



2018 BSA Webinar Series

All programs 10:00am-11:30am

Place a check next to each live webinar (WEB) and/or recording (REC) you would like to register for/order:
Registration fee (per webinar or recording): \$165 per connection/LBA members; \$265 per connection/nonmember

January 19, 2018: New BSA Officer Training and Orientation

You have been appointed as the new Bank Secrecy Act Officer for your financial institution. You now feel like a deer caught in the headlights-what to do, where to start and who can help? All of these thoughts are running through your mind. Well, worry no more since we have designed the perfect program for new BSA officers. This program will help you set up a framework to begin your new job and organize the sections of the BSA exam manual and law so that you will know how to begin. You will go from panic to calm, as this program will break down the components of the regulation, the exam manual and the functions so that you can begin to look at each piece one at a time. **Session topics include:** Understand how the BSA law is organized; Understand how the sections of the BSA exam manual can help you structure your program; Design a risk assessment; How to write a BSA policy; How to look at Customer Identification Programs and Customer Due Diligence; Working on the SAR, Investigation, Filing and Tracking; Changes pending, e-filing, confidentiality and organization; What regulators may expect from your AML program.

REC

February 9, 2018: Countdown to CDD: Are you Ready?

Ready, set go! It's time to implement new CDD rules for legal entities customers. Final rules go into effect on **May 11th, 2018**. This is a practical approach to implementation of the regulation for legal entities and consumers. FinCEN believes that there are four core elements of customer due diligence (CDD), and that they should be explicit requirements in the anti-money laundering (AML) program for all covered financial institutions, in order to ensure clarity and consistency across sectors: 1. Customer Identification and Verification. 2. Beneficial Ownership Identification and Verification. 3. Understanding the nature and purpose of customer relationships to develop a customer risk profile. 4. Ongoing monitoring for reporting suspicious transactions and, on a risk-basis, maintaining and updating customer information. **Session topics include:** Final rule and changes; What is a legal entity; Who is included and excluded; What special rules do we add for beneficial owners; Do we have to use the new form; Can we gather beneficial ownership information at lower amounts than 25%; Do we have to use our same CIP for beneficial owners or can we use a different but similar CIP; Are trusts covered; IOLTA; How does this work on a multi-tiered business; What do we do on charities and nonprofit organizations; Does this apply to sole proprietorship accounts; How do we risk rate monitor; Develop new procedures and policies for business accounts; New Technical Corrections. **You will receive:** Sample Policy; Sample Legal Entity Handbook with procedures; Script for consumers and legal entities.

REC

March 16, 2018: MSBs, PEPs, NRA, and other High Risk Customers

Your financial institution is full of customers who require many types of services. The BSA exam identifies many services and customers as high risk for money laundering. We will cover the high risk customers and services listed in the BSA exam manual and begin to see their impact into our AML program. We will look at what makes a customer or service high risk. What extra due diligence is required when the customer is high risk? And can the high risk customers and services impact your bank's BSA risk rating? **Session topics include:** Nonresident Aliens and Foreign Individuals (NRA); Politically Exposed Persons (PEP); Embassy and Foreign Consulate Accounts; Nonbank Financial Institutions and MSBs; Professional Service Providers; Nongovernmental Organizations and Charities; Cash Intensive Business; Bulk Shipments of Currency; Electronic Banking; Funds Transfers; ACH; Electronic Cash; Third Party Payment Processors; Monetary Instruments.

REC

April 20, 2018: BSA Emerging Issues

We will look at the hot topics to be addressed as we enter the 2018 year. This program is not for beginners but for those who are tweaking their existing BSA programs and want to wrap up the current year and get ready for the next. **Session topics include:** What issues will emerge as critical going into 2018; Continuing issues with risk rating customers; Modeling, Validation and Governance; Customer Due Diligence; Virtual Currencies, Wallets and Branches; Confidentiality Issues ; Funneling, Trade based money laundering ; Cyber Crimes; Marijuana related businesses; What is new and hot in 2018.

