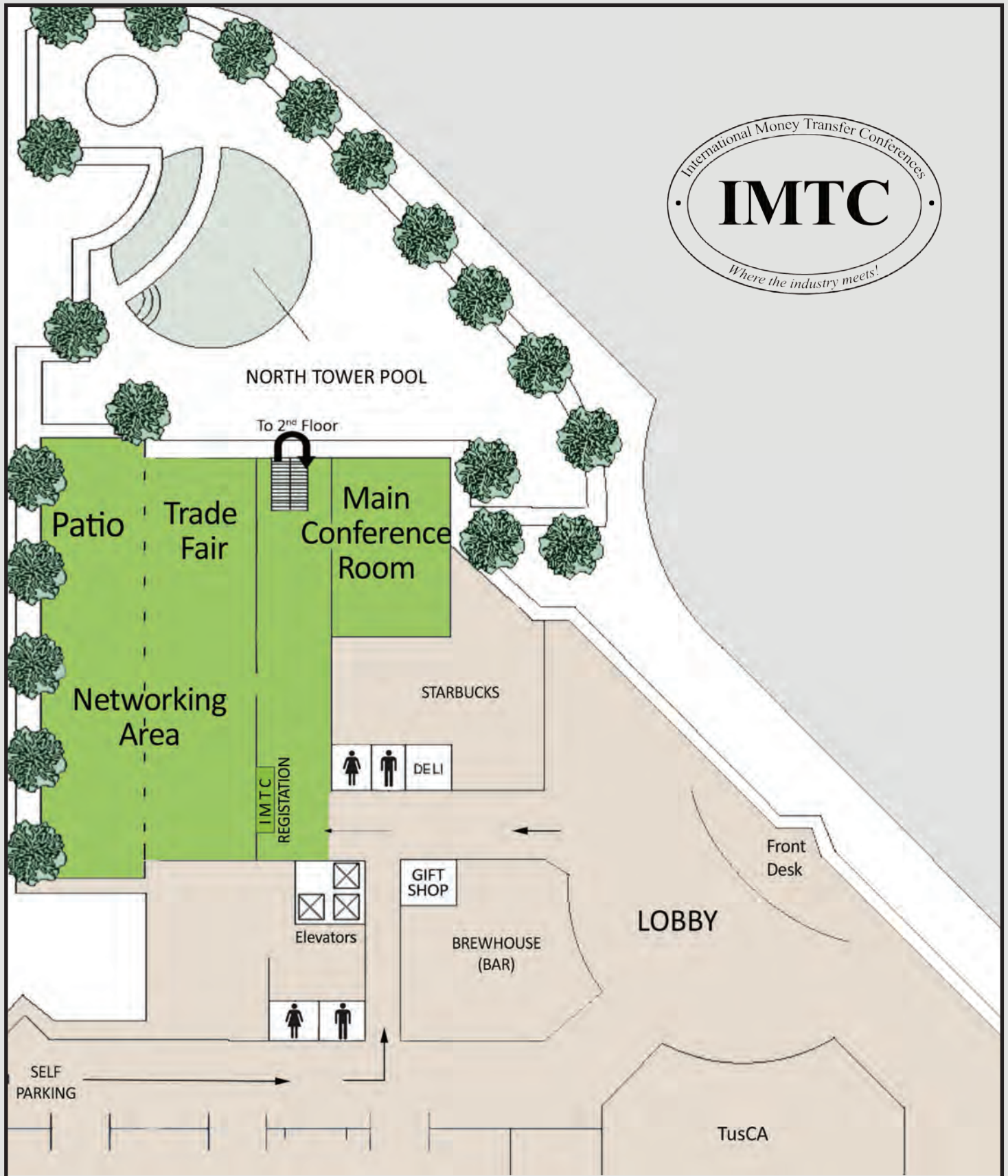




The International Money
Transfer Conference

Hyatt Regency
Orange County
Los Angeles, CA
April 3rd - 5th, 2013

IMTC WEST 2013



IMTC



Pre-Conference Day - Wednesday, April 3 rd - Garden Area (2 nd Floor)						
Pre-Conference Day		ICS IMTC COMPLIANCE SEMINAR	COMPLIANCE & REGULATION SEMINAR 2 nd Floor	PSS PAYMENT SYSTEMS SEMINAR	PAYMENT SYSTEMS SEMINAR 2 nd Floor	
	10:00 11:15	AML From A to Z Basic-Training Your Front_line		Key Concepts in Payments		Trade Fair Set-up
	11:15 11:54	Coffee Break				
	11:45 13:00	The Elements of a Professional Certification		Fundamentals of the U.S. Payment System		
	13:00 14:30	Lunch for Seminar Participants				
	14:30 15:30	The Independent Examination		Emerging Payments		Trade Fair Opens
	15:30 16:00	Coffee Break - Trade Fair - Networkink				
	16:00 17:30	Financial Institutions' EDD on Each Other		Mobile Payments		Trade Fair is Open
	17:30 19:00	Welcome Reception, Cash Bar, Hors D'oeuvres				Sponsored by: Machaen Enterprises, Inc. <i>Surety & Fidelity Bonding</i>

