

# 2014 Anti-Money Laundering & Bank Secrecy Act Compliance Seminar

*"It is this public-private partnership which serves as the foundation for the protection of the U.S. financial system, our national security, and in a less abstract way, helps millions of Americans who are the victims of financial crime. This last point bears noting, because as all of you know, the majority of crime in this country is committed for one reason: Profit. If we are able to take the profit out of crime, or make this profit difficult to realize, this helps protect the American public from financial crime."*

**Jennifer Shasky Calvery**

Director

Financial Crimes Enforcement Network (FinCEN)

September 24, 2013

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. The ever-increasing importance of Customer/ Member Due Diligence standards, "Beneficial Ownership expectations", and the new regulations (expected to be released) are reviewed. The guidelines on account management, ongoing monitoring, and due diligence expectations for Money Services Businesses (MSB), "Third-Party Payment Processors" (TPPP), and other "high-risk" clients are highlighted. Institutional risk assessments and the procedures on the reporting of Cross-Border Electronic Transmittals of Funds (CBETF - anticipated) are covered. Suspicious activity reporting and the most recent guidance from Treasury on proper SAR completion are discussed. The impacts to financial institutions from the periodic expansions to the revised 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.

Currency Transaction Reporting (CTR), 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", Customer/ Member Due Diligence, and the "New Rules" (Anticipated)
- Money Services Businesses (MSB), Third-Party Payment Processors (TPPP), and Other "High-Risk" Clients
- Risk Assessments
- Cross-Border Electronic Transmittal of Funds (CBETF) - New Rules (Anticipated)
- Suspicious Activity Reporting – Latest Trends and Rulings
- Currency Transaction Reporting – Latest Trends and Rulings
- Revised Examination Procedures – Latest Updates
- OFAC Compliance
- Money Laundering Techniques and Suspicious Transactions

## Documentation covering:

- CTR Exemption Opportunities
- Customer/Member Identification (CIP)
- Foreign Correspondent Bank and Private Banking EDD
- SAR for Insurance Affiliates
- Record Retention Requirements
- Information Sources



## 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).

**Joquetta S. Jackson** is a Consultant at PBS. Prior to joining the firm in 2004, Ms. Jackson served as a compliance examiner for the Federal Reserve Bank of Cleveland in the Cincinnati branch. While at the Federal Reserve, Ms. Jackson also served as a Consumer Complaint liaison between consumers and state member banks. Ms. Jackson is a 2002 graduate of the Louis D. Brandeis School of Law and is licensed to practice law in Kentucky.

## 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: Update/Intermediate**

## Seminar Agenda

**All times are local at seminar site.**

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





## Dates & Locations

### February 4, 2014

Hyatt Place Topeka  
6021 SW Sixth Avenue  
Topeka, KS 66615  
785-273-0066

### February 5, 2014

Doubletree Wichita Airport  
2098 Airport Road  
Wichita, KS 67209  
316-945-5272

### 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 and supply you with a complimentary copy of the manual.

**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.

**CE CREDITS:** Eligible for 6.5 CPE or 6.75 CRCM credits.

**\*\*FULFILL YOUR ANNUAL BSA TRAINING REQUIREMENTS\*\***

## How to Register

**MAKE CHECK PAYABLE TO:**  
Professional Bank Services, Inc.

**MAIL FORM BELOW TO:**  
Education Division  
Professional Bank Services, Inc.  
Suite 305  
6200 Dutchman's Lane  
Louisville, KY 40205

**3 MORE EASY WAYS TO REGISTER**  
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## COMMUNITY BANKERS ASSOCIATION OF KANSAS

### INSTITUTION INFORMATION

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

|                        |  |                |       |
|------------------------|--|----------------|-------|
| FINANCIAL INSTITUTION  | ATTENDEE #1  | E-MAIL ADDRESS | \$355 |
| MAILING ADDRESS/PO BOX | ATTENDEE #2  | E-MAIL ADDRESS | \$355 |
| CITY                   | ATTENDEE #3  | E-MAIL ADDRESS | \$355 |
| STATE, ZIP             | ATTENDEE #4  | E-MAIL ADDRESS | \$355 |
| ROUTING/MICR NUMBER    | I/WE WILL ATTEND THIS SEMINAR: <input type="checkbox"/> FEBRUARY 4-TOPEKA<br><i>Please mark just ONE date/location</i> |                |       |
| TELEPHONE #            | <input type="checkbox"/> FEBRUARY 5 - WICHITA  |                |       |

### PAYMENT INFORMATION

PAYMENT BY CHECK ENCLOSED  CHARGE MY:  MASTERCARD  VISA  DISCOVER **PLEASE PRINT CLEARLY**

- PAYMENT MUST ACCOMPANY REGISTRATON-

|                   |                              |                     |                      |
|-------------------|------------------------------|---------------------|----------------------|
| CARD NUMBER       | EXP DATE                     | CVV (SECURITY CODE) | AUTHORIZED SIGNATURE |
| CARDHOLDER'S NAME | CARDHOLDER'S BILLING ADDRESS |                     | CITY/STATE/ZIP       |