



Internal Audit School

May 14 and 15, 2019 ▪ 9:00am - 4:00pm
The Bankers Center ▪ Baton Rouge, LA

Crowe LLP will present a two day internal audit seminar on May 14 & 15, 2019, covering the following topics:

Tuesday, May 14, 2019

Auditing Electronic Funds Transfer

This will be a practical, “hands-on” discussion of effective practices in auditing the Electronic Funds Transfer function. Topics will include:

- Overview of the Electronic Funds Transfer Function
- Analysis of Electronic Funds Transfer Sub-Processes
- Internal Audit Objectives and Procedures:
 - Wire Transfer
 - Automated Clearing House (ACH)
 - Internet Banking
 - Cash Management
 - Remote Deposit Capture
 - Mobile Deposit Capture
- NACHA Rules
 - “Same-Day” ACH Processing – 3 phase implementation
 - Unauthorized Entry Fees (UEF)
 - ACH Network Risk and Enforcement
 - Impact of EMV
 - Expanded Addenda Records (proposed)
 - Compliance and Operational Topics (proposed)

Auditing the Deposit Function

This will be a practical, “hands-on” discussion of effective practices in auditing the Deposits function. Topics will include:

- New Accounts
- Dormant Accounts
- File Maintenance
- Overdrafts, Uncollected Funds, and Kiting Suspect Review
- Cash Letter Adjustments
- Item Processing
- Employee Accounts
- Reconcilements

Auditing the Branch Operations Function

This will be a practical, “hands-on” discussion of effective practices in auditing the Branch Operations function. Topics will include:

- Surprise Cash Counts
- Consigned Items
- Night Depository
- Hold Mail
- Safekeeping Items
- Regulatory Disclosures
- Security Controls
- Safe Deposit Boxes
- Segregation of Duties Analysis
- Reconciliations

Transforming Internal Audit

Words and phrases like speed of change, transformation, and agility have become almost common place. Therefore, Internal Audit needs to be on the leading edge of this change to be able to deliver the highest level of value to its stakeholders. This session will cover the following topics:

- Internal Audit Strategy Considerations
- Process Advancements
- Resource Implications
- Effective use of Technology

Wednesday, May 15, 2019

The Three Lines of Defense and Internal Audit’s Role in Effective Risk Management

In this session we will discuss the Three Lines of Defense and focus on the role that Internal Audit plays. Specifically:

- Explain and discuss each line of defense
- Recognize who the players are in each line of defense
- Compare and contrast the risks and focus of each line, including the dependencies

Data Analytics

In this session we will discuss how to incorporate Data Analytics into the Internal Audit function. Specifically:

- Overview of Computer Assisted Audit Techniques (CAATs)
- Adding Value through Data Analytics
- Practical Techniques and Implementation Challenges
- Continuous Monitoring

Recent Trends in Financial Institution Fraud

In this session, we will discuss trends in Financial Institution Fraud. Specifically:

- Fraud Statistics
 - Suspicious Activity Report (SAR) Filings
 - ACFE’s 2018 Report to the Nations
- Fraud Characteristics and Conditions
 - Weakness in the system of internal control
 - Lack of effective internal audit
 - Limited or no review of employee accounts
 - Lack of Board involvement or weak Audit Committee
 - Poor staff morale or high turnover
 - Incomplete or missing documentation
 - Inadequate monitoring systems
 - Internal Fraud Red Flags
- Fraud Schemes
 - Loan Fraud
 - Fraudulent Electronic Funds Transfers
 - Teller Cash
 - Certificates of Deposit
 - Identity Theft
 - Fictitious General Ledger Entry
 - Phishing Scams
 - Cyber Threats



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Agenda

Tuesday, May 14, 2019

Introduction	9:00 - 9:30 am
Auditing Electronic Funds Transfer	9:30 - 10:30 am
Break	10:30 - 10:45 am
Auditing Electronic Fund Transfer (cont'd)	10:45 - 11:15 am
Auditing the Deposit Function	11:15 am - Noon
Lunch	Noon - 1:00 pm
Auditing the Deposit Function (cont'd)	1:00 - 2:00 pm
Auditing the Branch Operations Function	2:00 - 2:30 pm
Break	2:30 - 2:45 pm
Transforming Internal Audit	2:45 - 4:00 pm

Wednesday, May 15, 2019

Introduction	9:00 - 9:05 am
The Three Lines of Defense and Internal Audit's Role in Effective Risk Management	9:05 - 10:30 am
Break	10:30 - 10:45 am
Data Analytics	10:45 - Noon
Lunch	Noon - 1:00 pm
Data Analytics (cont'd)	1:00 - 2:30 pm
Break	2:30 - 2:45 pm
Recent Trends in Financial Institution Fraud	2:45 - 4:00 pm



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Who Will Benefit

Internal auditors, compliance officers, senior management and any officer in the bank responsible for deposit operations, corporate governance or electronic funds.