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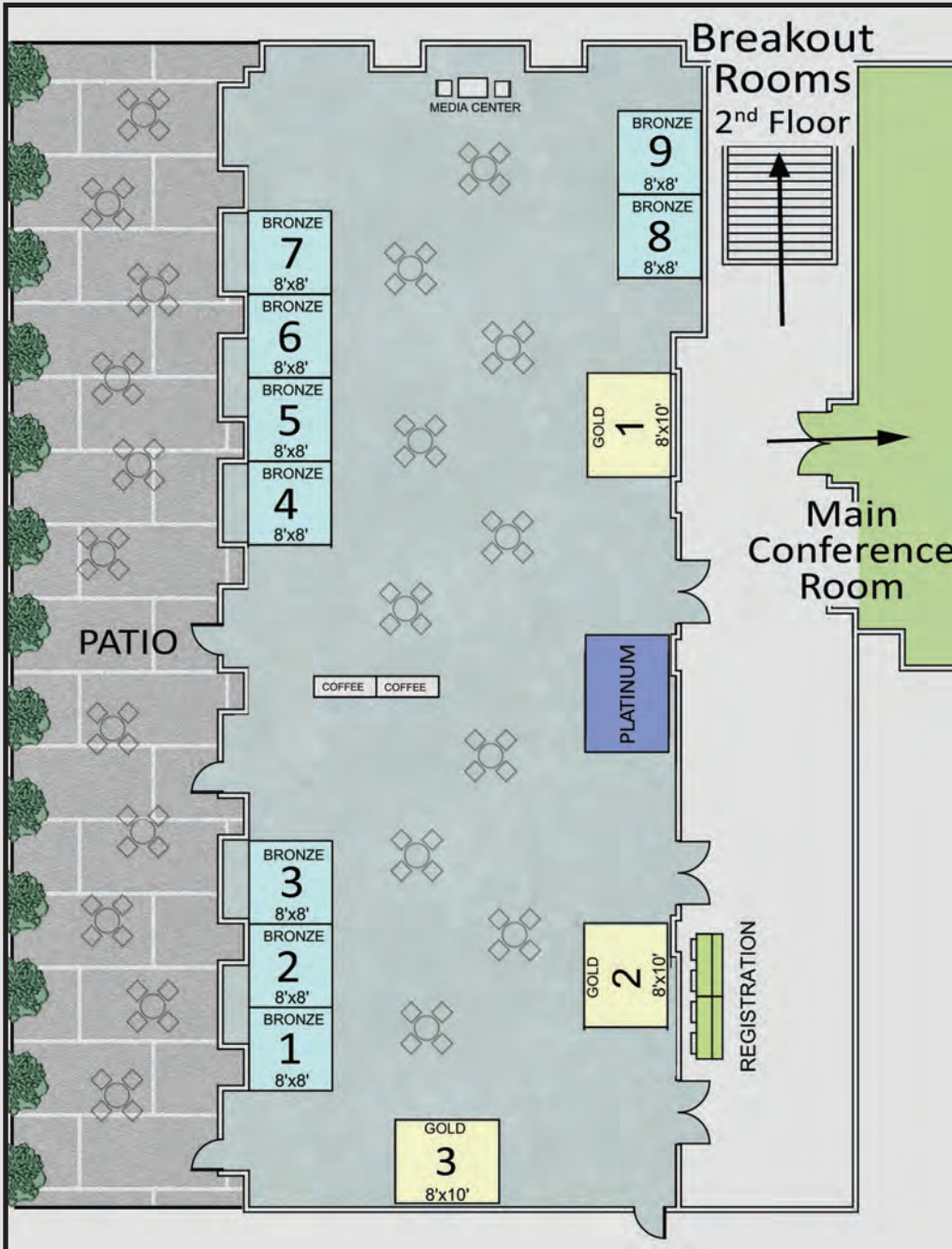
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CONFERENCE

