



2023 NCBA BSA/AML/CFT
Agenda
Virtual – Via Zoom
Patti Joyner, Financial Solutions

February 2nd

9:15 a.m: Networking/Office Hours – Zoom Meeting Opens
Come with any questions or topics to discuss.

9:30 a.m: Program Starts
This session will review the Current BSA/AML Requirements

BSA/AML Regulatory Program Expectations
Foundational Pillars of BSA Compliance Programs
Continuing Risk Assessment Expectations

- High-Risk Products and Services
- High-Risk Geographies

The Anti-Money Laundering Act of 2020 (AML Act) Ongoing Implementation

- Expanded Scope of the Bank Secrecy Act
- Changes to BSA/AML/CFT Program Requirements
- Enforcement Priorities, New Crimes, and New Penalties
- New AML Whistleblower Regime
- Technology Focus
- Safe Harbors

Customer Identification Program (CIP)

Noon: Lunch Break

12:45 p.m.

- Customer Due Diligence (CDD)
- Commercial Customer Due Diligence, Enhanced Due Diligence
- Beneficial Ownership Rules
- Currency Transaction Reports (CTR) and CTR Exemptions
- CTR Tips and Tools
- Phase I and Phase II Exemption Rules
- Suspicious Activity Reporting (SAR)
- Robust SAR Program Guidelines
- Critical Components for an Effective Monitoring and Reporting Program

- Address your Narratives to Gain Prompt Attention from Law Enforcement
- Office of Foreign Asset Control (OFAC) Program
- Screening Responsibilities and Match Resolution
- HIDTA, HIFCA, PEPs, FBI Most Wanted, Countries of Concern and other Watch Lists
- Hot Spots to Watch For, Including Recent Enforcement Actions
- BSA Training for Everyone
- Customized Training
- Function - Specific Training for Employees: New Hires and New Jobs

4:00 p.m: Adjournment

February 3rd

8:15 a.m: Networking/Office Hours – Zoom Meeting Opens
Come with any questions or topics to discuss.

8:30 a.m: Program Starts

- Cannabis Banking
- Money Laundering and Terrorist Financing Trends
- Core Money Laundering Indicators
- Effectively Fighting Fraud, Money Laundering and Terrorist Financing
- National Money Laundering Threat Assessment and Industry Trends
- Risk Assessment, to include Inherent Risk and Residual Risk
- High Risk Areas of Concern
- FinCEN's Recent SAR and New Trends in Money Laundering
- Environmental Crimes and Related Financial Activity
- Human Trafficking and Human Smuggling
- Cybersecurity Incidence Guidance
- Electronic Payment Methods
- Crypto-Currency Assets
- Terrorist Financing Methods
- Suspicious Activity Report (SAR) Case Studies

12:30 Adjournment

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