

2014 Anti-Money Laundering & Bank Secrecy Act *Compliance School*

"We appreciate all you are doing to keep your financial institutions safe from illicit use. However, we will employ all of the tools at our disposal and hold accountable those institutions and individuals who recklessly allow our financial institutions to be vulnerable to terrorist financing, money laundering, proliferation finance, and other illicit financial activity".

Jennifer Shasky Calvery, Director

Financial Crimes Enforcement Network (FinCEN)
January 30, 2014

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 Currency Transaction Report (FinCEN Form 112)
- Exempting Eligible Clients from CTR Filing
- 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 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), beneficial ownership 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.

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 – FinCEN Form 112
- Exemption "Opportunities" From CTR Reporting

- 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)-FinCEN Form 111
- SAR "Confidentiality," Elder Financial Exploitation, Account Takeover Fraud, and Tax Refund Fraud
- Money Services Businesses (MSBs), Third-Party Payment Processors (TPPPs), 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.



Seminar Speakers

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).

Who Should Attend

This program is designed for personnel who have management-level responsibilities for BSA compliance. 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

Seminar Agenda

All times are local at seminar site.

Registration	8:30 am
Program	9:00 am - 4:00 pm
Lunch (included)	12:00 noon - 1:00 pm
Instructional Method	Group-Live





Dates & Locations

July 17 & 18, 2014

Embassy Suites Hotel
1815 S. Meridian Ave.
Oklahoma City, OK 73108
405-682-6000

Seminar Fee Includes:

- ✓ Lunch
- ✓ Coffee Breaks
- ✓ All Course Materials

Breakfast and parking are on your own.

Additional Information

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.

Suggested Dress Meeting room temperatures are often difficult to control. Please dress for comfort. Business casual dress is appropriate for all PBS seminars.

Field Of Study Specialized Knowledge and Applications.

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.

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.

Questions? Call 800-523-4778. For program questions, more information or refunds, ask for ext. 205 or ext. 235. For administrative policies, such as complaint resolution, ask for ext. 237.

Please Note We reserve the right to change speakers or reschedule/cancel session when necessary.

CREDIT HOURS:

- Approved for 13 CPE
- Eligible for 13.5 CRCM credits through ICB Member CE Review
Visit www.aba.com/Training/ICB/Pages/membercereview.aspx

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COMMUNITY BANKERS ASSOCIATION OF OKLAHOMA

INSTITUTION INFORMATION

ATTENDEE NAMES & EMAIL ADDRESSES (Photocopy This Form As Necessary)

FINANCIAL INSTITUTION

ATTENDEE #1

PROGRAM CITY/STATE

PROGRAM DATE

\$675

MAILING ADDRESS/PO BOX

ATTENDEE #1 E-MAIL ADDRESS

CITY

ATTENDEE #2

PROGRAM CITY/STATE

PROGRAM DATE

\$675

STATE, ZIP

ATTENDEE #2 E-MAIL ADDRESS

ROUTING/MICR NUMBER

ATTENDEE #2

PROGRAM CITY/STATE

PROGRAM DATE

\$675

TELEPHONE #

ATTENDEE #2 E-MAIL ADDRESS

TOTAL REGISTRATION FEE ENCLOSED: \$ _____

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EXP DATE

CVV (SECURITY CODE)

AUTHORIZED SIGNATURE

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CARDHOLDER'S BILLING ADDRESS

CITY/STATE/ZIP