Conference Day One - Thursday, April 4 th - Garden Conference Room		
09:00 09:15	Welcome to IMTC WEST 2013.	
09:15 09:40	Global Remittances Trends, , <i>Hugo Cuevas-Mohr</i> , IMTC Conference Director	
09:40 10:05	The Money Transfer Industry – performance of the stocks of public-traded MT companies, mergers & acquisitions and trends in the industry, <i>Mario Trujillo</i> , CEO Dolex	
10:05 10:30	Payments Innovations: What Role for Money Transfer Companies? <i>Elizabeth McQuerry</i> , Glenbrook Partners	
10:30 11:30	Coffee Break - Trade Fair - Networking - Meetings	
11:30 11:55	Are regulations keeping pace with payment technologies & the market? <i>Deborah Thorne-Peden</i> , Pillsbury Winthrop Shaw Pittman, LLP, <i>Andrew Ittleman</i> , Fuerst Ittleman David Joseph, PL	
11:55 12:20	Penalty Actions in the MT Industry – What can we all learn from them – <i>Connie Fenchel</i> , AML Experts, <i>Robert Pargac</i> , 24/7 Card, <i>Deborah Thoren-Peden</i> , Pillsbury Winthrop Shaw Pittman, LLP	
12:20 13:00	Consequences of Mexican Regulations on the US-Mexico Remittance & Foreign Exchange Markets, <i>Hugo Cuevas-Mohr</i> , Mohr World Consulting – <i>Jorge Nava</i> , Fortus, Inc	
13:00 14:30	Lunch	
14:30 15:20	BUSSINESS BREAKOUT SESSION (Spanish)	COMPLIANCE BREAKOUT SESSION (English)
	Round Table Mexican Banks and Remittance Payments: Are we entering a new phase of the Mexican Remittance Business? (this panel will be conducted in Spanish) <i>Hugo Cuevas-Mohr</i> , Moderator	14:30 14:55 Challenges of KYC procedures for digital transfers (internet/mobile) <i>David Landsman</i> , NMTA, Moderator <i>Jeff Ross</i> , Green Dot, <i>Marta McClure</i> , Xoom
		14:55 15:20 Current Issues in Unlawful Money Transmission Litigation (Section 1960) <i>David Landsman</i> , NMTA, <i>Courtney Linn</i> , Orrick
15:20 16:00	Coffee Break - Trade Fair - Networking - Meetings	
16:00 17:30	Round Table: The Council on Mexican Foreign Exchange & Remittance Issues (CMEX)* How to keep operating with strong AML practices and minimum risk while facing the challenges of regulation, public perception and an uncertain future. (this panel will be conducted in Spanish) <i>Hugo Cuevas-Mohr</i> , Mohr World Consulting, Moderator <i>David Landsman</i> , NMTA – <i>Jorge Nava</i> , Fortus, Inc.	
Conference Day Two - Thursday, April 5 th - Garden Conference Room		
09:00 09:45	MTO's Marketing Strategies: Arun Sharma's Five Fearless Trends For The Money Transfer Industry <i>Arun Sharma</i> , Univ. of Miami	
09:45 10:30	Analysing your digital presence: An industry view - <i>Hugo Cuevas-Mohr</i> , IMTC Conference Director – Data Provided by <i>The Spark Group</i>	
10:30 11:30	Coffee Break - Trade Fair - Networking	
11:30 12:10	California as a Hub for Payments Innovation: Is regulation holding it back? <i>Kristin M. Hall</i> , Paul Hastings San Francisco	
12:10 12:45	Use of Mobile Phones and apps in the payment of remittances: Recent advances - <i>Hugo Cuevas-Mohr</i> , Mohr World Consulting, <i>Dmitry Skundin</i> , Contact (Russlavbank)	
12:45 13:00	Internet/Mobile Remittances: A banker/technology entrepreneur on the challenges of moving forward - <i>Suresh Ramamurthi</i> , CWB Bank, <i>Avijit Nanda</i> , CEO, Times of Money	
13:00 14:30	Lunch	
14:30 15:00	Keynote Speaker: The online remittance market: a view from <i>Avijit Nanda</i> , CEO, Times of Money	
15:00 15:10	Raffle of IPAD & Kindle to all participants present at the Closing of the Conference	

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The NMTA is a membership-based, information services organization that was founded in 1999 to give money transfer companies a voice in shaping and developing the formal remittances industry.



