

<b>Basics of Compliance</b>			<b>5 days / 4hrs</b>	<b>ANG 1675</b>
This 5-half day (mornings sessions) compliance course will teach you the basics of compliance; the laws and regulations on AML/CFT and to what extent this is applicable within your organization. You will be trained on how to structure the legal requirements and how to tailor these to your organization. Includes all information about money laundering, terrorist financing, legal framework, international organizations and the extend of the local supervisors.				
CUR	March 16-20	08.00-12.00		
<b>Compliance in Depth</b>			<b>5 days / 4hrs</b>	<b>ANG 1675</b>
The sequel to the Basic course with more in-depth training on Money Laundering, terrorist financing and fraud. This training will increase your knowledge on how to set up an effective compliance work program and how to conduct a risk assessment. It will get you more insight into the integrity guidelines of the supervisor and provide you with tools to conduct financial investigations & interview techniques.				
CUR	September 21-25	08.00-12.00		
<b>Prevención del Lavado de Dinero, Financiamiento del Terrorismo y Cumplimiento (con acento a las Sanciones)</b>			<b>8hrs / 1 day</b>	<b>ANG 710</b>
Analizar e interpretar las leyes de Prevención de Lavado de Dinero y Activos de Curazao, lo mismo con leyes i guías establecidas por organismos de nivel internacional. Veremos consejos para cumplimiento con las Sanciones establecidas por el organismo OFAC en una forma efectiva i como implementar un plan de cumplimiento con Sanciones.				
CUR	March 27	08.00-17.00		
<b>Prevención del Lavado de Dinero y Cumplimiento (language: ES)</b>			<b>4 hrs</b>	<b>ANG 380</b>
Revisaremos como hacer un plan general de cumplimiento, i poner atención específica en la identificación y conocimiento del cliente, a las Personas Políticamente Expuestas (PEP), los diferentes tipos de riesgos, la función del Oficial y comité de Cumplimiento i más.				
CUR	October 9	08.00-12.00		
<b>AML / CFT Compliance for Notaries / Lawyers etc</b>			<b>4 hrs</b>	<b>ANG 380</b>
A comprehensive and practical course for lawyers, law clerks, legal executives, secretaries, Compliance officers on how to comply with anti-money laundering legislation. After completing this course, you will be able to update your manuals, adequately identify, verify and risk rate your clients and report unusual transactions to the FIU.				
CUR	June 19	08.00-12.00		
<b>AML / CFT Compliance for Casino's</b>			<b>4 hrs</b>	<b>ANG 380</b>
The daily operations of casinos tend to be intrinsically different than many other organizations that are subject to the same laws. Therefore, it is important to fully assess a casino's operations to ensure that all compliance activities meet the legal requirements in a manner that best suits the organization. During the training we will specifically focus on the challenges for casinos to comply with the legislation illustrated with practical examples and discuss Money Laundering typologies for casinos.				
CUR	May 8	08.00-12.00		
<b>AML / CFT Compliance for Real Estate</b>			<b>4 hrs</b>	<b>ANG 380</b>
A comprehensive and practical course for real Estate Agents & Brokers on how to comply with anti-money laundering legislation. The most important pillars of the AML/CFT Law such as Customer Due Diligence (Simplified, Standard and Enhanced), determination of risk profiles (Low, Medium & High), client acceptance including Politically Exposed Persons (PEPs) and identifying of unusual transactions and the timely reporting to the FIU will be discussed during this training.				
CUR	June 12	08.00-12.00		

