

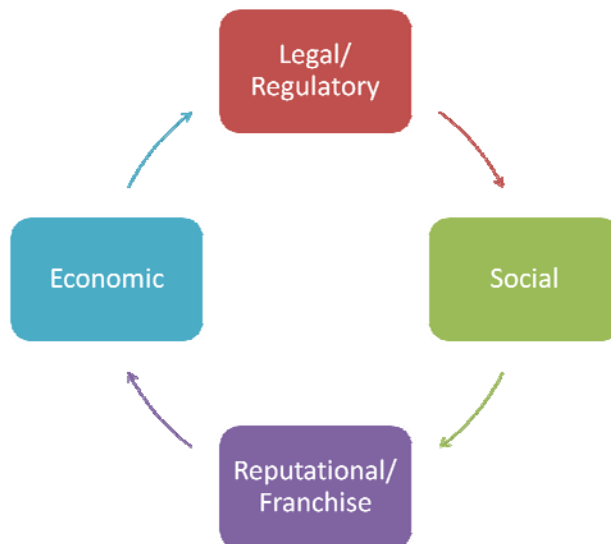
AML & Sanctions Compliance, EMEA

AML/CFT in the financial sector

Shane Riedel
7 February 2012



AML Considerations



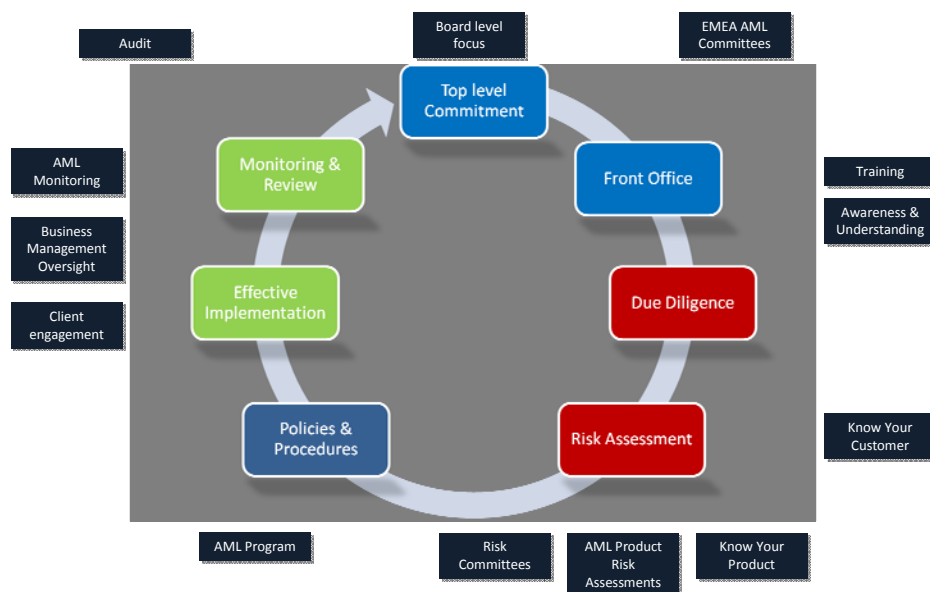
Citi's AML Program



- **Legal & Regulatory Obligations** —————> **Global AML/CFT Policies and Procedures**
- **Assessing Risk, Calculating Typologies and Creating Controls**
- **Constantly Reassessing Program Effectiveness**
- **Building a “Culture of Compliance”**
- **AML Lifecycle:**



The AML Ecosystem



- **Responsible finance**
- **Uncompromising internal AML/CFT and Anti-Bribery and Corruption standards**
- **Working together with key stakeholders**
 - Supporting governments and regulatory authorities
 - Hold training sessions, conferences, forums and seminars
- **Insisting on robust standards with all partner banks**
- **Engaging in industry associations (national bank associations, Wolfsburg)**

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