

# FFIEC

# Examiner Education

## 2021

## Course Catalogue

First Edition – March 2, 2020



Visit our website for the full  
schedule of courses and course  
descriptions.

[www.ffiec.gov/exam](http://www.ffiec.gov/exam)

Board of Governors of the Federal Reserve System, Consumer Financial Protection Bureau, Federal Deposit Insurance Corporation,  
National Credit Union Administration Office of the Comptroller of the Currency, State Liaison Committee

# 2021 Course Catalogue

## Table of Contents

<b>Overview .....</b>	<b>iii</b>
<i>Introduction.....</i>	<i>v</i>
<i>FFIEC Curriculum by Specialty Areas.....</i>	<i>vi</i>
<i>Continuing Education Credits.....</i>	<i>vii</i>
<i>Letter from the Manager.....</i>	<i>viii</i>
<i>General Information.....</i>	<i>ix</i>
<i>Senior Program Administrators and Course Listing .....</i>	<i>x</i>
<b>FFIEC Examiner Programs.....</b>	<b>1</b>
<i>Advanced Bank Secrecy Act /Anti-Money Laundering (BSA/AML) Specialists Conference.....</i>	<i>3</i>
<i>Advanced Cash Flow Concepts &amp; Analysis: Beyond the Numbers.....</i>	<i>4</i>
<i>Advanced Commercial Credit Analysis.....</i>	<i>5</i>
<i>Agricultural Lending.....</i>	<i>6</i>
<i>Anti-Money Laundering (AML) Workshop .....</i>	<i>7</i>
<i>Asset &amp; Wealth Management Forum (formerly Asset Management Forum).....</i>	<i>8</i>
<i>Capital Markets Generalist Conference (formerly Capital Markets Conference).....</i>	<i>9</i>
<i>Capital Markets Specialists Conference .....</i>	<i>10</i>
<i>Cash Flow Construction &amp; Analysis from Federal Tax Returns .....</i>	<i>11</i>
<i>Commercial Real Estate Analysis for Financial Institution Examiners.....</i>	<i>12</i>
<i>Consumer Compliance Conference.....</i>	<i>13</i>
<i>Distressed Commercial Real Estate.....</i>	<i>14</i>
<i>Financial Crimes Seminar .....</i>	<i>15</i>
<i>Fraud Investigations Symposium (as needed).....</i>	<i>16</i>
<i>Fraud Investigation Techniques for Examiners.....</i>	<i>17</i>
<i>Fundamentals of Fraud Workshop.....</i>	<i>18</i>
<i>Fundamentals of Trust .....</i>	<i>19</i>
<i>Information Technology (IT) Conference .....</i>	<i>20</i>
<i>Information Technology (IT) Symposium (as needed).....</i>	<i>21</i>
<i>Instructor Training School.....</i>	<i>22</i>
<i>Interest Rate Risk Workshop .....</i>	<i>23</i>
<i>International Banking Conference.....</i>	<i>24</i>
<i>International Banking School .....</i>	<i>25</i>
<i>Liquidity Risk Management Workshop .....</i>	<i>26</i>
<i>Mortgage Origination Calculations.....</i>	<i>27</i>
<i>Payment Systems Risk Conference.....</i>	<i>28</i>
<i>Real Estate Appraisal Review School .....</i>	<i>29</i>
<i>Structured Finance: Investment Analysis &amp; Risk Management.....</i>	<i>30</i>
<i>Supervisory Updates &amp; Emerging Issues for Community Financial Institutions .....</i>	<i>31</i>
<i>Supervisory Updates &amp; Emerging Issues for Large, Complex Financial Institutions.....</i>	<i>32</i>
<i>Testifying School.....</i>	<i>33</i>
<b>FFIEC InfoBase Offerings .....</b>	<b>35</b>
<i>Overview .....</i>	<i>37</i>
<i>Bank Secrecy Act/Anti-Money Laundering InfoBase .....</i>	<i>37</i>
<i>IT Examination Handbook InfoBase.....</i>	<i>37</i>
<b>FFIEC Alternative Delivery Training.....</b>	<b>39</b>
<i>Basic International Banking Self-Study .....</i>	<i>41</i>
<i>Fraud Identification Training Self-Study.....</i>	<i>41</i>

<i>Real Estate Appraisal Review Self-Study</i> .....	41
<i>FFIEC Examiner Exchange</i> .....	42
<i>FFIEC Industry Outreach</i> .....	42
<b>Other</b> .....	<b>43</b>
<i>FFIEC Member Agency Training Contacts</i> .....	45

## **Overview**





## Introduction

This catalogue contains brief descriptions of the examiner training programs offered by the FFIEC Examiner Education Office. The FFIEC calendar is planned in response to requests received from the member agencies, and limited capacity exists to accommodate additional training requests received during the training year.

The FFIEC and each of its member agencies plan an annual training calendar in the summer to determine the type and frequency of courses to be offered during the following year. Federal and state regulatory agencies, as well as, other regulatory agencies are encouraged to forward estimates of their training needs in the spring and summer for the upcoming year. Each federal regulatory agency has a training contact that will assist in FFIEC course registration. The contacts are provided on the last page of this catalogue for your convenience.

Visit the Examiner Education Office at [www.ffiec.gov/exam](http://www.ffiec.gov/exam). This site contains the Course Catalogue, current calendar of course offerings, and FFIEC Information Technology Symposium and Fraud Symposium published white papers. The site also contains directions to the training center, information for guest speakers, and current staff.

## FFIEC Curriculum by Specialty Areas

### **Credit Curriculum**

#### **Commercial & Industrial (C&I) Lending**

Cash Flow Construction & Analysis from Federal Tax Returns

Advanced Commercial Credit Analysis

Advanced Cash Flow Concepts & Analysis: Beyond the Numbers

#### **Real Estate Lending**

Real Estate Appraisal Review Self-Study

Real Estate Appraisal Review School

Commercial Real Estate Analysis for Financial Institution Examiners

Distressed Commercial Real Estate<sup>1</sup>

#### **Specialty Lending**

Agricultural Lending

### **Capital Markets Curriculum**

Capital Markets Generalist Conference

Capital Markets Specialists Conference

Interest Rate Risk Workshop

Liquidity Risk Management Workshop

Structured Finance: Investment Analysis & Risk Management

### **Operational Risk Curriculum**

Asset & Wealth Management Forum (formerly Asset Management Forum)

Fundamentals of Trust

Payment Systems Risk Conference

### **International Curriculum**

Basic International Banking Self-Study

International Banking School<sup>2</sup>

International Banking Conference

### **Fraud Curriculum**

Fraud Identification Training Self-Study

Fundamentals of Fraud Workshop

Fraud Investigation Techniques for Examiners<sup>3</sup>

Financial Crimes Seminar

Fraud Investigations Symposium<sup>4</sup>

### **Consumer Curriculum**

Consumer Compliance Conference

Mortgage Origination Calculations

### **BSA/AML Curriculum**

Anti-Money Laundering Workshop

Advanced Bank Secrecy Act/Anti-Money Laundering Specialists Conference

### **Information Technology (IT) Curriculum**

Information Technology Conference

Information Technology Symposium<sup>4</sup>

### **Other Courses**

Instructor Training School

Supervisory Updates & Emerging Issues for Community Financial Institutions

Supervisory Updates & Emerging Issues for Large, Complex Financial Institutions

Testifying School

### **Under Development**

ALM Model Class

<sup>1</sup> Commercial Real Estate Analysis for Financial Institution Examiners is a prerequisite for this course.

<sup>2</sup> Basic International Banking Self-Study or international bank examination experience is a prerequisite for this course.

<sup>3</sup> Fundamentals of Fraud or equivalent training is a prerequisite for this course.

<sup>4</sup> FFIEC Symposiums are conducted as needed which is determined by senior level managers in the member agencies. Attendees are invited to attend FFIEC Symposiums and do NOT register independently.

## Continuing Education Credits

Several of the FFIEC courses are assessed and approved annually for continuing education credits.

In 2019, the Association of Certified Anti-Money Laundering Specialists (ACAMS) reviewed the course content and determined that attendees of the *Advanced BSA/AML Specialists Conference* can earn up to 14 Certified Anti-Money Laundering Specialists (CAMS) credits toward maintaining their certification.

Participants attending the *Capital Markets Specialists Conference* or *Capital Markets Generalist Conference* seeking to maintain their certification from the Chartered Financial Analyst (CFA) Institute may self-report for continuing education credit. The conferences are submitted for Continuing Professional Education (CPE) credit hours annually.

The American Bankers Association (ABA) Professional Certifications is dedicated to promoting the highest standards of performance and ethics within the financial services industry. The 2019 *Advanced BSA/AML Specialists Conference* has been approved for 17.25 CRCM credits. The 2019 session of the *Consumer Compliance Conference* has been approved for 16.75 CRCM credits. The 2019 session of the *Asset & Wealth Management Forum* has been approved for 9.75 CRSP, 12.75 CSOP, 16.5 CTFA credits. This statement is not an endorsement of this program or its sponsor. Certification holders must report these credits at [aba.csod.com](http://aba.csod.com).

Those participants who attend the *Information Technology (IT) Conference* and are seeking to maintain their CISA or CISM certification may self-report for continuing education credit. Refer to the ISACA website for qualifying educational activities and calculating continuing education hours.

Participants can receive Continuing Professional Education (CPE) credit hours in 2020, unless otherwise noted, for the following courses:

- Advanced Cash Flow Concepts and Analysis: Beyond the Numbers – 25 CPE
- Advanced Commercial Credit Analysis – 36.5 CPE
- Agricultural Lending – 33 CPE for 2019
- Capital Markets Conference – 26 CPE for 2019
- Capital Markets Specialists Conference – 25 CPE for 2019
- Cash Flow Construction & Analysis from Federal Tax Returns – 37 CPE
- Commercial Real Estate Analysis for Financial Institution Examiners – 31 CPE
- Distressed Commercial Real Estate – 39.5 CPE for 2019
- Financial Crimes Seminar\* – 22 CPE
- Fraud Investigation Techniques for Examiners\* – 33 CPE
- Fundamentals of Fraud\* – 32 CPE
- Interest Rate Risk Workshop – 21.5 CPE
- Real Estate Appraisal Review School – 39 CPE
- Structured Finance: Investment Analysis and Risk Management – 37.5 CPE
- Supervisory Updates & Emerging Issues for Large, Complex FIs – 23.5 CPE for 2019

Granting of CPE credit for FFIEC courses is approved through the Federal Deposit Insurance Corporation (FDIC), the program sponsor. The Federal Deposit Insurance Corporation is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors through its website: [www.NASBARegistry.org](http://www.NASBARegistry.org).

