



AMERICAN  
UNIVERSITY OF BEIRUT  
SULIMAN S. OLAYAN SCHOOL  
OF BUSINESS  
Executive Education



GLOBAL COALITION  
TO FIGHT  
FINANCIAL CRIME

# GAIN THE POWER TO PROTECT

BECOME A KEY PLAYER IN  
FIGHTING FINANCIAL CRIME



**FLEXIBLE TIME**



**FULLY ONLINE**



**16 WEEKS / 100 HOURS**

**ENROLL IN OSB'S COMBATING  
TRADE-BASED FINANCIAL CRIME  
CERTIFICATE**



## BEHIND THE CTBFC PROGRAM

MENA FCCG and GCFFC, two distinctive bodies joining forces towards effectively tackling the changing face of financial crime.

MENA Financial Compliance Group (MENA FCCG) a voluntary body that seeks to bring collective action in the fight against money laundering and terrorist finance in the region with 13 leading banks, strategic partnerships, and global alliances. It strives to achieve its mission via capacity building and enhanced dialogue and collaboration across the public and private sector.

Global Coalition to Fight Financial Crime (GCFFC) a public-private coalition with the aim of enhancing the fight against financial crime globally. MENA Chapter established to offer MENA specific insights and solutions while building on the capacities and resources of the GCFFC.

In 2021, MENA FCCG aligned with GCFFC - MENA Chapter, identifying Trade Based Financial Crime (TBFC) as a key area. The TBFC Reference Guide, released in October 2022, provides comprehensive knowledge for professionals in the field, focusing on MENA-specific typologies and risks.

Building on its legacy of being at the forefront of pivotal educational initiatives, the American University of Beirut (AUB) has taken a pioneering step in joining the fight against financial crimes. In collaboration with experienced TBFC Subject Matter Experts from the MENA FCCG and GCFFC, and inspired by the TBFC Reference Guide, AUB has developed a two-level Certificate program covering foundational concepts and advanced techniques in combatting TBFC, designed to deliver a paradigm shift in skills and knowledge of risks, typologies, best practices, and regulatory priorities.

## OUR VISION TO SAFEGUARD GLOBAL ECONOMIES

The American University of Beirut in collaboration with the MENA FCCG and GCFFC, is proud to deliver the Combating Trade-Based Financial Crime (CTBFC) Certificate to help take direct action against money laundering and terrorist finance in the region and beyond.

OSB's CTBFC program, available in Arabic and English language, offers a deep dive into global trade and financial crime, providing both the latest knowledge and hands-on skills to tackle trade-based financial crime. With real-world case studies emanating from experiences of financial crime experts and engaging modules, participants are not just educated but empowered. This ensures they are equipped to safeguard their organizations and the broader economy while demonstrating their business acumen, ethics, and commitment.

Tailored to cater to a diverse audience, from fresh graduates to experienced professionals in fields like finance, compliance, and law enforcement, this 16-week program transforms participants into sought-after experts in this pivotal domain.

## DEFEND FINANCIAL INTEGRITY

Earning the CTBFC Certificate places you at the forefront of defending financial integrity, enhancing both your professional standing and your organization's security.

By the end of this program, you will master essential concepts in international trade and an array of criminal exploitation challenges to address from money laundering to sanctions circumvention.

You'll refine your decision-making, apply leading practices against financial crime, and develop strong defense strategies for your institution. Join us and amplify your impact in the realm of defending financial integrity.

**“CRIMINAL ORGANIZATIONS CONTINUALLY TAP NEW MEANS TO EXPLOIT THE TRADE SYSTEM TO MOVE THEIR ILL-GOTTEN GAINS WITHOUT DETECTION. THIS CERTIFICATION PROVIDES AN UP-TO-DATE AND COMPREHENSIVE UNDERSTANDING OF TBFC ISSUES AND EMPOWERS YOU TO MAKE A DIFFERENCE IN THE FIGHT AGAINST FINANCIAL CRIME.”**

*DR. WISSAM H. FATTOUH, SECRETARY GENERAL OF UNION OF ARAB BANKS.*

## DESIGNED FOR THE DIVERSE PROFESSIONALS OF TODAY

The CTBFC program caters to a variety of professionals, from fresh graduates to seasoned experts, all unified by a drive to strengthen financial integrity and combat TBFC.