Workshop Instructors

Mike Thomas CPA, CIA, CBA, CFE, CRP, CFF, CRMA, is responsible for overseeing Financial Institutions Risk Consulting engagements in the Southeast. He has over 35 years of broad-based experience, specializing in the financial services industry. Mr. Thomas' clients have ranged from a small start-up consumer finance company to large, multi-billion dollar, multi-national financial institutions providing loan reviews, regulatory compliance, internal audits, fraud prevention, and Enterprise Risk Management (ERM) consulting.

Matthew Davis, CIA, is a Senior Manager in Crowe LLP's Financial Institutions Risk Consulting practice. He is responsible for managing internal audit engagements; overseeing the design and testing of SOX and FDICIA control environments; facilitating enterprise risk management projects; leading data analysis projects and continuous data monitoring; as well as providing assistance and guidance to clients on a wide range of risk related issues. His thought leadership developments have ranged from topics relating to third party risk management to recommendations regarding the COSO 2013 release. Matthew is also a frequent speaker to industry groups and professional associations. He has presented on a wide range of topics including COSO, Enterprise Risk Management, SOx, and Internal Audit. His client experience ranges from small de novo banks to large multi-billion asset sized financial institutions.

 Crowe LLP (www.crowe.com) is one of the largest public accounting, consulting and technology firms in the United States. Crowe uses its deep industry expertise to provide audit services to public and private entities while also helping clients reach their goals with tax, advisory, risk and performance services. Crowe is recognized by many organizations as one of the country's best places to work. Crowe serves clients worldwide as an independent member of Crowe Horwath International, one of the largest global accounting networks in the world. The network consists of more than 200 independent accounting and advisory services firms in more than 130 countries around the world.



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Registration Form

Registrant 1

Mr./Mrs./Ms. _____
Bank _____
Email Address _____
Branch Street Address _____
City, State, Zip _____
Phone _____
Fax _____

Registrant 2

Mr./Mrs./Ms. _____
Bank _____
Email Address _____
Branch Street Address _____
City, State, Zip _____
Phone _____
Fax _____

Payment Options

Check (Made payable to the Louisiana Bankers Association)
 Visa MasterCard American Express
 Card # _____ Expiration Date _____
 Credit Card Billing address _____
 Name on Card (Please Print) _____
 Signature _____ Amount to be Charged on Card \$ _____

Registration Fee
 \$375, per LBA member
 \$675, per non-member

I am unable to attend. Please send me _____ copies of the manual for :
 \$300 (member fee)
 \$500 (non-member fee)
 (includes shipping and handling)
***Manuals will be shipped after the seminar.**

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: Manual not eligible for SBET funding.**

Location

The Bankers Center
 5555 Bankers Avenue
 Baton Rouge, LA 70808
 225-387-3282

Cancellation Policy

Due to commitments we must make to secure a class, we need your help. If you must cancel your registration, please do so at least 3 business days prior to the seminar date to avoid a \$175 cancellation fee. Any registrant who does not cancel will be billed the full registration fee and sent the manual. Substitutions are welcome at no additional charge.

Agenda for Both Days

8:45 a.m. Registration
 9:00 a.m. Program Begins
 12:00 p.m. Lunch
 4:00 p.m. Program Adjourns

Hotel Information

Residence Inn by Marriott - Towne Center at Cedar Lodge
 7061 Commerce Circle, Baton Rouge, LA 70809
 For reservations, call **(225) 925-9100** and ask for the "Louisiana Bankers Association special room rate of **\$127.**"

Registration Fee

\$375, per LBA member
 \$675, per non-member

Candlewood Suites
 5353 Bankers Avenue, Baton Rouge, LA 70808
 For reservations, call **(225) 925-3353** and ask for the "Louisiana Bankers Association special room rate of **\$89** by mentioning the rate code **IX3UX.**"
 Make reservations online by clicking [here](#)