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WEDNESDAY	09:00 12:00	Trade Fair Set-up
	08:00 10:00	REGISTRATION IS OPEN FOR SEMINARS & CONFERENCE
	10:00 10:15	INTRODUCTION - <i>David Landsman, NMTA & Zory Muñoz, IMTC</i>
	10:15 11:15	AML From A to Z <i>Basic-Training Your Front-Line: What anybody in the MT Business must know - A review of BSA for A to Z. The AML Statutes, OFAC Compliance, Credible Compliance Programs. Combining the Bibles That Exist: FFIEC Manual, BSA Exam Manual, FATF RBA Guidance, etc. to synthesize new standards and procedures, commonly arrived at and accepted in the industry</i>
	11:15 11:45	Coffee Break – Networking
	11:45 12:40	The Elements of a Professional Certification <i>Creating a course and a test for certifying compliance competency in the MT Industry. The subject matter that needs to be on the test, what skills are needed to meet the challenges of compliance professionals in the industry or being an independent compliance examiner.</i>
	12:40 13:00	Questions & Answers
	13:00 14:30	Lunch
	14:30 15:30	The Independent Examination <i>The NMTA Standardized Examination and Risk Evaluation Questionnaire - An independent examination is all about objective evaluation. But with each examiner doing things their own way, can we arrive at common standards for measuring compliance with the common standards previously agreed to? We find out it is more than agreement on standards; it is about agreement on values.</i>
	15:30 16:00	Coffee Break – Networking - Trade Fair is now open
	16:00 17:00	Financial Institutions' EDD on Each Other <i>The importance of Enhanced Due Diligence in the MT Industry. Having agreed on standards, values and measurements, can our new order facilitate legitimate financial services and commerce? How do these common standards play out in the MSB-Bank relationship, foreign correspondents, vendor relationships, etc.</i>
	17:00 17:30	Short Q & A - Certification Test
	17:30 19:30	Welcome Reception

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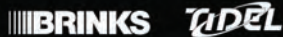
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WEDNESDAY PRE-CONFERENCE SEMINAR	08:00	REGISTRATION IS OPEN FOR SEMINARS & CONFERENCE ATTENDEES (Exhibitor Registration is open too!)
	10:00	PRE-CONFERENCE SEMINARS BEGIN - <i>all Seminar attendees must be registered to participate</i>
	10:00 10:15	INTRODUCTION TO PAYMENT SYSTEMS TODAY : <i>From Cash to Digital Payments, the road ahead...</i> <i>Hugo Cuevas-Mohr, IMTC</i>
	10:15 11:15	SESSION ONE - Key Concepts in Payments <i>Elizabeth McQuerry, Glenbrook Partners</i> <i>Section offers frameworks for understanding core payment mechanisms, different payment systems and how they operate.</i>
	11:15 11:45	Coffee Break – Networking
	11:45 12:45	SESSION TWO - Fundamentals of the U.S. Payment System <i>Section provides an overview of the different payments systems including designs, functions and uses, volumes, key trends and issues in payments systems. Section will also cover the economic model, regulatory environment, processing support and risk management.</i>
	12:45 13:00	Questions & Answers
	13:00 14:30	Lunch <i>for Seminar Participants only</i>
	14:30 15:30	SESSION THREE - Emerging Payments <i>Section describes the building blocks – technologies and business concepts – used for emerging payments products and solutions including the decoupled business model, prepaid accounts, payments cards and CHIPS, NFC and payment platforms.</i>
	15:30 16:00	Coffee Break – Networking - Trade Fair is now open
	16:00 17:00	SESSION FOUR - Mobile Payments <i>Section focuses on the basics of mobile payments including online, mobile wallets, and P2P payments.</i>
	17:00 17:15	Questions & Answers
	17:30 19:30	Welcome Reception

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Amy BRIGHTMAN

As The Spark Group’s Digital Media Strategist, Amy Brightman develops data-driven strategies for The Spark Group’s clients and heads up all search and display initiatives. Amy is an online advertising expert who optimizes campaigns to their full potential through continuous analysis. While at her previous position with VivaKi, Publicis Groupe’s agency trading desk, she managed multi-million dollar display campaigns for some of the world’s largest brands, including T-Mobile, Chase, American Express, and Pizza Hut. Amy honed her analytical skill set while leading research initiatives at the Advertising Research Foundation and studying Psychology and Economics at the U. of Virginia.



Daniela CUEVAS

Daniela is the founder and president of The Spark Group, a digital marketing and social media agency based in New York. The Spark Group works with clients throughout all industries, and has worked closely with various clients within the money transfer industry to create, execute, and manage integrated online strategies. Daniela found her passion in technology and digital mediums, which she uses to architect brand stories, to connect companies with their customers, and to gain valuable insights and analytics. Daniela holds a BA in Communications from New York University where she graduated in 2009.



Hugo CUEVAS-MOHR

Hugo is President and CEO of Mohr World Consulting, a consultancy based in Miami, Florida. Hugo has been a consultant since 2001 for a number of financial institutions in the Money Transfer Industry in Latin America, the US and Europe. Previously he lead the expansion of one the first networks of MTOs in Latin America and has been in the Money Transfer Business since 1987. He is a speaker at many local and international Conferences. Since 2010 Mohr World has been organizing the IMTC Conferences in Miami, Los Angeles, Brazil and Mexico. He holds a BS from Worcester Polytechnic Institute, a MS from Auburn U. and a Post-Graduate degree from the U. de Louvain in Belgium.



