



BSA/AML Advanced Certificate Workshop

How confident are you in your BSA/AML/CFT program? In today's rapidly changing regulatory environment, *"Good Enough" is no longer enough*. The pace of change in BSA/AML compliance is accelerating. Financial institutions must be proactive, not reactive, in strengthening their programs and meeting expectations.

This two-day program is designed to help you navigate the shifting landscape of BSA/AML/CFT compliance. You'll gain practical tools to build and maintain a program that is "adequate," "effective," and "reasonably designed" to meet today's regulatory standards.

Attendees will receive a comprehensive Training Manual along with a Resource Toolkit filled with valuable takeaway tools and resources designed to support and strengthen their compliance programs. The event also provides meaningful opportunities to network with peers and industry experts on current challenges and emerging trends.

DAY 1 AGENDA

- **2025 Latest Development and Emerging Trends**
This opening session will highlight the latest trends and developments in BSA/AML/CFT compliance, helping you identify where your program stands. You'll walk through a guided self-assessment checklist to evaluate the effectiveness, adequacy, and risk alignment of your current compliance framework.
- **"FinCEN in Focus: What Changed in the Past Year & Top 5 Priorities for BSA Officers"**
From evolving regulatory guidance to increased enforcement and policy shifts, FinCEN has been active—and influential—throughout 2025. This session offers a comprehensive review of FinCEN's most significant actions over the past year, including key advisories, rulemakings, and statements. We'll also explore the Top 5 strategic priorities BSA Officers should be tracking as we head into 2026. Walk away with a clearer understanding of where FinCEN is heading—and how to align your compliance program accordingly.
- **Preparing for BSA/AML Examinations: Lessons Learned and 2025 Trends**
As examiners continue to refine their focus, being well-prepared for your next BSA/AML examination is essential. This session will review common exam findings, discuss shifting regulatory priorities, and provide practical strategies to ensure your program is exam ready.
- **Monitoring the Monitors: Alert Management and System Optimization**
With the rise of automated transaction monitoring systems, it's critical to review, tune, and validate alerts to reduce false positives and identify meaningful activity. This session focuses on model risk management, system calibration, and making your alerts smarter—not just more numerous.
- **"High-Stakes SARs: Law Enforcement Collaboration and When to Say No"**
Discover when working with law enforcement strengthens investigations—and when saying no is. Understand regulatory boundaries, best practices for information sharing, and how to protect your institution while meeting BSA/AML obligations. Gain insight into proper documentation for policies, procedures, memos, customer reviews, and potential SAR filings.



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DAY 2 AGENDA

- **BSA /AML Program: Building a Risk-Based Framework for a New Era**
Explore how to design and implement a modern, risk-based compliance framework that adapts to evolving threats and regulatory expectations. Learn strategies for policy development, process documentation, customer risk reviews, and ongoing monitoring—ensuring your institution remains agile, compliant, and prepared for today’s dynamic risk environment.
- **Crypto, Fintech, and Digital Payment Risks: What BSA Officers Need to Know**
As digital finance accelerates, BSA/AML risk exposure is expanding into new territory. This session covers crypto-related red flags, fintech partnerships, and the implications of faster payment systems on monitoring, due diligence, and transaction reporting.
- **De-Risking or Discrimination? BSA/AML Compliance Challenges in High-Risk Customer Offboarding”**
Bank or not bank? Examine the fine line between sound risk management and unfair treatment of high-risk customers. Understand regulatory expectations, examination trends, and practical strategies to balance compliance, risk mitigation, and financial inclusion while avoiding legal and reputational pitfalls.
- **Strengthening BSA/AML Oversight of Third-Party Relationships**
As financial institutions increasingly partner with third parties to deliver services, the regulatory spotlight on third-party risk management has intensified. With updated guidance released in 2023 and 2024, it's essential to understand how BSA/AML/CFT responsibilities extend into these relationships. This session will explore key compliance touchpoints, including risk identification, due diligence practices, and ongoing monitoring considerations for third-party partnerships
- **Evolving Risks in Counter-Terrorist Financing, Sanctions, and OFAC Compliance**
The global sanctions environment continues to shift rapidly, driven by geopolitical tensions and evolving threats. The Financial Action Task Force (FATF) remains a critical voice in identifying high-risk jurisdictions and promoting international standards. In this session, we’ll review the latest developments in counter-terrorist financing (CTF), OFAC enforcement, and sanctions regimes, and discuss strategies to strengthen controls and stay ahead of emerging threats as you wrap up 2025 and look ahead to 2026.
- **“Action Planning:– Strengthening Your BSA/AML Compliance Program**
Apply the program insights to refine best practices, address lingering questions, and prioritize next steps. Leave with actionable steps to bolster compliance, improve examiner readiness, and position your institution for success in the year ahead.

Who Should Attend

BSA/AML Officers and Team Members, Auditors, Fraud Team Members, and anyone responsible for BSA, AML, and CFT with a working knowledge of BSA.



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Facilitator

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 most recent experience before joining PSI included leading a \$2.7 B banking compliance team focused on BSA, Compliance Management Systems, Internal Audit, Technology Implementation, and Enterprise Risk Management.