



# BSA/AML/CFT UPDATE

*Live Streamed*

**November 18, 2025**



In today's fast-moving regulatory environment, standing still isn't an option. The expectations around BSA/AML and CFT compliance continue to evolve—driven by new FinCEN rulemakings, heightened enforcement actions, and emerging risks from crypto, fintech partnerships, and global sanctions. This session will cut through the noise and deliver the insights you need to keep your program not just compliant, but resilient. Whether you're preparing for your next exam, grappling with high-risk customer relationships, or navigating new technologies, you'll walk away with practical strategies and actionable takeaways to strengthen your institution's defenses and stay ahead of 2026 priorities.

## ATTENDEES' TAKEAWAYS

Training Program Manual, a Resource Manual (packed with examples, forms, templates, handouts), and opportunities to network with peers on current challenges and trends.

### WHEN

Tuesday  
November 18, 2025  
9 a.m. – 3:30 p.m.

### WHERE

Comfort of your desk or  
anywhere with an  
internet connection.

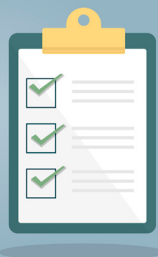
## AUDIENCE

BSA/AML officers, compliance officers, fraud team members, auditors, and anyone responsible for BSA/AML, Fraud, OFAC with a working knowledge of BSA.

## FACILITATORS



Dianne Barton is Founder & President of PSI., a bank training and consulting company that has been a part of the banking community for 40+ years. PSI specializes in providing “real world” solutions in meeting the ever-changing banking and regulatory environment. The company's training and consulting focuses on understanding the “why” beyond the regs. Before starting Performance Solutions, Dianne held senior positions with Bank South Corporation, the Internal Revenue Service, and the John H. Harland Company. Dianne is on the faculty of numerous state banking associations and is a frequently requested speaker.



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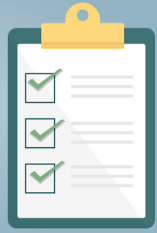
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## TOPICS COVERED

- **FinCEN in Focus: What Changed in the Past Year & BSA Officer Key Initiatives – 2025**
  - Examine recent FinCEN rulemakings, guidance, and their impact on compliance programs
  - State alignment and friction with federal banking guidelines
  - BSA/AML compliance challenges for banks considering cannabis-related businesses
- **Regulatory Shifts & BSA/AML CFT Policy Change**
  - Corporate Transparency Act Updates
  - AML/CFT Priorities Regulation Changes
  - Beneficial ownership registry obligations and enforcement expectations
  - Evolving Definitions of covered institutions and reporting thresholds
  - Risk-based program expectations for Community and Regional Banks
  - SAR timing and Narrative Trends
  - Integration of AI and technology into regulatory expectations
- **Unmasking Emerging Fraud Threats in BSA/AML/CFT**
  - ACH, P2P, wire, and card channel fraud
  - Check and wire fraud trends
  - SAR escalation and response best practices
  - Emerging fraud typologies impacting electronic payments
  - Identification of vulnerabilities in payment channels and transaction monitoring gaps
  - Case studies illustrating the successful detection and prevention of complex financial crimes
  - Strategies to strengthen controls, enhance employee training, and improve cross-departmental collaboration to mitigate fraud risk
- **Sanctions Compliance Update**
  - Managing OFAC obligations and watchlist screening
  - Global sanctions landscape and enforcement risks
  - Best practices for testing sanctions tools and documenting alert dispositions
- **De-Risking or Discrimination? BSA Compliance Challenges in High-Risk Customer Offboarding**
  - Balancing Risk vs. Access
  - Reputational & Legal Risks
  - Transparency & Customer Communication
  - Alternative Risk Mitigation Strategies
- **Third-Party Risk, Fintech, and Crypto Oversight**
  - Managing AML/CFT risks with new technologies
  - Due diligence for fintech partnerships and digital assets
  - Managing compliance risks in Banking-as-a-Service (BaaS) models
- **Building a Resilient AML Program**
  - 2026 and beyond: Emerging risks and regulatory trends
  - Integrating AI tools and KYC/CDD for dynamic onboarding
  - Leveraging risk indicators to streamline alert investigation
  - Advanced strategies for continuous program enhancement



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## REGISTRATION INFORMATION

### Member

Registration ..... \$340

Each Additional..... \$320

### Nonmember

Registration ..... \$1360

Remember that this registration is per person only, multiple people in the same room attending the program is discouraged. The only exception is when all the registrants have enrolled separately and each registrant has paid their own individual registration fee.

## CANCELLATION/REFUNDS

Full registration fees will be refunded if a cancellation is received before October 18. No refunds will be given for cancellations made after November 6. All cancellations must be submitted in written format prior to the event.

## VIRTUAL LIVE FORMAT

Attendees will need Internet access and a standard web browser to join this video and web conferencing. They will receive an email with a link to join the virtual meeting, handouts, and any additional information a few days before each event.

You do not need your own Zoom account. You will use the link, meeting ID and password we provide.

• You can log in on a desktop computer, laptop or download the Zoom app on your smart device.

• Internet access

• Audio on computer or a phone line

## THREE WAYS TO REGISTER



573-636-8151



[mobankers.com](http://mobankers.com)



Mail check payable to Missouri Bankers Association and form to:

Missouri Bankers Association  
P.O. Box 57  
Jefferson City, MO 65102

### Bill to

Bank \_\_\_\_\_

Address \_\_\_\_\_

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

Phone \_\_\_\_\_

### Name of attendees

Name \_\_\_\_\_

Title \_\_\_\_\_

Email \_\_\_\_\_

Name \_\_\_\_\_

Title \_\_\_\_\_

Email \_\_\_\_\_

### Method of payment

Member \$340..... # \_\_\_\_\_ \$ \_\_\_\_\_

Member-Each Additional \$320..... # \_\_\_\_\_ \$ \_\_\_\_\_

Nonmember \$1360..... # \_\_\_\_\_ \$ \_\_\_\_\_

Total amount due: \$ \_\_\_\_\_

### Payment Information

☐ Check enclosed, payable to Missouri Bankers Association

☐ Invoice the bank

☐ Credit Card Payment

(Please type)

Exp. Date \_\_\_\_\_ CVV \_\_\_\_\_

No. \_\_\_\_\_

Type Name \_\_\_\_\_

Signature \_\_\_\_\_