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May 11, 2018: BSA: Building a Better Risk Assessment

Your examiner thinks your risk assessment is not “robust” enough. What to do? Your financial institution’s risk assessment for AML/BSA may be the most important tool for prevention of financial crimes and developing a culture of compliance. What are your institution’s risks? How are you mitigating those risks? This program is a how-to with spreadsheets and risk weighting tools to help you build the most comprehensive risk assessment for your institution. **Session topics include:** Products, Customers, Geographies and Services; Inherent risk, mitigation of risk and residual risk; Excel spreadsheet provided to build risk profile; Analyzing your financial institution’s overall risk ; Developing an Executive Summary; Changing your risk assessment with changing circumstances.

REC

June 8, 2018: Developing a Training Plan for BSA

During this program you will learn how to build a BSA training program appropriate for each group of employees in your organization. We will cover how often employees should receive training, what kinds of conversations your employees could get into that can cause issues. You may have officers asked "What should I do with this \$13,000 deposit it or what?" and you may still in 2018 have tellers telling customers "make it under \$10,000 so we don't have to do a CTR". These are what can be called the "felony moment" conversations instead of a "Kodak moment". Not only will we look at timing and conversations but we will exam content of training appropriate for Board, Frontline, Lending and Operations. How to build units of training that can be put in some modules and extracted from others. **Session topics include:** Training for lenders and red flags; Conversations tellers should or should not have about CTRs; Building a comprehensive training program that examiners will respect; Avoiding out dated thinking on training; Understanding regulatory, policy and job specific training requirements; Training for the Board; Training for orientation; Common pitfalls and employee behavior that can cause BSA problems; Timing, content and tracking for BSA modules; Receive a frontline handout and PowerPoint for BSA training.

REC

July 27, 2018: 10 Critical BSA Exam Issues

During this program, we will look at the top exam issues for 2018 and focus on avoiding the mishaps of poor planning on your examination. This program will move through some of the “hot spots” for BSA this year and help you stay in the clear of traps from the examination process. **Session topics include:** Risk assessments –How far do you go? Cyber Crimes, Funneling, Trade Based Money Laundering; Remote Deposit Capture, Mobile Banking and prepaid cards; CIP and CDD; OFAC ramifications on BSA; SAR narratives and the challenges; CTR errors abound; Nonresident alien customers, PEPs, MSBs; Model validation and governance; And much, much more.

REC

August 3, 2018: Investigating and Detecting Financial Crimes

A financial institution must report any transaction that requires reporting under the terms of 31 CFR Chapter X if the transaction is conducted or attempted by, at, or through the financial institution and involves or aggregates at least \$5,000 (\$2,000 for money services businesses, except as provided in Section 6 of document) and the financial institution knows, suspects, or has reason to suspect that the transaction or pattern of transactions of which the transaction is a part: (1) Involves funds derived from illegal activity or is intended or conducted in order to hide or disguise funds or assets derived from illegal activity (including, without limitation, the ownership, nature, source, location, or control of such funds or assets) as part of a plan to violate or evade any Federal law or regulation or to avoid any transaction reporting requirement under Federal law or regulation; (2) Is designed, whether through structuring or other means, to evade any requirement of 31 CFR Chapter X or any other regulation promulgated under the Bank Secrecy Act, Public Law 91-508, as amended, codified at 12 U.S.C 1829b, 12 U.S.C. 1951-1959, and 31 U.S.C. 5311-5332; (3) Has no business or apparent lawful purpose or is not the sort in which the particular customer would normally be expected to engage, and the financial institution knows of no reasonable explanation for the transaction after examining the available facts, including the background and possible purpose of the transaction; (4) Involves the use of the financial institution to facilitate criminal activity. What are the crimes that prompt this filing? How do we find the red flags and the potential financial crime? Learn more about the detection part of our business. **Session topics include:** Structuring; Computer intrusion; Account takeover; Identity theft; Check fraud, kiting and forgeries; Straw man fraud; Mortgage Fraud; Commercial loan fraud; Ponzi schemes and Elder Fraud. Participants will receive definitions of these crimes, red flags to detect these types of crimes and SAR Handbook.