Connie FENCHEL

Connie has a broad range of law enforcement, regulatory and management expertise in the areas of regulatory compliance, financial crimes and customs violations comprised of over 30 years of government and private sector experience. She is the President of AML Experts, Inc., an independent consulting firm specializing in AML, BSA and customs matters. Her expertise includes independent reviews and investigations, threat/risk assessments, domestic and international training, expert testimony and AML program development. Her clients include banks, MSBs and a range of new payment companies throughout the US. Connie holds a MS in Management from National Louis Univ. and a BS in Criminal Justice from the U. of S. Florida. Connie is part of IMTC’s Advisory Board.



Kristin HALL

Kristin Hall is an associate in the Litigation practice of Paul Hastings in the firm’s San Francisco office. Her practice focuses on counseling and representing clients in the financial services industry in the context of litigation and other regulatory matters. She is also experienced in complex litigation, including consumer class actions, intellectual property litigation, and civil antitrust matters. She received her J.D. from the U. of Virginia School of Law, where she was a Dillard Fellow. She graduated, cum laude, from Princeton University in 2004 with a degree in English. Krisitn is a member of the State Bar of California. .



Andrew S. ITTLEMAN

Andrew is a Founder and Partner of Fuerst Ittleman. He oversees the firm’s work in White Collar Defense and Money Laundering Law. Andrew was born in Philadelphia, Pennsylvania, attended Emory University (2001) and University of Miami Law School (2004). He was hired by Mr. Fuerst in 2005 and his practice includes Federal criminal forfeiture proceedings, complex commercial litigation, international civil litigation and FDA litigation. Besides being a member of the Florida Bar, the Dade County Bar Association he is a member of the National Money Transmitters Association and is a Certified Anti Money Laundering Specialist. Andrew is a member of IMTC’s Advisory Board.



David LANDSMAN

David is the Executive Director of the NMTA since 2004. He has worked in different capacities in the money transfer business since 1977, specializing in federal BSA/AML and state money transmitter compliance. He has made strides in organizing the money transfer industry, promoting the image of licensed money transmitters, and defending the industry’s right to maintain bank accounts. The NMTA is developing new compliance training materials for money transmitters and their agents, and organizing the Council on Information Sharing to help money transmitters better manage agent credit risk. David is part of IMTC’s Advisory Board.



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Courtney LINN

Courtney Linn focuses on advising and representing financial institutions in Bank Secrecy Act regulatory, enforcement and criminal and civil matters, and representing individuals and institutions in financial crime matters, including money laundering and mortgage fraud. Mr. Linn is widely recognized as one of the foremost national experts on the Bank Secrecy Act, money laundering, mortgage fraud, asset forfeiture and fraud restitution matters. He has written several articles on the BSA.



Michael MCDONALD

Michael McDonald is a 27-year veteran of the Internal Revenue Service, Criminal Investigation Division. In 1998 he formed a Miami based consulting firm specializing in international AML, BSA, Patriot Act, asset forfeiture, compliance and related matters. The firm is a network of retired Special Agents, each with in-depth experience in money laundering investigations. Michael is a CAMS Certified and a former member of the Advisory Board of ACAMS. Michael is also the former MSB Task Force Chairperson for ACAMS. He is a founding Advisory Board member to the Association of Money Services Compliance Officers and the Association of Certified Financial Crime Specialists.



Elizabeth MCQUERRY

Elizabeth has over a decade of experience in developing global payments services. As the head of FedGlobal ACH Payments for the Federal Reserve Retail Payments Office, Elizabeth was responsible for developing the program's strategic direction, new product development, and market outreach program. During this period, the availability of international payments via the ACH network grew from 5 to 34 countries. She has collaborated with a number of industry groups and has been a frequent presenter at conferences in the U.S. and abroad. She has extensive experience on payments issues in Latin America, especially Brazil and Mexico, Canada, Europe, and Japan. Her work has also focused on the regulatory and compliance aspects of international payments.



Zory MUÑOZ

Zory, a native of Colombia, has a Law Degree from the Universidad Libre in Bogotá, where she also majored in Political Science. She received her certificate as a Project Manager from University of California Los Angeles and is certified through ACAMS. She has strong public relations and International Business experience focused in the Hispanic market. She has been in the Money Transfer Industry for almost a decade. In 2003, she began her career as an International Representative in GroupEx and later on as a Compliance Manager for Coinstar. She is Field Compliance Officer for Xoom and IMTC WEST Conference Coordinator.



Jorge NAVA ARAIZA

Jorge has over 30 years of experience in the compliance, business, audit, and systems fields in the financial and the retail industries. After being Systems Audit Director for IXE Bank, Jorge joined Dolex in the US as the Compliance Director and later on he also was responsible for Spain and Mexico's AML platform. In 2002, he became a member of the AML Subcommittee for the MTRA and in 2004 for the MSB task force of ACAMS. He has been a speaker in ABM, ACAMS and IRS conferences as well as the Arizona Attorney General's Office. He took part in the Spain and US FATF evaluations. He has been a trainer for the IRS and DEA. In September 2010, he founded Fortu, Inc. an AML consulting firm based in Texas.