<b>Business AML Risk Assessment / updating CDD</b>	<b>4hrs</b>	<b>ANG 380</b>
A risk assessment is the basis for your complete compliance framework. The first step of the risk assessment process is to identify the specific risks of the products, services, customers, entities, and geographic locations unique to your institution. With practical examples we will explain how to execute such an assessment. Based on that assessment we will assist you in understanding the complete file review procedure, and subsequently the documentation thereof.		
CUR	June 26	08.00-12.00
<b>Generar Reportes Efectivos de Operaciones/Transacciones Sospechosas (language: ES)</b>	<b>4hrs</b>	<b>ANG 380</b>
Uno de los principales requerimientos contra el lavado de dinero establecidos en la legislación nacional es la notificación de transacciones inusuales a la Unidad de Inteligencia Financiera. Esta capacitación lo guiará a través del proceso de reconocer transacciones sospechosas, la evaluación de las mismas hasta completar los informes al FIU.		
CUR	June 5	08.00-12.00
<b>AML Compliance Audit for financial institutions</b>	<b>4hrs</b>	<b>ANG 380</b>
Topics during this training: regulatory requirements to conduct an independent AML Audit, understand the role of the three (or four) lines of defense, understanding the essential components of an effective AML Audit Program. We will also discuss creating an enterprise wide AML Audit testing methodology, creating an audit risk assessment methodology and best practices regarding the planning, execution and reporting.		
CUR	May 15	08.00-12.00
<b>How to properly monitor high risk customers</b>	<b>4hrs</b>	<b>ANG 380</b>
High risk businesses will be discussed and emerging trends. Topics are: Risk assessment, Customer Risk Assessment to determine high risk scoring, Enhanced Due Diligence (policy, procedure, process, frequency, Best practices in file review & record retention, Best practices in monitoring & testing and preparing for correspondent banking questionnaire.		
SXM	April 21	13.30-17.30
CUR	April 3	08.00-12.00
<b>Conducting AML/CFT Monitoring &amp; Testing</b>	<b>4hrs</b>	<b>ANG 380</b>
The importance of an implemented AML Risk Assessment will be discussed, the monitoring and testing cycle, Components of an effective Monitoring Program, Components of an effective Testing Program, Best practices for Monitoring and Testing, Selecting a proper sample size, issue Management and Documentation of findings from testing.		
CUR	November 13	08.00-12.00
<b>Sanctions / terrorist financing</b>	<b>4hrs</b>	<b>ANG 380</b>
Topics during this training are: Inefficiencies' in KYC and s\sanctions remediation, enhancing sanction screening, sanction filters, keeping up with sanction changes, handling sanction alerts, responding to OFAC regulations and local sanction legislation.		
CUR	October 2	08.00-12.00
SXM	October 7	08.00-12.00
<b>FIU reporting</b>	<b>8hrs / 1 day</b>	<b>ANG 710</b>
One of the main anti money laundering requirements as set out in national law is the reporting of unusual transactions to the Financial Intelligence Unit. This training will guide you through the process of reporting unusual transactions; from triggers and suspected suspicious transactions, to the evaluation thereof and ultimately to completed reports to the FIU.		
CUR	December 11	08.00-17.00

