

2013 ANTI-MONEY LAUNDERING AND BANK SECRECY ACT COMPLIANCE SCHOOL

RECEIVE SPECIAL PRICING AND SAVE ON EVERY ATTENDEE – SEE BELOW

A two-day program designed to encompass the broad range of topics included in the realm of the Bank Secrecy Act and Anti-Money Laundering.

Designing and Implementing a BSA Program • Completing the new Currency Transaction Report (FinCEN Form 112) Exempting Eligible Clients from CTR Filing (FinCEN Form 110) • Overview of Regulatory and Statutory Components of BSA Customer/Member Identification Programs • Establishing a Risk-Based Program of Identifying and Classifying Your Clients Suspicious Activity Reporting – the new Form (FinCEN Form 111), and the Process Tools Available to Help Monitor Suspicious Activity • How OFAC Fits into the Process • Developing a Risk Assessment



"We are working to level the playing field. We want to make sure everyone is playing by the same rules, which not only improves the overall AML system in the

United States and makes the United States safer from organized crime and terrorism, but also rewards those actors who do put in the time and money to get it right by forcing those that have decided to cut corners to pay a price for that choice."

— JENNIFER SHASKY CALVERY
DIRECTOR
FINANCIAL CRIMES ENFORCEMENT NETWORK (FinCEN)
NOVEMBER 13, 2012

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- Designing and Implementing a BSA Program
- Completing the new Currency Transaction Report (FinCEN Form 112)
- Exempting Eligible Clients from CTR Filing (FinCEN Form 110)
- Overview of Regulatory and Statutory Components of BSA
- Customer/Member Identification Programs
- Establishing a Risk-Based Program of Identifying and Classifying Your Clients

- Suspicious Activity Reporting – the new Form (FinCEN Form 111), and the Process
- Tools Available to Help Monitor Suspicious Activity
- How OFAC Fits into the Process
- Developing a Risk Assessment

Recent Congressional focus and well-publicized BSA enforcement actions and fines continue to support a climate proving BSA compliance remains of paramount importance to all financial institutions. Treasury continues to rely on financial institutions to serve as the "front-line gatekeepers" for law enforcement efforts to safeguard the U.S. financial system from the abuses of financial crimes, including money laundering and terrorist financing. The federal regulatory agencies continue to rely on financial institutions to take "every reasonable step" to identify, minimize, and manage any risks that illicit financial activity may pose to the individual institution and the industry. Ongoing initiatives by the Financial Crimes Enforcement Network (FinCEN), and continued expansions of the federal examination procedures reinforce the need to have a strong BSA program at your institution.

This two-day school covers in detail the issues and opportunities in the ever-expanding environment of the Bank Secrecy Act, and reviews the entire realm of BSA from "A" to "Z". From decades old Currency Transaction Reporting (CTR) and various recordkeeping requirements, to institutional risk assessment, client due diligence (CDD) expectations, and suspicious activity reporting, students from the novice appointee to the tenured BSA professional will find the discussions and interactions to be of great value. Topical agenda includes:

DAY ONE – The "Basics"

- Statutory and Regulatory Requirements
- Enforcement Actions and the "Lessons Learned"
- Acronym Review and Sources of Information
- USA PATRIOT Act requirements and implications
- Currency Transaction Reporting – New Form (FinCEN 112)
- Exemption "opportunities" from CTR reporting – New Form (FinCEN 110)
- Recordkeeping Requirements
- Office of Foreign Assets Control (OFAC)
- Cross-Border Electronic Transmittal of Funds (CBETF) – New Rules (Anticipated)

DAY TWO – The "Current"

- Federal BSA/AML Exam Expectations
- Institutional Risk Assessments
- "High-Risk" Products, Services, and Geographies
- Customer/Member Due Diligence (CDD)
- "Beneficial Ownership" and the New Rules (Anticipated)
- Suspicious Transactions, Terrorist Financing, and other Money Laundering Techniques
- Suspicious Activity Reporting (SAR), and the new SAR (FinCEN 111)
- SAR "Confidentiality", Elder Financial Exploitation, Account Takeover Fraud, and Tax Refund Fraud
- Money Services Businesses (MSBs) and Other High-Risk Clients and Entities

This seminar assists financial institutions in meeting the annual training requirements imposed by the BSA regulations, and provides attendees with the opportunity to network with other professionals interested in BSA compliance.

REGISTRATION FEES

Receive special pricing of **\$525** per attendee.