Avijit NANDA

Avijit Nanda is the President and CEO of TimesofMoney Ltd, India's leading digital payment service provider both in India and around the world. At TimesofMoney, Nanda has played a key role in driving business development and alliances with banks and institutions to launch the remittance platforms across the globe. Avijit is an extremely ambitious, passionate and industrious individual with a rich experience of 13 years spanning across the Banking industry. His earlier stint includes heading strategic roles with ICICI bank and HSBC. He is a well-known authority on the subject of Cross Border global remittances, ePayments Service, Expatriate markets and mCommerce.



Robert PARGAC

Robert Pargac is an attorney with more than 20 years' experience working with international banks and financial institutions. Prior to joining 24/7 Card, as the General Counsel, Robert was General Counsel of Sigue Corporation and before that with First Data Corp. Previously, he was an attorney at BBVA Group, leading the firm's Legal, Compliance, Risk Management, and Governance programs. Robert holds an MBA from Pepperdine University, a J.D. from the Texas College of Law; and a B.A. in Economics from St. Thomas University.





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Suresh RAMAMURTHI

Suresh Ramamurthi is Vice-Chairman of CBW Bank and heads up wholesale banking including new products and services. He leads CBW Bank's initiatives to support and foster innovation including working with financial services start-ups. He is currently working in the development of cross-border payments, starting with Mexico and India, using new technology-based solutions. A veteran technology entrepreneur, Suresh has founded and exited two start-ups, and has previously worked at Google Inc. Suresh has a Bachelor's degree in Electronics and Communication Engineering, a Master's degree in Computer Science and a Master's degree in Business Administration from the University of Chicago.

**Jeff ROSS**

Jeff is, since July 2008, the Senior VP, BSA/AML/OFAC Officer for theGreen Dot Corporation, a leading provider of retail-based financial products and services and, since December 2011, for Green Dot Bank. In these positions, Jeff consolidates BSA/AML/OFAC compliance requirements across all Green Dot current and new product lines. Prior to coming to Green Dot, Jeff served as the Law Enforcement Senior Advisor in the areas of money laundering and terrorist financing at the U.S. Department of the Treasury where he received the Department's Meritorious Service Award and prior to that he served 19 years in the Criminal Division of the U.S. Department of Justice.

**Arun SHARMA**

Dr. Arun Sharma is Executive Director of the JAE Leadership Institute and Professor in the Marketing Department at the School of Business Administration, University of Miami. Prior to joining the academic world, he worked for three years in a services firm where he handled product management and sales management responsibilities. Arun has extensive knowledge of the Payment Industry through his experience in consulting and conducting seminars. He is has worked for about two decades in this industry and he has conducted studies for multiple firms in the payment services industry. He has worked with companies such as Western Union, MoneyGram, Visa, MasterCard and large banks. He has developed a Delivery-Value-Relationship model for the payment industry that is used in firms such as MasterCard. Arun has published extensively (over 85 refereed articles) and is on the review board of major journals.

**Dmitry SKUNDIN**

Dmitry Skundin is the leader of CONTACT System's IT development team. He has been working in banking technologies since 2002. In 2007 Dmitry joined Russlavybank and under his guidance, a number of technology projects have been launched including "Contact NG" an application installed in over 20 000 POS all over the world, the eWallet "Contact 24" - operation with eWallet by SMS, payments to card accounts with other Russian banks, mobile top-ups, etc. Dmitry's specialization in online Money Transfer technologies and banking operations are now serving more than 10 million customers of the CONTACT system.

**Deborah THOREN-PEDEN**

Deb is a member of the Managing Board of the renowned legal firm Pillsbury Winthrop Shaw Pittman LLP, as well as the co-leader of the Consumer & Retail industry team and leader of the firm's Privacy & Data Protection group. Her practice focuses on banking, electronic commerce, privacy, anti-money laundering and the Office of Foreign Assets Control regulations. Deb participates on the NACHA Council for Electronic Billing and Payment, and the ATMIA Debit Council, and has participated on other various NACHA working groups. She received her B.A. from the University of Michigan in 1978 and her J.D. from the University of Southern California Gould School of Law in 1982.

**Daniel TRIAS**

Daniel Trias, is a consultant, specializing in banking, finance and foreign trade, for over 25 years. He has developed his career in the financial market occupying management positions in several institutions of financial intermediation in Uruguay. His "expertise" is focused on the area of International Trade Zones, Offshore Banking and Commerce for institutions in Uruguay and in many countries around the world. His specialty is remittances, opening new markets and business development. He has extensive knowledge of the Brazilian Market.

