

BSA Tracking System

Better BSA Compliance

BOUTON & ASSOCIATES

BSA Tracker
www.gisbanker.com
619.579.9099
Version 2.00912A

Bank# 911/Bouton Bank LTD: 1/3/2002 User: administrator

Daily Alerts
Daily Risk Monitor
Enterprise-Wide Risk
Low Risk, Medium Risk, High Risk, Very High Risk, Danger

Customer Risk Ratings
Customers: 163,968
1 Risk
2,249
1,457
1,941
567
56

News Feeds
44 news items loaded
Treasury Provides TARF
Treasury Releases Term Plan
Paulson Statement on Industry
Treasury Department Schedule
U.S. International Res

Customer Workshop
Customer Workshop for Customer #00000293885
Georges Fine Jewelry
Account Totals From 2/24/2009 To 5/25/2009

MSB and Branch Locations
Map showing branch locations across the United States.

Transaction and other alerts
Intra-Customer Funds Transfer
Out Code Group: (4) Withdrawals In Code Group: (5) deposit
Min Tran Amt: 2500 Max Tran Amt: 20000
Min Customer Aggregation: 7500 Out/In Tolerance %: 15
#Accounts: 2 or more

Legal Process Workshop
Fraud Alerts
BSA Tracker Investigator Workshop
PSAR's
314B Workshop

Standard CIS integrates everything including legal process data

Short-cuts to make you more efficient

Track All KYC/EDD Tracking including MSB & ATM

Fully Integrated Case Management

Virtually Unlimited Reporting

Teller and Deposit Analysis

Ease of use –

Easy to use – click & go

Everything is organized into Workshops based on compliance areas defined in BSA exam procedures & requirements

Whole System is linked together – go from a report to the account transaction detail to the customer profile and back to the report with a click of the mouse

Everything is included (no extra costs) so everything works together in one integrated system

Risk Ratings –

Risk Management Workshop allows users to Risk Rate customers based on transaction patterns and customer characteristics through the Risk Management Workshop

dynamic risk assessment based on risk worksheets – transaction – account and customer profile to build risk user defined parameters

once defined automatically updates

Daily Alerts –

Statistical reports showing customer transaction variances based on customer profiles,

Automated reports - Variance reporting and analysis,

Runs reports on a scheduled basis no waiting for reports to be generated.

SAR's –

SAR Workshop allows bank to research, file, track and follow-up on SAR's (Suspicious Activity Report)

Filing is certified with IRS – filling paper or electronic

SAR processing and analysis

Add and maintain documentation such as Word documents. PDF. Excel, Image files

produce SAR Research Report on the fly eliminating the need to keep paper files

unique integration allows user to easily drill down to acquire needed information in order to research or file a SAR

CTR's –

CTR Workshop allows bank to automatically File CTR's

Aggregation to the Customer, transactor or account level Filing.

is certified with IRS – filing paper or electronic

Collect and maintain CTR transactor listing through Branch Module

Maintain CTR Exemptions

CTR processing and analysis

Add and maintain documentation such as Word documents. PDF. Excel, Image files

produce CTR Research Reports which contain all documentation related to CTR research and CTR filing

unique integration allows user to easily drill down to acquire needed information in order to research or file a CTR

Tracker can be customized to integrate to the banks optical system

OFAC –

OFAC Workshop Conduct OFAC scans

integrator for Bridger Systems

built in certification functions

Add and maintain documentation such as Word documents. PDF. Excel, Image files

agency verification (check for risk) allows for research on false positives

CIP and enhanced KYC due diligence -

CIP Workshop Integrates CIP verification

integrate secondary data sources through Agency Verification Process

CIP exception reporting

EDD variance reporting Monitor EDD account utilization versus anticipated transaction utilization

Fraud –

Fraud Workshop integrates case management and “red” flags to provide financial institutions with a centralized, workflow driven solution for managing investigations and identifying suspicious activities generated through the following delivery channels Check Kiting, Skimming, Check Fraud, Debit Card Fraud, POS Fraud and on-line banking

Customer level data –

Customer Workshop provides the ability to add unlimited images related to customer such as driver license, cell phone photo of store/business add and maintain additional documentation such as Word documents. PDF. Excel, Image files, produce complete customer profile report, eliminate need to paper filing system
case management integrates all SAR/CTR OFAC work
Assign customers to Watch Lists – example OCC Watch List
Special Retention section for maintaining “original” account/customer information

MSB (money service businesses) –

MSB Workshop provides comprehensive compliance documentation require for BSA compliance,
Ability to add unlimited images related to customer such as driver license, cell phone photo of store/business Add and maintains documentation such as Word documents. PDF. Excel, Image files, produce complete MSB Research Report on the fly, eliminates need to paper filing system.
Case management tracks due dates and alerts.
Provides ability to track on-site visits

314 A –

314a workshop automates 314A searches for business or personal customers with click of a button.
Matching algorithm shows customers matching to the list – based on EIN/TIN, Address or Name
Scan customers, wire customers, and monetary instrument customers

Privately Owned ATM's –

comprehensive compliance documentation required for BSA compliance,
Ability to add unlimited images related to customer such as driver license, cell phone photo of store/business Add and maintains documentation such as Word documents. PDF. Excel, Image files, produce complete Privately Owned ATM Research Report on the fly,
Eliminates need for paper filing system.

Wire Analysis –

Wire Workshop allows the bank to analyze wire transfer data by customer, country and bank (ABA)

Legal Process Case Management –

Legal process Workshop allows bank to record, monitor and respond to levies and subpoena's in an efficient process, automates the process of responding and managing garnishments, levy's, and subpoenas.
Provides the ability to charge appropriate requestors for the time spent gathering information pertaining to the request.

Case management –

The Case Management functionality of the BSA Tracking System is designed to link critical due dates, monitor and manage the investigative and research process and eliminate the necessity to maintain separate paper documentation on the research and investigation behind specific activities.

The BSA Tracker allows users to attach images, documents, excel files and PDF's to:

- SAR's
- CTR's
- Money Service Business Monitoring
- Privately owned ATM due diligence
- Customer data including
 - CIP data
 - KYC data
 - Notes
 - Location data
- Legal Process Workshop (subpoena's etc)

In order to streamline the process of building comprehensive reports AND produce an integrated report document linking the attachments to the relative data within the Tracker such as a SAR, subpoena request, etc.

User security settings –

The BSA Tracker allows the system administrator to define the security settings for each user

Reporting –

the BSA tracker provides virtually unlimited reporting capabilities with easy to use drop down menus and filter selections
Reports can be customer based or account based

Other Considerations

Training - 40 hours on site training included during installation. No charge support supplied with annual maintenance agreement.

User Group- an active user group discussions and meetings is available. Annual meeting in September

Core system integration – extensive experience with integration into to core systems

Branch Module allows tellers to report transactor information, monetary instruments and collect new account CIP and KYC information

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