

# From Suspicion to Intelligence:

## Advanced AML, EDD & OSINT for Compliance Professionals

From Red Flag Detection to goAML Reporting: A Practitioner's Guide to Financial Intelligence and Regulatory Compliance in the Middle East

### D A T E S

08<sup>th</sup> - 10<sup>th</sup>  
September 2026

### O N L I N E

SAUDI ARABIA: 9:00 AM - 3:30 PM  
DUBAI: 10:00 AM - 4:30 PM  
MALAYSIA: 2:00 PM - 8:30 PM  
LONDON: 7:00 AM - 1:30 PM

### COURSE TRAINER

*Mark Heffer*

AML & Financial Crime Compliance Trainer

✉ [training@indulead.com](mailto:training@indulead.com)

🌐 [www.indulead.com](http://www.indulead.com)



# From Suspicion to Intelligence:

## Advanced AML, EDD & OSINT for Compliance Professionals

08<sup>th</sup> - 10<sup>th</sup> September 2026 - Online

SAUDI ARABIA: 9:00 AM - 3:30 PM (KSA/GMT+3)  
DUBAI: 10:00 AM - 4:30 PM (GST/GMT+4)  
MALAYSIA: 2:00 PM - 8:30 PM (MYT, GMT+8)  
LONDON: 7:00 AM - 1:30 PM (BST, GMT+1)

### Course Overview

This programme is designed to build practical AML competence across financial institutions, DNFBPs and corporate teams operating in the UAE and wider GCC. It equips professionals with the skills to identify suspicious activity, conduct risk-based due diligence, file compliant reports and use financial intelligence – including open-source tools – to strengthen compliance frameworks.

The training moves from AML fundamentals & red flags: due diligence & reporting to financial intelligence & OSINT, making it directly applicable to compliance roles across the region.

### Key Learning Outcomes

By the end, participants will be able to:

- Identify **AML red flags by sector, product and customer type**
- Apply UAE Federal AML Law No. 20/2018 and CBUAE/DFSA/ADGM expectations **in day-to-day decisions**
- Conduct **risk-based CDD and EDD** to regulatory standard, including PEP and UBO assessments
- Draft and submit compliant **Suspicious Transaction Reports (STRs) via goAML**
- Use **OSINT tools ethically** within UAE data protection law for due diligence purposes
- Interpret **FIU intelligence products** and engage with public-private partnership frameworks
- Produce **audit-ready AML documentation** and evidence files

### Why You Should Attend?

- Move beyond checkbox compliance – **understand the real risk behind the rules**
- Reduce regulatory and reputational exposure **with stronger identification and reporting practices**
- Build practical skills, not theory-heavy content – **every session is anchored to UAE and GCC scenarios**
- Gain confidence handling **high-risk clients, PEPs and complex ownership structures**
- Essential for those moving into **MLRO, compliance leadership or regulated senior management roles**

### Course Facilitator

## Mark Heffer

AML & Financial  
Crime Compliance  
Trainer



**A law-enforcement-trained AML and financial crime expert who translates real-world criminal investigation experience into practical compliance training for regulated industries and governments.**

Mark Heffer is a **senior financial crime compliance practitioner and accredited training specialist** with over **25 years of experience in policing, financial investigation, and anti-money laundering (AML) enforcement.**

He began his career as a **Police Detective and Accredited Financial Investigator**, working within the **Serious and Organised Crime Branch and National Crime Agency (NCA) framework in the UK**, where he specialised in complex financial crime investigations including **money laundering, fraud, corruption, drug trafficking, human trafficking, and terrorism financing**

#### Core Expertise

He is highly experienced in both **operational investigation and regulatory training delivery**, with a strong focus on turning enforcement experience into practical compliance capability for professionals.

