

BANKING, FINANCE & NATIONAL SECURITY

in the Paso del Norte Region

Presented by Patrick Schaefer, J.D.

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Who Should Attend?

Federal, State, Local, and Tribal law enforcement personnel who are interested in The University of Texas at El Paso

About this Symposium

Divergent legal structures in Texas, New Mexico, and Chihuahua structures govern banking and financial activity in the Paso del Norte region, ultimately impeding economic development and exacerbating national security risks. For example, retail banking, alternative financial services, and illicit financial flows must all comply with separate regulatory and quantitative systems, while lacking a common frame of reference. Both the business community and law enforcement are then faced with proximate but little understood markets and rules in the cross border region. While this fractures what would otherwise be a substantial economy of scale for the banking sector, it also provides cover for illegal transactions that can benefit trans-national criminal organizations and therefore pose a threat to the national security of both the United States and Mexico.

While commercial and savings banks in Texas and New Mexico are chartered and regulated by state and federal agents in the United States, those in the state of Chihuahua are only regulated by the national government. Alternative financial institutions are an option for customers lacking access to retail banking services (such as pay day lending and wire transfers), but because the services offered by these businesses have often originated from illicit activities, each bank and non-bank financial institution must develop and implement an anti-money laundering program and report their transaction data to the corresponding federal regulatory authority. Interpreting the implications that divergent legal systems have on banking and non-banking institutions in border regions as well as their underlying quantitative data is a key focal point of this symposium.

RSVP Information

When: Wednesday, Dec. 7, 2017
Time: 9:00 AM - 12:00 PM
Where: The University of Texas at El Paso
Blumberg Auditorium
(UTEP Library)

RSVP Deadline: Wednesday, Nov. 29, 2017

Seating is limited to 90 participants. RSVP soon!

How to Register

To RSVP for this event, please email clhb@utep.edu with your name, agency name, and contact information or register online at <http://clhb.utep.edu>.

For more information regarding this event, contact Victor M. Manjarrez Jr. at (915) 747-7812 or vmmanjarrez@utep.edu.

About the Center for Law and Human Behavior

As the lead BTI partner for this activity, the UTEP Center for Law & Human Behavior (CLHB) develops and conducts the series. The CLHB strives to develop relationships with government and non-profit stakeholders in areas such as criminal justice, behavioral health, substance abuse, and program evaluation to help improve the delivery of services to citizens in the Paso Del Norte region and beyond.

Visit us at <http://clhb.utep.edu> and follow us on Twitter @1CLHB!

This symposium is part of our Homeland Security Symposium Series focused on addressing supplemental educational/training needs with different homeland security enterprise related domains requested by our stakeholders. This endeavor is funded by the DHS Science and Technology Directorate, Office of University Programs, under the Borders, Trade, and Immigration Institute. There are no attendance fees associated with this symposium. Attendees or their respective agencies are responsible for applicable travel costs.



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