



BSA, Customer Identification Programs & Customer Due Diligence (Webinar)

March 4, 2021 ☐ 10:00am - 11:30am

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 2021. 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 2021.

If there is an elephant in the room it is Customer Due Diligence. 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 institutions? These questions are hard ones and the legislation on CDD doesn’t help. This program will evaluate CDD and EDD regulation, 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.


Program Topics:

- 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.

Who Should Attend:

This webinar will benefit BSA Officers, BSA Support personnel, Deposit Operations, Compliance Officer 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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