- Recent graduates from Finance, Economics, International Business, and related fields, aiming to make their mark in law enforcement, trade, and compliance.
- Career Changers eyeing a dynamic shift into a rewarding field blending financial crime prevention with international trade.

### Experienced Professionals

**Trade Finance Specialists** seeking to protect their line of business from criminal exploitation.

**Compliance and Risk Management Professionals** looking to acquire mastery in trade-based financial crime prevention.

**Regulatory Leaders and Officers** seeking to gain actionable insights into trade regulation and enforcement.

**Legal and Law Enforcement Professionals** looking to delve deeper into trade-based financial crime investigations.

## MASTER TWO LEVELS OF COMPREHENSIVE LEARNING

Upon completion of Level II, you will earn a **professional Certificate in TBFC** from AUB and will be eligible to take the MENA FCCG - GCFFC endorsed Certification exam to earn the designation **Certified TBFC Specialist**.

**Level I:** A foundational course offering valuable insights into trade finance products, mechanisms, and risks. Suitable for individuals seeking to make a distinct difference in their career whether in the private or public sectors' control functions by understanding trade finance and its susceptibility to criminal exploitation. Without this essential foundational knowledge of international trade, one cannot truly manage associated risks.

In Level I, participants will gain a deep insight into the significance and rationale of international trade, learning about different trade types and the roles of key transaction parties. They'll master contract essentials and the intricacies of Incoterms, discern the main global trade payment methods, and understand the subtleties of demand guarantees. Moreover, the curriculum seeks to heighten awareness about financial crime, aiding learners in unraveling its complexity, identifying inherent risks, and recognizing both core illicit financial activities and trade restrictions.

**Level II:** An immersive, advanced course on risk identification and mitigation methodologies as necessary to deter the criminal exploitation of trade finance through real-world complex scenarios and case studies. Suitable for individuals seeking to demonstrate mastery in TBFC and attaining significant recognition to their areas of expertise.

In Level II, participants will delve deeper into the world of global trade, focusing on product categorization, market dynamics, and cross-border settlements. Emphasis is placed on Sanctions and Embargo regulations, including complexities associated with dual-use goods, with a detailed guide on strategies to detect evasion. The curriculum delves into the complexities of money laundering and terrorist financing, underscoring the pivotal role financial institutions play in mitigating these threats. As learners chart their way through international regulations, they'll be challenged to dissect real-world financial crime cases and perfect their detection and prevention mechanisms. Concluding the course, participants will get a first-hand look at advanced technologies and best practices that leading financial institutions deploy to fortify international trade against illicit activities.

**“TBFC IS ONE OF THE MOST PREVALENT YET LEAST WELL UNDERSTOOD FINANCIAL CRIMES, BUT THIS IS SET TO CHANGE AT LEAST FOR THOSE WHO OBTAIN THE TBFC CERTIFICATION. THIS CERTIFICATION’S CURRICULUM COLLATES THE EXPERIENCE OF TBFC SUBJECT MATTER EXPERTS ACROSS ALL ASPECTS OF TRADE AND IS A MUST HAVE FOR THOSE WHO WANT TO KNOW MORE OR ARE ON THE FRONT LINE OF PROTECTING THE INTEGRITY OF THE TRADE AND INTERNATIONAL FINANCIAL SYSTEM FROM TBFC, BOTH IN THE PUBLIC AND PRIVATE SECTORS.”**

*JOHN CUSACK,  
CHAIR, GLOBAL COALITION TO FIGHT FINANCIAL CRIME.*

## PROGRAM DETAILS - AUB PROFESSIONAL CERTIFICATE IN TBFC

	<b>Level I</b> Understanding International Trade	<b>Level II</b> Combatting Trade-Based Financial Crime
<b>DURATION</b>	7 weeks	9 weeks
<b>TIME COMMITMENT</b>	3 to 5 hours per week	8 to 10 hours per week
<b>REQUIREMENTS</b>	Undergraduate degree and English proficiency	Successful completion of Level I
<b>START DATE</b>	January 1, 2024 April 1, 2024 (Arabic version)	June 1, 2024
<b>PRICE</b>	\$1,950 For Group rates, please email <a href="mailto:tbfc@aub.edu.lb">tbfc@aub.edu.lb</a>	