**Mario TRUJILLO**

Mario Trujillo is President of DolEx Dollar Express, Inc. Mario has extensive experience and relationships in the financial services/payments industry and has been involved in international business primarily serving the Latino community in the US since 1982. In 2010, he led the search, planning, fundraising and execution to acquire DolEx Dollar Express, Inc. (DolEx) and United Europhil in partnership with Institutional Private Equity Investors, merging it with Remesas Quisqueyana Inc. that was part of an earlier (2008) acquisition. Mario led in 2002 the acquisition of Vigo Remittance Corp., and in 2005, Vigo was successfully sold to First Data Corporation (Western Union). Mario is Cuban-American and speaks Spanish fluently. He graduated from The University of Tennessee with a BS degree in Business Administration (Accounting) and holds an inactive Georgia CPA License.





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55%

of social media usage occurs on mobile devices.

#1 activity on the web is **SOCIAL MEDIA**

of all U.S. adults own a smartphone.

91%

46%

won't return to a mobile site that isn't working properly.

MOBILE OPTIMIZATION

has been identified as the most exciting digital opportunity of this year.

By 2014, mobile internet usage will overtake desktop usage.

BY 2017

61%

57%

Global mobile payments will reach \$1.3 trillion.

Mobile banking will hit 1 billion users

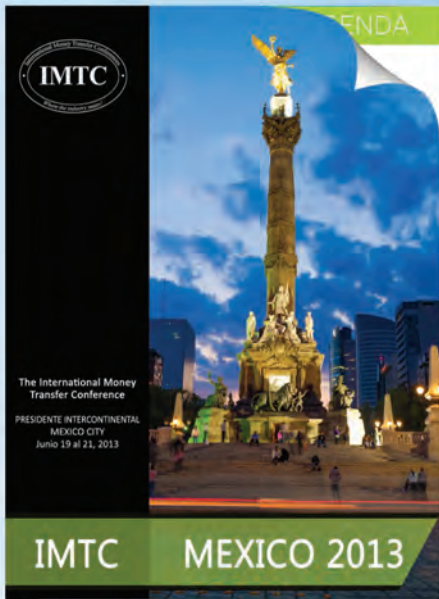
of U.S. consumers believe mobile payments will overtake cash.

of U.S. smartphone owners use mobile banking features.



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IMTC Mexico 2013

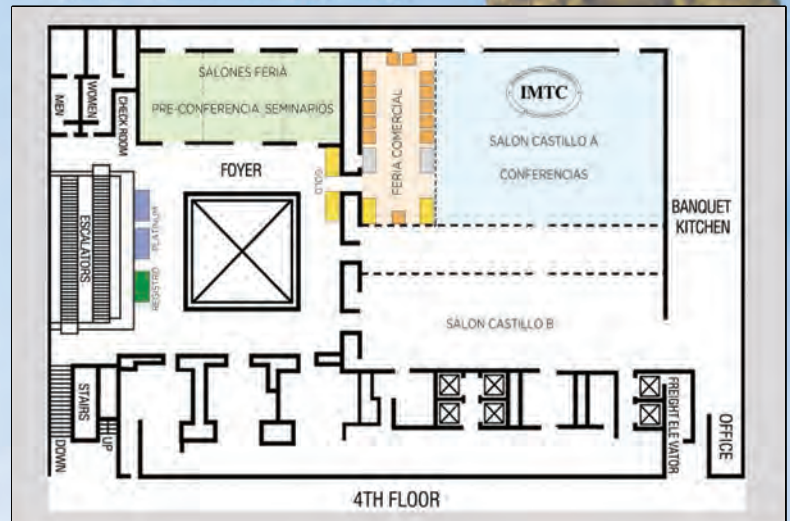
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IMTC Mexico 2013 will be the largest Conference & Trade Show dedicated to:

- The transfer of funds to and from Mexico - and within Mexico - provided by Banks and Non-Bank Financial Institutions.
- Upcoming alternative money transfer systems (internet, mobile, cards) that are being developed as part of the worldwide payments revolution.
- Foreign Exchange and Remittances: New regulations and Money Laundering concerns
- The use of Remittances to promote Financial Inclusion .

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IMTC Mexico 2013 will bring together experts and company representatives of the MT industry from the US, Mexico, and a number of other Latin American countries. Participants will discuss and analyze the trends and major challenges currently facing the industry in Mexico and will also have the ability to network and explore new business opportunities with other MT institutions and those who provide services for the industry.

