certifications.

In academia, Alban has demonstrated a profound commitment to knowledge dissemination and intellectual leadership. He formerly lectured at AAB University, delivering courses on International Business, International Finance, and Macroeconomics II. Currently, he serves as a professor at Riinvest College, where he teaches in different courses (MA and BA).

MSc. Fjolla Aliu Gashi is Unit Manager/Deputy Compliance Officer of the AML/CFT Department, also responsible person for Quality Assurance at Banka Kombëtare Tregtare Kosovë SH.A. With over 8 years of experience in the AML/CFT field she holds advanced international training in both AML and managerial leadership.

Fjolla is an active member of the AML Committee at the Kosovo Banking Association. She is a certified expert trainer by ATTF-House of Training Luxembourg and has extensive experience delivering professional training within the banking sector.

PLACE DURATION DATES

02 April 2025 - 1 day training

Format: Face-to-face training

Training Room, Kosovo Banking Association, Prishtina, Kosovo

DAILY SCHEDULE

09:00 – 10:30	Training
10:30 – 10:45	Coffee break
10:45 – 12:00	Training
12:00 – 13:00	Lunch break
13:00 – 14:45	Training
14:45 – 15:00	Coffee break
15:00 – 16:30	Training
16:30	End of day ☺

REGISTRATION

Send your filled registration forms via email at KBA, or contact us at:
kbatrainingcenter@bankassoc-kos.com or **038 246 171**