\*May fulfill the requirement for continuing education credits for Certified Fraud Examiners (CFE). Refer to ACFE for determination.



## Letter from the Manager

The Federal Financial Institutions Examination Council (FFIEC) was established pursuant to title X of Public Law 95-630, the Financial Institutions Regulatory and Interest Rate Control Act of 1978 (FIRA). The purpose of title X was to create an interagency body empowered to “prescribe uniform principles and standards for the federal examination of financial institutions...and make recommendations to promote uniformity in the supervision of these financial institutions.” As part of its mandate, the Council conducts training programs for federal and state financial institution examiners.

The goals of the training program are to (1) promote training efficiency by encouraging consistency of examiner education through joint sponsorship of interagency training; (2) develop, maintain and deliver timely, cost-effective and state-of-the-art interagency training; (3) serve as a clearinghouse of training opportunities offered by the member agencies; and (4) provide support to the initiatives of the Council and its task forces.

Since its inception in 1979, the Council has provided training for 132,700 participants. All programs are offered under the auspices of the Task Force on Examiner Education, whose principal members are officers of the Council-member agencies and a representative from the State Liaison Committee who oversee examiner training. Programs are expressly designed to meet the needs of post-commissioned examiners.

The training office (FFIEC EEO) relies primarily on the private sector for instructors. Bankers, attorneys, accountants and consultants bring outside expertise to the classroom. This provides a source of instructors to supplement those found in agency commissioning training. Staff members from participating agencies provide lectures on regulatory topics. The FFIEC EEO offerings are assessed annually to assure the examiners are kept up-to-date on various topics in a changing economic environment.

Since 1999, the FFIEC has continued to update the delivery of training or information via the “FFIEC InfoBase.” The FFIEC EEO in conjunction with the IT Subcommittee has continued to coordinate revisions of the FFIEC Information Technology Examination Handbook InfoBase. The FFIEC EEO in conjunction with the BSA Working Group has continued to update the online Bank Secrecy Act/Anti-Money Laundering Examination Manual InfoBase. All are available at [www.ffiec.gov/exam](http://www.ffiec.gov/exam).

FFIEC EEO has continued offering Alternative Delivery training along with its courses and conferences since the beginning of a relationship in 2002 with CSBS who supports two self-study training courses. A section in this catalogue outlines the current offerings. In addition, the EEO continues to provide FFIEC sponsored Interagency webinars and calls. Events are offered to agency staff through *FFIEC Examiner Exchange* and to industry and the public through *FFIEC Industry Outreach*.

In 2020, the FFIEC EEO expanded live streamed events from each of its Conferences.

Karen K. Smith, Manager, Examiner Education

March 1, 2020

## General Information

### Who May Attend?

Programs are open to the staff of federal and state financial institution regulatory agencies and are geared towards commissioned examiners. Staff members from other regulatory agencies will be accommodated if space is available. However, the Basic International Banking Self-Study is available to the public at cost.

### Registration

Agency employees who are interested in FFIEC training need to be registered through their respective agency's training headquarters. State financial institution regulatory staff should attempt to register through a Council-member agency (some provide partial financial sponsorship) or through their association of state supervisors. State bank examiners may also register directly with the FFIEC. Foreign applicants should look for registration in the FFIEC Member Agency Training Contacts page.

It is suggested that state agencies submit their training requests no later than July 1 for the following calendar year. This will be helpful in planning the number of sessions for each program. Otherwise, availability may be limited.

### Tuition

Tuition for 2021 will vary by class size, amount of course materials, number of outside instructors, etc. and may vary from 2020 rates. The current tuition rates for non-member agency participants are available on the FFIEC web site: <https://www.ffiec.gov/exam/info.htm>. The 2021 rates will be posted December 2020.

### Training Facility

The FFIEC leases offices, classrooms and auditoriums from the FDIC at the L. William Seidman Center, 3501 Fairfax Drive, Room B3030, Arlington, Virginia 22226-3550. Phone: (703) 516-5588.

### Lodging

On a space available basis, participants can arrange hotel accommodations at the L. William Seidman Residence Facility, 1001 N. Monroe Street, Arlington, Virginia 22226-3500 adjacent to the training center; Phone: (703) 516-4630. Reservations should be made in accordance with your agency's policy on hotel reservations.

### Attendee Memo and Pre-Course Assignment Materials

The registering agency will send an Attendee Memo containing the location and starting and ending times of the program. If applicable, the pre-course materials will be provided to participants at approximately 6-8 weeks prior to the session date with approval of the agencies through [Venue Client Services@dfinsolutions.com](mailto:VenueClientServices@dfinsolutions.com). Another reference for all EEO course and conference dates and times for 2021 will be available on our website <https://www.ffiec.gov/exam/courses.htm> in December 2020.

### Dress Code

The dress code agreed upon by the member agencies of the Council is "comfortable attire appropriate to a business environment." Blue jeans, shorts, and t-shirts are inappropriate. We suggest that you bring a sweater or jacket as the heating/air conditioning in the classrooms and auditoriums is hard to control.

### Course Prerequisites

Participants should meet all course or conference prerequisites as stated in the course description or Attendee Memo. When in doubt, call the registering agency's training headquarters or a Senior Program Administrator to determine eligibility. FFIEC Senior Program Administrators are listed on the next page.

## Senior Program Administrators and Course Listing

**Cynthia T. Curry-Daniel**

[Ccurrydaniel@fdic.gov](mailto:Ccurrydaniel@fdic.gov)

(703) 516-5592

**Kolby T. Gallant**

[Kgallant@fdic.gov](mailto:Kgallant@fdic.gov)

703-516-5593

**Debra Klimkiewicz**

[Dklimkiewicz@fdic.gov](mailto:Dklimkiewicz@fdic.gov)

703-516-5594

**April G. Schwab**

[Aschwab@fdic.gov](mailto:Aschwab@fdic.gov)

703-516-5517

### *Questions?*

For more information call, write or e-mail.

**Karen K. Smith, Manager**

FFIEC Examiner Education  
3501 Fairfax Drive, Room B3030  
Arlington, Virginia 22226-3550

**Telephone:** (703) 516-5588

**Fax:** (703) 516-5487

**E-mail:** [kksmith@fdic.gov](mailto:kksmith@fdic.gov) or at  
[ffiecregistration@fdic.gov](mailto:ffiecregistration@fdic.gov)

*Advanced BSA/AML Specialists Conference*

*Advanced Cash Flow Concepts & Analysis:  
Beyond the Numbers*

*Advanced Commercial Credit Analysis*

*Agricultural Lending*

*Anti-Money Laundering (AML) Workshop*

*Asset & Wealth Management Forum  
(formerly Asset Management Forum)*

*Basic International Banking Self-Study*

*Capital Markets Generalist Conference  
(formerly Capital Markets Conference)*

*Capital Markets Specialists Conference*

*Cash Flow Construction & Analysis from  
Federal Tax Returns*

*Commercial Real Estate Analysis for  
Financial Institution Examiners*

*Consumer Compliance Conference*

*Distressed Commercial Real Estate*

*Financial Crimes Seminar*

*Fraud Identification Training Self-Study*

*Fraud Investigation Techniques for  
Examiners*

*Fraud Investigation Symposium*

*Fundamentals of Fraud Workshop*

*Fundamentals of Trust*

*Information Technology (IT) Conference*

*Information Technology (IT) Symposium*

*Instructor Training School*

*Interest Rate Risk Workshop*

*International Banking Conference*

*International Banking School*

*Liquidity Risk Management Workshop*

*Mortgage Origination Calculations*

*Payment Systems Risk Conference*

*Real Estate Appraisal Review Self-Study*

*Real Estate Appraisal Review School*

*Structured Finance: Investment Analysis &  
Risk Management*

*Supervisory Updates & Emerging Issues for  
Community Financial Institutions*

*Supervisory Updates & Emerging Issues for  
Large, Complex Financial Institutions*

*Testifying School*

## **FFIEC Examiner Programs**



## **Advanced Bank Secrecy Act /Anti-Money Laundering (BSA/AML) Specialists Conference**

### **Summary**

The *Advanced BSA/AML Specialists Conference* is an annual event designed to provide continuing education to examiners with specialized BSA experience within the financial institution regulatory agencies. The content is focused on new or proposed guidance and regulations and BSA/AML compliance issues. The emphasis is on advanced BSA/AML topics and emerging supervisory issues related to higher risk institutions, products, services, customers, and geographical locations. The conference may offer concurrent sessions with topics of various levels of complexity to allow attendees to focus on their specific interests. Individual member agencies may host separate agency breakouts following the conference, if desired.

### **Objectives**

Upon completing this conference, attendees will have gained knowledge that will be immediately applicable to the risk assessment and supervision of BSA/AML compliance programs. Attendees will enhance their knowledge of BSA/AML compliance issues related to higher risk institutions, products, services, customers, and geographical locations.

After attending the conference, the participants should have a heightened awareness of

- Regulatory guidance, regulations, and procedures in the BSA compliance supervision process
- Sound practices in BSA/AML compliance programs for financial institutions of various levels of complexity
- How to identify money laundering and terrorist financing risks and other suspicious activity within a financial institution

### **Target Audience**

The conference is intended for commissioned examiners with specialized BSA experience (and for other BSA subject matter experts) within the financial institution regulatory

agencies who supervise institutions that offer higher risk products or services, are located in high risk regions, or market to higher risk customers.

Those with responsibility for incorporating risk from these activities into overall supervisory plans and risk assessments for complex financial institutions also may benefit from the curriculum.

### **Prerequisites**

Individuals who attend this conference should have prior BSA/AML compliance examination training and relevant job experience.

### **Length**

The length of the *Advanced BSA/AML Specialists Conference* may vary, but is likely to be 2 ½ days. The event may be preceded or followed by individual agency meetings organized by the respective agency. The normal conference day is 8 hours of lecture and discussions.

### **Topics**

The conference is designed to provide insight and information on current emerging issues related to BSA/AML compliance. It also provides information on changing regulatory guidance from the financial institution regulatory agencies, FinCEN, and OFAC. Therefore, the topics and speakers are refreshed annually. The program includes speakers from the financial industry, law enforcement, and regulatory agencies.

