



# 2017 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): \$165 per connection/LBA members; \$265 per connection/nonmember

## **January 20, 2017: Critical BSA Hot Spots**

Let's start 2017 with a good look at some of the top BSA compliance issues. The BSA examination process has been intense and it is time to get to the tough areas of BSA before your examiners do. This program will give you food for thought and concrete action steps to comply with the Bank Secrecy Act and all the pot holes to look for in 2017. **Session topics include:** CDD examination issues and FAQs; Third party vendor management; High risk customers - third party payment processors, MSBs, MRB, NRA; High risk products and services - risk rating and life cycle process; Customer Identification for beneficial owners; Insiders - Know Your Employee; 314 a and 314 b; OFAC; Is your customer hiding money; Monitoring for explicit requirements of the fifth pillar.

REC

## **February 17, 2017: New BSA Officer Training**

You have been appointed as the new Bank Secrecy 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 manual can help you structure your program; Designing 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

## **March 17, 2017: Opening Accounts for Third Party Payment Processors**

Third party payment processors (TPPPs) are high risk customers and need extra documentation, information and action during the account relationship. Do you have a convenience store taking payments for the utility company? Or maybe you have a homeowner's association taking payments for another party. If so, you have a high risk customer and must follow BSA guidance in mitigating this risk. During this program we will review types of TPPPs and all the various supervisory guidance to help you develop a risk assessment and action plan to bank these high risk accounts. Understand the nine key points to mitigate risk of banking third party payment processors. Know Your Customer's Customer (KYCC) is today's cry from the examiners. If you bank customers who process payments for third parties you may have both BSA and OFAC risk. **Session topics include:** Defining and identify TPPPs at new accounts; Requesting paperwork and documentation up front may save you time and customer frustration; Discovering TPPPs during the account relationship; Bringing on-board high risk customers and the on-going work; What regulators say about TPPPs in supervisory guidance; (1) Develop policy, procedures and processes for opening and closing TPPPs. Participants will receive: A supplement with all the key supervisory guidances at your fingertips. (2) An Action Plan to help you open, document, monitor and if necessary close these TPPP accounts. (3) Risk Assessment tool to help you risk assess these particular customers.

REC

## **April 7, 2017: 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.

REC

## **May 5, 2017: BSA: Navigating the Regulation and BSA Exam Manual**

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.

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## **June 9, 2017: How to Audit BSA**

As part of the scoping and planning process, examiners should obtain and evaluate the supporting documents of the independent testing (audit) of the bank's BSA/AML compliance program. The federal banking agencies' reference to "audit" does not confer an expectation that the required independent testing must be performed by a specifically designated auditor, whether internal or external. However, the person performing the independent testing must not be involved in any part of the bank's BSA/AML compliance program (for example, developing policies and procedures or conducting training). Audit findings should be reported directly to the board of directors or a designated board committee composed primarily of, or completely of, outside directors. The scope and quality of the audit may provide examiners with a sense of particular risks in the bank, how these risks are being managed and controlled, and the status of compliance with the BSA. The independent testing scope and work papers can assist examiners in understanding the audit coverage and the quality and quantity of transaction testing. This knowledge assists the examiner in determining the examination scope, identifying areas requiring greater (or lesser) scrutiny, and identifying when expanded examination procedures may be necessary. **Session topics include:** How to use the exam manual to complete a good audit; Reviewing and analyzing your institution based on our audit worksheet; What to do with audit findings; Who should do the audit and why; Developing a good audit process; What you have to cover during the audit. Participants will receive an 100+ page audit worksheet.

**REC**

## **July 21, 2017: CTR and SAR Update - 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. These two sections are 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**

## **August 11, 2017: Detecting Financial Crimes - What to look for**

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 this 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; Elder Fraud; and many many more. Participants will receive definitions of these crimes, red flags to detect these types of crimes and SAR Handbook.

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## **September 8, 2017: Writing a SAR Narrative: 24 points to Cover**

The narrative section of the report is critical to understanding the nature and circumstances of the suspicious activity. The care with which the narrative is completed may determine whether the described activity and its possible criminal nature are clearly understood by investigators. Filers must provide a clear, complete, and concise description of the activity, including what was unusual or irregular that caused suspicion. This description should encompass the data provided in Parts I through III, but should include any other information necessary to explain the nature and circumstances of the suspicious activity. Filers should provide any information the filers believe necessary to better enable investigators to understand the reported suspicious activity. Narratives must be completed in English. This webinar will cover the who, what, where and why of the crime. It will also cover how to write a narrative to support what law enforcement needs to know and how to get them that information. Concise, clear and detailed narratives are the main focus of the content with every bit of information about accounts, banks and transactions involved. **Session topics include:** A review of the 24 points in the instructions; What to do on new SARs and what to do on continuous SAR; How to count range of activities; Timing of SAR filings; What types of information are helpful to law enforcement; Convictions resulting from SAR filings. Participants will receive 24 Point Checklist and SAR Handbook.

**REC**

## **October 27, 2017: BSA Regulatory Requirements for Opening and Managing Casinos**

If you bank a casino, you will need to have a better understanding of the casino's BSA regulatory requirements and what types of activities to expect on an on-going basis. This program will help you develop your new accounts questions, ask for pertinent documents, know when your customer is exempt from Customer Identification Program (CIP) and Currency Transaction Reports (CTRs). It is important to understand the business profile and what is normal for your casino. This webinar will help you look at the BSA issues involving casinos. **Session topics include:** What BSA regulatory requirements are in place for casinos; Questions to ask at the new accounts desk when you open an account for a casino; Can a casino be exempt from a bank CTR; When does a casino become suspicious; What documents do we need to open the account; What type of on-going monitoring and due diligence is required; What has happened in recent enforcement actions with casinos; Learn how to open, manage and close casino relationships with your financial institution if needed; Red flags that make it necessary to file a SAR on a casino.

**REC**

## **November 3, 2017: BSA International Issues, PEPs, NRAs, OFAC, CMIR and More**

From opening accounts for international customers to transactions which can go to international accounts, this webinar will look at international BSA/AML issues that are important in 2017. You won't want to miss a review of OFAC and international ACH transaction issues plus new ways of money laundering with trade. **Session topics include:** Opening Accounts for nonresident aliens, politically exposed persons and international businesses; Type of identification that are acceptable and what is not acceptable; Developing and maintaining an OFAC compliance program; Bulk Cash, CMIRs and other international cash issues; IATs; Funneling and trade-based money laundering; Geographies and high risk countries; Sanctions and the lessons learned on international issues.

**WEB**

**REC**

## **December 8, 2017: BSA Year End Critical Issues**

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, CTR, 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 Will Benefit**

BSA officers, coordinators and staff, investigators, security officers, OFAC and compliance officers, new accounts, personal bankers, branch managers, tellers, deposit operations and training