



**ANTI-MONEY  
LAUNDERING/  
BANK SECRECY ACT  
COMPLIANCE SERVICES**

**What are Anti-Money Laundering/Bank Secrecy Act Compliance Services?**

Our Anti-Money Laundering/Bank Secrecy Act (AML/BSA) Compliance Services provide the expertise and resources to assist organizations in complying with the AML/BSA laws and regulations and provide practical recommendations for improvement. We accomplish this by:

- Performing an independent review of your AML/BSA compliance program
- Conducting targeted reviews of specific areas such as Currency Transaction Report and Suspicious Activity Report completion
- Assisting in the development and documentation of policies and procedures surrounding AML/BSA compliance
- Periodically monitoring the effectiveness of your program
- Training and educating personnel who are involved with compliance program activities

**What are the benefits of Anti-Money Laundering/Bank Secrecy Act Compliance Services?**

Our professionals have significant practical, hands-on industry experience. They provide you with a combination of technical expertise, industry best practices and proven, consistent approaches to your compliance problems. You receive quality deliverables, staffing flexibility and complete objectivity. Naturally, all information is held in the strictest confidence.

**Why Jefferson Wells?**

Differentiators	Value to client
<b>Experience</b>	Our professionals have significant practical, hands-on experience, and bring a wealth of approaches, techniques and perspectives.
<b>Proven Methodologies</b>	We leverage technology, best practices and tools that facilitate control over engagement costs and the quality of deliverables.
<b>Independence</b>	Because we do not perform financial statement audit or attest work, we can provide an objective review of your controls with no conflict-of-interest concerns.
<b>Value</b>	Our experience and focus on improvement provide significant value at competitive rates.
<b>Core Expertise</b>	Internal control documentation is our core expertise, and we provide solutions based on the latest, most-effective industry practices and trends.
<b>Customer Focus</b>	Our results are measured based on your feedback, and you completely control the engagement direction.
<b>Flexibility</b>	For maximum productivity, the team size and mix are adjusted according to the project scope to meet your exact needs, allowing costs to be variable and not fixed.

Jefferson Wells delivers professional services in the areas of internal audit, technology risk management, tax, and finance and accounting. We serve clients, including Fortune 500 and Global 1000 companies, through highly experienced, salaried professionals working from offices worldwide.

To learn more about our firm and our professional services, contact your local Business Development Manager or visit our Web site at [www.jeffersonwells.com](http://www.jeffersonwells.com).

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Client Success Story

**Client:**

Chief Compliance Officer of a financial institution

**Critical Issue:**

The institution recognized that its AML/BSA Compliance Program was ineffective.

**Reason:**

A recent self-assessment disclosed numerous violations of AML laws, resulting from high turnover in functions directly affecting compliance and inadequate oversight of the compliance process.

**Capabilities:**

The CCO needed an objective third party with a strong background in AML to assess the current environment and recommend a strategy to improve the current AML Program and address the cited concerns. Additionally, she wanted assistance with training the appropriate personnel.

**We Provided:**

We conducted a full scope, independent audit of the institution's compliance with anti-money laundering laws and the Bank Secrecy Act. We considered the letter and spirit of the laws and mirrored procedures used by regulatory agencies. With professionals experienced in AML/BSA reviews performing the engagement, the institution benefited from best industry practices and lessons learned. Observations and recommendations resulting from the audit formed the basis for a new and improved AML/BSA policy and procedures.

**Results:**

The financial institution was able to address concerns prior to a regulatory exam and avoid potential fines and penalties that might have resulted from noncompliance. It also mitigated reputation risk by keeping its good name out of the news.