### **Alternative Delivery**

Various sessions could be delivered via **FFIEC Examiner Exchange**. These sessions are not intended for or available to the general public. Notification of sessions is delivered through the member agencies.

**CAMS**  
Certified  
Anti-Money  
Laundering  
Specialist®

## Advanced Cash Flow Concepts & Analysis: Beyond the Numbers

### Summary

*Advanced Cash Flow Concepts & Analysis: Beyond the Numbers* takes cash flow analysis skills to a deeper level. Course exercises are centered on actual case studies.

### Objectives

At the completion of the course, participants will be able to

- Discuss possible repayment sources for various loan types, including permanent working capital loans.
- Utilize cash flow construction techniques for efficient and effective on-the-job credit quality analysis.
- Review a company's financial statements to determine its sources and uses of cash and cash flow drivers.
- Construct cash flow ratios and use them for effective ratio analysis.
- Determine the strengths and limitations of common cash flow measurements.
- Identify the appropriate cash flow measurement based on the borrower's business and loan purpose.
- Identify and evaluate primary and secondary repayment sources and detect potential problems with repayment ability.
- Analyze debt capacity of a borrower and the borrower's ability to service debt from cash flow.
- Discuss cash flow sustainability and concerns in a fast growing company.
- Evaluate the basis and reasonableness of cash flow forecasts of a borrower.

### Target Audience

The course is intended for commissioned examiners at all tenure levels. Attendees should have a strong working knowledge of commercial loans and a solid understanding of cash flow derivation from related financial statements.

### Length

The course is 3½ days. The normal class day is 8 hours.

### Pre-Course Assignment

There is a pre-course reading assignment that is estimated to take 6 hours to complete.

### Requirements

Participants must bring a calculator to class.

Note: This course complements *Advanced Commercial Credit Analysis* and *Cash Flow Construction & Analysis from Federal Tax Returns*; however, neither of the courses is a prerequisite for the others.



**Approved for 2020: 25 Credit Hours**

## Advanced Commercial Credit Analysis

### Summary

FFIEC's *Advanced Commercial Credit Analysis* (ACCA) course is offered to enhance the commercial credit analysis skills of commissioned financial institution examiners. The course focuses on intensive quantitative analysis that will allow examiners to effectively assess the credit risk of a commercial credit and determine an appropriate risk rating. The course includes lecture, interactive case studies and individual exercises to apply concepts discussed in the course.

Case studies include commercial loan examples such as manufacturing, distribution, and leveraged lending. The content will NOT include real estate loan analysis.

### Objectives

At the completion of this course, participants will be able to

- Identify the purpose, source(s) of repayment, and legal obligor(s) of an existing commercial loan during the credit review process.
- Determine appropriate loan structure for maximizing borrower repayment in a variety of loan types that may include seasonal, permanent working capital, and term loans.
- Assess the credit risk of a borrower and of complex, commercial credit transactions and then determine appropriate mitigating factors such as the use of loan covenants.
- Identify signs of weakening repayment ability.
- Construct cash flow statements and calculate debt service coverage using a variety of industry standards.
- Analyze a borrower's financial statements to evaluate liquidity, leverage, equity, and overall debt capacity.
- Evaluate the borrower's revenue growth and earnings.
- Assess credit risk and describe the appropriate underwriting and capital

structure of a leveraged buyout transaction following interagency guidelines on leveraged lending.

### Target Audience

The course is intended for commissioned examiners who have experience reviewing large, complex commercial loans. The attendee should have a solid foundation in the analysis of business financial statements, basic accounting, and the sources and uses of cash.

Examples of the target audience include examiners who participate on shared national credit examinations or who review a variety of commercial and industrial loans on a regular basis that want to strengthen their credit analysis skills.

### Length

The course is 4 ½ days. The normal class day is 8 hours.

### Pre-Course Assignment

There is pre-course reading and an assignment. Participants are required to submit the assignment to the FFIEC in advance of the class. The estimated time to complete the pre-course is 6 to 8 hours.

If you need a refresher on financial statements ratio analysis, we suggest that you complete the **optional** financial ratio calculation worksheet. The estimated time to complete the **optional** material is 2 to 3 hours.

Note: This course complements *Advanced Cash Flow Concepts & Analysis: Beyond the Numbers* and *Cash Flow Construction & Analysis from Federal Tax Returns*; however, neither of the courses is a prerequisite for the others.



Approved for 2020: 36.5 Credit Hours



## Agricultural Lending

### Summary

The *Agricultural Lending* class will provide an overview of current trends in agricultural sectors and enhance skills in analyzing agricultural credits. Interactive case studies will be used to assist examiners with analyzing agricultural credits, including cash flow, and identifying any risk to the financial institution.

### Objectives

Upon completing the class, participants will be able to

- Identify the areas of risk and exposure for various types of agricultural loans that affect profitability, liquidity, and capital.
- Discuss concepts for proper structuring of agricultural loans to minimize risk to financial institutions.
- Analyze the cash flow from various agricultural borrowers to determine the borrowers' ability to repay.
- Analyze and assess certain current market conditions affecting various types of agricultural loans, such as vineyards, dairy, grain/corn, fruit, livestock, and more.
- Identify accounting implications affecting agricultural loans and underwriting practices.

### Target Audience

The *Agricultural Lending* class is intended for commissioned examiners who have a limited knowledge of agricultural loans.

### Length

The *Agricultural Lending* class is 4 days. It begins on at 1:00 p.m. on the first day and ends at 12:00 noon on the last day. The normal course day is 8 hours.

### Pre-Course Assignment

There is a pre-course reading assignment that is estimated to take between 4 to 6 hours.

### Requirements

Attendees should bring a calculator to class for case study work.



**Approved for 2019:  
33 Credit Hours**

## Anti-Money Laundering (AML) Workshop

### Summary

The *Anti-Money Laundering Workshop* was developed by the FFIEC member agencies utilizing the Bank Secrecy Act (BSA)/AML Examination Manual. The course primarily focuses on the information contained within the Core Examination sections of the aforementioned Manual.

### Objectives

At the conclusion of the school, examiners should be able to

- Recognize potential money laundering risks confronting financial institutions.
- Assess the adequacy of financial institution policies, procedures, and processes in complying with BSA/AML Examination Procedures and Programs.
- Discuss current trends significant to AML.

### Target Audience

The *Anti-Money Laundering Workshop* is designed for participants with examination knowledge of the Bank Secrecy Act and regulations and some experience in reviewing a financial institution's BSA program for compliance using the BSA/AML Examination Manual. A minimum requirement is to be familiar with AML examination procedures. However, experienced subject matter experts should **not** attend.

### Length

The course is 3½ days. The normal class day is 8 hours.

### Pre-Course Assignment

FFIEC provides each agency training department the pre-course documents and Attendee Memo approximately 6 - 8 weeks prior to the session. The estimated time to review the pre-course material is 2 hours.

### Topics

The course is a mix of agency specialist instruction, interactive case studies, and guest speaker lectures. Some of the topics covered in the course include:

- examination procedures, including scoping and planning and risk assessments
- customer identification program, customer due diligence, and beneficial ownership
- electronic funds transfer
- nonbank financial institutions, including money services businesses (MSBs)
- higher risk customers
- Suspicious Activity Reports (SARs)
- monitoring and reporting processes
- requirements of the Office of Foreign Asset Control (OFAC)

## **Asset & Wealth Management Forum** (formerly Asset Management Forum)

### **Summary**

The *Asset & Wealth Management Forum* is an annual event for examiners responsible for the supervision of trust and asset/wealth management activities. It is designed to provide insight and information on current and emerging issues in this industry. A major emphasis is on existing and emerging risks. This forum includes such diverse topics as legislative and other regulatory changes, technological advances, new product and service developments, and operational controls and audits.

Portions of the forum may be divided into concurrent sessions in order to allow attendees to focus on their specific interests. Industry experts deliver most of the presentations, while some topics may be covered by senior regulatory staff involved in trust and asset/wealth management functions.

### **Objectives**

After attending this forum, you will be more knowledgeable of industry developments that will enhance your ability to conduct examinations and risk assessments of trust and asset management activities.

### **Target Audience**

The forum is intended for trust and asset/wealth management commissioned examiners or equivalent tenured field examiners and regional/district office staff with a good working knowledge of the industry and the applicable supervisory processes. Examiners with responsibility for incorporating risk from these activities into overall supervisory plans and risk assessments for institutions would also benefit from the curriculum.

### **Length**

The length of the *Asset & Wealth Management Forum* varies, but is typically between 2 ½ to 3 days. The event may be preceded or followed by individual agency meetings organized by the respective agency. The normal conference day is 8 hours of lecture and discussions.

### **Topics**

Topics vary from year to year and are based on the feedback from prior participants, regulatory changes, and suggestions from an interagency subject matter expert development group.

### **Alternative Delivery**

Various sessions could be delivered via **FFIEC Examiner Exchange**. These sessions are not intended for or available to the general public. Notification of sessions is delivered through the member agencies.

ABA Professional Certifications is dedicated to promoting the highest standards of performance and ethics within the financial services industry. The 2019 session of the *Asset & Wealth Management Forum* has been approved for 9.75 CRSP, 12.75 CSOP, 16.5 CTFA credits. This statement should not be viewed as an endorsement of this program or its sponsor.

# Capital Markets Generalist Conference

(formerly Capital Markets Conference)

Name change  
in 2021

## Summary

The *Capital Markets Generalist Conference* provides information on how various markets and products function, associated risks to the financial institution and asset/liability management practices. Presentations on the U.S. economy and relevant accounting treatments are often included in the conference. A refresher on effective analysis of various types of securities and use of derivatives may also be included.

The content is delivered by a mix of industry experts and senior supervisory staff from the FFIEC member agencies.

## Objectives

At the completion of the course, a participant's knowledge should be enhanced in the following skills:

- Identification of characteristics, uses, and risks of common capital markets activities in financial institutions.
- Assessment of a financial institution's earnings and market risk exposure to interest rate risk positions.
- Application of relevant regulatory and accounting guidance during capital markets related examinations.
- Assessment of the effectiveness of a financial institution's asset/liability management function and overall liquidity risk management.

