

BSA/AML Compliance Management 2023

Friday, May 12, 2023 ❖ Live Streaming Zoom Video

This seminar has been approved for 6.75 CRCM and CAFP continuing educational credits

With the addition of non-federally regulated banks added to the list of those required to comply, BSA is one of the few regulations where compliance is so critical, it is classified as a “safety and soundness” issue. This One-Day Seminar provides an up-to-date overview covering a wide range of top industry concerns to ensure you knowledge and understanding of BSA/AML requirements. In the age of deregulation, BSA/AML is here to stay, with its ever-increasing compliance expectations. Compliance Alliance’s experts incorporate basic regulatory requirements alongside industry hot topics to cover the major cornerstones of BSA, as well as the latest guidance for banking marijuana and hemp businesses, and the ever-growing opportunities and risks of convertible virtual currency.

Why Attend

- ❖ BSA is one of the few regulations where compliance is so critical it is classified as a “safety and soundness” issue.
- ❖ Regulations require every bank to have an ongoing Bank Secrecy Act training program and examiners routinely ask for evidence of recent training – even from experienced BSA personnel.
- ❖ SAR filing requirements are one of the most difficult compliance responsibilities your institution has.

The “Five” Pillars of BSA

What is the difference in a BSA Program and a successful BSA Program? Having a robust BSA/AML compliance program has become one of the latest expectations for financial institutions. This section will not only dive into the “five” pillars required for a BSA program, but it will also provide tools and insight that can be implemented to ensure a robust and successful program.

Breaking Down the Basics

The foundation to complying with BSA requirements is understanding the expectations and the basics. This one-hour block of instruction will cover an overview of many key BSA requirements such as SAR and CTR reporting, 314(a) and 314(b), record keeping requirements, and other BSA/AML topics.

Risk Assessments & Achieving a Risk Based Program

BSA/AML Programs should be risk based and commensurate your bank’s size and complexity, but how to achieve this? This section of the seminar will focus on risk assessments including what factors should be considered during the development stage and as part of your overall program.

Monitoring for High-Risk Activities

The identification of higher-risk customers, products and services continues to be a critical area to a bank’s underlying assumption of risk. It remains an area of examiner focus. Determining who or what poses a higher risk of money laundering and terrorist financing can prove difficult. In this session, C/A experts will walk you through how to identify high-risk BSA areas, how to mitigate risks associated those products or services, and what to do after you’ve determined a customer or product is deemed high risk.

Banking Marijuana and Hemp

With more and more states legalizing marijuana in some capacity, it is becoming less of a shock to see marijuana related businesses as potential or current customers. But banking MRBs continue to be an ongoing risk-decision for financial institutions and does not come without additional requirements. Questions remain as how or should banks serve MRB businesses. Add to the mix the federally legalized hemp industry and financial institutions are hit two-fold with decisions to make. This presentation will cover FinCEN guidance and regulatory expectations, along with best practices related to marijuana banking. This will include policy expectations to show regulators adequate compliance and assessment of risk. It will also cover the federal requirements for legal hemp businesses and what banks should do when developing a hemp program.

BSA Today: Keeping Up

Keeping up with the latest regulatory guidance as well as industry “hot topics” is an important element of your program and overall compliance. We will spend the last hour of our seminar reviewing topics such the impacts of COVID-19, how the new administration may affect BSA/AML expectations, what’s new in the world of Convertible Virtual Currency and others.

Who Should Attend

The program is designed for new BSA officers and staff (and anyone who needs a refresher), compliance officers, internal audit staff and any employee who assists with BSA monitoring, auditing or compliance.

Meet the Speaker - Julia A. Gutierrez brings years of financial industry experience to the Compliance Alliance team. She began her career in banking in 2000 while receiving her Bachelor of Business Administration degree in Finance from the University of Alabama. Julia has served as a Risk Management and BSA Officer, assisted in the development of an enterprise wide risk management and compliance program for a de novo institution, assisted in the compliance remediation efforts for an institution referred to the DOJ, and was a Senior Compliance Advisor for a large regulatory compliance consulting firm. As a Compliance Officer with Compliance Alliance, Julia works in the Education Department where she is a presenter for compliance training, seminars, workshops and conferences nationwide. She also assists with policy and document reviews, research and development of new training material, and product development.

Schedule of Events

9:00 a.m. - 12:00 p.m.Program
12:00 p.m. - 1:00 p.m. Lunch
1:00 p.m. - 4:00 p.m.Program

The program will begin promptly at 9:00 am



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Register online at www.floridabankers.com or complete this form and send to Florida Bankers Association, 1001 Thomasville Rd, Suite 201, Tallahassee, FL 32303 or by fax to (850) 222-6338. Contact Matthew Bennett at (850) 701-3515 or mbennett@floridabankers.com with any questions concerning this event.

Registration Fees	Before 4/12/23	After 4/12/23
Live Streaming Video FBA Members (per person)	\$365.00	\$415.00
Live Streaming Video Non-Member Institutions (per person)	\$830.00	\$830.00

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List Registrants' Names

1) Name: _____ Order # (FBA Use): _____ Zoom Video
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Method of Payment (check one)

Payment is required at time of submission to process registration. Approved refunds will be payable via FBA check.

MasterCard VISA American Express Discover

Credit Card Number: _____
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Cancellation and Refund Policy

In the event you are unable to attend a meeting, the FBA strongly encourages sending a substitution. Cancellations prior to four (4) weeks will be refunded minus a 10% processing fee. Cancellations 2-4 weeks prior to an event will be refunded minus a 25% processing fee. There are no refunds or credits for cancellations within two (2) weeks of an FBA event.