**Topic 1 – What Is Money Laundering?**

1. **Video:** Overview of money laundering. Anti-money laundering controls.
2. **Scenario:** Identifying activities that might indicate money laundering.
3. **Key Learning:** Criminals may use deception or bribery to launder dirty money. They may also transfer the dirty money to a country with weak money laundering controls. Money launderers expect to lose money turning dirty money into clean money.
4. **Scenario:** Identifying other activities that might indicate money laundering.
5. **Key Learning:** Criminals have developed numerous clever strategies to launder money. But they are vulnerable to good anti-money laundering controls, and to sharp-eyed individuals who understand how to recognize money laundering.
6. **Assessment:** Five-question quiz on the content presented in this topic.

**Topic 2 – What Is Terrorist Financing?**

1. **Interactive Screen:** Overview of terrorist financing. How terrorists raise funds. Movement of funds. The difference between terrorist financing and money laundering. Your responsibilities.
2. **Interactive Screen:** Red flags for terrorist financing. Tips and lists. High-risk areas. Suspicious activities.
3. **Scenario:** Identifying the correct action to taken when suspicious activities are identified.
4. **Key Learning:** As an individual employee, you have two key responsibilities – client due diligence and activity reporting.
5. **Scenario:** Identifying the correct action to take when suspicious account activity is identified.
6. **Key Learning:** Client due diligence (CDD) and suspicious activity reporting (SAR) are our first line of defense in the fight against terrorist financing.
7. **Assessment:** Five-question quiz on the content presented in this topic.
Topic 3 – Consequences of Money Laundering

1. **Interactive Screen:** Consequences of money laundering. AML sanctions. AML impact. Crime and terrorism.
2. **Scenario:** Identifying the consequences of an accusation of money laundering.
3. **Key Learning:** Money laundering, or failing to prevent it, always carries consequences, including a wide range of fines, years of legal proceedings, and the loss of business.
4. **Scenario:** Impact of money laundering on economic development.
5. **Key Learning:** Successful money laundering leads to more crime, or even terrorism. It promotes corruption, undermines the rule of law wherever it occurs, and weakens financial and governmental institutions.
6. **Assessment:** Five-question quiz on the content presented in this topic.

Topic 4 – Placement, Layering, Integration

1. **Interactive Screen:** Explanation of placement, layering, and integration. Placement is the best place to stop money laundering.
2. **Scenario:** Spotting red flags that may indicate money laundering.
3. **Key Learning:** Placement is the conversion of cash into something else of value. It’s important that you can recognize red flags that indicate the placement stage of the money-laundering process.
4. **Scenario:** Identifying the strategies used to layer dirty money.
5. **Key Learning:** Layering is all about hiding the origin of the money once it is in the system.
6. **Scenario:** Identifying integration methods.
7. **Key Learning:** Integration is the return of the assets back to the criminal after sufficient activity to disguise the illicit origin.
8. **Assessment:** Five-question quiz on the content presented in this topic.
**Topic 5 – Tactics to Prevent Money Laundering**

1. **Video:** Anti-money laundering (AML) controls, laws, and regulations. G7 Financial Action Task Force. Screening and monitoring of all transactions, risk assessment, due diligence, monitoring, and mitigation. Do not tip-off. Three lines of defense.
2. **Scenario:** Taking action when you suspect money laundering.
3. **Key Learning:** When you spot a suspicious behavior, DO NOT contact the client as this will alert them.
4. **Scenario:** What should happen when money laundering is suspected?
5. **Key Learning:** When a red flag is raised, the company will avoid direct contact with the suspects. We will conduct our own investigation. The authorities will be brought in if necessary.
6. **Assessment:** Five-question quiz on the content presented in this topic.

**Topic 6 – The Money Laundering Risk Lifecycle**

2. **Interactive Screen:** Identifying unusual or suspicious situations. Unwilling behavior. Unnecessary behavior. Unusual behavior Unexplained behavior.
3. **Scenario:** Spotting red flags during a risk assessment.
4. **Key Learning:** Verify the client’s identity and location, as the identity and location might indicate red flags.
5. **Scenario:** Spotting red flags during due diligence.
6. **Key Learning:** Determine the client’s ownership structure, identify the source of their wealth and funds, and screen for negative news.
7. **Scenario:** Taking action when red flags are identified during the monitoring phase.
8. **Key Learning:** During the monitoring phase, you audit past and current controls.
9. **Assessment:** Five-question quiz on the content presented in this topic.


**Topic 7 – Internal Reporting for AML**

1. **Text & Image Screen**: The success of our AML program depends on you! Raise red flags and record issues appropriately.
2. **Interactive Screen**: AML controls and reports. Know Your Customer. CTRs. SARs. How long do we keep records?
3. **Scenario**: Taking the correct action when presented with a clear red flag transaction.
4. **Key Learning**: We have AML internal reporting requirements and you must follow them at all times. Never tip-off a client if you are suspicious.
5. **Assessment**: Five-question quiz on the content presented in this topic.

**Topic 8 – Speaking Up**

1. Summary screen that wraps up the module and provides details of where to go to speak up.
2. Attestation screen where learners attest that they will always adhere to anti-money laundering policies.