



## 2019 BSA & AML UPDATE SEMINAR

January 31 – February 1 • Sheraton Imperial Hotel • Durham, NC

Speaker: **Patti Blenden, Financial Solutions**

Thursday, January 31

8:30 – 9 am	<b>Registration / Continental Breakfast</b>
9 – 10:30 am	<b>In Session</b>
10:30 – 10:40 am	<b>Break</b>
10:40 am – 12pm	<b>In Session</b>
12 – 1 pm	<b>Lunch</b>
1 – 2:30 pm	<b>In Session</b>
2:30 – 2:45 pm	<b>Break</b>
2:45 – 4:45 pm	<b>In Session</b>
4:45 pm	<b>Adjourn</b>

Topics:

- BSA/AML Regulatory Program Expectations
  - Four Pillars of BSA Compliance Programs
  - Fifth Pillar: Customer Due Diligence, including final Beneficial Ownership Rules
  - Road Map to Success: Current BSA/AML Exam Trends Risk Assessment
  - Expanded Risk Assessment Requirements
  - Geography: Countries of Concern, HIDTAs, HIFCAS, Bulk Currency Corridors
- Customer Identification Program (CIP)
  - Consumer Customer Due Diligence Enhanced Customer Due Diligence High-Risk Products and Services
  - Third Party Payment Processors, Mobile Banking Customers, New Payment Methods, Banking Foreign Customers
- Customer Due Diligence (CDD)
  - CDD Commercial
  - Enhanced Due Diligence
  - Beneficial Ownership Rules & Preparing for Implementation
- Currency Transaction Reports (CTR) and CTR Exemptions
  - CTR Tips & Tools
  - Phase I and Phase II Exemption Rules
- Suspicious Activity Reporting (SAR)
  - Robust SAR Program Guidelines
  - Critical Components for an Effective Monitoring and Reporting Program
  - Finesse Your Narratives to Prompt Attention from Law Enforcement
  - Cybersecurity Incidence Guidance
- Office of Foreign Asset Control (OFAC) Program
  - Screening Responsibilities and Match Resolution
  - HIDTA, HIFCA, FBI Most Wanted, Countries of Concern & Other Watch Lists
  - International and Domestic Politically Exposed Persons (PEP)
  - Hot Spots to Watch For (Including Recent Enforcement Actions)
- BSA Training for Everyone!
  - Customized Training
  - Bank Directors & Executive Leadership
  - Function-Specific Training for Employees: New Hires and New Jobs



Friday, February 1

8 – 8:30 am	<b>Continental Breakfast</b>
8:30 – 10:15 am	<b>In Session</b>
10:15 – 10:30 am	<b>Break</b>
10:30 am – 12 pm	<b>In Session</b>
12 pm	<b>Adjourn</b>

Topics:

- Money Laundering and Terrorist Financing Trends
  - Core Money Laundering and Terrorist Financing Indicators
  - Effectively Fighting Fraud, Money Laundering, and Terrorist Financing
  - Money Laundering Threat Assessment and Industry Trends
- High Risk Areas of Concern
  - FinCEN's Recent SAR and New Trends in Money Laundering
  - The Cannabis Conundrum: Marijuana versus Industrial Hemp
  - Cybersecurity
  - Virtual Currency
  - The Electronic Payment Revolution
- Suspicious Activity Report (SAR) Case Studies