

2018 BSA GRADUATE SCHOOL



***Addressing the challenges of managing  
an effective BSA program.***

**August 23 & 24, 2018**

**SHAZAM Education Center  
CBAI Headquarters  
Education Center  
Springfield, IL**

*Presented By:*



*Sponsored By:*



# 2018 BSA Graduate School

## ***Addressing the challenges of managing an effective BSA program.***

### Overview



This 2-day program is designed for BSA professionals who are competent in the core requirements of Bank Secrecy Act rules and will provide a higher level of lecture, training, and interactive discussion regarding the challenges of developing and managing an effective BSA program. Much of the discussion will revolve around real life case studies which will be an integral part of the school.

This school will also address the customer due diligence (CDD) rules which became effective May 11, 2018, addressing the requirements for verifying the ultimate beneficial owners for business accounts, and any up to the minute changes.

A major focus of the program will be managing a BSA program. Topics will include discussions on ethics, efficiency vs. effectiveness, dealing with examinations, escalating issues within the organization, and managing MSB relationships. In addition, the class will learn to design an effective BSA program through the study of workflow charts, which will be provided. We will discuss best practices for impacting the bottom line of a BSA program and we will discuss a policy checklist, as well as how to conduct a gap analysis to ensure your program is as refined as possible.

The course will rely heavily on a roundtable discussion. The facilitator will guide the group through a number of pre-determined discussion topics, as well as topics requested by the attendees. Each attendee is encouraged to contribute at least one topic they would like to discuss – and attendees will be solicited for topics prior to the school.

All assignments will be based on the lecture material, followed by hands on analysis completed in a group format, and/or guided general class discussion. While this program is not designed to teach the basic elements of BSA, those new to BSA may find this program beneficial in regards to the management nature of the program.

### **Dates and Location**

**August 23 & 24, 2018**

SHAZAM Education Center  
CBAI Headquarters  
901 Community Dr.  
Springfield, IL 62703

#### ***Hotel Reservations:***

Baymont Hotel in Springfield at 217.529.6655.  
Special room rate - \$63.00

**Registration: 8:30 AM on the first day**  
**Seminar: 9:00 AM - 4:00 PM each day**

### **Who Should Attend**

The BSA Graduate School is designed for individuals who have a good working knowledge of all aspects of the BSA regulations and rules. While not limited to BSA Officers, it will be beneficial for any person who has BSA-related responsibilities at the bank. This program is not designed to teach the basic elements of BSA.

# 2018 BSA Graduate School

## AGENDA

Topics will include:

### ***Advanced BSA Elements***

- Risk Assessments
- Privately Owned ATMs
- Systems to Identify and Report Suspicious Activity
- Independent Testing
- Culture of BSA/AML Compliance
- Filings SARs
  - General Guidance
  - Elder Abuse

### ***Developing a BSA Program***

- Evaluating a BSA Program
- Formalizing a BSA Program
- Building a BSA Policy

### ***Managing a BSA Program***

- Overview
- BSA/AML Responsibilities
- Key Ingredients to BSA Management
- Reports & Ticklers
- The Five E's of BSA Management
  - Effectiveness
  - Efficiency
  - Ethics
  - Examinations
  - Escalation
- Managing Money Service Business (MSB) Relationships

### ***Regulatory Changes***

- New Rules and their effect on BSA
- CDD Final Rule

### ***Roundtable Discussion***

- Possible Topics to discuss
  - Enlisting Support
  - Integrating BSA into the Organizational Culture
  - Rolling Out a New Program or Procedure
  - Presenting to the Board
  - Regulatory Change Management Best Practices
  - Marijuana Businesses

### ***Case Studies and Discussions***

- Recurring errors in CTRs
- Recurring errors in SARs
  - Real life scenarios and case studies for discussion (when the correct answer is not always obvious)



## Presenter



### ***Bill Elliott, CRCM, Senior Consultant and Manager of Compliance***

With over 35 years of banking experience, Bill Elliott leads the compliance department at Young & Associates, Inc. where he conducts compliance reviews, leads compliance seminars, conducts in-house training, and writes compliance articles and training materials. During his career as a banker, Bill spent 15 years as a compliance officer in a large community bank. He has also been a lender for consumer, commercial, and mortgage loans, and has managed a variety of bank departments including loan review, consumer / commercial loan processing, mortgage loan processing, loan and credit administration, collections, and commercial loan workout.

**Registration Fees:**

**CBAI Member**

- \$ 435 for the first person
- \$ 405 each for two or more

**Prospective CBAI Member**

- \$ 835 for the first person
- \$ 805 each for two or more

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**Designated Banker:**

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

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

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

Address \_\_\_\_\_

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

Telephone \_\_\_\_\_ Fax \_\_\_\_\_

E-mail(s) \_\_\_\_\_

(E-mail address required for registration)

I have special needs, please contact me before the seminar.

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*For additional information, call:*

Tracy McQuinn - Senior Vice President of Education and Special Events,  
Valerie Johnston - Vice President, Melinda McClelland - Vice President,  
Tina Horner - Administrative Assistant, Jennifer Nika - Administrative Assistant  
Department of Education and Special Events at 1-800-736-2224 for banks in Illinois or (217) 529-2265,  
or Terry Griffin - Chicago area Vice President, at (708) 714-3333. Fax number: (217) 585-8738.