



# Bank Secrecy Act

## 2018 BSA / AML Compliance School

June 20-21, 2018

IBA Center for Professional Development



# 2018 BSA / AML Compliance School

After 48 years, compliance with the Bank Secrecy Act (BSA) continues to be a top priority of the regulators. The financial industry is required to take an increased leading role in the prevention of money laundering and potential terrorist funding. Examiners are increasing their focus to ensure financial institutions are complying with all aspects of the Bank Secrecy Act (BSA) and its many regulatory requirements.

The focus of this program is to provide an update to the BSA laws and regulations and to provide valuable information that will help you enhance your BSA/AML Compliance Program and to help you prepare for your next BSA examination and audit.

This two-day program features industry experts, law enforcement, and regulators who will discuss the latest changing BSA topics and offer tips and tools to develop and manage an effective BSA program.

Attendees will also participate in case studies, review "real world" situations, and develop "take-aways" that can be implemented back at their banks. Attendees will also benefit from shared knowledge, networking, and best practices.

## Who Should Attend?

This program is designed for BSA professionals with a working knowledge of all aspects of the BSA regulations and rules. Others with audit, compliance, training and development will also benefit from this School.

## Why Participate?

The BSA/AML Compliance School is a cost-effective way to ensure that your BSA program is all it needs to be. Plus, the networking with other BSA Officers and industry experts will give you great ideas to add to your present program and it will provide a "birds eye view" of what to expect at your next BSA/AML Compliance exam.

## Hotel Reservations

All classes will be held at the IBA Center for Professional Development, 8425 Woodfield Crossing Blvd. Suite 155E, Indianapolis, IN 46240. If you need overnight accommodations, please call the IBA for a list of hotels in the area or check our website at [www.indianabankers.org](http://www.indianabankers.org).

## CRCM, CAFP, CPE, and Certificate of Completion

The 2018 BSA/AML Compliance School has been approved for **14.5 CRCM** credits and **14.5 CAFP** Certification holders must report these credits at [aba.csod.com](http://aba.csod.com). The BSA/AML Compliance School will qualify for 10.0 hours of CPE Credit.

To demonstrate your commitment to having a strong compliance program, attendees will receive a Certificate of Completion at the end of the program.

## Meals

The IBA will provide continental breakfast, refreshment breaks and lunch each day.

## Dates & Location

The dates of the BSA/AML Compliance School will be June 20 - 21, 2018. The school will be held at the IBA Center for Professional Development, 8425 Woodfield Crossing Blvd. Suite 155E, Indianapolis, IN 46240.

Registration will be at 8:30 a.m. on Wednesday.

Class will begin on both Day 1 & Day 2 at 9:00 a.m. and end at 4:00 p.m.

## Program Instructors/Facilitators

**Dianne Barton**, is the Founder and President of Performance Solutions, Inc. Her expertise in customer service, leadership, and sales & service culture development is recognized as leading edge by both national banks and community banks. Dianne's programs are designed to "close the gap" between the bank's needs & employees' skills. A philosophy of experiential learning and participant involvement in training led to the development of her "TELL-SHOW-DO" training method that is skill based rather than theory based. The training limits lecture discussions to a maximum of 7-9 minutes, relying on an active "hands on" approach by the participants.

**Betsy Maesen** currently serves as FinCEN's Liaison to Industry. In this role, she liaises with representatives from the financial industry and provide BSA/AML subject matter expertise on a variety of financial services covered by the BSA, but she specializes in money services businesses (MSBs), the virtual currency industry, and the gaming (casino) industry. Betsy manages activities of the executive-level Bank Secrecy Act Advisory Group (BSAAG) and related committees.

**Todd Proebsting** is a financial institution industry management consultant with over 12 years of experience providing strategic business operations and risk management services to financial institution clients. As an office leader and financial industry professional Todd has had experience with business administration and client engagement administration. Todd has developed the unique ability to work with all financial institution clients, from small community banking organizations to large complex financial institutions.

**EJ Tolentino**, CPA, is a principal in the Financial Institution Group of CliftonLarsonAllen LLP from Indianapolis, IN. Tolentino performs certified audit, directors' examinations, internal audits, and consulting services for community banks. He has over seventeen years of experience working with community banks.

# 2018 BSA / AML Compliance School

## AGENDA - Day One Wednesday, June 20

### **Best Practices: Learning from Recent Enforcement and Audit Findings - 9:00 am - 10:00 am**

#### **Todd Proebsting & EJ Tolentino**

Regulators are encouraging senior management and boards to stay abreast of enforcement actions and implement lessons learned. This session also includes recommendations and best practices for on-going preparation and organization for audits and examinations.

### **FinCEN Update 10:00 am - 11:00 am**

#### **Betsy Maesen**

Betsy Maesen from the Financial Crimes Enforcement Network will present banking related developments of the last several months that will interest our members along with any topics / developments specifically helpful to the banks of Indiana. FinCEN representatives have participated in our BSA/AML Compliance School in prior years and were very well received.

### **Risk Rating High Risk Products and Services - 11:15 am - 12:00 pm**

#### **Dianne Barton**

This session will focus on risk rating for those higher risk products or services. We will discuss how to do an analysis of these products and services and provide a practical approach to assessing and mitigating risks for these products and services.

### **BSA Update on Hot Topics - Beneficial Ownership, Impact on CDD, Privately Owned ATMs, Cyber Security, Elder Financial Exploitation, and More - 12:45 pm - 2:15 pm**

#### **Dianne Barton**

During this update, we will focus on current BSA/AML hot topics, trends and the regulatory guidance that outlines the responsibility for BSA/AML compliance.

