

LIST OF SPEAKERS



Erika Borg (Speaker), Head of Product (FinTech), Computime

Erika Borg is the Head of Product at Computime FinTech, working in solutions focused on the FinTech and RegTech domain with particular focus on credit and financial institutions products. She graduated from the University of Malta with Honours in 2010 in Information Technology, Computer Science and Artificial Intelligence. She holds an MBA from Heriot-Watt University (Edinburgh) and also a certification in Financial Risk Management in Banks from the London Institute of Banking and Finance. Erika has worked in IT for over 14 years engaging in various roles and has specialized in the RegTech space for the past 8 years with hands on experience in the provision of regulatory and compliance solutions working with major credit and financial institutions.

ARQ Group



Dr Manfred Galdes

A lawyer by profession, Manfred has over the past 24 years held leading roles in the area of regulatory and AML compliance. He leads a multi-disciplinary team at ARQ Group that advises major domestic financial institutions and top tier gaming companies, assisting them in ensuring compliance with a range of applicable laws.

He also serves as the Non-Executive Chairman of HSBC Malta plc, Co-Chair of the AML Sub-Committee of the Malta Institute of Accountants, and Strategy Director of the ACAMS Malta Chapter.

Manfred is the former director of the FIAU, Malta's chief AML/CFT supervisory authority and FIU, a position he held for eight years.



Dr Charlene Grech

Charlene is a notary by profession and a senior manager within the ARQ Risk & Compliance Team, providing AML/CFT-related advisory services to various entities and practitioners, including financial institutions and DNFBPs.

Charlene started her career in the field of AML/CFT compliance over 10 years ago when she worked with the Financial Intelligence Analysis Unit, both in compliance supervision and financial analysis roles. Charlene was also one of the regulator's leading members involved in carrying out Malta's first National Risk Assessment.

Prior to joining ARQ, Charlene spent five years at IIG Bank (Malta) Ltd building the institution's compliance processes, including the development of AML/CFT policies and procedures, business and customer risk assessments, the implementation of the Bank's screening and monitoring systems, in addition to overseeing the compliance function through her managerial position.

Charlene holds a Doctor of Laws post-graduate degree from the University of Malta and a Diploma in Taxation awarded by the Malta Institute of Taxation.



Damian Callus

A graduate of the University of Malta with a B.Sc. (Hons)(Melit.) in Computing and Business, Damian has been immersed in the gaming regulatory and compliance sector since 2019. He is currently a Senior Gaming Regulatory Advisor at ARQ, where he supports clients in navigating both local and international regulatory frameworks. His role involves managing licence application processes, preparing regulatory documentation, and ensuring ongoing compliance with MGA and international standards.

Prior to joining ARQ, Damian spent over five years at the Malta Gaming Authority, first as a Compliance Auditor and later as a Senior Compliance Executive. During his time at the MGA, he led key projects aimed at enhancing the Authority's Compliance function, supervised audit teams, and managed a portfolio of licensees.



Martina Cutajar

Martina Cutajar has a background in biology and a Master degree from the University of Malta. She served as Malta's first Marine Park Site Manager, where she successfully drafted the park's Management Plan and led stakeholder consultations, including with government agencies, to ensure long-term sustainability.

Martina's transition into the ESG space was driven by her deep belief that industries, including gaming and corporate sectors, play a pivotal role in achieving global sustainability goals. Her main focus now is to integrate Environmental, Social, and Governance (ESG) principles into core business strategies. She works closely with organisations to help them navigate the complexities of ESG frameworks, enhance transparency, and build resilience through responsible governance and ethical business practices.

Passionate about sustainability and social impact, Martina believes that gaming and corporate industries are key players in shaping a more sustainable future, and she is dedicated to supporting these sectors in making meaningful ESG contributions.



Rita Escarpiado

Rita is a Senior AML/CTF Advisor with ARQ Risk & Compliance, providing AML/CTF-related support and advice to entities and practitioners in Malta.

A lawyer by training, Rita started her career in AML/CTF six years ago in Lisbon when she joined BNP Paribas as a Compliance Specialist. Prior to joining ARQ, Rita spent the last years in Warsaw Poland, working for Citi Bank as an Intelligence Officer, helping the institution to deal and respond to Global EMEA-focused AML/CTF risk.

Rita holds a Master's degree in Corporate Law from the University of Lisbon and an Advanced Certificate in Anti-Money Laundering from the International Compliance Association.

Panellists



Dr Benjamin Pulè

Dr Benjamin Pulè leads the Regulatory Compliance function at MrQ, bringing over a decade of experience in gaming compliance across multiple jurisdictions and leading operators. He focuses on compliance & governance frameworks, policy development and licensing, helping businesses stay on top of complex regulatory requirements with clarity and confidence.



Dr Claudio Caruana

Claudio Caruana has over a decade of experience in the gaming industry, beginning his career at a FFF Legal and ARQ Group with a focus on gambling regulation, privacy, and corporate law. He has played a key role in numerous transactions across diverse sectors, leading complex legal processes with strategic insight. Claudio is the General Counsel of GiG, also heading up the Governance, Risk and Compliance department and holds the MLRO position. He sits on the executive management committee and is the company secretary to the board. Since 2017 he has steered the group through a rapidly evolving risk and regulatory landscape and through a period of transformation. He holds a Doctorate in Law from the University of Malta and a Master's degree in Internet and Telecommunications Law & Policy from the University of Strathclyde.



Mateuz Czaja

An experienced Compliance and AML professional with an extensive background in Regulatory Compliance, AML and Risk Governance across multiple international markets, and over 10 years in the gambling industry. Graduated with the MSc in Financial Crime and Compliance from the University of Manchester, having previously obtained ICA Diplomas, including the ICA International Diploma in Anti Money Laundering with distinction and the Postgraduate Diploma in Governance, Risk and Compliance. Currently studying toward the Master of Laws at the University of London.



Martina Mifsud

Martina Mifsud heads ARQ's advisory team in the area of AML/CFT compliance. Prior to joining ARQ, she worked with the Financial Intelligence Analysis Unit, carrying out both on-site and off-site AML/CFT inspections of financial services entities and DNFBPs. During this period, she was also involved in a series of national projects, such as the implementation of the risk-based approach to supervision in Malta. She also held the position of compliance officer within the fund administration and investment services sectors.

Martina advises a number of systemic and non-systemic banks in Malta as well as various top-tier gaming companies. She heads the team within ARQ that conducts AML/CFT audits, gap analyses and enterprise risk assessments and regularly delivers training to officers and staff of various institutions. She is a member of the sub-committee on the prevention of money laundering and the financing of terrorism of the Malta Institute of Accountants and regularly lectures on financial crime matters.