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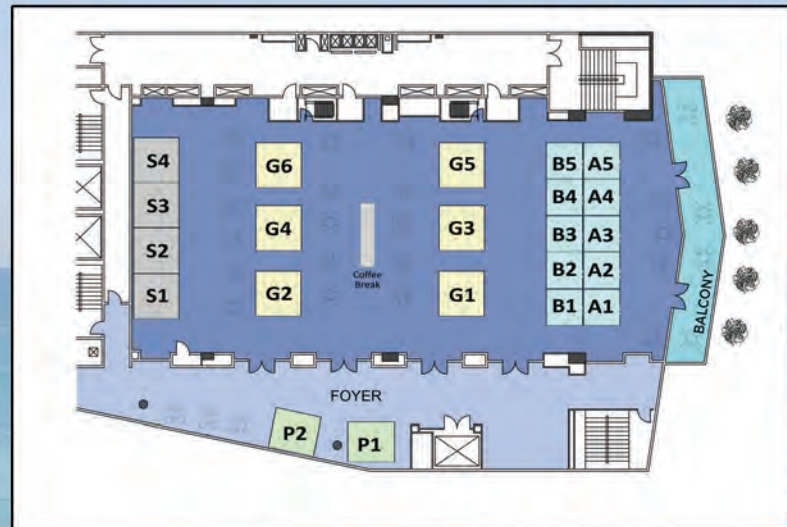
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www.imtconferences.com



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IMTC Brasil 2014

Sao Paulo

March 2014



The Brazilian economy slowed down at the end of 2012 despite the great outlook for the country. Many economists feel that Brazil needs more economic freedom and the government is slowly reacting in order to eliminate barriers to entrepreneurial activity. And the payment industry shows signs that it is one of the areas where investments look promising. Brazil has more than 200 million credit cards, almost 300 million debit cards and close to 80 million pre-paid cards, Over the last five years, the use of debit cards has grown 247%. With the increase in migration to Brazil the outflow of remittances is staggering.

In 2012 we made history with the First International Money Transfer Conference in Sao Paulo. More than a dozen Sponsors greeted close to 150 attendees. This biennial conference will take place in Sao Paulo, the financial center of the country and we will explore the burgeoning money transfer and foreign exchange markets, the new regulations and controls the Brazilian government has put in place to support the country's investments in the 2014 World Cup as well as the 2016 Summer Olympic Games.

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IMTC West 2013

STAFF

Hugo Cuevas-Mohr



Hugo is President and CEO of Mohr World Consulting, a consultancy based in Miami, Florida. Hugo has been a consultant since 2001 for a number of financial institutions in the Money Transfer Industry in Latin America, the US and Europe. Previously he led the expansion of one of the first networks of MTOs in Latin America and has been in the Money Transfer Business since 1987. He is a speaker at many local and international Conferences. Since 2010 Mohr World has been organizing the IMTC Conferences in Miami, Los Angeles, Brazil and Mexico. He holds a BS from Worcester Polytechnic Institute, a MS from Auburn U. and a Post-Graduate degree from the U. de Louvain in Belgium.

Zori Muñoz



Zory, a native of Colombia, has a Law Degree from the Universidad Libre in Bogotá, where she also majored in Political Science. She received her certificate as a Project Manager from University of California Los Angeles and is certified through ACAMS. She has strong public relations and International Business experience focused in the Hispanic market. She has been in the Money Transfer Industry for almost a decade. In 2003, she began her career as an International Representative in GroupEx and later on as a Compliance Manager for Coinstar. She is a consultant with Mohr World Consulting since 2010 and IMTC WEST Conference Coordinator.

Karissa Lemmon Wysocki



Karissa Wysocki joins The Spark Group with over 7 years of experience managing various industry projects including marketing campaigns, commercial photography shoots, special events, trade shows and business conferences. With a flair for planning and managing details and logistics, and an affinity for creating visual concepts and designs, Karissa enjoys bringing her expertise and unique aesthetic to every project. Her past clients include Showtime, Macy's, Target, Universal McCann, Calvin Klein, David Stark, Vogue and American Express.

Glenda Correa



Glenda was born in Denver, Colorado and has lived in Colombia, Mexico and now resides in Miami, FL. She earned her BA from California Christian University in Psychology and Theology. Glenda is the Vice President in PRINT XPRESSIONS, a promotional products printing company based in Miami, FL and assists a number of corporate events, like the IMTC, with its marketing and promotional needs.

Andrea Silva



Andrea Silva is a veteran in the Money Transfer Industry. She started more than 12 years ago in Groupex, where she began her career in Sales and became the Regional Manager in California. She then moved to Ria Envía as a Territory Manager where she also worked in Agent Compliance Training. She has also worked with Transfast, Viamericas and Itransfer in both Sales & Compliance. Andrea is originally from Colombia where she graduated from Law School and Political Sciences and it is now getting certified as a Compliance Officer.



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June 19th - 21st

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Conference Director
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