

Banker's Toolbox Annual User Group Conference

May 3 & 4, 2010
Marine's Memorial Club & Hotel
San Francisco, CA

Thank you for attending the 6th Annual Banker's Toolbox User Group Conference.

Conference Rooms on the 10th Floor

Our conference sessions will be held in 3 different rooms on the tenth floor: the Commandants Room, the Regimental Room, and the Heritage Room.

Lunch in the Crystal Ballroom on the 11th Floor

Lunch will be provided on Monday and Tuesday in the Crystal Ballroom. Breakfast will be served both days in the Commandants Room.

Customer Appreciation Dinner

We will be boarding 2 charter buses at 6PM sharp on Monday, May 3 in front of the entrance to the Marine's Memorial Club & Hotel.

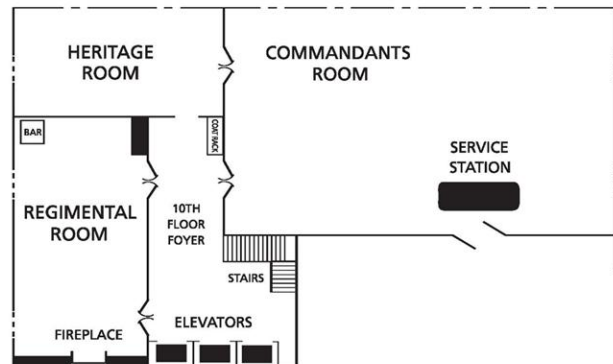
For those who are planning to attend, be sure to dress warmly! The evenings can get chilly in San Francisco and we want to be sure everyone is comfortable.

Contact Information

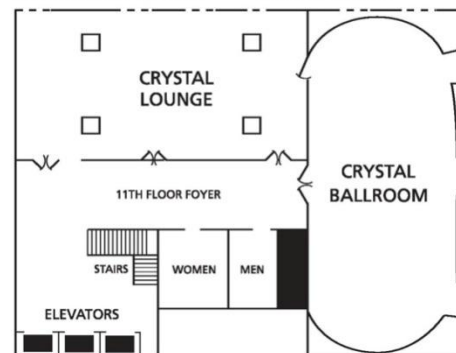
If you should need to get a hold of someone from Banker's Toolbox at the conference, please contact:

Saira Ali
Marketing Officer
(512) 718-9347

Tenth Floor — Floor Plan



Eleventh Floor — Floor Plan



May 3, 2010 - Monday

7:30-8:30 AM *Registration and Breakfast*

8:30-9:00 AM *Group Welcome*

9:00-9:50 AM *Group Session*

BSA Today: What's Hot Now & Exam Hot Buttons

Location: Commandants Room

Speakers: **Maleka Ali, CAMS & Nita Shah**

The BSA regulation is entering its fifth decade with no major changes since the Patriot Act and the FFIEC exam manual.....or so we think. Can we become complacent yet? Technological advances bring cool new toys for us to play with but also deliver new tools for money launderers and crooks to manipulate. Plus examiners have new hot buttons such as remote deposit capture, private ATMs and ACH transactions. We will lead a group discussion on what's new, including current hot topics.

9:50-10:05 AM – *Networking Break*

10:05-11:00 AM – *Concurrent Session #1*

Using the Statistical Management Report to Justify your Monitoring Parameters

Location: Commandants Room

Speaker: **Maleka Ali, CAMS**

Justifying monitoring parameters is a common challenge in the compliance world. Examiners and auditors are typically concerned with whether your monitoring thresholds are low enough so that you are not missing something that could be potentially reportable, but if they are too high, your results become unmanageable. Also how do you determine the optimum thresholds for setting up your rules based risk rating system? Statistics can provide better answers. The Statistical Management Report can be the cornerstone for developing your BSA monitoring and risk rating programs.

Detecting Suspicious Activity through Keywords

Location: Regimental Room

Speaker: **Nita Shah**

The Keyword Search with Grouping report can help identify money service businesses, customers with private ATM machines, high risk internet activity, international ach activity, gambling. It will also help your institution comply with USAPA Section 311 and much more. Come learn the tricks on how to effectively incorporate this tool into your monitoring program.

Conducting a Peer Analysis for High Risk Industries

Location: Heritage Room

Speaker: **Kathe Dunne, CAMS, AAP**

BAM has several reports that will assist you in analyzing higher risk businesses, such as MSBs or cash-intensive businesses utilizing Business Type Codes. Business customers with a large volume of specific transaction types can be monitored and compared to similar businesses in their industry (Peer Review). Identify concentrations of transactions that are uncharacteristic for related Business Types and document the explanation for unusual transactions in BAM.

11:00 AM-12:00 PM – *General Session*

Customer Presentation Panel: Writing Great SARs Using SAR Manager

Location: Commandants Room

Speakers: **TBA**

As a warm up for our SAR workshop this afternoon, guest speakers will share their tips and ideas for creating great SARS, including writing good narratives, renewing after a merger or acquisition and using SAR Manager Templates.

12:00 PM-1:00 PM – *Lunch*

1:00-2:45 PM – Workshop #1

Getting the Most Out of SAR Manager

Location: Commandants Room

Speakers: **Maleka Ali, CAMS; Elizabeth Samerjan & Nita Shah**

Documentation is essential to showing your auditors and examiners that you have an effective monitoring program. They want to see the SARs you filed and the SARs you didn't file. This interactive session will review how you can file SARs, document and track all this information without extra paperwork, and still impress your examiners. We will also talk about BSA e-filing and the recent changes.

