

Consumer Compliance Bank Secrecy Act & Anti-Money Laundering Services



Mauldin & Jenkins recognizes the importance of having a true partner in your compliance efforts. Our experts are committed to providing you with services that go beyond simply adhering to the requirements by assisting you with maintaining programs that maximize the strengths of your financial institution.

From the Dodd-Frank legislation to the U.S. Bank Secrecy Act (BSA), compliance with increased regulation is essential to the success of financial institutions. The federal government mandates that financial institutions implement anti-money laundering (AML) compliance programs as part of ongoing efforts to protect our country against terrorism and drug trafficking. While imperative, updating and evaluating compliance procedures can be a daunting task to professionals in financial institutions struggling to balance operational duties. The experts at Mauldin & Jenkins can help ensure that your processes are smooth and manageable, providing your institution with a high-quality, independent review of compliance with bank secrecy and anti-money laundering regulations.

Consumer Compliance

Our services are designed to help you meet this challenge.

- **Full-Scope Reviews** - Consist of quarterly visits to your institution to review compliance with all consumer compliance regulations, and provides an in-depth examination of regulatory compliance.
- **Targeted Reviews** - Are specifically designed to help evaluate your specific area of concern. This type of review may include specific consumer regulations such as Truth in Lending compliance or the Community Reinvestment Act, the Equal Credit Opportunity Act, Flood insurance requirement or any of the deposit regulations.

Experienced Professionals

Mauldin & Jenkins has years of experience in Bank Secrecy Act and Anti-Money Laundering compliance. In fact, our reviews are conducted by a Certified Anti-Money Laundering Specialist (CAMS). This designation from the Association of Certified Anti-Money Laundering Specialists is only held by a limited number of compliance professionals in the Southeast.

AML and BSA Services

Our review program is based on procedures published for regulatory agencies by the Federal Financial Institutions Examination Council (FFIEC) and includes:

- Internal BSA Compliance Programs
- Opening Accounts
- High-Risk Areas
- Customer Identification Program
- Customer Due Diligence
- Suspicious Activity Reporting Requirements
- Currency Transaction Reporting
- Information Sharing
- Purchase and Sale of Monetary Instruments
- Funds Transfers Recordkeeping
- Electronic Banking
- Third-Party Payment Processors
- Lending Activities
- Trust and Asset Management Services