## Target Audience

The *Capital Markets Generalist Conference* is intended for commissioned examiners seeking to enhance their knowledge of capital markets activities and overall asset/liability management of a community or mid-size financial institution. Examiners who integrate

the risks inherent in capital markets activities into the overall risk profile of an institution during an examination or review of a financial institution may also benefit. Participants should have basic skills in evaluating asset/liability management techniques.

Capital markets specialists and examiners who have extensive capital markets training and experience may benefit more from attending the *Capital Markets Specialists Conference*.

## Length

The *Capital Markets Generalist Conference* is 3 ½ days. The normal conference day is 8 hours of lectures and discussions.

## Topics

Each year, an interagency development group selects current and relevant topics based on supervisory priorities or industry trends. The content is generally related to the complexity of activities and strategies common in community and mid-size financial institutions.

## Alternative Delivery

Various sessions could be delivered via **FFIEC Examiner Exchange**. These sessions are not intended for or available to the general public. Notification of sessions is delivered through the member agencies.



**Approved for 2019:  
26 Credit Hours**

## Capital Markets Specialists Conference

### Summary

The *Capital Markets Specialists Conference* is an annual event designed to provide information relating to new capital markets products, risk management practices, emerging risks, and supervisory updates relevant to a designated capital markets examiner.

The conference includes general session topics that are tailored to capital markets specialists.

The content is delivered by a mix of industry experts and senior supervisory staff from the FFIEC member agencies.

### Objectives

At the completion of the course, a participant's knowledge should be enhanced in the following skills:

- Application of current regulatory changes and supervisory guidance/issuances relevant to capital markets activities and liquidity risk management during an examination.
- Identification of risks in complex financial instruments and assessment of the methods used to evaluate and monitor the risks.
- Assessment of common and emerging interest rate risk, liquidity risk, and overall asset/liability management practices.

### Target Audience

The *Capital Markets Specialists Conference* is intended for commissioned examiners who specialize in capital markets examination activities at financial institutions and routinely assess the inherent risks in conjunction with the overall risk profile of an institution during an examination or review of the institution. Capital Markets Specialists and Review Examiners that review complex capital market products, risks, and issues are examples of the intended audience for this conference.

### Length

The length of the *Capital Markets Specialists Conference* varies, but is typically 2 ½ days. The event may be preceded or followed by individual agency meetings organized by the respective agency. The normal conference day is 8 hours of lecture and discussions.

### Topics

Content is updated annually and determined by member agency capital markets specialists based on current supervision priorities and changes in the financial industry.

### Alternative Delivery

Various sessions could be delivered via **FFIEC Examiner Exchange**. These sessions are not intended for or available to the general public. Notification of sessions is delivered through the member agencies.



Approved for 2019: 25 Credit Hours

## Cash Flow Construction & Analysis from Federal Tax Returns

### Summary

*Cash Flow Construction & Analysis from Federal Tax Returns* course should provide financial institution examiners, currently involved in the review of various types of commercial credits, with the tools and techniques to construct cash flow statements from federal tax returns and financial statements and use the results to assess a borrower's ability to repay debt.

### Objectives

At the completion of this course, participants will be able to

- Analyze relevant individual and business tax forms and schedules and recognize some of the key differences between individual and business entity tax returns.
- Construct borrower cash flow statements utilizing worksheets to quickly convert information from business and individual tax returns and financial statements.
- Identify information within a business and personal tax return that is important in cash flow analysis, including recurring and non-recurring items that may impact sustainable cash flow.
- Identify the interrelationships of a borrower's various financial activities as presented on a tax return.
- Illustrate cash flow movement between related companies and their common owners.

- Recognize various business entity structures and the drivers of business entity choice.
- Construct a borrower's global cash flow statement for related entities using financial statements and tax returns from individuals and businesses.
- Analyze global cash flow to determine the borrower's primary source of repayment and assess its ability to service debt.

### Target Audience

The course is intended for commissioned examiners who regularly review commercial credits.

### Length

The course is 4 ½ days. The normal class day is 8 hours.

### Pre-Course Assignment

Completion of a pre-course assignment is required to attend this course. The estimated time to complete the assignment is approximately 4 to 6 hours.

Note: This course complements *Advanced Cash Flow Concepts & Analysis: Beyond the Numbers* and *Advanced Commercial Credit Analysis*; however, neither of the courses is a prerequisite for the others.



Approved for 2020: 37 Credit Hours

# Commercial Real Estate Analysis for Financial Institution Examiners

## Summary

*Commercial Real Estate Analysis for Financial Institution Examiners* provides in – depth analysis of risk in real estate lending. The course includes builder-developer and investor real estate credits, including lot development, residential construction, retail, multi-family, industrial, medical buildings, condo conversions, storage facilities, and office buildings. Content includes various market characteristics, risks often missed by lenders, special issues related to the real estate cycle, proper loan structuring, and collateral evaluation. The class instruction is interactive and based on a facilitation style of teaching centered on case studies and exercises based on actual scenarios.

## Objectives

At the completion of this course, participants will be able to

- Describe the various Commercial Real Estate (CRE) market sector characteristics and identify the risks of lending in those markets.
- Discuss concepts for the proper structure of CRE loans to minimize risk to lenders.
- Identify effective CRE credit risk management practices that lenders should consider to minimize risk through the term of the loan.
- Effectively analyze and rate a CRE credit by assessing the ability of the borrower to repay the loan under the current loan structure and economic scenario.

- Apply real estate math concepts to assess the strength of the identified repayment sources and validate the appraised value of the collateral.
- Assess CRE market conditions or trends using qualitative factors discussed in the course.

## Target Audience

The course is intended for seasoned commissioned examiners at all tenure levels. Attendees should have a working knowledge of commercial real estate loans and risk management processes.

## Length

The course is 4 ½ days. The normal class day is 8 hours.

## Pre-Course Assignment

There is a pre-course reading assignment that is estimated to take 6 hours to complete.

## Requirements

Attendees will need to bring a calculator to class.

Note: This course is a prerequisite to *Distressed Commercial Real Estate*.



Approved for 2020: 31 Credit Hours

## Consumer Compliance Conference

### Summary

FFIEC's *Consumer Compliance Conference* is an event that is designed to provide continuing education to examiners with consumer compliance supervision examination experience and responsibilities. The content is focused on emerging issues and higher level discussions of consumer compliance topics and associated risks.

### Objectives

Upon completing this conference, attendees will have gained knowledge that will be immediately applicable to the supervision and examination of financial institutions' consumer compliance programs. After attending the conference participants will be able to

- Discuss new or changing regulations, guidance and procedures in the consumer compliance supervision process.
- Discuss emerging consumer compliance supervision issues.
- Identify and assess consumer compliance risks in regulated institutions.
- Describe best practices in consumer compliance risk management programs for financial institutions of various levels of complexity.

### Target Audience

The conference is intended for commissioned examiners with consumer compliance supervision and examination experience and responsibilities within the FFIEC member agencies.

Those persons with responsibility for assessing risk from financial institution activities that have consumer compliance implications and incorporating the assessment into overall supervisory plans and risk assessments of complex financial institutions may also benefit from the curriculum.

### Length

The length of the *Consumer Compliance Conference* is likely to be 2 ½ days, but can vary in length. The event may be preceded or followed by individual agency meetings organized by the respective agency. The normal conference day is 8 hours of lecture and discussions.

### Topics

The program may include speakers from the regulatory agencies, law enforcement and the financial services industry. The agenda is regularly refreshed and specific topics vary from year to year based on supervision priorities, new regulations or guidance, and industry changes. Recent programs have addressed the following topics: mortgage servicing issues; unfair and deceptive acts or practices; fair lending issues; and consumer compliance risk management.

### Alternative Delivery

Various sessions could be delivered via **FFIEC Examiner Exchange**. These sessions are not intended for or available to the general public. Notification of sessions is delivered through the member agencies.

The ABA is dedicated to promoting the highest standards of performance and ethics within the financial services industry. The 2019 session of the Consumer Compliance Conference has been approved for 16.75 CRCM credits. This statement is not an endorsement of this program or its sponsor. The program will be submitted for CRCM credit review on a session-by-session basis.



## Distressed Commercial Real Estate

### Summary

The *Distressed Commercial Real Estate* course is designed to assist examiners with evaluating distressed commercial real estate. The goal is to equip examiners with the knowledge needed to assess the financial institution's method for reviewing appraisals, management's approach to grading and loan workout practices, and impacts on capital.

Work groups will examine case study scenarios and provide their solutions or suggestions for resolution based upon the given circumstances.

Classroom methods will include lecture, work group sessions and individual problem solving.

### Objectives

- Demonstrate how an examiner could formulate a revised current value estimate.
- Validate a prior appraisal report using current market data.
- Identify the impact on the value if the highest and best use of the project has changed.
- Assess if a lending institution is utilizing an appropriate engagement letter and scope for the type of transaction.
- Determine the information needed from an institution for the examiner to effectively review a project appraisal.
- Validate the capitalization rate applied in an existing appraisal.
- Utilize models to perform valuation and cash flow scenarios.
- Identify lease clauses that could affect future cash flow.
- Evaluate the lender with respect to workout strategies for loan and portfolio as a whole.
- Consideration of a range of workout strategies.
- Analyze the project income in support of the loan and the workout strategy.

- Evaluate global cash flow concepts, setting forth expected standards including verification of financial condition.
- Evaluate the lender's internal grading of distressed commercial real estate loans.
- Monitor ongoing underwriting standards for CRE credits with focus on troubled credits.
- Identify standards of soundness in CRE lending throughout the cycle.
- Assessing Other Real Estate Owned from a safety and soundness prospective.
- Determine TDR status.
- Identify prompt and appropriate accrual status/ impairment calculations.

### Target Audience

This course is intended for seasoned commissioned examiners with an extensive background in reviewing and analyzing Commercial Real Estate.

### Prerequisites

Prior to attending this course attendees are required to complete the *FFIEC Commercial Real Estate Analysis for Financial Institution Examiners* (CRE). *Distressed Commercial Real Estate* (DCRE) will build on material covered in CRE along with new concepts specific to DCRE.

### Length

The course is 4 ½ days. The normal class day is 8 hours.

### Pre-Course Assignment

There is a pre-course reading assignment that is estimated to take 4 to 6 hours to complete.

### Requirements

Attendees must bring a calculator to class.