### **Bankers Panel**

BSA/AML Officers from throughout the state will share best practices on how they have implemented the CDD Final Rule, Model Risk Management, and other hot topics.

### **Best Practices - BSA/AML Recent Examinations and Audit Findings - 2:30 pm - 3:15 pm**

#### **Breakout Groups**

This breakout session provides an opportunity for discussion and review the real world recommendations and audit findings.

### **New FATF Standards for Terrorist Financing - Radar Up - 3:15 pm - 4:00 pm**

#### **Dianne Barton**

This session focuses on the five key areas that FATF as outlined in fighting global terrorism. Discussion includes what are the key signs of terrorist activity regardless of a bank's size.

## AGENDA - Day Two Thursday, June 21

### **Regulatory Panel: What to Expect in Your Next BSA Examination. 9:00 am - 10:30 am**

Representatives from each of the federal regulatory agencies, as well as, the Indiana Department of Financial Institutions will present a review of their agencies current philosophies and practices. They will offer an overview of their current approach to BSA/AML examinations, and attendees will have an opportunity to ask questions and participate in give and take discussion. This is your chance to see what the focal points of your next on-site examination might be. This year's panel members are asked to focus on their expectations regarding the implementation of the new due diligence regulation.

### **The BSA/AML Risk Assessment Tool - Or Is It a Comprehensive MLR System? 10:30 am - 11:30 am**

#### **Dianne Barton**

This session will focus on how to conduct a comprehensive review of the bank's current BSA/AML/OFAC risk assessment. We will also discuss how the MLR system used by the OCC supports the risk assessment process and can be used to verify the bank's current risk analysis.

### **Educating the Bank and the Board: Ongoing Learning and Communication - 11:30 am - 12:15pm**

#### **Dianne Barton**

What are the musts for meeting the BSA/AML/OFAC Training Pillar requirements? How do you ensure that training is implemented in the "real world?" This session will include practical tips and job aids to assist with ensuring training is more than just a "check in the box."

### **Getting the Most from Your Core Providers and AML Software - 1:00 pm - 2:00 pm**

#### **Breakout Groups**

This breakout session provides an opportunity for sharing, networking, and problem solving around key challenges with core processor and AML software implementation as well as no AML software.

### **Key SAR Tips & Tools and Best Practices - 2:00 pm - 3:00 pm**

#### **Breakout Groups**

So what are the key SAR tips, tools, and best practices for completing the SAR investigation, writing the report and the decision to file or not file these reports. This session includes both key recommendations and an exercise of reviewing a SAR filing and what could have improved the narrative as well as the documentation.

### **BSA Update- What's Ahead? 3:00 pm - 3:45 pm**

#### **Dianne Barton**

This session will wrap up the School and highlight upcoming proposed rulemaking and key initiatives that are on the horizon for BSA/AML.

# 2018 BSA / AML Compliance School

June 20-21, 2018 — IBA Center for Professional Development, Indianapolis, IN

## Registration Fees

Registration fees include; handout materials, continental breakfast, refreshment breaks, and lunch. Participation in IBA programs is limited to members, associate members, and nonmembers from an eligible membership category at applicable member or nonmember rates. Please register early.

## IBA Members / Associate Members

\$495 First Person

\$445 For Each Additional Attendee From Same Institution

Participation in IBA programs is limited to members, associate members, and nonmembers from an eligible membership category at applicable member or nonmember rates. 100% Surcharge for Non-Members will be applied.

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## Refund Policy

Any applicant withdrawing from the School prior to May 18, 2018 will receive a refund minus a \$70 cancellation fee. Any applicant canceling after May 18, 2018 or failing to appear at the school will forfeit the entire registration fee. Extenuating circumstances will be considered on an individual basis by the IBA Board of Education. Requests for refunds due to extenuating circumstances should be submitted in writing.

## General Information

**Attire:** Business casual attire is appropriate for all IBA programs. Because of temperature variation in meeting rooms, please bring a sweater or jacket for your comfort.

## Special Needs/Dietary Needs:

If you have a disability that may affect your participation in this program, please notify the IBA at least 10 days before the program. We will contact you to discuss accommodations. If you have a dietary need, please contact Elizabeth Kilty at the IBA to let her know at least two (2) days prior to the program.

## BSA/AML Compliance School - June 20 - 21, 2018

Attendee Name \_\_\_\_\_ E-Mail \_\_\_\_\_

Attendee Name \_\_\_\_\_ E-Mail \_\_\_\_\_

Attendee Name \_\_\_\_\_ E-Mail \_\_\_\_\_

Bank Name \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_

Please Send Invoice     VISA     MasterCard    Total Amount Enclosed \$ \_\_\_\_\_

Card Holder Name \_\_\_\_\_

Credit Card Number \_\_\_\_\_ Expiration Date \_\_\_\_\_

### For More Information:

Laurie Rees, Vice President, Education & Training-  
Lrees@indianabankers.org

Elizabeth Kilty, Education Coordinator  
ekilty@indianabankers.org

### Please return registration form along with payment to:

IBA Foundation, Inc.  
8425 Woodfield Crossing Blvd. Suite 155 E  
Indianapolis, IN 46240

**YOU MAY REGISTER ONLINE AT: [www.indianabankers.org](http://www.indianabankers.org)**