

The Compliance Function in Commercial Banking

General objectives:

This course is aimed at all professionals who wish to acquire Compliance expertise in Commercial Banking.

Specific objectives:

At the end of the course, learners are able to:

- Define and establish the need for a Compliance Department;
- Avoid personal responsibilities: duties and obligations of "high managerial agents";
- Set risk profiles among employees;
- Manage the legalities in compliance;
- Detect alarm and protection mechanisms;
- Establish the key elements of a compliance program;
- Apply compliance rules to your business;
- Measure the effectiveness of a compliance program;
- Systematize the critical levels of compliance;
- Encompass the compliance of operational procedures;
- Suit conducting internal investigations;
- Perform maintenance and improvement of the program;
- Dealing with shareholders in the event of internal investigation;
- Avoid Money Laundering through compliance;
- Assess the impact of the Board of Directors and the Director - General in compliance culture;
- Turn compliance into a competitive advantage.

Target Audience:

All professionals who need to know and apply compliance expertise in Commercial Banking

Hours:

60 hours.

Program Contents:

Module I - Concepts

- Compliance Basics

- Direction, risk management and compliance;
 - The compliance management;
 - How to avoid personal responsibilities: duties and obligations of "high managerial agents";
 - In addition to the law, reputational risk and other intangible
- Why you need a Compliance Department?
- Whence comes the need for someone who meets the compliance functions;
 - Role of the compliance department and its Director;
 - How to start from scratch;
 - Compliance Templates
- What are the Compliance Department Functions?
- Risk assessment;
 - Definition of a compliance program;
 - Monitoring, measurement and analysis of the compliance program;
 - Definition of risk profiles among employees
- The Legal Framework of Compliance
- The legal landscape of compliance and ethics programs;
 - Management of legal matters in compliance:
 - Compliance as attenuator penalties;
 - The use of the legal professional privilege;
 - As the process matters relating to due diligence;
 - The Affairs concerning conflicts of interest;
 - The Revelations.
- How to establish a Compliance Program?
- Basic framework to establish a compliance program;
 - What are the key elements of a compliance program;

- What are the key strategies and the best tactics to implement and maintain a compliance program;
 - How to build a compliance program on ethics, legality and productivity of operations, while minimizing the business risk;
 - How to apply compliance rules to your business
- The efficiency of Compliance Programs
- How to achieve an effective compliance program;
 - Procedures which may be adapted for compliance results;
 - How to measure the effectiveness of a compliance program;
 - How to carry out evaluations;
 - Who can use these analyzes;
 - Establishment of significant measures for assessing compliance performance;
 - What are the compliance features:
 - the manuals, job aids, sources of advice;
 - How can encompass compliance with operating procedures.
- How to perform maintenance and Program Improvement
- Training and updating;
 - Other visible tools;
 - Internal Audit and Review;
 - Other supervisory bodies;
 - Agreements with regulators.
- Internal Investigations
- What are the best practices for proper conducting internal investigations;
 - Internal investigations at the request of the Board of Directors;
 - How to deal with stakeholders in case of internal investigation;
 - How can "complicate" an internal investigation;
 - What are the most common errors in conducting an internal investigation?

- How to Avoid Money Laundering through compliance.
- What is the Relationship of the Board of Directors with the Compliance area
 - Impact of the Board of Directors and Director General in compliance culture;
 - What are the means at the service of the Directors Board to whether a compliance program is effective:
 - How to check the efficiency of a compliance program;
 - How to perform the evaluation process efficiency;
 - The evaluation process should be internal or external;
 - The information reports to the Board of Directors;
 - How to prepare the answers to the questions that will be carried out by the Board of Directors.
 - How should protect with the compliance function?
 - the How to protect yourself;
 - the Why protect yourself;
 - How should the change, where and what the appropriate time.
- How can turn compliance into a competitive advantage and how to deal with crisis
 - Can a compliance program to improve the efficiency of your organization?
 - How to deal with compliance crises?
 - What is that the regulators want?
 - Stakeholder management;
 - Using the non-conformity with the law to improve the business

Module II – Audit

- Difference between Internal Audit and Compliance.
- What are the benchmarks for Audit Compliance? What is the role of Internal Auditors in Audit Compliance? Knowing the Audit.
 - Assess the risk of compliance and how it is managed;
 - The existence of monitoring mechanisms for compliance risks
- Skills and Training of Internal Auditors
 - Multidisciplinary View of internal auditors;

- The guiding principles of the auditor;
 - objective view regarding the changes to be evaluated and implemented in the corporate business environment;
 - The profile and Conduct of Internal Auditors.
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- Planning the Compliance Audits
 - Criteria to consider for planning the audit

 - How to make a Compliance Audit Program
 - Objectives, scope, testing and other audit procedures

 - How to write a Compliance Audit Report
 - Timing;
 - What kinds of effective reporting and writing (Reporting Objectives with essays focused on seeking the cause of the deficiencies in Cases and preventive internal controls);
 - Reports as a generator of preventive and corrective actions

Module III - Fraud - Is identification level:

- Cash;
- Opening accounts;
- Drive accounts;
- internal accounts settlement;
- Transfers between accounts;
- Accounts without movement;
- overdrafts;
- documentary Compliance;
- cards;
- electronic banking;
- Access to systems.