Certification	<b>CAMS - Certified-Anti Money-laundering Specialist</b>	<b>6x / 2 hrs (biweekly)</b>	<b>ANG 1315</b>
	Compliance Services Caribbean helps you become a Certified Anti-Money Laundering Specialist (CAMS). This biweekly gathering led by a Senior CAMS is a tool intended to support you in your preparation towards your CAMS certification. The price is excluding study materials and exam. For more information, check our online training calendar.		
	CUR	March 10 / May 19	17.00-19.00
	CUR	September 15 / November 24	17.00-19.00
Ethics & Integrity	<b>Fraud Detection &amp; Awareness</b>	<b>8hrs / 1 day</b>	<b>ANG 710</b>
	This training teaches you the concept of fraud, fraud indicators, the importance of collecting (on of) evidence/documentation and fraud prevention measures. Fraud can be difficult to prove. Even when fraud is detected, it is certainly not easy to determine the people and amount involved. Fraud evidence can be challenging to gather, the fraudster will often deny that he has committed any fraud. He will argue that there is no money missing and will blame it on administrative errors. Or he will say that he has indeed used money from his employer, but..... it was only intended as "a loan". It is important to determine whether fraud has been committed and the scope thereof. If you want to recover money from a fraudster, you should also know the complete amount involved. Reporting fraud to the police cannot be based on vague suspicions: the more complete your complaint, the faster the prosecutor tends to start an investigation and to prosecute. Also, if you want to start a civil action, you must demonstrate that you have suffered material damage and how much it is. Even for tax and insurance purposes it is important to have evidence of its occurrence and the complete amount defrauded.		
	CUR	November 20	08.00-17.00
	<b>Know your employee &amp; Pre-Employment</b>	<b>8hrs / 1 day</b>	<b>ANG 710</b>
	Pre-employment screening is a (mandatory) highly effective risk management tool that has been proven to significantly reduce the risk of a bad hire. This one-day course explains the key principles of (pre)-employment screenings, the importance of having a "Screening Policy" and what to do when things turn out differently (post-employment).		
	CUR	March 26	08.00-17.00
	BON	May 6	08.00-17.00
	SXM	June 24	08.00-17.00
	<b>Code of Conduct &amp; Ethics</b>	<b>8hrs</b>	<b>ANG 710</b>
	Corporate Governance is an important aspect in every sector of a society. Active participation, following the rules of law, having transparency as well as being responsive and accountable are all aspects that form a part of corporate governance. In this respect, having a whistleblowing policy is essential within organizations to uncover possible misconduct.		
CUR	October 16	08.00-17.00	
Emerging Trends	<b>Rendering Services &amp; Banking marijuana</b>	<b>4hrs</b>	<b>ANG 380</b>
	The Government of Curaçao recently published the Medicinal Cannabis Licensing Application procedure and the procedure to apply for an application for a license under the Opium Ordinance. Naturally, DNFBP's and bankers come in play within this process. Either in the form to provide legal advice, set up the legal person, purchases of real estate to commence the business, bookkeeping, providing of loan and or bank accounts. This training will provide the attendee with more inside on the industry itself, financial crime vulnerabilities of the industry, AML challenges within this industry and best practices to mitigate the AML Risks. In addition, we will discuss best practices to monitor the client relationship, while awaiting local AML regulations from supervising entities and how to report unusual activity.		
	CUR	October 30	08.00.12.00

Emerging Trends	<b>Open Source Intelligence (OSINT)</b>	<b>8hrs / 1 day</b>	<b>ANG 710</b>
	<p>The internet is generally accepted as a tool for investigations to get to know your client and to gain insights into a business. Having the right skills and tools is essential for the effectiveness and accuracy of any digital investigation. This training is aimed at improving already established investigation skills through a wide range of research techniques and practical exercises.</p> <p>Digital sources contain a lot of information, some of which can be valuable for compliance tasks such as conducting customer due diligence. Information can be collected about persons, organizations and events. Filtering through all this information can be challenging. Therefore, it is necessary to have the skills and tools to find useful information in the most efficient information.</p>		
	SXM	February 28	08.00-17.00
	BON	June 17	08.00-17.00
	CUR	November 6	08.00-17.00
	<b>Financial crime challenges</b>	<b>4hrs</b>	<b>ANG 380</b>
	<p>Topics during this training are: current challenges in Financial crime and how to manage them, regional compliance and financial crime challenges, tools to fight financial crime, ethical behavior, financial integrity in sales incentive driven environments, fintech AML requirements and challenges.</p>		
CUR	November 18	08.00.12.00	

All prices are excluding taxes

All trainings, given by our experienced trainers, can be tailored to your specifications and tailored to the target group. Please contact us for more information about in-company training.

For more information check our website: [www.forensic-caribbean.com/our-trainings/](http://www.forensic-caribbean.com/our-trainings/) or call +5999 4617974 or +1721 580 4555

You can register for a training via our website: <https://www.forensic-caribbean.com/training-calendar/>

Compliance Services Caribbean  
 Scharlooweg 61  
 Willemstad, Curaçao  
[www.compliance-caribbean.com](http://www.compliance-caribbean.com)

Forensic Services Caribbean  
 Scharlooweg 61  
 Willemstad, Curaçao  
[www.forensic-caribbean.com](http://www.forensic-caribbean.com)