

BSA Fundamentals: Key Principles and Practical Steps for Compliance

Two-Day Comprehensive Training | 9:00 a.m. – 3:00 p.m.

Available In-Person, Virtual Live, or Hybrid

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.

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...

Target Audience

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.

Facilitators

Dianne Barton

Founder & President, Performance Solutions, Inc. (PSI)

Dianne leads PSI, a trusted consulting and training firm serving the financial industry for over 40 years. She is known for delivering "real world" compliance solutions and for helping institutions understand the 'why' behind the regulations. Before founding PSI, Dianne held senior positions with Bank South Corporation, the Internal Revenue Service, and the John H. Harland Company. She also serves on the faculty of numerous state banking associations and is a highly sought-after speaker across the country.

Kristin Harville

Senior Vice President & Chief Operations Officer, Performance Solutions, Inc.

Kristin is a seasoned compliance leader with extensive experience as a banker, examiner, and consultant. She brings a practical, real-world approach to every session, helping professionals translate complex regulations into actionable strategies. Before joining PSI, Kristin led the compliance team for a \$2.7 billion financial institution, overseeing BSA, Compliance Management Systems, Internal Audit, Technology Implementation, and Enterprise Risk Management.

Kristin holds a Juris Master's Degree in Law with a concentration in Financial Regulation, along with several professional certifications:

- Certified Regulatory Vendor Program Manager
- Certified AML and Fraud Professional (CAFP)
- Certified Regulatory Compliance Manager (CRCM)
- Certified Bank Secrecy Act Professional
- Banking Certificate – Barret School of Banking

Performance Solutions, Inc.
Training & Consulting

Email: PSIBankTraining@gmail.com

Website: www.performancesolutionstraining.com