**“RESPONDING TO THE FINANCIAL CRIME CHALLENGES INCLUDING TBFC REQUIRES A NEW PARADIGM, ONE THAT FOCUSES ON CROSS BORDER AND CROSS SECTORAL COLLABORATION AMONG KEY STAKEHOLDERS TO ENSURE GREATER EFFICIENCY IN TACKLING THIS GLOBAL THREAT. THIS CERTIFICATE DEVELOPED BY THE MENA FCCG & GCFFC AND OFFERED BY AUB PROVIDES COMPREHENSIVE HANDS-ON EXPERIENCES FROM PRACTITIONERS ON THE LATEST AND MOST COMPLEX CRIMINAL TYPOLOGIES AS WELL AS INSIGHTS ON RISK MITIGATION MEASURES NECESSARY TO PROTECT THE INTEGRITY OF ORGANIZATIONS AND THE FINANCIAL SYSTEM AS A WHOLE.”**

*MUZAMMIL EBRAHIM,  
PARTNER, FINANCIAL CRIME AND DATA ANALYTICS,  
DELOITTE MIDDLE EAST*

## THE JOURNEY TO COLLECTIVE ACTION

The CTBFC program offers a comprehensive journey to defending financial integrity, tailored to empower both your personal and organizational growth.

With guidance from seasoned TBFC experts and trade finance practitioners, you'll immerse in practical insights gathered from years of hands-on experience in the field. The program embraces a flexible learning approach, giving you the freedom to progress at your own pace through online asynchronous courses, enriched by interactive features like discussion forums, assignments, quizzes, and sessions with special guest speakers.

Completing your journey, the CTBFC program will make a pronounced difference in the recognition of your experience and skills and will allow you to achieve a higher purpose by partaking in protecting the integrity of the financial system.

# LEARN FROM SEASONED SUBJECT MATTER EXPERTS & INSTRUCTORS

## INSTRUCTOR



### **RANIA UWAYDAH**

*Financial Management & International Accountancy Specialist*

Dr. Rania Uwaydah is a Senior Lecturer at the Olayan School of Business at the American University of Beirut (AUB) and a PFM expert / advisor to the United Nations Development Programmer's (UNDP) Regional Bureau for Arab States and had previously served as a consultant to the UNDP's Anti-Corruption and Integrity in the Arab Countries (ACIAC) program. Rania is a member of the International Ethics Standards Board for Accountants (IESBA) (January 2023-present). Additionally, between 2013 and 2020, she was heavily engaged with TI Lebanon, a chapter of Transparency International (the global anti-corruption movement) as an Audit Committee Member, its Treasurer, and finally its Vice Chairperson.

Working closely with AUB, Subject Matter Experts from the MENA FCCG Member Banks, led the development efforts of the CTBFC certificate program. In addition, the MENA FCCG TBFC Working Group will serve as an Advisor to AUB in ensuring the curriculum is reflective of the latest regulatory developments and criminal exploitation techniques, including those relying on advanced technologies.

A beacon of academic excellence, AUB stands unrivaled as the #1 institution in the region. With its commitment to fostering global, regional, and local impact, AUB prepares students for transformative roles. At the heart of AUB lies the Olayan School of Business (OSB). This prestigious school is a hub where business thinking is continually redefined. The introduction of the CTBFC program is a testament to OSB's forward-thinking approach, offering a new line of business education focused on taking action against money laundering and financial crimes.

For additional information, contact:

### **Nour Koubeissi**

Online Program Manager - AUB Online

**Phone** +961 1 350000 ext.2089

**Email** [tbfc@aub.edu.lb](mailto:tbfc@aub.edu.lb)

### **MENA FCCG Secretariat**

[info@MENAFCCG.com](mailto:info@MENAFCCG.com)



**SCAN ME**