Approved for 2019: 39.5 Credit Hours

## Financial Crimes Seminar

### Summary

The *Financial Crimes Seminar* provides commissioned examiners with a broad range of topics on fraudulent schemes and insider abuses. This seminar is not intended to teach techniques for detecting fraud.

### Objectives

After attending the seminar, participants should have a heightened awareness of

- current trends and financial crimes impacting financial institutions
- potential insider abuse
- examiner insights to uncovering fraud

### Target Audience

Each participant should be a commissioned examiner. It is recommended that you do not take this course more than once in a three-year period.

### Length

The *Financial Crimes Seminar* is a 3 ½ day conference. The normal seminar day is 8 hours of lecture and discussions.

### Topics

The seminar is designed to provide insight and information on a variety of current and emerging financial crime related topics. Presenters may include staff from the FBI, FinCEN, the Department of Justice, various regulatory agencies, industry specialists, accountants, and attorneys. Topics vary from year to year based on feedback from prior participants, needs expressed by examiners, industry and regulatory changes, and discussions with an interagency development group.

### Alternative Delivery

Various sessions could be delivered via **FFIEC Examiner Exchange**. These sessions are not intended for or available to the general public. Notification of sessions is delivered through the member agencies.



**Approved for 2020:  
22 Credit Hours**

## Fraud Investigations Symposium (as needed)

### Summary

*Fraud Investigations Symposium* provides a forum for fraud detection specialists to discuss important fraud detection issues and develop guidance for financial institution examiners.

The Symposium will be held on an **as-needed basis** as determined by the Task Force on Examiner Education. A different topic will be selected for each session. Topics will be decided by the FFIEC Task Force on Examiner Education in consultation with their respective agency subject matter experts or supervisors.

This program differs from other FFIEC courses in that it is not a training session.

### Objectives

The objectives of the symposium are to increase awareness of the topic discussed; provide tools for examiners to use in the field to aid in their understanding, identification, and detection of the subject; and provide guidance on the best practices to avoid losses resulting from fraud.

A participant should also gain increased working knowledge of topic-related fraud schemes and investigation and documentation methods.

### Target Audience

The *Fraud Investigations Symposium* is attended by commissioned examiners who are

or have been involved in fraud examination or a subject matter expert in a field related to the topic. Participants are selected by the member agencies and are not registered through open enrollment.

### Prerequisites

Participants should have an active interest in discussing and developing recommendations for the selected topic.

Participants will be required to do research on the topic prior to the two-week on-site symposium. The time devoted to research will vary. A significant portion of the two weeks will be devoted to developing a written product. It is recommended that participants have strong writing skills.

### Length

The *Fraud Investigations Symposium* is held on an as-needed basis. Some participants may be required to stay a second week, per their agency's instructions, to review materials presented during the first week, determine if there will be a written product, and if applicable, assist in the development of the agreed upon product.

White Papers from previous years *Symposiums* are available on the FFIEC website at <http://www.ffiec.gov/exam/>.

## Fraud Investigation Techniques for Examiners

### Summary

The *Fraud Investigation Techniques for Examiners* course provides intensive exposure for examiners with fraud examination background to enhance their skills in interviewing, documenting, tracing, and managing fraud-related cases. The number of participants per session is limited.

A complex case study will comprise the bulk of the instruction. The class facilitators consist of senior examiners with fraud investigation experience, supplemented by guest speaker presentations.

### Objectives

At the completion of the course, participants will have developed their skills in the following areas:

- fraud and suspicious activity detection
- interviewing
- documentation and organization
- tracing activity and investigation techniques

### Target Audience

The *Fraud Investigation Techniques for Examiners* course is suitable for commissioned safety and soundness examiners who have a fraud investigation background or others who are involved in investigations.

### Prerequisites

Participants should have been involved in an investigation prior to taking this course.

Examiners are required to take either *Fundamentals of Fraud*, the *Fraud Identification Training Self-Study*, the *FDIC Fraud Detection Simulation* (available to FDIC examiners), or a similar course with a concentration on tracing skills. This prerequisite may be waived if the participant can demonstrate significant fraud investigation experience as an examiner or investigator. The experience should be specific to transaction testing and funds tracing.

### Length

The *Fraud Investigation Techniques for Examiners* course is 4 days. It begins at 1:00 p.m. on the first day and ends at 12:00 noon on the last day. The normal class day is 8 hours.

### Pre-Course Assignment

Participants will be required to review case study documents prior to their attendance, which will prepare the student to actively participate in the interactive case study conducted throughout the course. The estimated time to review the pre-course is 3 hours.



Approved for 2020: 33 Credit Hour

# Fundamentals of Fraud Workshop

## Summary

The *Fundamentals of Fraud* course is designed to enhance participants' ability to identify red flags that could indicate fraud. The course is divided into five modules and centers on a case study involving a one-week, on-site examination of a mythical financial institution. Each module begins with PowerPoint presentations that introduce participants to basic fraud concepts, techniques for detecting fraud red flags, and other knowledge required for completing the case study.

## Course Content

For the case study, participants are assigned to small breakout groups to practice skills that lead to the discovery of fraud at a financial institution. In these groups, participants analyze documents and records from the financial institution, note their observations, and identify actions that should be taken next to determine if fraud exists. Each breakout group session builds on information from prior sessions and walks participants through steps necessary to determine the true nature of various transactions and accounts. Groups present their observations and recommended actions following each skills practice session.

Each module concludes with a short video of examiners conducting the on-site financial institution examination. Examiners are shown reviewing and discussing the same documents participants reviewed in their breakout groups as well as identifying documents that will be reviewed in the next module. Additionally, the videos introduce new information relevant to uncovering fraud and resolve information that is not practical to address in the case study.

## Objectives

At the end of the course, participants will be able to

- Describe the basic types of fraud.
- Research transactions and trace funds.
- Identify potential red flags related to the fraud types discussed in the class.
- Identify and manage documents.
- Explain the requirements for filing Suspicious Activity Reports (SARs).
- Explain the effects of fraud on a financial institution's risk profile.

## Target Audience

The *Fundamentals of Fraud Workshop* is intended for commissioned safety and soundness examiners with a minimum of 18 months examination experience with a need for skills in transaction testing and funds tracing. Experienced examiners should **not** attend.

This course establishes a good foundation and should be considered prior to requesting enrollment in the *Fraud Investigation Techniques for Examiners* course.

## Length

The length of the *Fundamentals of Fraud Workshop* is 4 days. It begins at 1:00 p.m. on the first day and ends at 12:00 noon on the last day. The normal class day is 8 hours.

## Pre-Course Assignment

There is a pre-course reading assignment that is estimated take 2 hours to complete.



Approved for 2020: 32 Credit Hours

## Fundamentals of Trust

### Summary

The *Fundamentals of Trust* course is a basic course focusing on a high-level understanding of non-complex fiduciary activities, as well as applicable examination techniques. This course is taught by both a vendor and agency subject matter experts.

### Objectives

At the completion of the course, the participants will be able to:

- Assess the impact of fiduciary activities on a financial institution and apply the uniform interagency trust rating system.
- Evaluate compliance with governing laws and fiduciary principles.
- Assess management's ability to identify, measure, and control risks of fiduciary activities.
- Analyze operations and internal controls and assess adequacy of audit coverage of fiduciary activities.
- Assess the adequacy of processes related to investment of funds, including some unique asset holdings and non-traditional investment products and services.
- Identify risks in fiduciary activities and assess the adequacy of risk management practices.

### Target Audience

The *Fundamentals of Trust* course is intended primarily for commissioned bank examiners. This course may also be useful to supervisors or other staff that need a general understanding of the fiduciary business. Prior participation in a fiduciary examination is helpful but not required.

This course is not designed for experienced fiduciary subject matter experts.

### Length

This is a 4 ½ day course. The normal class day is 8 hours.

### Pre-Course Assignment

The completion of a pre-course assignment is required prior to attending the class. The course assignment is a series of online training modules and a final assessment. There is also a pre-course reading assignment. The estimated time to complete the assignments is approximately 8 to 10 hours.

## Information Technology (IT) Conference

### Summary

The *Information Technology (IT) Conference* is designed to update financial institution examiners on current and prospective developments in the area of IT, systems controls, and security. Speakers for this program are nationally recognized industry leaders and, occasionally, senior staff members from regulatory agencies.

### Objectives

At the completion of the course, a participant should be able to

- Identify the risks, advantages, and disadvantages of emerging technologies.
- Assess the risks inherent in leading-edge financial institution and data processor hardware and software, including security issues.
- Evaluate effective risk management of current trends in IT operations, data security and cybersecurity in a financial institution.

### Target Audience

The *Information Technology Conference* is directed at commissioned IT examiners and safety and soundness examiners with IT examination responsibility as identified by each agency.

### Length

The *Information Technology Conference* length may vary, but is likely to be 3 days. The event may be preceded or followed by individual agency meetings organized by the respective agency. The normal conference day is 8 hours of lecture and discussions.

### Topics

The conference is designed to provide insight and information on current and emerging IT issues. Therefore, the topics and speakers are refreshed annually.

### Alternative Delivery

Various sessions could be delivered via **FFIEC Examiner Exchange**. These sessions are not intended for or available to the general public. Notification of sessions is delivered through the member agencies.

### Continuing Education Credits

Participants who are seeking to maintain their CISA or CISM certification may self-report for continuing education credit. Refer to the ISACA website for qualifying educational activities and calculating continuing education hours.

## Information Technology (IT) Symposium (as needed)

### Summary

The *Information Technology Symposium* provides a forum for senior IT examiners to discuss significant, current, or emerging issues related to information technology, with consult from external subject matter experts, and to develop recommendations for institutions, service providers, and/or examiners to address those issues.

The responsibility for organizing and conducting the symposium rotates among each of the FFIEC agencies. The Information Technology Subcommittee of the FFIEC Task Force on Supervision (IT Subcommittee) selects the theme for the session based upon topics suggested by all of the agencies. Once the theme is selected, outside experts may be invited to lead discussions or serve as resources.

This program differs from other FFIEC courses in that it is not a training session. The Symposium is conducted on an as-needed basis.

### Objectives

The objectives of the symposium are to assess the supervisory concerns that the selected topic poses to regulated financial institutions and to identify and evaluate controls and other means to mitigate those concerns. The analysis and other information resulting from the first week of the symposium will be used by participants to develop a recommendation for the IT Subcommittee to consider changes to the supervisory or examination processes relating

to the symposium topic or issuing a white paper, policy statement, or guidance.

