

2019 ANTI-MONEY LAUNDERING & BANK SECRECY ACT

TWO-DAY COMPLIANCE SCHOOL

"I know from my time in the private sector that the compliance community parses every single word that comes out of a government agency, especially as part of an enforcement action. That is a good thing. It means that compliance professionals care about getting it right. The responsibility to protect the financial system falls upon all of us. That is why compliance with BSA and sanctions is so essential. Financial institutions that fail to comply with their BSA or sanctions requirements can expose the financial system to abuse by illicit actors".

Sigal P. Mandelker
Under Secretary for Terrorism and Financial Intelligence
United States Department of the Treasury
December 3, 2018

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
- Establishing the appropriate Culture of Compliance
- Implementing the Beneficial Ownership Requirements
- 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 updated Form (FinCEN Form 111) and the SAR Process
- How OFAC Fits into the Process

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, Customer/Member 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, MRIs, and the "Lessons Learned"
- Acronym Review and Sources of Information
- Federal BSA/AML Examination - Latest Updates
- USA PATRIOT Act Requirements and Implications
- Currency Transaction Reporting – Updated FinCEN Form 112
- Exemption "Opportunities" From CTR Reporting
- Recordkeeping Requirements
- Office of Foreign Assets Control (OFAC)
- Culture of Compliance

DAY TWO – The "Current"

- "Beneficial Ownership" and the New Regulations
- Customer/Member Due Diligence
- "High-Risk" Products, Services, and Geographies
- Institutional Risk Assessments
- Suspicious Transactions, Terrorist Financing, and other Money Laundering Techniques
- Suspicious Activity Reporting (SAR) - Updated FinCEN Form 111
- SAR "Confidentiality," Elder / Vulnerable Adult Exploitation, Tax Refund Fraud, Marijuana-Related Businesses, Human Trafficking and Human Smuggling, E-Mail Compromise Fraud, Cyber- Events and Cyber-Related Crime, and Disaster-Related Fraud,
- Money Services Businesses (MSBs), Third-Party Payment Processors (TPPPs), Real-Estate Geographic Targeting Orders, "De-risking", 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 Vice President and Senior Consultant at ProBank Austin. 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 ProBank Austin seminars including the ACH Processing and Compliance, and the Anti-Money Laundering and Bank Secrecy Act 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 or BSA compliance. Individuals with retail banking, risk management, compliance, audit, operational, corporate banking, and training responsibilities will benefit from this program.

Program Level: Intermediate

Prerequisites/Advanced Preparation: Basic Knowledge of AML/BSA Regulations.

▶ PLUS...

A COMPLETE AND COMPREHENSIVE
DESKTOP REFERENCE MANUAL
& FREE TELEPHONE SUPPORT
FOR NINETY-DAYS!

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.



NATIONAL ASSOCIATION OF STATE BOARDS OF ACCOUNTANCY

ProBank Austin is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors through its website: www.nasbaregistry.org.

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



ProBank
Austin



Date and Locations

October 8-9, 2019
Embassy Suites Hotel
1815 S Meridian Ave
Oklahoma City, OK 73108
405-682-6000

How to Register

MAKE CHECK PAYABLE TO:
ProBank Austin

MAIL TO:
Education Division
ProBank Austin
950 Breckenridge Lane
Suite 280
Louisville, KY 40207

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1. Mail or Fax: using this form
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Standard Registration fee is \$715, use this form or
code **19COK40** and your fee is just **\$675!**

Additional Seminar Information

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

Field Of Study Specialized Knowledge

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 extension 222.

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.

ProBank Inclement Weather Line In the event of inclement weather in your area, please call (502) 479-5241 for any seminar cancellations. If ProBank cancels a program due to weather, ProBank will refund the entire registration fee. If a program is not canceled and you choose to cancel your attendance, refunds will not be granted; however, substitutions are always welcome or you may transfer to another seminar by calling ProBank no later than the day of the program.

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 ProBank cancels a seminar for any reason, we will refund the entire registration fee. ProBank reserves the right to cancel the program when necessary. ProBank is unable to reimburse for travel expenses related to a canceled program. Please consider making refundable reservations or call us to confirm program before making reservations.

Approved for 13 CPE Credits. Eligible for 13.5 CRCM Credits through ABA Professional Certifications. Visit their website at: www.aba.com/Training/Certifications/Pages/default.aspx

Community Bankers Association of Oklahoma 2019 Anti-Money Laundering & Bank Secrecy Act Two-Day Compliance School

FINANCIAL INSTITUTION

MAILING ADDRESS/PO BOX

CITY, STATE, ZIP

ROUTING/MICR NUMBER

TELEPHONE #

I / WE WILL ATTEND THE SEMINAR IN:

CITY/STATE

PROGRAM DATE

ATTENDEE NAMES (Photocopy This Form As Necessary)

ATTENDEE #1 \$675

E-MAIL ADDRESS

CELL PHONE #

ATTENDEE #2 \$675

E-MAIL ADDRESS

CELL PHONE #

Payment must accompany registration

PAYMENT BY CHECK ENCLOSED TOTAL REGISTRATION FEES: _____

CHARGE MY: MASTERCARD VISA DISCOVER AMEX

CARD NUMBER

EXP DATE

CVV (SECURITY CODE)

CARDHOLDER'S NAME

CARDHOLDER'S BILLING ADDRESS

CITY / STATE / ZIP

AUTHORIZED SIGNATURE

Presented In 2019 By ProBank Austin

Seminar Fee Includes:

- ✓ Lunch
- ✓ Coffee Breaks
- ✓ All Course Materials
- ✓ Ninety-Days of Call-In Service

Breakfast and parking are on your own.