Normal registration fee is \$625 per attendee, receive discounted pricing by: mail or fax using this form, online – enter the code 2013COK100, or give us the code by phone (800-523-4478).

Fee includes lunch, coffee breaks and all course materials. Breakfast and parking are on your own.

Payment must accompany registration.

DATES & LOCATION

June 20 & 21, 2013

Embassy Suites Hotel
1815 S Meridian Avenue
Oklahoma City, OK 73108-1717
405-682-6000

AGENDA FOR DAYS ONE & TWO

Registration	8:30 am
Program	9:00 am - 4:00 pm
Lunch	12:00 noon
Instructional Method	Group-Live

All times are local at seminar site.

WHO SHOULD ATTEND

This program is designed for personnel who have management and/or functional level responsibilities for BSA compliance and/or operations. Individuals with retail banking, risk management, compliance, audit, operational, corporate banking, and training responsibilities will benefit from this program. No advance preparation is required. **Program Level – Intermediate.**

FIELD OF STUDY

Specialized Knowledge and Applications

CANCELLATION POLICY

If you cancel at least seven days prior to the seminar date, we grant full refunds. If you cancel six days or less, there will be a cancellation fee of \$100 for each day of the seminar. Refunds will not be granted for "no-shows" or for cancellations received on the date of the seminar. Substitutions are welcome at any time. If PBS cancels a seminar for any reason, we will refund the entire registration fee and supply you with a complimentary copy of the manual.

THE MANUAL

Attendees receive a detailed seminar manual with narrative explanations of regulatory requirements and examination procedures. The manual is an excellent resource for future reference.

CONFIRMATIONS

You will receive a written confirmation of your seminar registration within ten days after we receive payment. If an e-mail address is provided, your confirmation will be sent via e-mail. Please make sure to add registrar@probank.com to your list of approved e-mail addresses.

SEMINAR SPEAKER

Mark W. Dever, AAP, CAMS, is a Senior Consultant at PBS. Prior to joining the firm in 1996, Mr. Dever was vice president and manager of cash management operations for a multi-billion dollar regional bank holding company with several affiliates. He

has extensive experience in many areas including the automated clearing house (ACH), domestic wire transfer, affiliate bank post-acquisition conversions and consolidations, bank operation centralizations, and payment system risk. He teaches a variety of PBS seminars including the ACH Processing and Compliance, Anti-Money Laundering and Bank Secrecy Act, and Managing Customer Information seminars. He has lectured at regional and national seminars, and at graduate schools of banking hosted by various bank associations and national industry groups. He has served on the faculty of both the OTS' Compliance I School, and the FDIC's Advanced Consumer Protection School. He has also taught undergraduate business and management classes in a community college setting. Mr. Dever is an Accredited Automated Clearing House Professional (AAP), and a Certified Anti-Money Laundering Specialist (CAMS).



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ADDITIONAL SEMINAR INFO

Normal Registration fee is \$625, use code 2013COK100 and receive a discount of \$100.

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Eligible for 13 CPE credits.

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2013 ANTI-MONEY LAUNDERING AND BANK SECRECY ACT COMPLIANCE SCHOOL COMMUNITY BANKERS ASSOCIATION OF OKLAHOMA

INSTITUTION INFORMATION

ATTENDEE NAMES & EMAIL ADDRESSES

FINANCIAL INSTITUTION		ATTENDEE #1	EMAIL ADDRESS	\$525
ADDRESS		ATTENDEE #2	EMAIL ADDRESS	\$525
CITY		ATTENDEE #3	EMAIL ADDRESS	\$525
STATE, ZIP		ATTENDEE #4	EMAIL ADDRESS	\$525
ROUTING/MICR NUMBER		ATTENDEE #5	EMAIL ADDRESS	\$525
TELEPHONE	FAX	ATTENDEE #6	EMAIL ADDRESS	\$525

I / WE WILL ATTEND THE SEMINAR IN _____ ON _____
CITY PROGRAM DATE

TOTAL REGISTRATION FEES: \$ _____
PAYMENT MUST ACCOMPANY REGISTRATION. THANK YOU.

PAYMENT INFORMATION

☐ PAYMENT BY CHECK ENCLOSED ☐ CHARGE MY: ☐ MASTERCARD ☐ VISA ☐ DISCOVER **PLEASE PRINT CLEARLY**

CARD NUMBER

EXP DATE

CVV (SECURITY CODE)

AUTHORIZED SIGNATURE

CARDHOLDER'S NAME

STREET ADDRESS

CITY/STATE/ZIP