Key areas of expertise include:

- Anti-Money Laundering (AML) frameworks and investigations
- Counter-Terrorist Financing (CTF)
- Fraud & corruption investigations
- Financial crime typologies (UK, Europe, Middle East, Africa)
- Risk-based compliance frameworks
- Suspicious activity identification and reporting
- Regulatory readiness (FATF-aligned environments)

#### Training & Advisory Experience

Mark Heffer is widely recognized for designing and delivering **AML and financial crime training programmes** for:

- Financial institutions
- Government agencies
- Regulators and public-sector bodies
- DNFBPs (legal, real estate, corporate service providers)

He has delivered training across the **UK, Europe, Middle East, and Africa**, focusing on practical application of compliance frameworks rather than theoretical instruction.

# From Suspicion to Intelligence:

## Advanced AML, EDD & OSINT for Compliance Professionals

08<sup>th</sup> - 10<sup>th</sup> September 2026 - Online

SAUDI ARABIA: 9:00 AM – 3:30 PM (KSA/GMT+3)  
DUBAI: 10:00 AM – 4:30 PM (GST/GMT+4)  
MALAYSIA: 2:00 PM – 8:30 PM (MYT, GMT+8)  
LONDON: 7:00 AM – 1:30 PM (BST, GMT+1)

### Day 1

#### Foundations, Money Laundering Typologies & Red Flags

##### Session 1: How Money Laundering Works

The 3 stages: placement, layering, integration with GCC examples

Criminal purpose behind suspicious transactions  
UAE business case study involving offshore layering

##### Session 2: UAE & GCC Money Laundering Typologies

- **Trade-Based Money Laundering (TBML)**
  - Over/under invoicing, false goods descriptions, multiple invoicing
  - Common sectors: commodities, gold, electronics

- **Real Estate Layering**

- Offshore SPVs, nominee ownership, rapid property resale cycles

- **Virtual Assets & Crypto Risks**

- Crypto layering, peer-to-peer exchange risks, mixers and darknet exposure
- VARA AML obligations for VASPs

##### Session 3: Terrorist & Proliferation Financing

- **Difference between TF and ML**
  - UAE obligations under UN resolutions
  - Regional predicate offences: fraud, corruption, sanctions evasion

##### Session 4: UAE & GCC AML Regulatory Framework

- UAE Federal AML Law No.20/2018 and amendments
- CBUAE, DFSA, ADGM supervisory expectations
- FATF recommendations and UAE mutual evaluation outcomes
- DNFBP obligations and goAML reporting requirements

##### Session 5: Red Flags & Risk Indicators

Structuring, smurfing, unexplained wealth  
High-risk jurisdictions and PEP exposure  
Shell companies, unverifiable UBOs, complex ownership structures  
Real estate, legal and accounting sector-specific indicators

##### Session 6: Scenario Exercise - Red Flag Identification

- **Cases include:**
  - Dubai real estate layering via offshore SPV
  - DNFBP client with unexplained wealth surge
  - TBML import/export invoicing manipulation

Participants identify red flags, assign risk ratings, and recommend next steps.

**Outcome:** Ability to identify AML risks and apply a structured risk-based approach.

### Day 2

#### Due Diligence, Risk Assessment & Reporting

##### Session 1: Customer Due Diligence (CDD) & Risk-Based Approach

- Risk-based methodology, scoring and documentation
- Customer identification and verification standards in the UAE
- UBO verification and PEP screening
- Ongoing monitoring and recordkeeping
- Simplified Due Diligence and third-party reliance rules

##### Session 2: Enhanced Due Diligence (EDD)

- **EDD triggers:** PEPs, high-risk countries, complex structures
- Source of funds and source of wealth verification
- Senior management approval procedures
- Correspondent banking and VASP risk management
- Enhanced transaction monitoring frameworks

##### Session 3: Scenario Exercise - Regulatory Gap Analysis

- **Review a UAE DNFBP onboarding file and:**
  - Identify AML compliance gaps
  - Link issues to regulatory provisions
  - Build remediation and anti-tipping-off measures

##### Session 4: Scenario Exercise - PEP EDD Role-Play

- Live senior management approval simulation involving a GCC PEP client:
- Conduct EDD interview
- Assess source of wealth evidence
- Document approval rationale