### Participant Profile and Requirements

The *Information Technology Symposium* is attended by participants that possess a strong technical background related to the topic selected for the symposium. The participants are selected by the IT Subcommittee and are not registered through open enrollment. Participants may be asked to review related articles and other material prior to the symposium. A significant portion of the symposium will be devoted to developing and drafting a proposal to be presented to the IT Subcommittee. Therefore, participants should have an active interest in discussing and developing IT-related policy and/or examination guidance and tools. Participants may be asked to lead discussion groups and to outline or draft policy recommendations for the IT Subcommittee.

### Length

The *Information Technology Symposium* is held on an as-needed basis. Some participants may be required to stay a second week, per their agencies' instructions, to review materials presented during the first week, determine if there will be a written product, and if applicable, assist in the development of the agreed upon product.

White Papers from previous years *Symposiums* are available on the FFIEC website at <http://www.ffiec.gov/exam/>.



# Instructor Training School

## Summary

The *Instructor Training School* is designed to equip an instructor with fundamental teaching skills. Some topics covered include basic instruction and facilitation techniques, questioning techniques, as well as uses of visual aids.

During class participants prepare, deliver, and evaluate the following types of classroom training

- 5-minute lecture.
- 15-minute lecture with questions and visual aids, parts of which will be visually recorded; and
- 15-20 minute group facilitation.

While time is provided during class to prepare for the practice instructions, some additional work will likely be required outside of class to incorporate what has been learned. Students should bring their laptop computers to develop their presentation.

## Objectives

Participants will be able to

- Use two principles of instruction, differentiate the needs of the instructor and the learner, and identify learning styles and other factors that can affect learning.
- Develop a lesson plan, write learning objectives, and prepare a classroom.
- Identify types of questions, use various questioning techniques, and identify techniques for handling student questions and comments in oral presentations.
- Use effective presentation techniques and foster group dynamics and promote participation.
- Apply the principles of classroom management and recognize the different learning needs of a diverse class.

## Target Audience

*Instructor Training School* is intended for those who have been selected to teach in agency or FFIEC courses. The course would also be beneficial for those who are creating and presenting internal and external ad hoc training sessions. Priority of attendance will be determined by the individual agency's training department.

## Length

The *Instructor Training School* is a 4 day course involving extensive class participation. The normal class day is 8 hours of class activities, including the practice instructions by the participants.

## Pre-Course Assignment

Each participant is required to bring resource materials that can be used as a basis for three class practice instructions. These practice instructions should be on the same topic. Each participant is strongly encouraged to use a lesson plan or materials from the course the participant is scheduled to teach. If no lesson plan is available, the participant should bring materials on a familiar topic to develop and present during the school. No lesson plans or research facilities are provided for participant presentations.

## Post-Course Assignment

In order to reinforce new skills, the participant should be assigned to teach as soon as possible after completing this course.

# Interest Rate Risk Workshop

## Summary

The *Interest Rate Risk Workshop* is an intermediate-level course focusing on the inherent interest rate risk common in financial institution activities and the methods available to those institutions to identify, measure, monitor, and manage interest rate risk. The workshop will focus on examples relevant to community and mid-size financial institutions. Complex strategies to manage interest rate risk that would be relevant to large, complex financial institutions will only be discussed at an introductory level.

The workshop is designed to include lecture and interactive activities. The course will offer an opportunity to apply concepts introduced in the lectures by interactive discussions, completing exercises and participating in a capstone case study. The interactive portion of the course will be a mix of individual and group activities.

## Objectives

At the completion of the course, a participant should be able to

- Identify the various types of interest rate risk.
- Assess balance sheet composition and how that translates into interest rate risk.
- Identify common modeling methods used by community and mid-size financial institutions.
- Evaluate the effectiveness of the financial institution's assumptions and oversight of the interest rate risk process.
- Interpret interest rate risk measurement model results to determine risk profile, exposures, model risk governance, and risk management strategy.
- Apply relevant regulatory guidance during examinations.
- Utilize resources that provide current events and other information in assessing the potential interest rate environment impact on a financial institution's earnings and capital.
- Determine and support the Sensitivity to Market Risk (S) component of the CAMELS rating.

## Target Audience

The *Interest Rate Risk Workshop* is intended for commissioned community and mid-size financial institution examiners seeking to refresh knowledge of current methods used to identify, measure, monitor, and manage interest rate risk exposure and additional practice assessing the interest rate risk management within a regulated financial institution. Examiners who have attended their agency's pre-commissioning asset liability management training should wait a minimum of five years before attending this workshop. This workshop is not designed to be a replacement for pre-commissioning training.

Attendees should have a fundamental knowledge of capital markets activities common in community and mid-size financial institutions and interest rate risk assessment within these financial institutions. Capital markets specialists and examiners who have extensive advanced capital markets training and experience are **not** considered the target audience for this workshop and should not attend.

## Length

The *Interest Rate Risk Workshop* is 3 days in length. It begins at 1:00 p.m. on the first day and ends at 12:00 noon on the last. The normal class day is 8 hours.

## Pre-Course Assignment

The estimated time to review the pre-course material is approximately 2 to 4 hours.



**Approved for 2020: 21.5 Credit Hours**

# International Banking Conference

## Summary

The *International Banking Conference* offers updates to participants on the latest developments in international banking activities, regulatory policies, and supervisory priorities. Current global issues that impact the international banking community may also be included.

## Objectives

Upon completion of the conference, attendees should be able to

- Apply knowledge of current international economic conditions and their impact on U.S. financial institutions and U.S. operations of Foreign Banking Organizations (FBOs) in the examination process and the authorization of cross-border banking activities.
- Respond to regulatory or supervisory changes in the international banking community, both domestic and foreign.
- Demonstrate awareness of most current international banking policies that may affect U.S. banks and U.S. operations of FBOs.
- Identify current and emerging issues in international operations of U.S. financial institutions and U.S. operations of FBOs.

## Target Audience

The target audience includes commissioned examiners and analysts involved in the regulation, supervision and oversight of U.S. financial institutions with international activities and/or operations regardless of asset size and U.S. operations of FBOs. The conference may also be useful for attorneys, advisors, and policy analysts involved with global financial institutions or global regulatory initiatives.

## Length

The *International Banking Conference* length may vary but is usually 2 ½ days. The normal conference day is 8 hours of lecture and discussions.

## Topics

Content is updated annually and determined by an interagency development group based on current events, supervisory and regulatory priorities, and changes in international standards, regulations or supervisory guidance.

## Alternative Delivery

Various sessions could be delivered via **FFIEC Examiner Exchange**. These sessions are not intended for or available to the general public. Notification of sessions is delivered through the member agencies.

# International Banking School

## Summary

The *International Banking School* is designed to enhance the participants' knowledge of international banking activities and global supervision standards in order to improve examination skills required in supervising U.S. operations of foreign banking organizations or U.S. financial institutions involved in international banking activities. The course is facilitated and taught by agency specialists, market practitioners, and academics who provide a variety of perspectives on the topics discussed in the course.

## Objectives

At the completion of the course, a participant will be able to

- Identify key global organizations and their influence on international banking.
- Apply current regulatory and market standards specific to examining and supervising U.S. operations of foreign banking organizations or U.S. financial institutions involved in international banking activities.
- Analyze the major forces driving structural changes in international financial markets and the impact of these changes on the banking community.
- Define country macroeconomic and financial risks and identify how they may impact the soundness of a global financial institution.
- Relate major components of Basel standards to the influence on international financial markets and global supervision.
- Identify significant issues in the major global and emerging markets that may impact the soundness of U.S. regulated financial institutions.
- Recognize global loan underwriting risks in the international market and mitigating underwriting standards and risk management.

- Evaluate trade finance activity and risk management in a global financial institution.
- Define foreign exchange (FX) risk, determine factors that influence exchange rates, and identify the mechanics in the FX spot trade market.
- Recognize the operational risk in the clearing or settlement process for the various derivative transactions and industry compliance with new regulatory requirements.

## Target Audience

The *International Banking School* is a specialized course not intended for all examiners. It is designed for commissioned examiners with supervisory responsibilities of U.S. financial institutions involved in international activities and/or U.S. operations of foreign banking organizations.

This course is considered inappropriate for those who do not have international supervisory responsibilities.

## Prerequisites

Examiners who have limited international banking experience are required to complete the FFIEC *Basic International Banking Self-Study* course prior to attending this course. Registration for the Self-Study is separate from the registration for this School.

This prerequisite may be waived if the participant can demonstrate significant international banking experience either as an examiner or banker.

## Length

The *International Banking School* is a 4 ½ day course. The normal class day is 8 hours.

## Pre-Course Assignment

There is a pre-course reading assignment that takes approximately 2 to 3 hours.

# Liquidity Risk Management Workshop

## Summary

The *Liquidity Risk Management Workshop* is a foundational course to enhance the ability of financial institution examiners to assess liquidity positions, identify liquidity risks, and evaluate liquidity risk management practices in community and mid-size financial institutions. A variety of concepts and tools used to measure and manage liquidity will be discussed in the course. Industry examples and case studies will illustrate a variety of liquidity positions and funding strategies and related risk management practices.

The workshop includes lecture and interactive activities. The course will offer an opportunity to apply concepts introduced in the lectures through interactive discussions and participating in exercises and case study assignments.

The course is taught by both vendor and agency instructors. In addition, guest speakers provide information on specific liquidity topics.

## Objectives

At the completion of the course, the participants will be able to

- Apply relevant regulatory guidance in the assessment of a financial institution's liquidity position, funding management, and liquidity risk management practices.
- Analyze an institution's balance sheet and off-balance sheet sources of funds and identify factors that affect liquidity.
- Utilize static and dynamic ratio and cash flow analysis in the assessment of a financial institution's liquidity position and strategy.
- Determine how financial institutions forecast, control, and stress test their liquidity sources and uses both on and off-balance sheet.

- Describe the importance of implementing stress testing using proper assumptions in liquidity management and contingency funding plans.
- Assess the adequacy of a contingency funding plan and availability of back-up liquidity sources in various scenarios.
- Determine and support the Liquidity (L) component of the CAMELS rating.
- Identify trends in the market that may impact liquidity access and funding availability for community and regional financial institutions.

