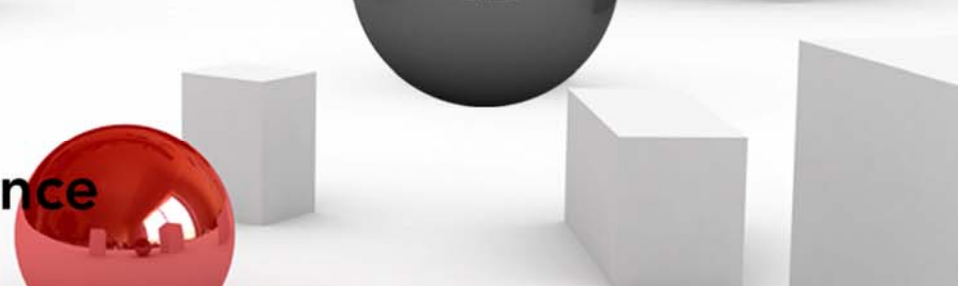


15th Annual International Anti-Money Laundering Conference

March 15-17, 2010 | The Westin Diplomat | Hollywood, Florida



Streamlining Compliance Efforts to Effectively Meet Changing Regulator Demands

Common Issues in BSA Exams

- Technical Violations
 - Customer Identification Program
 - Currency Transaction Reporting
 - 314(a) Information Sharing
- Violations
 - Independent Testing
 - Training

Independent Testing

- Valuable to more than BSA Officer
- Help identify other weaknesses
 - Policies and procedures
 - Bank operations
- Examiners look at
 - Scope of Audit
 - Recommendations
 - Action taken by management and board of directors

Other Areas to Consider

- Risk Assessment
- IT systems
- Communication
- Training