

**FFIEC BSA/AML Examination Manual  
Change History Log**

12/1/21

<b>Date</b>	<b>Sections Changed</b>	<b>Change Description</b>
05/11/2018	<ol style="list-style-type: none"> <li>1. Customer Due Diligence</li> <li>2. Beneficial Ownership for Legal Entity Customers</li> </ol>	<ul style="list-style-type: none"> <li>• Revised the Customer Due Diligence section</li> <li>• Added a new Beneficial Ownership for Legal Entity Customers section</li> </ul>
4/15/2020	<ol style="list-style-type: none"> <li>1. Table of Contents</li> <li>2. Scoping and Planning</li> <li>3. BSA/AML Risk Assessment</li> <li>4. Assessing the BSA/AML Compliance Program</li> <li>5. Developing Conclusions and Finalizing the Exam</li> </ol>	<ul style="list-style-type: none"> <li>• Revised all sections titles consistent with the new structure</li> <li>• Added a new Risk-Focused BSA/AML Supervision section and revised content in Developing the BSA/AML Examination Plan section under Scoping and Planning</li> <li>• Revised content in the BSA/AML Risk Assessment section</li> <li>• Added a new introductory section and created individual sections with revised content for BSA/AML Internal Controls, BSA/AML Independent Testing, BSA Compliance Officer, and BSA/AML Training under Assessing the BSA/AML Compliance Program</li> <li>• Revised content in the Developing Conclusions and Finalizing the Exam section</li> </ul>
2/25/2021	<ol style="list-style-type: none"> <li>1. Assessing Compliance with Bank Secrecy Act Regulatory Requirements</li> <li>2. Customer Identification Program</li> <li>3. Currency Transaction Reporting</li> <li>4. Transactions of Exempt Persons</li> </ol>	<ul style="list-style-type: none"> <li>• Added a new introductory section</li> <li>• Revised content in the Customer Identification Program, Currency Transaction Reporting, and Transactions of Exempt Persons sections under Assessing Compliance with BSA Regulatory Requirements</li> </ul>
6/21/2021	<ol style="list-style-type: none"> <li>1. Purchase and Sale of Monetary Instruments Recordkeeping</li> <li>2. Special Measures</li> <li>3. Reports of Foreign Financial Accounts</li> <li>4. International Transportation of Currency or Monetary Instruments Reporting</li> </ol>	<ul style="list-style-type: none"> <li>• Revised content in the Purchase and Sale of Monetary Instruments Recordkeeping, Special Measures, Reports of Foreign Financial Accounts, and International Transportation of Currency or Monetary Instruments Reporting sections under Assessing Compliance with BSA Regulatory Requirements</li> </ul>
12/1/2021	<ol style="list-style-type: none"> <li>1. Introduction – Customers</li> <li>2. Charities and Nonprofit Organizations</li> <li>3. Independent Automated Teller Machine Owners or Operators</li> <li>4. Politically Exposed Persons</li> </ol>	<ul style="list-style-type: none"> <li>• Added a new introductory section</li> <li>• Revised content in Charities and Nonprofit Organizations, Independent Automated Teller Machine Owners or Operators, and Politically Exposed Persons sections under Risks Associated with Money Laundering and Terrorist Financing</li> </ul>