



# 2019 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 24, 2019: 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.

## **February 21, 2019: 25 Errors on Beneficial Ownership**

New rules on beneficial ownership are in effect. Now what? You have frontline staff and officers making mistakes on the form. What are the common errors? How do we prevent them? What are the regulator expectations? This program is designed to straighten out the good, the bad and the ugly with beneficial ownership certification and CIP. **Session topics include:** 25 Common Errors; Changes since its implementation; Renewals, rollovers, and special situations; Who is in and who is out today; How the form is being completed incorrectly. **You will receive:** CDD Handbook and Business Account Handbook

## **March 28, 2019: BSA Emerging Issues**

We will look at the hot topics to be addressed as we enter the 2019 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 2019; 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 2019.

## **April 25, 2019: Managing Marijuana- Related Businesses (MRBs)**

You think you don't have a marijuana-related business? Think again. The industry is defining three tiers of marijuana-related businesses and chances are you may have at least the third tier. Learn how to risk rate your MRBs. Develop questionnaires to expose that they are a MRB. Make risk based decisions about keeping these types of businesses. Learn to write policy, procedures and processes to keep them in or move them out if not in your risk paradigm. **Session topics include:** Developing the questionnaire; Managing your policy, procedures and processes; federal and state law; SAR filing on MRBs; What is a Tier One, Tier Two and Tier Three business; What's going on in Canada. **You will receive:** 50-State Chart and Questionnaire

## **May 9, 2019: CTR and SAR Line by Line**

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.



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## **June 20, 2019: 10 BSA Exam Hotspots**

During this program, we will look at the top exam issues from 2018 and focus on avoiding the mishaps of poor planning on your examination. This program will move through some of the “hotspots” 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 challenges; CTR errors abound; Nonresident alien customers, PEPs, MSBs; Model validation and governance; and much, much more.

## **July 25, 2019: Writing a BSA Policy**

In this webinar we will look at your policy, procedures and processes for BSA. We introduced the fifth pillar and beneficial ownership in 2018. So where are you now? Examiners continue to criticize risk assessments, policy and procedures connections. Learn how to use the regulation and exam manual to really massage your program. What do you need to add, take out or revamp in BSA? Learn during this program. **Session topics include:** Risk connection to policy and procedures; What is a policy, procedure and process; When writing the policy, what can you use; Looking for common holes in your policy; Use the regulation and exam manual to fill those gaps; A to Z on the policy and what should be in it. **You will receive:** Policy checklist.

## **August 29, 2019: CIP and CDD**

Originally, you wrote your CIP in 2003. Is it time to change? If you have any of the questions below, we will explore changing your CIP in light of new systems, processes and technology in 2019. Your program should shift with the new technologies and identifications in the marketplace. This program will look line-by-line at the regulation and point out avenues of change to explore in 2019. What does it mean to “know” your account holder? When do we have to ask purpose, source and anticipated volume questions? How can we enforce compliance with our program in our institution? These questions are hard ones and the pending legislation on CDD doesn’t help. This program will evaluate CDD and EDD regulations, exam guidance and provide thoughts on how to proceed with a program that is sales friendly to the account holder. We look at the regulation line-by-line and what to expect with these changes. **Session topics include:** Line by line look at the regulation on Customer Identification Programs; What Information must be obtained before an account is opened; Required Documentary and non-documentary verification; Should we add more types of identification; What types are available; Do we keep CIP up to date; How should we address online banking; Is non-documentary verification enough; Can we back off from our CIP of 2003 now that we have more systems in place; Examination expectations on Customer Due Diligence; Keeping customer records up to date; Anticipating transactions and activities; Enhanced due diligence on high risk customers; Developing the questionnaire; On-going during the relationship; When should we close a relationship; And how do we close; What regulatory concerns do we have; Working with sales and not against them; A look at CDD rules - beneficial owners, controlling person and the form; Renewals, IOLTAs, Trusts and Multi-tiered business ownership

## **September 26, 2019: Managing Money Service Businesses (MSBs)**

Does your financial institution have NBFIs and/or MSBs as account holders? Is it a challenge to identify those account holders, assess the potential risks they pose to your institution, and monitor those accounts on an ongoing basis? Designing and implementing an effective BSA/AML compliance program that incorporates an effective means of identifying and monitoring these accounts can be difficult. **Session topics include:** FFIEC definitions of NBFIs and MSBs; Identifying NBFI and MSB accounts; Reasons why these types of businesses could pose additional risks; De-Risking and why your institution should not engage in this practice; Minimum and Enhanced Customer Due Diligence for MSBs; Utilizing a risk-based scoring system to classify business accounts; Monitoring NBFI and MSB accounts on an ongoing basis; Real life challenges faced by BSA Compliance officers.



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## **October 31, 2019: Opening Accounts for High Risk Customers**

New Customer Due Diligence exam procedures shift our focus to risk rating all accounts. In the process what are we required to do on higher risk customers. Are you ready for the new exam procedures on risk, baselines and enhanced due diligence? This webinar will focus on how to conduct the new account interview to obtain the nature, purpose and transactional questions to surface our high-risk customers. Who are they and what should you be doing with their info - the BIG questions. **Session topics include:** How to ask nature, purpose and source questions; Five big channels of money and how our customers will increase risk with transactions; Type and occupation questions; Geography questions; Risk score your customers; Obtain documentation to mitigate risk; Nonresident aliens, PEPs; Embassy and Consulate customers; Doctors, lawyers and CPAs; Cash intensive businesses; Third party payment processors; Money Service Businesses; Third Party Payment Processors. **You will receive:** New Account Profiles, New Account Handbook and risk matrix.

## **November 21, 2019: SAR Decision Making**

There are two major sources of red flags: the systems and the frontline. What are your procedures from systems and frontline to investigate a SAR? These procedures could save your financial institution from expensive fraud and money laundering, or if improper, they could result in lack of a systematic approach to the AML program. This program includes a review of the New SAR and its new data fields. **Session topics include:** What is a red flag; What should your response be; What does it mean to conduct an investigation; When do you file a SAR; What are the time constraints; New SAR data fields; How often do you have to file SARs; When do you close an account; The integration of the system, the frontline and the investigation all become your financial institution's AML program; Putting together the pieces of an AML program.

**WEB**

**REC**

## **December 12, 2019: BSA Year End Wrap 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 2019. **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**

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### **Who should attend:**

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

### **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.



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☐ REC

June 20, 2019: 10 BSA Exam Hotspots

December 12, 2019: BSA Year End Wrap Up

☐ WEB ☐ REC

## 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 and/ or Recording)

\$165, per LBA member

\$265, per non-member

### Webinar or Recording (per webinar and/or recording):

\$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.**

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\$165 per connection or recording/LBA members

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### 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](http://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.**