## Target Audience

The *Liquidity Risk Management Workshop* is intended for commissioned examiners who examine community and mid-size financial institutions and seek a knowledge refresher in assessing liquidity risk, liquidity risk management, and assigning a rating to the Liquidity (L) component of CAMELS. Examiners who have attended their agency's pre-commission training should wait a minimum of five years before attending this workshop.

Attendees should have a fundamental knowledge of assessing a financial institution's balance sheet, funding strategy, and liquidity position. Capital markets specialists are NOT the intended audience for this course.

## Length

The *Liquidity Risk Management Workshop* is a 3 ½ day course. The normal class day is 8 hours

## Pre-Course Assignment

There is a pre-course reading assignment that is estimated to take 2 to 4 hours.

## Summary

The *Mortgage Origination Calculations* school is designed to enhance examiners' skills on consumer compliance examinations when reviewing mortgage loan disclosures for compliance with the Truth in Lending Act (TILA). The course will teach mortgage origination fundamentals of varying complexity using both the HP12-C financial calculator and annual percentage rate (APR) computational tool.

The school is designed to provide practical instruction for reviewing mortgage loan calculations using "real-world" examples. The course is an interactive, iterative course wherein each lesson builds upon previous lessons. Instructional methods:

- Lecture followed by application through learning exercises using sample loan documents and disclosures
- Pre-course and post course assessments

## Objectives

At the completion of the course, a participant should be able to

- Apply the concepts terms and calculations to verify the accuracy of calculations and disclosures of mortgage loans with the following characteristics:
  - Fixed Rate
  - Adjustable Rate Mortgages
  - Construction Only / Construction Permanent
  - Balloon Loans
  - Loans with PMI
  - FHA and VA Loans
  - Interest in Advance / Interest in Arrears
  - Odd Days Interest
  - Bi-Weekly Payments

- Describe and calculate the impact that finance charges, such as origination fees, points, mortgage insurance premiums, and other charges have on the APR for fixed and adjustable rate mortgages.
- Apply the concepts and terms by imputing information into the APR computational tool to examine for accuracy of APR and Finance Charge disclosures on various types of mortgage loan products.
- Apply concepts relating to violations of Regulation Z, understated APR and finance charge calculations, as well as consumer reimbursement concepts and calculations.

## Target Audience

The *Mortgage Origination Calculations* school is generally directed at commissioned, consumer compliance examiners or consumer compliance specialists. Attendees should regularly examine mortgage loan files for compliance with the Homeowners Protection Act and the Truth in Lending Act as they pertain to Mortgage Originations.

## Length

This is a 4 ½ day course. The normal class day is 8 hours.

## Pre-Course Assignment

The completion of the online course *Verifying Loan Terms* is required prior to attending the class. The estimated time to complete the assignment ranges between 4 to 6 hours.

## Requirements

Participants must bring to class a laptop with the APR calculations program installed and either an HP12-C calculator or a mobile device with the HP12-C app installed.

## Payment Systems Risk Conference

### Summary

The *Payment Systems Risk Conference* offers an overview of wholesale and retail payment systems and identifies associated risks. The conference provides examiners knowledge that may be incorporated into the supervisory process. The conference also includes insight into emerging payment processes and technology and their impact on the financial industry.

### Objectives

After attending the conference, participants will be able to

- Identify and discuss current and emerging risks to payment systems and the impact on the financial industry.
- Apply regulatory guidance and industry standards to the assessment and management of retail and wholesale payment systems risk in the supervisory process.

### Target Audience

The *Payment Systems Risk Conference* is designed for commissioned or equivalent tenured field examiners and regional/district office staff who have an interest in or need for developing a better understanding of the risks associated with payment systems.

### Length

The conference is 3 ½ days. The normal conference day is 8 hours of lecture and discussions.

### Topics

The conference is designed to provide insight and information on a variety of payment systems topics. Presenters include industry experts and regulatory personnel. Topics vary from year to year and are selected based on the feedback from prior participants, regulatory changes, and suggestions from an interagency subject matter expert development group.

### Alternative Delivery

Various sessions could be delivered via **FFIEC Examiner Exchange**. These sessions are not intended for or available to the general public. Notification of sessions is delivered through the member agencies.

# Real Estate Appraisal Review School

Copyright ©1994-2020 CALMO Realty Services, Inc.

## Summary

The *Real Estate Appraisal Review School* (REARS) provides examiners with the underlying knowledge and skills required to evaluate a commercial real estate appraisal to determine compliance with appraisal regulations and standards as provided by the agencies and in the Uniform Standards of Professional Appraisal Practice (USPAP). The review of appraisals is a key component in the credit risk assessment process for commercial real estate loans.

## Objectives

At the completion of the school, participants will be able to

- Calculate estimated values based on revised appraisal assumptions.
- Identify the relevant physical and economic property characteristics that affect the real estate collateral.
- Describe the three approaches to value.
- Describe various types of appraisals and appraisal reports.
- Identify potential fraud in appraisals.
- Identify common appraisal errors.
- Assess the reasonableness of an appraised value.
- Identify inconsistencies and potential violations.
- Use deductive reasoning to validate the consistency of information in an appraisal report.

## Target Audience

The school is designed for commissioned examiners who want enhanced skills in reviewing and analyzing commercial real estate appraisals. Attendees should have experience with evaluating commercial real estate loans and with income-producing real estate lending.

## Length

REARS is 4 ½ days. The normal class day is 8 hours.

## Pre-Course Assignment

The course includes approximately 24 hours of pre-course assignments with an assessment. Completion of the pre-course reading and submission of the assessment is a requirement to attend the course. The FFIEC provides the pre-course materials approximately 6 - 8 weeks prior to the course. The course instructor also facilitates the pre-course by assisting students via e-mail.

## Requirements

- Financial calculator
- Laptop computer



**Approved for 2020: 39 Credit Hours**



## Structured Finance: Investment Analysis & Risk Management

### Summary

The *Structured Finance: Investment Analysis & Risk Management* course is designed to provide examiners with an understanding and working knowledge of structured securities, specifically the structure, inherent risk, and investment purpose for financial institutions.

The course will include an overview on the structure and behavior of specific structured securities from basic to complex. The course will also include discussions on the risk assessment and management of the investment portfolio containing structured securities, appropriate accounting and capital treatment, and pre-purchase analysis performed by the investor and reviewed by the examiner.

The course was developed and is led by Global Financial Markets Institute instructors, but also includes presenters from the FFIEC agencies on a variety of topics.

### Objectives

Upon completing the course, participants will be able to

- Identify benefits and inherent risks associated with investing in structured securities, such as asset-backed and mortgage-backed securities.
- Identify and describe the underlying collateral structural components, credit enhancements, cash flow waterfall priorities, and embedded derivatives of structured securities.
- Determine the quality of the underlying asset of the structured security using external data sources and tools.
- Assess a financial institution's due diligence, valuation, and on-going monitoring processes for investment in structured securities.
- Analyze application of current accounting standards related to structured securities, specifically valuation methodology.
- Determine the appropriate regulatory capital treatment of structured securities.
- Evaluate a financial institution's investment portfolio that includes structured securities and assess the adequacy of related risk management practices.

- Discuss current and emerging industry, regulatory, and supervision changes in capital markets related to structured finance.

### Target Audience

The course is intended for commissioned examiners designated as capital markets examiners who are seeking to enhance their knowledge in assessing the market, credit, and operational risk of structured securities in a financial institution's investment portfolio.

Examiners-in-charge and central-points-of-contact of regional or large, complex financial institutions who are responsible for the assessment of the overall risks within these financial institutions and have limited capital markets examination experience, may also benefit.

### Length

The course is 4 ½ days in length. The normal class day is 8 hours.

### Pre-Course Assignment

The completion of a pre-course assignment is required prior to attending the class. The course assignment is a series of online training modules and a final assessment. The estimated time to complete the assignment ranges between 6 to 12 hours.



Approved in 2020: 37.5 Credit Hours

## Supervisory Updates & Emerging Issues for Community Financial Institutions

### Summary

*Supervisory Updates & Emerging Issues for Community Financial Institutions* focus is on issues and challenges that are relevant to community financial institutions. The conference will provide information on regulations or guidance issued by the FFIEC agencies that are applicable to financial institutions that are smaller in asset size and non-complex in structure, product and business line offerings. The conference may also include updates on accounting standards, the economic outlook, emerging risk, lending and other business strategies.

### Objectives

After attending the conference, participants will be able to

- Identify challenges and opportunities currently facing community financial institutions.
- Discuss current economic conditions that affect the safety and soundness of community financial institutions.
- Discuss applicable supervisory and industry changes.
- Discuss lessons learned from the past and successful strategies for the future.

### Target Audience

This conference is intended for commissioned examiners and regional/district office staff involved in the examination or supervision of community financial institutions. The content focus is on safety and soundness and risk management. The *Consumer Compliance Conference* is a separate conference that is focused on consumer compliance content.

### Length

*Supervisory Updates & Emerging Issues for Community Financial Institutions* is 3 ½ days in length. The normal conference day is 8 hours of lecture and discussions.

### Topics

Topics vary each year and are based on current issues and regulatory changes, feedback from prior participants, and suggestions from an interagency subject matter expert development group.

### Alternative Delivery

Various sessions could be delivered via **FFIEC Examiner Exchange**. These sessions are not intended for or available to the general public. Notification of sessions is delivered through the member agencies.

## Supervisory Updates & Emerging Issues for Large, Complex Financial Institutions

### Summary

*Supervisory Updates & Emerging Issues for Large, Complex Financial Institutions* provides information on supervision priorities and updates in regulations or guidance issued by the FFIEC member agencies. The content is focused on information relevant to the examination of financial institutions over \$10 billion in asset size and complex in structure and business line activities. The conference may also include updates on accounting standards, the U.S. and Global economic environment impacting financial institutions, and emerging issues confronting the regulated financial services industry.

The conference is intended to enhance examiners' knowledge of current issues in the financial industry by exposing them to industry and agency subject matter experts possessing the latest information.

### Objectives

Upon completing the course, participants will be able to

- Identify current financial trends, supervisory or regulatory compliance challenges, and emerging issues facing large, complex financial institutions.
- Apply new or updated supervisory requirements, regulations, and guidance specific to large, complex financial institutions during an examination.

### Target Audience

The *Supervisory Updates & Emerging Issues for Large, Complex Financial Institutions* is intended for FFIEC member agency commissioned examiners and staff currently involved in the examination or supervisory oversight of large, complex financial institutions. The content focus is on safety and soundness and risk management.