2:45-3:15 – Networking Break

3:15-5:00 – Workshop #2

Creating & Modifying an Alert-Based Monitoring Program

Location: Commandants Room

Speakers: **Maleka Ali, CAMS & Bob Kim**

Financial institutions are expected to catch suspicious activity that might be occurring at the institution. But how do we accomplish this without looking at 30 or more reports every month? In this interactive workshop we will show you how to use scheduled tasks to set up an alert-based monitoring system. This will allow you to add reports as alerts or filters to identify high risk activity.

5:00 PM – End of Day One

5:45 PM – Boarding Buses for Customer Appreciation Dinner

Meet outside the front entrance of the Marine's Memorial.

Buses will depart at 6:00 SHARP.

May 4, 2010 - Tuesday

8:15-8:30 AM Breakfast

8:30-8:45 AM Group Welcome

8:45-9:45 AM General Session

How to Implement Risk-Based OFAC Monitoring Practices

Location: Commandants Room

Speaker: **Timothy White, CAMS**

Per the FFIEC manual, a fundamental element of a sound OFAC compliance program is the bank's assessment of its specific product lines, customer base, and nature of transactions and identification of the high-risk areas for OFAC transactions. Tim will review necessary steps to help you complete and document an OFAC Risk Assessment for your institution. He will also outline baselines and best practices for risk-based OFAC monitoring and screening.

9:45-10:00 AM Break

10:00-11:15 AM Workshop #3

Implementing Best Practices in RBRR

Location: Commandants Room

Speakers: **Maleka Ali, CAMS & Tim White, CAMS**

To be proactive in complying with the Bank Secrecy Act, regulators have mandated that institutions have a process in place to identify accounts that are at a higher risk for money laundering, and other illegal activity. The Rules Based Risk Rating module (RBRR) allows you to systemically risk rate accounts in the BAM database. This interactive workshop will share best practices to consider when setting your risk rules.

11:15 AM-12:00 PM General Session

Product Development

Location: Commandants Room

Speaker: **Kathe Dunne, CAMS, AAP**

12:00-1:00PM Lunch

1:00-1:45 PM – Concurrent Session #2

Understanding & Mitigating Fraud in ACH Activity

Location: Commandants Room

Speaker: **Maleka Ali, CAMS**

Certain ACH transactions, such as those originated through the internet or the telephone may be susceptible to manipulation and fraudulent use. The BSA requires banks to have BSA/AML compliance programs and appropriate policies, procedures, and processes in place to monitor and identify unusual activity, including ACH transactions. Are you doing enough? Come and find out and also learn how BSA Manager can assist.

Incorporating BAM into your BSA Monitoring Program

Location: Regimental Room

Speaker: **Kathe Dunne, CAMS, AAP**

BAM software is installed. You and your staff have sat through hours of basic BAM training. You have downloaded user guides, manuals, handouts, spreadsheets, and “best practices” as reference. What’s next? Getting started can be overwhelming. This session guides you in the step by step process of implementing BAM into your BSA program.

Vego Data Management & Validation

Location: Heritage Room

Speaker: **Nathan Miault**

This class is intended for the System Administrator at institutions that are currently using or are considering converting to the Vego Feed Engine. We will explore basic Vego Feed Management and Data Management functions, including setting up feeds, changing feed options, importing data, reviewing validated/non-validated data, and examining the audit log.

1:45-2:45 PM – Concurrent Session #3

Due Diligence of High-Risk Accounts

Location: Commandants Room

Speaker: **Maleka Ali, CAMS**

So you’ve identified your high risk accounts. Now What?! The FFIEC manual says that high risk accounts and their transactions should be reviewed more frequently throughout the term of their relationship. We will review tips and best practices for complying with the due diligence process required for these accounts that have been identified as high risk.

Managing Velocity

Location: Regimental Room

Speaker: **Elizabeth Samerjan**

Accounts with high velocity (turn around) of cash; wires, ACH and monetary instrument activity have historically been associated with money laundering and other fraudulent activity. With version 2.9 Banker’s Toolbox made significant changes to this report. We will explain these changes and how his report can assist you in identifying this high risk activity.

System Upgrades, Maintenance, & Troubleshooting

Location: Heritage Room

Speaker: **Nathan Miault**

This class is intended for those whose job duties include keeping BAM up-to-date and running smoothly. This session will explain best practices for conducting seamless BAM upgrades, reviewing SQL maintenance plans, and troubleshooting basic software issues.

2:45-3:00 – Break

3:00-4:15 PM – Workshop #4

CTR Manager/CTR Reconciliation

Location: Commandants Room

Speaker: **Elizabeth Samerjan**

This interactive workshop will discuss best practices for using CTR Manager and the CTR Reconciliation functions in BAM. We will discuss aggregation methods, system administration options, troubleshooting and BSA e-filing.

Enhancing Your Use of the EDD Module

Location: Regimental Room

Speakers: **Maleka Ali, CAMS & Tim White, CAMS**

The Enhanced Due Diligence module (EDDTM) allows you to capture expected transaction activity up front and then run reports in BSA Manager on accounts where activity differs from what was expected. However this module is used many different ways depending on an institution’s needs. Whether or not you currently use this module, this interactive session will review how to improve your enhanced due diligence program.

4:15-4:30 PM – Complete Evaluations

4:30 – Conference Close