

RED ALERTS OF MONEY LAUNDERING & COMBATING TERRORIST FINANCING



9 AM - 5 PM 

SEPT 23, 2025 

 NIBAF, PAKISTAN (KARACHI)

COURSE OVERVIEW

This one-day training course, is designed to equip banking professionals with essential knowledge and practical tools to identify, assess, and respond to suspicious financial activities linked to money laundering and terrorist financing. With increasing regulatory scrutiny from both domestic authorities and international bodies like the FATF, it is critical for bankers to understand red flag indicators, comply with AML/CFT regulations, and uphold the integrity of the financial system. Through real-world case studies, interactive discussions, and expert insights, participants will gain a deeper understanding of their role in mitigating financial crime risks and enhancing institutional compliance.

COURSE CONTENTS

Understanding Red Alerts in Financial Crime

- Definition and impact of ML/TF/PF
- Why red flags matter: legal, reputational, and operational risks
- Categories of red alerts: Client behavior, transactions, documentation

Red Flag Indicators – Client Behavior & Identity Risks

- Avoidance of personal contact
- Use of third parties/benamidars
- Socioeconomic inconsistencies
- Forged or suspicious documentation
- Links to adverse media and sanctions lists
- Identification of Politically Exposed Persons (PEPs)

Transaction Red Flags & Unusual Activity Patterns

- Multiple locations/tellers, frequent family transactions
- Transactions lacking economic rationale
- High-value cash dealings and structuring
- Cross-border fund transfers and geographic inconsistencies
- Unusual investment and virtual asset activities
- Embassy/consulate accounts and unidentified parties

Trade-Based and Tax-Related Red Flags

- Unusual trade or customs patterns
- Poor bookkeeping and tax evasion risks
- Indicators of trade-based money laundering

Reporting Obligations & Governance Measures

- Suspicious Transaction Reports (STRs): When and how to file
- Internal escalation and management reporting
- Relationship de-risking and customer due diligence
- Regulatory expectations and industry best practices

LEARNING METHODS

- Real-life case studies and typologies
- Interactive red flag identification exercises
- Scenario analysis and reporting simulations

TARGET AUDIENCE

Branch Managers, Relationship Managers, Compliance Officers, Operations & Risk Staff, AML Monitoring Teams

FACILITATOR

MR. USMAN ALI KHAN is a highly experienced and accomplished professional in the field of training and development. With over 17 years of expertise in Anti Financial Crime Compliance Controls and Governance, he brings a wealth of knowledge and practical insights to his training sessions. He is a Certified Anti-Money Laundering Specialist (CAMS) from ACAMS. He has worked with renowned international and national financial institutions and banks, holding senior and management-level positions.

TRAINING MANAGER:

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