JULY 21, 2026

9:00 AM - 5:00 PM

NATIONAL INSTITUTE OF BANKING AND FINANCE
NIBAF Pakistan
EMPOWERING FOR EXCELLENCE

INTEGRATING FRAUD RISK INTO THE AML & FCC ECOSYSTEM

This training provides an overview of how fraud risk can be effectively incorporated into the Anti-Money Laundering (AML) and Financial Crime Compliance (FCC) ecosystem. It highlights the growing convergence of fraud and other financial crimes, and outlines key concepts, frameworks, and best practices for integrating controls, monitoring, and risk management processes. The session also emphasizes the importance of collaboration, data-driven insights, and a unified approach to strengthening overall financial crime risk management.

Course Objective

The objective of this training is to provide participants with a clear understanding of how to integrate fraud risk into the AML and Financial Crime Compliance (FCC) framework. It aims to enhance their ability to identify and manage fraud-related risks, adopt a unified risk-based approach, and strengthen coordination across functions to improve overall financial crime risk management.

Course Contents

Session 1:
- Banking Risk Landscape
- Emerging risks in commercial banking
- Fraud Risk vs AML vs FCC
- Why integration matters
- Global and local regulatory expectations
- Case studies of banking failures

Session 2:
- Understanding Fraud Risk Management
- Types of banking frauds
- Internal fraud
- External fraud
- Digital & cyber fraud
- Trade-based fraud
- Identity theft
- Fraud triangle concept
- Fraud risk indicators
- Preventive and detective controls

Session 3:
- AML (Anti-Money Laundering) Framework
- Financial Action Task Force recommendations overview
- Money laundering stages:
- Placement
- Layering
- Integration
- Know Your Customer (KYC)

F2F SIALKOT

FEE: PKR 18,000 PLUS TAX

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- Customer Due Diligence (CDD)
- Enhanced Due Diligence (EDD)
- Suspicious Transaction Reporting (STR)

Session 4:
- Understanding FCC Ecosystem
- What is Financial Crime Compliance (FCC)?
- Key pillars of FCC:
- AML
- Sanctions Compliance
- Anti-Bribery & Corruption
- Fraud Prevention
- Counter Terrorist Financing (CTF)
- Role of technology and analytics

Session 5:
- Integrating Fraud Risk, AML & FCC
- Building an integrated compliance ecosystem
- Data sharing across functions
- Transaction monitoring integration
- Risk-based customer profiling
- Governance and accountability
- Three Lines of Defense Model
- Role of branch and relationship managers

Session 6:
- Red Flags & Case Studies Workshop
- Practical scenarios:
- Suspicious commercial transactions
- Shell companies
- Trade finance manipulation
- Fake documentation
- High-risk customers
- Unusual transaction patterns

Session 7:
- Action Planning & Best Practices
- Compliance culture building
- Ethical decision making
- Strengthening internal controls
- Personal accountability in risk mitigation
- Key takeaways and action plan

Target Audience

- Branch Managers
- Relationship Managers
- Operations Managers
- Compliance Officers
- Risk Management Teams
- Internal Audit Professionals

FACILITATOR

Syed Muhammad Taqi Shah
He has over 50 years of diversified and dimensional exposure in banking, insurance, education, and corporate sectors, He bring unparalleled expertise in organizational transformation, leadership development, and large-scale training programs. He has proven record of accomplishment including leading successful bank transformations, developing comprehensive training materials, and delivering impactful international training initiatives. As a certified NLP practitioner and USAID-certified trainer, He equipped to drive employee excellence and foster positive change within organizations. Additionally, he has experience as a facilitator in Quality Circles Programs in Japan has honed my skills in fostering continuous improvement, teamwork, and innovation, further enhancing my ability to guide organizations towards sustainable growth and success

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