### Length

*Supervisory Updates & Emerging Issues for Large, Complex Financial Institutions* is 3 ½ days in length. The normal conference day is 8 hours of lectures and discussions.

### Topics

Topics for the conference vary each year and are based on current issues, feedback from prior participants, and input from an interagency development group.

### Alternative Delivery

Various sessions could be delivered via **FFIEC Examiner Exchange**. These sessions are not intended for or available to the general public. Notification of sessions is delivered through the member agencies.



Approved in 2019: 23.5 Credit Hours

## Testifying School

### Summary

*Testifying School* participants learn to present findings as an expert witness through depositions and in-court testimony. Participants testify in mock trial role play, with agency attorneys serving as instructors, judges, prosecutors, and defense attorneys. Direct and cross examination techniques will be used. Constructive feedback will be given by other participants, as well as agency attorneys. A federal judge and an agency witness will provide their perspective on the testifying process. Each participant will have the option to receive a recording of his/her deposition and in-court testimony.

### Objectives

At the completion of the course, a participant will be able to

- Present evidence in a highly credible manner at depositions, hearings, and trials.
- Respond appropriately to defense attorney cross examination tactics and questions from the presiding judge.
- Recognize the aspects of proper documentation of criminal referrals.

### Target Audience

*Testifying School* is primarily designed for commissioned examiners who are scheduled to testify or are likely to testify in the near future. It is not an automatic follow-up to the *FFIEC Financial Crimes Seminar*. *Testifying School* is intended as a supplement to preparation provided by agency attorneys. While examiners who are scheduled to testify will be given priority, those who conduct investigations or supervise or direct those who conduct investigations would also benefit from attending this course and are encouraged to apply. Priority will be assigned by the nominee's training department.

### Length

*Testifying School* is a 2 ½ day course. The normal class day is 8 hours.

### Pre-Course Assignment

The FFIEC will provide the course materials containing the case study and documentation to each participant approximately ten weeks prior to the beginning of the course. Each attendee is expected to have a very good working knowledge of the case study in order to fully participate in the mock deposition and mock testimony. Participants who do not have a good working knowledge of the case prior to the course should not attend. The case study requires approximately 8 hours of study time.

### Topics

Topics may vary somewhat from session to session. It is, however, expected that the following topics will be covered:

- testifying in court
- testifying in depositions
- cross examination of a financial expert
- a judicial perspective

### Requirements

Bring the case study materials and a calculator with you to class.

### Post-Course Assignment

It is expected that the participant will testify at a deposition, hearing or trial soon after completion of the course.



## **FFIEC InfoBase Offerings**



## Overview

The InfoBase is a browser-based product that provides the user with independent access to reference materials. The InfoBase content is created and updated by FFIEC working groups comprised of agency representatives with in-depth knowledge of the topic; however, the Task Force on Examiner Education manages continued updating and maintenance of the InfoBase product. The two InfoBases, which are available on the FFIEC website ([www.FFIEC.gov](http://www.FFIEC.gov)), are described in detail below.

### Bank Secrecy Act/Anti-Money Laundering InfoBase

This InfoBase contains the FFIEC Bank Secrecy Act/Anti-Money Laundering Examination Manual, which is supplemented by a variety of auxiliary materials relating to various aspects of the Bank Secrecy Act and anti-money laundering topics. The manual itself is divided into seven sections:

- Introduction
- Core Examination Overview and Procedures for Assessing the BSA/AML Compliance Program
- Core Examination Overview and Procedures for Regulatory Requirements and Related Topics
- Expanded Examination Overview and Procedures for Consolidated and Other Types of BSA/AML Compliance Program Structures
- Expanded Examination Overview and Procedures for Products and Services
- Expanded Examination Overview and Procedures for Persons and Entities
- Appendices

### IT Examination Handbook InfoBase

This InfoBase contains the current set of Information Technology booklets workprograms, regulatory resources, references, and glossary. The InfoBase is updated on an as-needed basis by the IT Subcommittee of the Task Force on Supervision. The current set of booklets covers the 11 topics below:

- Audit
- Business Continuity Management
- Development and Acquisition
- E-Banking
- Information Security
- Management
- Operations
- Outsourcing Technology Services
- Retail Payment Systems
- Supervision of Technology Service Providers (TSP)
- Wholesale Payment Systems

The Welcome Page of the IT Examination Handbook InfoBase offers an email alert or RSS feed subscription option.

The FFIEC Examiner Education office welcomes all comments, suggestions, and observations concerning the BSA/AML InfoBase and the IT Examination Handbook InfoBase. Email should be directed to [FFIECInfoBase@frb.gov](mailto:FFIECInfoBase@frb.gov).





## **FFIEC Alternative Delivery Training**



## Basic International Banking Self-Study

The *Basic International Banking Self-Study (Self-Study)* course provides examiners with a basic understanding of international banking activities and risks and a high level overview of the U.S. supervision of international banking activities of U.S. financial institutions and U.S. activities of foreign banking organizations.

Specifically, the course includes an overview of international banking operations, major laws and regulations related to the examination process, international lending, trade finance instruments commonly used by banks, foreign exchange risks, and common capital market instruments issued in various international markets, including derivative contracts.

The *Self-Study* course is a **prerequisite for the FFIEC International Banking School**. It may also be used by examiners as a reference tool during examinations. The course is web-based and takes an average of 40 hours to complete.

Note: The *Self-Study* is available to the public at a cost. Refer to the tuition rates at [www.ffiec.gov/exam/info.htm#Tuition](http://www.ffiec.gov/exam/info.htm#Tuition).

## Fraud Identification Training Self-Study

The *Fraud Identification Training Self-Study* course provides examiner staff with information on financial institution practices/procedures that are considered red flags, potential examination procedures that would identify such weaknesses, and the corrective measures needed to improve them. The course is comprised of 21 case studies drawn from member agencies. The instructor will be a seasoned financial institutions regulator and will facilitate one-to-one discussion throughout the course via e-mail.

Each participant should be a safety and soundness examiner with 1-3 years of experience. This course is not intended for seasoned safety and soundness examiners. The course takes approximately 32 hours to complete and is open for a defined five-week period.

This course is delivered through a relationship between the FFIEC and the Conference of State Bank Supervisors (CSBS). State examiners are required to register directly with CSBS for the online courses.

## Real Estate Appraisal Review Self-Study

The *Real Estate Appraisal Review (REARS SS)* course is offered to financial institution examiners and bankers. *REARS SS* is designed to augment students' understanding of the appraisal review process and to enhance their ability to review commercial real estate appraisals. The course provides students with a foundation for further basic training in real estate appraisal preparation theory and process.

Participants will review written materials, complete end of module reviews, and submit an assessment for grading at the course's conclusion.

The course is designed for students who want to enhance skills in reviewing and analyzing commercial real estate appraisals. To obtain the optimal learning experience, attendees should have some experience with evaluating commercial real estate loans and with income-producing real estate lending. The course takes approximately 40 hours to complete and is open for a defined five-week period.

This course is delivered through a relationship between the FFIEC and the Conference of State Bank Supervisors (CSBS). State examiners are required to register directly with CSBS for the online courses.

## FFIEC Examiner Exchange

The *FFIEC Examiner Exchange* is an alternative delivery program that provides timely updates on changes in supervisory guidance or regulations and information on current issues in the financial industry.

The target audience for *FFIEC Examiner Exchange* includes federal and state financial institution examiners. Programs are not intended for or available to the general public.



## FFIEC Industry Outreach

The *FFIEC Industry Outreach* is an alternative delivery program that provides timely updates on changes in supervisory guidance or regulations and information on current issues in the financial industry.

The target audience for *FFIEC Industry Outreach* programs includes representatives from financial institutions, trade associations, third-party providers, and consultants. Federal and state financial institution examiners are also welcome to participate in *FFIEC Industry Outreach* programs.



**Legal disclaimer:** Use of *FFIEC Examiner Exchange* and *FFIEC Industry Outreach* program materials by participants or others, including video and audio recording of the presentations, is strictly prohibited except by written permission of the FFIEC or its members. The views expressed in the *FFIEC Examiner Exchange* and *FFIEC Industry Outreach* programs are individual views, intended for informational purposes, and are not formal opinions of, nor binding on, the FFIEC or its members.

## **Other**



## FFIEC Member Agency Training Contacts

### **Board of Governors of the Federal Reserve System**

Division of Supervision and Regulation  
Learning Strategy & Oversight  
Washington, DC 20551-0001

Telephone: (202) 475-6306  
FAX: (202) 872-4974

Internet: [www.federalreserve.gov](http://www.federalreserve.gov)

### **International Supervisory Authorities**

International participants are registered through the Board of Governors of the Federal Reserve System. Please note that not all courses listed in this catalogue are open to international participants. For a list of the FFIEC courses open to supervisory staff and officials from other central banks and regulatory authorities, please consult the Federal Reserve System's Training Program Course Catalogue, [https://www.federalreserve.gov/supervisionreg/ita/ITA\\_catalog\\_2020.pdf](https://www.federalreserve.gov/supervisionreg/ita/ITA_catalog_2020.pdf) To register, please contact [BSRInternationalTraining@FRB.gov](mailto:BSRInternationalTraining@FRB.gov).

### **Consumer Financial Protection Bureau**

Supervision, Enforcement, and Fair Lending (SEFL) Division  
1990 K Street, NW  
Washington, DC 20006

Phone: (202) 435-7213  
FAX: (202) 435-7329

Internet: [www.consumerfinance.gov](http://www.consumerfinance.gov)

### **Federal Deposit Insurance Corporation**

Corporate University  
3501 Fairfax Drive, Room A3016  
Arlington, VA 22226-3500

Telephone: (703) 516-5534  
FAX: (703) 516-1002

Internet: [www.fdic.gov](http://www.fdic.gov)

### **National Credit Union Administration**

Carlos Vera / Jessica Sobarzo  
Office Human Resources  
Division of Training and Development  
1775 Duke Street  
Alexandria, VA 22314

Telephone: (703) 518-6630  
FAX: (703) 518-6655

Internet: [www.ncua.gov](http://www.ncua.gov)

### **Office of the Comptroller of the Currency**

Continuing Education  
400 7th Street, SW  
Washington, DC 20219

Telephone: (202) 649-6530

Internet: [www.occ.treas.gov](http://www.occ.treas.gov)