

Presented by ProBank Austin in Conjunction with New York Bankers Association

2019 ANTI-MONEY LAUNDERING & BANK SECRECY ACT SEMINAR

A ONE-DAY SEMINAR! Fulfill BSA Training Requirements!

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 implemented in May 2018 are reviewed in detail. The changes predicated by the latest update to the Suspicious Activity Report (SAR) 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.

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” and “Customer/Member Due Diligence”
- Suspicious Activity Report (SAR) - Updated FinCEN Form 111
- 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
- Human Trafficking and Human Smuggling Guidance
- E-Mail Compromise Fraud Schemes
- Disaster-Related Fraud
- Suspicious Activity Reporting – Latest Trends and Rulings
- Examination Procedures – Latest Updates

DOCUMENTATION COVERING

- Currency Transaction Reporting (CTR) - FinCEN Form 112
- 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

“Innovation in financial services can be a great thing - providing customers greater access to an array of financial services and at faster speeds than ever before. However, as industry evolved and adopts these new technologies, we also must be cognizant that financial crime evolves right along with it, or indeed sometimes because of it, creating opportunities for criminals and bad actors, including terrorists and rogue states”.

Kenneth A. Blanco, Director
Financial Crimes Enforcement Network
United States Department of the Treasury
August 9, 2018

Seminar Speakers



Mark W. Dever, AAP, CAMS
Vice President at ProBank Austin.

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.

Seminar Agenda



All times are local at seminar site.

Registration Program	8:30 am
Lunch (included)	9:00 am - 4:00 pm
Instructional Method	12:00 noon - 1:00 pm
	Group – Live

▶ PLUS...

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DESKTOP REFERENCE MANUAL
& **FREE TELEPHONE SUPPORT**
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Dates and Locations

NEW YORK

March 11, 2019

Marriott Buffalo/Niagara
1340 Millersport Hwy
Amherst, NY 14221
716-689-6900

March 12, 2019

Doubletree Hotel E Syracuse
6301 State Route 298
East Syracuse, NY 13057
315-431-0200

March 13, 2019

Albany Marriott
189 Wolf Rd
Albany, NY 12205
518-418-8444

March 14, 2019

Hyatt Place Flushing/
Laguardia Airport
133-42 39th Ave
Flushing, NY 11354
718-888-1234

NEW JERSEY

April 25, 2019

Holiday Inn Clark
36 Valley Rd
Clark, NJ 07066
732-574-0100

How to Register

MAKE CHECK PAYABLE TO:
ProBank Austin

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

RECEIVE YOUR SPECIAL PRICING:
1. Mail or Fax: using this form
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*Standard Registration fee is \$375, use this form or
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**When registering online, please register each attendee separately.*

Additional Seminar 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.

Program Level Update/Intermediate

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

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

New York Bankers Association 2019 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 \$350

E-MAIL ADDRESS

CELL PHONE #

ATTENDEE #2 \$350

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

Breakfast and parking are on your own.