

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

8/2/23

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

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

8/2/23

Date	Sections Changed	Change Description
08/02/2023	<ol style="list-style-type: none"> 1. Special Information Sharing Procedures to Deter Money Laundering and Terrorist Activity 2. Due Diligence Programs for Correspondent Accounts for Foreign Financial Institutions 3. Due Diligence Programs for Private Banking Accounts 4. Prohibition on Correspondent Accounts for Foreign Shell Banks; Records Concerning Owners of Foreign Banks and Agents for Service of Legal Process 5. Summons or Subpoena of Foreign Bank Records; Termination of Correspondent Relationship; Records Concerning Owners of Foreign Banks and Agents for Service of Legal Process 6. Reporting Obligations on Foreign Bank Relationships with Iranian-Linked Financial Institutions 	<ul style="list-style-type: none"> • The Agencies reorganized some existing sections of the Manual to create new, individual sections based on specific regulations. • There were no changes to the regulatory requirements covered by these sections. • Updated and retitled the previous Information Sharing section to align with the regulations Now titled Special Information Sharing Procedures to Deter Money Laundering and Terrorist Financing. • Updated and combined the previous Foreign Correspondent Account Recordkeeping, Reporting and Due Diligence and Correspondent Accounts (Foreign) sections and retitled to align with the regulation. Now titled Due Diligence Programs for Correspondent Accounts for Foreign Financial Institutions • Updated and combined the previous Private Banking Due Diligence Program (Non-US Persons) and Private Banking sections and retitled to align with the regulation. Now titled Due Diligence Programs for Private Banking Accounts. • Created new stand-alone sections from the previous Foreign Correspondent Account Recordkeeping, Reporting, and Due Diligence section and titled it to align with the individual regulations for Prohibition on Correspondent Accounts for Foreign Shell Banks; Records Concerning Owners of Foreign Banks and Agents for Service of Legal Process, Summons or Subpoena of Foreign Bank Records; Termination of Correspondent Relationship; Records Concerning Owners of Foreign Banks and Agents for Service of Legal Process, and Reporting Obligations on Foreign Bank Relationships with Iranian-Linked Financial Institutions.