

# 2018 ANTI-MONEY LAUNDERING & BANK SECRECY ACT SEMINAR

A ONE-DAY SEMINAR! Fulfill BSA Training Requirements!

A full-day seminar explaining the latest regulatory changes... and how to effectively bring your program up-to-speed.

*"The current AML/CFT landscape is complex, dynamic, and requires ongoing adaptation by FinCEN and our many partners. As we continue to adjust to ever-evolving threats, we will continue to use the tools at our disposal to collect financial intelligence information, analyze it, and deploy it in support of FinCEN's mission to safeguard the financial system from illicit use, combat money laundering and terrorist financing, and promote national security."*

Jamal El-Hindi, Acting Director  
Financial Crimes Enforcement Network  
United States Department of the Treasury  
April 27, 2017

Recent Congressional focus and well-publicized BSA enforcement actions and fines continue to support a climate where 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 to the industry. Ongoing initiatives by the Financial Crimes Enforcement Network (FinCEN) and the continued expansions in the federal examination procedures reinforce the need to have a strong BSA program at your institution. This full-day seminar covers in detail the major issues and opportunities in the ever-expanding environment of the Bank Secrecy Act.

This seminar highlights the increased federal expectations for BSA. "Beneficial Ownership", and the ever-increasing importance of Customer/Member Due Diligence standards, and the Final Regulations issued in May 2016 are reviewed in detail. The changes predicated by the latest update to the Currency Transaction Report (CTR) are identified. The latest guidelines on account management, ongoing monitoring, and due diligence expectations for Money Services Businesses (MSB), "Third-Party Payment Processors" (TPPP), Marijuana Related Enterprises (MRE), and other "High-Risk" Clients are highlighted, while the ever increasing issue of "de-risking"/client "re-evaluation" is discussed. Institutional risk assessments and the latest guidance on high-risk products and services, cyber events and cyber-related crime, e-mail compromise fraud schemes, human trafficking and human smuggling, elder and vulnerable adult exploitation, and disaster-related fraud are reviewed.

Suspicious Activity Reporting and the most recent guidance from Treasury on proper Suspicious Activity Report completion are discussed. The impacts to financial institutions from the federal BSA examination procedures are identified. The regulations affecting financial institutions from the Office of Foreign Asset Control (OFAC) are highlighted. Suspicious transactions, terrorist financing, and other money laundering techniques are also reviewed. Exemptions from CTR reporting, Customer/Member Identification (CIP) requirements, foreign correspondent banking and Private Banking account management, SAR reporting requirements for insurance affiliates, record retention requirements, and the evolution of BSA are documented in detail. This seminar assists financial institutions in meeting the annual training requirements imposed by the BSA regulations, and provides attendees the opportunity to network with other professionals interested in BSA compliance.

## TOPICS

- "Beneficial Ownership" and "Customer Due Diligence"
- Currency Transaction Reporting (CTR) - Updated Form 112
- Money Services Businesses (MSB), Third-Party Payment Processors (TPPP), Marijuana Related Enterprises (MRE), "De-Risking"/Client "Re-Evaluation" and Other "High-Risk Clients"
- Cyber Events and Cyber-Related Crime
- E-mail Compromise Fraud Schemes
- Human Smuggling and Human Trafficking Guidance
- Disaster-Related Fraud
- Suspicious Activity Reporting (SAR) - Latest Trends and Rulings
- Examination Procedures - Latest Updates

## DOCUMENTATION COVERING

- CTR Exemption Opportunities
- Customer/Member Identification (CIP)
- Foreign Correspondent Bank and Private Banking EDD
- SAR for Insurance Affiliates
- Record Retention Requirements
- OFAC Compliance
- Money Laundering Techniques and Suspicious Transactions
- Information Sources, BSA "Evolution" and "Lessons" from BSA Enforcement Actions

## Seminar Speakers



**Mark W. Dever, AAP, CAMS**, is a Vice President 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).



**Joequetta S. Jackson Smith** is a Vice President at ProBank Austin. Prior to joining the firm in 2004, Ms. Smith served as a compliance examiner for the Federal Reserve Bank of Cleveland in the Cincinnati branch. While at the Federal Reserve, Ms. Smith also served as a Consumer Complaint liaison between consumers and state member banks. Ms. Smith is a 2002 graduate of the Louis D. Brandeis School of Law and is licensed to practice law in Kentucky. Ms. Smith's primary areas of expertise are in Deposit Account Documentation and The Anti-Money Laundering and Bank Secrecy Act.

## 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.

**Program Level:** Update/Intermediate

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

## ▶ PLUS...

A COMPLETE AND COMPREHENSIVE  
DESKTOP REFERENCE MANUAL  
& FREE TELEPHONE SUPPORT  
FOR ONE FULL YEAR!

## 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.

## 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



NATIONAL ASSOCIATION OF STATE BOARDS OF ACCOUNTANCY  
ProBank Austin, Louisville, KY, 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.learningmarket.org](http://www.learningmarket.org).



ProBank  
Austin



## Date and Locations

February 7, 2018  
 Hilton Garden Inn Shreveport/Bossier City  
 2015 Old Minden Rd  
 Bossier City, LA 71111  
 318-759-1950

February 8, 2018  
 Marriott Baton Rouge  
 5500 Hilton Ave  
 Baton Rouge, LA 70808  
 225-924-5000

February 9, 2018  
 Doubletree New Orleans Airport  
 2150 Veterans Memorial Blvd  
 Kenner, LA 70062  
 504-467-3111

## How to Register

**MAKE CHECK PAYABLE TO:**  
 ProBank Austin

**MAIL TO:**  
 Education Division  
 ProBank Austin  
 Suite 305  
 6200 Dutchmans Lane  
 Louisville, KY 40205

**RECEIVE YOUR SPECIAL PRICING:**  
 1. Mail or Fax: using this form  
 2. Online: enter code **18LBA55**  
 3. By Phone: reference code **18LBA55**

**CHARGE PAYMENTS ONLY:**  
 FAX: 502-451-6755  
 PHONE: 800-523-4778,  
 Select Option 1 ( or Ext. 205 or 235)  
 WEB: www.probank.com

*Standard Registration fee is \$375, use this form or code **18LBA55** and your fee is just **\$320!***

## 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 and Applications.

**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.

Approved for 6.5 CPE Credits. Eligible for 6.75 CRCM Credits through ABA Professional Certifications. Visit their website at: [www.aba.com/Training/Certifications/Pages/default.aspx](http://www.aba.com/Training/Certifications/Pages/default.aspx)

## Louisiana Bankers Association 2018 Anti-Money Laundering & Bank Secrecy Act Seminar

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	\$320
E-MAIL ADDRESS _____	
CELL PHONE # _____	
ATTENDEE #2	\$320
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 2018 By ProBank Austin

### Seminar Fee Includes:

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

Breakfast and parking are on your own.