NIBAF Pakistan
NATIONAL INSTITUTE OF BANKING AND FINANCE
EMPOWERING FOR EXCELLENCE

23 JULY 2026

Masterclass on

AML/CFT AND FATF COMPLIANCE: From Risk Assessment to Reporting

This online training offers a practical overview of the end-to-end compliance process, aligned with FATF standards. It covers risk assessment, customer due diligence, transaction monitoring, sanctions screening, and regulatory reporting, using real-world examples to help participants strengthen effective AML/CFT programs.

NIBAF, PAKISTAN (KARACHI)

9 AM TO 5 PM

COURSE CONTENTS

AML/CFT Foundations & Global Standards

Basics of Money Laundering & Terrorist Financing

- What is ML/TF?
- Stages of money laundering
- Emerging typologies relevant to Pakistan
- Common red flags in banking operations

International AML/CFT Framework

- Role of FATF
- Key FATF Recommendations
- How global compliance expectations affect Pakistan's financial system

Pakistan's AML/CFT Regulatory Landscape

- AML Act 2010
- Key rules & regulations from:
  - State Bank of Pakistan (SBP)
  - SECP
  - FMU (STR/SAR reporting obligations)

FATF Grey List: Lessons for Pakistan's Financial Sector

- What led to Pakistan's grey-listing
- Key FATF Action Items for Pakistan
- Compliance lessons for banks: governance, controls, reporting, supervision

Risk-Based Approach (RBA) & Enterprise Risk Assessment

Understanding FATF & SBP RBA Requirements

- What is RBA and why it matters
- Aligning policies with FATF Recommendation 1
- SBP RBA expectations for Banks/DFIs/EMIs

Core AML/CFT Risk Types

- Customer Risk
- Products & Services Risk
- Delivery Channel Risk
- Geographical Risk

Institutional Risk Assessment (IRA)

- Purpose & regulatory expectations
- Data sources, methodology & scoring
- Designing an effective IRA for your institution

Customer Risk Profiling & Scoring

- Customer segmentation
- Factors influencing customer risk rating
- Onboarding vs. ongoing scoring
- Validation & review cycles

Understanding High-Risk Customers

- Politically Exposed Persons (PEPs)
- NPOs/NGOs & vulnerabilities
- Cash-intensive businesses
- Correspondent banking & high-risk geographies

FEE: PKR 18,000 PLUS TAX

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Customer Due Diligence (CDD) & Enhanced Due Diligence (EDD)

CDD Essentials
- Customer identification & verification (KYC)
- Beneficial ownership requirements
- KYC for individuals vs legal entities

Enhanced Due Diligence
- When EDD is required
- Additional documentation
- Source of wealth/funds verification
- Monitoring high-risk customers

Ongoing Due Diligence (ODD)
- Periodic reviews
- Trigger events
- Updating customer information and risk scores

Transaction Monitoring & Reporting

Transaction Monitoring Fundamentals
- Automated vs manual monitoring
- Threshold-based & behavior-based detection
- Identifying suspicious patterns & red flags

Investigations & Documentation
- Conducting internal investigations
- Evidence gathering
- Writing investigation summaries

Regulatory Reporting
- Suspicious Transaction Reports (STRs)
- Cash Transaction Reports (CTRs)
- Timelines & expectations from FMU
- Protecting confidentiality & safe reporting

Governance, Controls & Culture

- Roles of the Board, Senior Management & Compliance
- Three Lines of Defence (3LoD)
- Training & awareness
- Independent testing & audit expectations
- Building a strong compliance culture

TARGET AUDIENCE

This program is beneficial for professionals serving in the financial industry in various departments, including but not limited to Account Opening & Operations, Credit & Risk Management, Internal Control & Compliance, Audit and Trade Finance.

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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