

FEE:  
**PKR 18,000**  
(Plus Tax)

## TBML AWARENESS IN TRADE FINANCE: CONFIDENCE, COMPLIANCE, AND CONTROL

### COURSE OVERVIEW

This program is designed to equip professionals with a clear understanding of how illicit actors exploit trade transactions to move and disguise funds. By combining practical case studies with regulatory guidance, the program builds confidence in identifying vulnerabilities, ensures adherence to compliance requirements, and enhances overall control within trade finance operations.

### COURSE CONTENTS

#### Introduction to TBML

- Definition of Trade-Based Money Laundering (TBML)
- Why TBML is a growing global risk
- Link between trade finance and financial crime
- Key international frameworks:

#### Understanding Trade Finance Products & TBML Exposure

- Letters of Credit (LCs)
- Documentary Collections
- Open Account Transactions
- Guarantees & SBLCs
- Vulnerabilities in each product type
- Role of banks as gatekeepers

#### Common TBML Techniques & Typologies

- Over / Under Invoicing
- Multiple Invoicing
- Phantom Shipments
- Mis-declaration of Goods
- Carousel / Circular Trade
- Third-party payments and unusual routing
- Case studies (real-world examples)

#### Red Flags & Risk Indicators

- Transactional Red Flags:
- Price anomalies vs market value
- Unusual shipment routes
- Mismatch in trade documents
- High-risk jurisdictions involvement

#### Customer Red Flags:

- Newly established or shell companies
- Complex ownership structures
- Inconsistent business profiles
- Behavioral Red Flags:
- Reluctance to provide documentation
- Urgency without justification





## TBML AWARENESS IN TRADE FINANCE: CONFIDENCE, COMPLIANCE, AND CONTROL

### Role of Relationship Managers & Front Office

- First line of defense responsibilities
- Customer Due Diligence (CDD) & Enhanced Due Diligence (EDD)
- Understanding client business & trade cycle
- Escalation and reporting protocols

### Transaction Monitoring & Controls

- Trade transaction screening process
- Document verification techniques
- Use of technology & trade monitoring systems
- Collaboration between: Business Compliance Operations

### Best Practices for Confidence & Control

- Strengthening internal controls
- Maintaining audit trails
- Continuous staff training
- Balancing business growth with compliance

### TARGET AUDIENCE

- Officials from Regional Trade and Credit Hubs
- Trade Finance Operational Staff
- Bank Staff from Risk Management, Audit & Compliance
- Relationship Managers (Corporate, Commercial & Retail Banking)

### FACILITATOR

Mr. Aqeel Muslim

Mr. Aqeel Muslim is an accomplished and result oriented professional with an experience of over 30 years in Banking and Finance industry and a proven track record backed by sound managerial, strong analytical, problem solving and communication skills.

Currently he is serving National Bank of Pakistan as Divisional Head Trade Finance. His diversified professional experience includes working with private local and multinational transnational banking industry like Habib Bank Limited, Credit Agricole Indosuez, NIB Bank and Standard Chartered Bank Limited. He has worked in development of Trade Centers Pan Pakistan basis in centralized environment - North & South hubs. He has implemented ICFR / COSO in Trade Operations. Previously, he has served Dubai Islamic Bank and Standard Chartered Bank as Head of Trade Finance. He has also served at NIB Bank Limited as SVP - Head Transaction Banking (Trade). He holds Master's degree in Finance.

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