

# BSA Fundamentals: Key Principles and Practical Steps for Compliance



**March 18 - 19, 2026**  
**Virtual Two-Day Comprehensive School**

Are you ready to master the essentials of BSA compliance and gain practical tools to protect your institution? This two-day program provides the foundation for building and maintaining a strong, risk-based BSA/AML program — connecting the regulatory framework with real-world application.

The financial industry plays a vital role in protecting the integrity of the financial system by preventing money laundering, terrorist financing, and other illicit activities. Compliance with the Bank Secrecy Act (BSA) is more than just a regulatory requirement; it's a critical responsibility for maintaining the safety and soundness of your institution.

Designed specifically for BSA Officers, compliance professionals, and team members, this comprehensive training will help you move beyond "checking the box." You'll explore not just what the law requires, but why it matters — and how to apply those principles effectively in your daily operations.

Through interactive discussions, hands-on exercises, and real-world examples using resources such as the FFIEC BSA/AML Examination Manual and 31 CFR Chapter X, this program will equip you with the tools and confidence to enhance your compliance program.

Each attendee will receive a Training Program Manual and a Resource Toolkit Manual, packed with templates, examples, and checklists that can be implemented immediately within their institution.

## Meet the Facilitators

**Dianne Barton** is Founder & President of PSI., which has provided a full array of bank-specific training and consulting solutions including regulatory and compliance, leadership and management, retail growth strategies, sales and service culture development, strategic planning, that is recognized as "real world" throughout the banking community.

**Kristin Harville** is an experienced and knowledgeable compliance professional with an extensive background as a banker, an examiner, and a consultant bringing a wealth of "real world" knowledge that goes beyond the regulations. Her certifications include Juris Master's Degree in Law (Major in Financial Regulation), Certified Regulatory Vendor Program Manager, Certified AML and Fraud Professional (CAFP), Certified Financial Crimes Investigator (CFCI), Certified Regulatory Compliance Manager (CRCM), Certified Bank Secrecy Act Professional, and Banking Certificate – Barret School of Banking.

## Agenda Highlights:

- History of Money Laundering and the Bank Secrecy Act
- The Role of Today's BSA Officer and Team
- Maximizing BSA Tools and Resources
- Understanding FinCEN and the Shift to Joint Agency Oversight
- Common BSA/AML Violations and How to Minimize Risk
- Conducting Effective BSA/AML Risk Assessments (Beyond Appendix J)
- Building a Strong BSA/AML Compliance Program
- Internal Controls
- Independent Testing
- Training
- The BSA Compliance Officer Role
- Customer Identification Program (CIP) Essentials
- Recognizing and Responding to Red Flags
- Customer Due Diligence and Beneficial Ownership
- Reporting and Recordkeeping: Best Practices and Common Challenges
- Currency Transaction Reporting (CTR)
- CTR Exemptions
- Monetary Instrument Logs (MIL)
- Funds Transfers
- Suspicious Activity Reporting (SAR)
- Office of Foreign Assets Control (OFAC) Compliance
- Hot Topics and Emerging Trends in BSA/AML and Fraud Prevention
- Record Retention Requirements
- And much more...

## Who Should Attend

This training is ideal for newly appointed BSA Officers, BSA team members, and compliance professionals seeking a refresher on the fundamentals. It's also beneficial for analysts and other staff involved in the bank's compliance program who want to deepen their understanding of BSA/AML obligations.

## BSA FUNDAMENTALS: KEY PRINCIPLES AND PRACTICAL STEPS FOR COMPLIANCE

### Registration

Dept. 49

Please type or print legibly.

Bank Name \_\_\_\_\_

Attendee Name \_\_\_\_\_

Email Address \_\_\_\_\_

Additional Attendee Name \_\_\_\_\_

Email Address \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Telephone \_\_\_\_\_

Cell # (in case of weather emergency) \_\_\_\_\_

### Fees

**IBA Members - \$595**

Participation in IBA programs is limited to members, associate members and non-members from an eligible membership category at applicable member or non-member rates. Surcharge of 100% for non-members.

### Payment Information

Credit Card Information (circle one):

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Total Amount Due \$ \_\_\_\_\_

Cardholder Name \_\_\_\_\_

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### Confirmation/Cancellation

The IBA will send confirmations as requested for its programs. If you have questions, contact Molly Gibbs at [mgibbs@indiana.bank](mailto:mgibbs@indiana.bank) or 317-387-9380. Within three or more business days prior to the day of an educational program, no cancellation charge will be assessed. Within two days prior, 50% of the fee is assessed. Refunds are not provided for cancellations or absences on the day of the program. Substitutions are welcome at any time.

[Register online at \*\*indiana.bank\*\*!](#)