



# BSA/AML COMPLIANCE SCHOOL

Indiana Bankers Association  
8425 Woodfield Crossing Blvd.  
Suite 155 E  
Indianapolis, IN 46240

June 22-23, 2022



# BSA / AML Compliance School

What do the war in the Ukraine, Hobby Lobby, Fish, and Rhinoceros have in common? It's BSA!

BSA/AML is in its 52nd year. In order to meet the ongoing regulatory requirements, Indiana Bankers Association is pleased to offer the BSA/AML School. This two-day School focuses on the latest changing BSA arena and offers tips and tools to develop and manage an "adequate" and "an effective and reasonably designed" BSA program.

Attendees will receive a Training Program Manual, an updated FFIEC BSA/AML Examination Manual, a Resource Manual (packed with examples, forms, templates, handouts), and opportunities to network with peers on current challenges and trends.



## The Faculty

Our lead instructor is **Dianne Barton**. Dianne is President of Performance Solutions, Inc. (PSI), a training and consulting company that specializes in providing solutions to the key challenges facing banks today in attracting and building profitable relationships with their customers.

She has led the company's training and consulting services for over 35 years. Her training and consulting expertise in leadership development, regulatory compliance, retail growth strategies, strategic planning, and sales and service culture implementations is recognized as providing "real world solutions" by banks of all sizes.

## Regulatory Roundtable

Representatives from the following agencies have been invited to participate:

Federal Deposit Insurance Corporation  
Federal Reserve Bank of Chicago  
Office of Comptroller of the Currency  
Indiana Department of Financial Institutions

Additional guest speakers to be named at a later date!

## Who Should Attend?

This program is designed for those who have a working knowledge of BSA compliance including BSA, AML, Compliance and Fraud Officers Team Members, and Auditors. Individuals with accountability for BSA Compliance will also benefit from this program, such as: retail management, risk management, operations, and employee development.

## Why Participate?

The BSA/AML Compliance School is a cost-effective way to ensure that your BSA program is all it needs to be. Plus, the networking with other BSA Officers and industry experts will give you great ideas to add to your present program and it will provide a "birds-eye view" of what to expect at your next BSA/AML Compliance exam.

## Dates & Location

The date of the 2022 BSA/AML Compliance School is June 22-23, 2022. The school will be held at the IBA Center for Professional Development, 8425 Woodfield Crossing Blvd. Suite 155E, Indianapolis, IN 46240.

Registration will begin at 8:30 a.m. on Wednesday, June 22. Class will begin at 9:00 a.m. and conclude at 4:00 p.m. each day.

## Meals

The IBA will provide continental breakfast, refreshment breaks and lunch each day.

## Hotel Reservations

All classes will be held at the IBA Center for Professional Development, 8425 Woodfield Crossing Blvd. Suite 155E, Indianapolis, IN 46240. If you need overnight accommodations, please call the IBA for a list of hotels in the area or check our website at [www.indiana.bank](http://www.indiana.bank).

# AGENDA

## Day One - Wednesday, June 22

### **Recap of Major AML/BSA Trends in 2021-2022**

During this update, we will focus on current BSA/AML trends and the regulatory guidance that outlines the responsibility for BSA/AML compliance.

### **2022 Update of BSA Reform and Priorities - National Defense Authorization Act**

What is the current status of the BSA Reform Priorities set forth in the National Defense Authorization Act? This session will focus on an update, discuss the key eight BSA/AML Priorities including Terrorist Financing and Proliferation Financing as well as recommendations for proactively meeting regulatory expectations?

### **FinCEN Updates and Impact of the FFIEC BSA/AML Exam Manual**

What are the 2021 and 2022 FFIEC BSA/AML Examination Manual? What are the key "MUST" regulatory expectations for financial institutions? This session will highlight the key takeaways from these updates with a focus on enhancing the banks' policies, procedures, and processes. Attendees will receive an updated FFIEC BSA/AML Examination Manual that contains all updates.

### **What are the Examiners and Auditors BSA/AML Pulse Points?**

During this session, bankers have the opportunity to share and learn from other bankers and regulators what the current hot topics are during recent BSA/AML examinations and audits.

### **Preparing for the BSA/AML Examination - Learning from Recent Enforcement and Audit Findings**

Often bankers comment that enforcement actions only happen to the big banks. Regulators are encouraging senior management and boards to stay abreast of enforcement actions. During this session, we will examine recent consent order(s) with specific BSA violations to share with senior management. This session also includes recommendations and best practices for on-going preparation and organization for audits and examinations.