##### Session 5: STRs & Reporting Obligations

- Legal reporting thresholds and timelines
- goAML filing procedures
- Difference between suspicion and certainty
- Characteristics of high-quality STRs
- TTR obligations and MLRO escalation workflows
- Legal protections for reporters under UAE law

##### Session 6: Scenario Exercise - STR Drafting Practicum

- Participants draft and peer-review a full STR narrative involving:
  - Suspicious corporate account activity
  - Beneficial ownership concerns
  - Common STR drafting errors

**Outcome:** Participants can perform compliant CDD/EDD reviews and prepare strong goAML-ready STRs.

### Day 3

#### Financial Intelligence, OSINT & Applied Investigation

##### Session 1: Financial Intelligence & FIUs

- **Role of FIUs and the Egmont Group**
  - UAE FIU (AMLSCU) operations and intelligence use
  - Tactical vs strategic financial intelligence
  - Public-private partnerships including Project FORGE
  - Asset tracing, freezing and recovery mechanisms

##### Session 2: OSINT in CDD & EDD

- **Key OSINT Sources**
  - UAE Ministry of Economy, DIFC, ADGM registries
  - Court records, land registries and regulatory databases

##### Adverse Media & Sanctions Screening

- OFAC, EU, UK OFSI and UAE sanctions lists
- Adverse media methodologies and SOCMINT use

##### Blockchain & Virtual Asset OSINT

- Wallet tracing and transaction flow analysis
- Detection of mixers and high-risk exchanges

##### Legal & Ethical Boundaries

- UAE PDPL compliance
- Documentation standards for audit and regulatory review

##### Session 3: Scenario Exercise - OSINT Investigation

- Participants investigate a UAE company using public sources to:
  - Verify ownership
  - Conduct sanctions and adverse media screening
  - Prepare an audit-ready OSINT evidence log

##### Session 4: Capstone Exercise - Multi-Jurisdiction Investigation

- Full AML investigation involving:
  - Complex corporate structures
  - PEP exposure
  - OFAC-adjacent counterparties

- Participants conduct complete CDD/EDD reviews, draft STR recommendations and present findings.

**Outcome:** Participants can perform ethical OSINT investigations, analyze financial intelligence and manage AML cases from red flag detection to filing recommendation.

### Programme Schedule

- Session 1 - 1 hour 5 minutes - 10 minutes break
- Session 2 - 1 hour 15 minutes - 10 minutes break
- Session 3 - 1 hour 5 minutes - 45 minutes break
- Session 4 - 1 hour 5 minutes - 10 minutes break
- Session 5 - 45 minutes

The course will end at 03:30 pm

### Who Should Attend?

- MLROs, Deputy MLROs and compliance officers in UAE-regulated firms
- Relationship managers and client-facing staff in banks and financial institutions
- Legal, audit and risk professionals in DNFBPs (lawyers, accountants, real estate agents, TCSPs)
- Corporate governance and finance teams with AML obligations
- Anyone responsible for CDD, EDD, STR filing or transaction monitoring

# From Suspicion to Intelligence:

## Advanced AML, EDD & OSINT for Compliance Professionals

08<sup>th</sup> - 10<sup>th</sup>  
September 2026

Online

SAUDI ARABIA: 9:00 AM – 3:30 PM (KSA/GMT+3)  
DUBAI: 10:00 AM – 4:30 PM (GST/GMT+4)  
MALAYSIA: 2:00 PM – 8:30 PM (MYT, GMT+8)  
LONDON: 7:00 AM – 1:30 PM (BST, GMT+1)

### Registration Form

Please fill & sign below form & send us on  
[training@indulead.com](mailto:training@indulead.com)

Delegate 1  
Name : \_\_\_\_\_  
Job title: \_\_\_\_\_  
Email: \_\_\_\_\_  
Mobile: \_\_\_\_\_

Delegate 2  
Name : \_\_\_\_\_  
Job title: \_\_\_\_\_  
Email: \_\_\_\_\_  
Mobile: \_\_\_\_\_