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September 21, 2018: CTRs and SARs

This webinar provides a thorough review of the Currency Transaction Report (CTR) process. We'll cover completing the form and proceed all the way to maintaining exemptions. Learn more about who you can exempt and who you cannot exempt. Learn how to complete CTRs with armored cars, aggregation of currency and many special issues on the CTR itself. Ten Hot Spots for CTR completion will be included, as well as tips for avoiding examination issues. This webinar will also include a comprehensive review of the Suspicious Activity Report (SAR) process. You will learn how to complete narratives, common errors, and how to share with law enforcement. This is a line-by-line look at the forms and your requirements to file. Time lines, identification, RSSDs, and exemptions will all be covered. **Session topics include:** How to aggregate currency transactions; Filing and record retention; CTR back filing; Phase I exemptions; Phase II exemptions; Nonlisted businesses; Ineligible businesses; What is a motor vehicle; Armored car rules; Mergers, revoking exemptions, maintaining a current exempt list; Line-by-line review of the CTR and how to complete it; From Red Flag to SAR - time lines and continuing SAR; How to complete the narrative - 24 points to cover; How to file joint SARs; How to cover the crimes; Who you can share with - law enforcement; Reporting to the Board.

REC

October 19, 2018: BSA Regulation and Exam Manual Review

During this webinar we will cover the key points of the regulation and where and how to find the information in BSA regulation. Some of the most important information in running a BSA program is right there in the regulation and will be a great help in navigating the critical issues of a good program. **Session topics include:** Breaking down section 1010 and 1020 of the regulation; Breaking down the exam manual section by section; Using the exam manual to write a policy; Using the exam manual to conduct an audit; All the tools are there but learn where and when to use them. Participants will receive a copy of the regulation in a word document and a copy of the exam manual in a word document.

WEB

REC

November 9, 2018: Is Your Customer Hiding Money?

Does your customer hide money? If so, why are they hiding money? Is there a family issue such as gambling or divorce? Or is the customer hiding money from the government? This is a program designed to help you detect the how, where and why of hiding money and how it can be incredibly important to your BSA program. **Session topics include:** Why the examiners are hot on this topic; Hiding money in cashier's checks; Hiding money in prepaid cards; Hiding money in cash and safe deposit boxes; Ponzi schemes, dating schemes, and elder fraud; Funneling and trade based money laundering.

WEB

REC

December 7, 2018: BSA Year End Round Up

It is year-end and time to wrap up for another year. What are the top 10 concerns you need to look at to close down the year? In this program, we will look at the pillars and hot topics to ensure a successful 2018. **Session topics include:** SARs, CTRs, Information Reporting; Record retention; Audits, Training; Adding CDD: where are we now; Recent enforcement actions and lessons learned. Participants will receive a BSA officer's toolkit.

WEB

REC

Who should attend:

BSA Officers, BSA Support personnel, Deposit Operations, Compliance Officers,
Security Officers and Training



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Webinar Speaker



Deborah Crawford is the President of gettechnical, inc. a Baton Rouge-based firm, specializing in the education of banks and credit unions across the nation. Her 27+ years of banking and teaching experience began at Hibernia National Bank in New Orleans. She graduated from Louisiana State University with both her bachelor's and master's degrees. Deborah's specialty is in the deposit side of the financial institution where she teaches seminars on regulations, documentation, insurance and Individual Retirement Accounts.

Registration Form

Please make copies of this form if more connections are needed.

Mr./Mrs./Ms. _____

Bank _____

Email Address _____

Branch Street Address _____

City, State, Zip _____

Phone _____

Fax _____

Payment Options

Check (Made payable to Louisiana Bankers Association)

Visa MasterCard American Express

Card Number _____ Expiration Date _____

Name on Card (please print) _____ Signature _____

Billing Address: _____ Amount to be charged on card \$ _____

Registration Fee (Per webinar or Recording)

\$165, per LBA member
\$265, per non-member

Webinar or Recording (per webinar):

\$165 (LBA members)

\$265 (non-members)

***Recording and materials will be sent after the live program**

This training will be covered under SBET (Small Business Employee Training Program). Please provide an email address on the line below to receive the necessary documentation for reimbursement:

***Please Note: Recordings not eligible for SBET funding.**

Registration Fee (per webinar or recording)

\$165 per connection or recording/LBA members

\$265 per connection or recording/nonmembers

Agenda for each webinar

10:00 a.m. Webinar Begins

11:30 a.m. Webinar Adjourns

Submit registration and view rosters in the Education Section of LBA's Website, www.lba.org.

Louisiana Bankers Association

5555 Bankers Avenue

Baton Rouge, LA 70808

225-387-3282

Fax 225-343-3159

Webinar access codes will be sent to registrants with confirmation emails one week prior to session.