### **Revisiting the BSA/AML Compliance Risk Assessment**

The enhanced focus on using risk assessments to increase AML program effectiveness is consistent with federal and state regulatory priorities. Many of the recent BSA/AML regulatory exam finding cite BSA/AML and OFAC risk assessments lack detailed analysis to identify risk within the customer base. This session will revisit the BSA/AML risk assessment process and provide additional insight, tips, and recommendations.

## Day Two - Thursday, June 23

### **High-Risk Products and Services and "Other Illicit Financial Activity"**

Taking a risk-focused approach to high-risk customers versus "The List" will require additional onboarding and due diligence. This session focuses on best practices for risk-focused high risks as well as other illicit financial activity including cybersecurity, elder financial exploitation, and fraud.

### **Emerging Payment Trends and Risks**

This session will focus on best practices in proactively mitigating risks in relation to the increasing changes in the payments arena.

### **Banking Virtual and Digital Currency: What You Need to Know**

This session will focus on information to help understand your institution's overall exposure or quantify the risks of getting more deeply involved in these businesses?

### **Educating the Bank and the Board: Ongoing Learning**

This session will include practical tips and job aids to assist with ensuring training is more than just a "check in the box."

### **Human and Wildlife Trafficking**

Financial institutions that properly identify indicia of human trafficking are critical to law enforcement's efforts to combat human trafficking. The pandemic aggravated the conditions that lead to human trafficking and can occur in a wide variety of industries. In addition, the proceeds related to wildlife trafficking is estimated to be between \$7 and \$23 billion annually. This session will highlight key musts and recommendations for identifying and mitigating risks associated with human and wildlife trafficking.

### **OFAC and Sanctions Compliance Update**

FATF is the most important watchdog to deter jurisdictions that may allow money laundering, terrorist financing, and other illicit and corrupt activity to go on in their countries. This session will focus on the latest OFAC updates, how our changing world impacts regulations, as well as best practices for maintaining OFAC compliance.

### **What's Ahead in 2022 - Tips, Tools, and Takeaways**

This session will wrap up the School and highlight upcoming proposed rulemaking and key initiatives that are on the horizon for BSA/AML.

# BSA / AML Compliance School

## IBA Center for Professional Development, Indianapolis, IN

### Registration Fees

Registration fees include; handout materials, continental breakfast, refreshment breaks, and lunch each day.

### IBA Members / Associate Members

\$595 First Person

\$495 For Each Additional Attendee From Same Institution

Participation in IBA programs is limited to members, associate members, and nonmembers from an eligible membership category at applicable member or nonmember rates. 100% Surcharge for Non-Members will be applied.

### Refund Policy

Any applicant withdrawing from the School prior to June 8, 2022 will receive a refund minus a \$70 cancellation fee. Any applicant canceling after June 8, 2022 or failing to appear at the school will forfeit the entire registration fee. Extenuating circumstances will be considered on an individual basis by the IBA Board of Education. Requests for refunds due to extenuating circumstances should be submitted in writing.

### General Information

**Attire:** Business casual attire is appropriate for all IBA programs. Because of temperature variation in meeting rooms, please bring a sweater or jacket for your comfort.

### Special Needs/Dietary Needs:

If you have a disability that may affect your participation in this program, please notify the IBA at least 10 days before the program. We will contact you to discuss accommodations. If you have a dietary need, please contact Elizabeth DeHaven at the IBA to let her know at least two (2) days prior to the program.

## BSA/AML Compliance School - June 22-23, 2022

(Dept. 75)

Attendee Name \_\_\_\_\_ E-Mail \_\_\_\_\_

Attendee Name \_\_\_\_\_ E-Mail \_\_\_\_\_

Attendee Name \_\_\_\_\_ E-Mail \_\_\_\_\_

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

Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_

Please Send Invoice     VISA     MasterCard    Total Amount Enclosed \$ \_\_\_\_\_

Card Holder Name \_\_\_\_\_ CVV Code: \_\_\_\_\_

Credit Card Number \_\_\_\_\_ Expiration Date \_\_\_\_\_

Please return registration form along with payment to: Indiana Bankers Association, 8425 Woodfield Crossing Blvd. Suite 155 E, Indianapolis, IN 46240. You may also register online at [www.indiana.bank](http://www.indiana.bank).

### For More Information:

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