Delegate 3  
Name : \_\_\_\_\_  
Job title: \_\_\_\_\_  
Email: \_\_\_\_\_  
Mobile: \_\_\_\_\_

Delegate 4  
Name : \_\_\_\_\_  
Job title: \_\_\_\_\_  
Email: \_\_\_\_\_  
Mobile: \_\_\_\_\_

Delegate 5  
Name : \_\_\_\_\_  
Job title: \_\_\_\_\_  
Email: \_\_\_\_\_  
Mobile: \_\_\_\_\_

**Note:** In case of 6 or more nominations make a duplicate of this form & fill in the details.

#### ORGANIZATION DETAILS:

Company : \_\_\_\_\_  
Address: (to be used on invoice): \_\_\_\_\_  
\_\_\_\_\_  
Telephone: \_\_\_\_\_  
Country: \_\_\_\_\_

#### AUTHORIZED BY:

Signature: \_\_\_\_\_  
Name: \_\_\_\_\_  
JobTitle: \_\_\_\_\_  
Email: \_\_\_\_\_  
Date: \_\_\_\_\_

#### PAYMENT DETAILS:

Credit Card Holder's Details - To send Payment Link  
First Name: \_\_\_\_\_  
Last Name: \_\_\_\_\_  
Email: \_\_\_\_\_  
Country: \_\_\_\_\_

Event Code: **CS-AML-005**

### Course Fee

#### Registration Fees:

- Book 1 delegate Pay USD 1,495/delegate
- Book 2 - 3 delegates Pay USD 1,295/delegate
- Book 4 or more Pay USD 995/delegate

(All pricing excludes all taxes)

#### Payment Mode:

- Payments will be made by **Credit Card** or by **Bank transfer**, an Invoice will be sent soon after we receive the signed & filled registration form.
- Payment is required within **5 working days** after the receipt of the invoice.
- Payment must be received in full prior to the Course Origination.

#### Terms & Conditions:

- 1) Fee Includes (For Face 2 Face Training): the course fee covers all course material, lunch & refreshments. Please note that hotel accommodation is not included in the course fee.
- 2) Fee Includes (For Virtual Training): the course fee covers the live course session & the course material soft copies along with Certificates of Attendance.
- 3) Payment terms: Payments are required within 5 working days from the date of receipt of an invoice; all payments should be transferred by Credit Card/bank transfer to the Indulead International account. A receipt will be issued as payment is received.
- 4) Cancellation /Substitution Policy: Cancellation is only acceptable if submitted to us by email & will be subject to charges, cancellation received 60 days prior to the event 25% of the training fee will be charged, 30 Days prior to the event 50% of the training fee will be charged, 15 days prior to the event 75% of the training fee will be charged, 7 days prior to the event 100 % of the training fee will be charged. Substitution is the best option to avoid cancellation, as the cancellation is required in writing via email likewise Substitution is also required by email with complete details of the substituted delegates (Name, Position, Email & Mobile).
- 5) In the case of No Show, clients cannot claim any refund, & are not entitled to claim the Credit Voucher.
- 6) Cancellation by a paid client; does not subject to any cancellation charges, Indulead International will either accept the substitution or will provide a Credit Voucher of the Invoice amount which can be utilized in any of our future training, with validity up to 6 months.
- 7) Every possible effort is made to incorporate the event as it campaigns, however, due to any unforeseen circumstances Indulead International reserves the right to change the venue, location, and trainer. Also due to unforeseen circumstances, the event may be canceled or postponed, in this case, the paid delegate(s) Indulead International will process & refund the full amount, less the bank/service charges up to 5 % or less.
- 8) While all topics shown in this brochure will be covered in the course, the facilitator/instructor reserves the right to restructure and delivers them in a different order or sequence.
- 6) The client is considered aware of all the above terms and conditions, as they sign on this registration form & Indulead International will not be responsible for any expectation or monetary loss as indicated above.