# Enhanced Due Diligence for Banks Training Course

Professional Development Training Course Outline

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|---|---|---|---|
| **Category** | Banking Institute | **Duration** | 5 Days |
| **Base Fee** | $1,500 USD | **Delivery Mode** | Online / On-site Hybrid |

## Course Introduction

In an era of sophisticated financial crime, the ability to conduct robust Enhanced Due Diligence (EDD) is the primary defense for modern banking institutions. Enhanced Due Diligence for Banks Training Course empowers compliance professionals to navigate the complexities of high-risk customer onboarding and ongoing risk monitoring, ensuring that your institution remains audit-ready while effectively mitigating exposure to money laundering, terrorist financing, and sanctions evasion. By integrating cutting-edge RegTech solutions and deep-dive investigative techniques, this course transforms traditional compliance functions into a proactive, intelligence-driven risk management strategy.

Participants will move beyond standard Know Your Customer (KYC) procedures to master the critical evaluation of Ultimate Beneficial Ownership (UBO) and the verification of Source of Wealth (SoW) and Source of Funds (SoF). With a focus on the evolving FATF standards and 2026 regulatory mandates, this program provides the analytical frameworks necessary to identify opaque corporate structures, flag adverse media risks, and perform continuous monitoring on Politically Exposed Persons (PEPs). Through hands-on case studies and real-world simulation, you will gain the confidence to make defensible, risk-based decisions that protect your bank’s reputation and bottom line.

## Programme Curriculum

**Enhanced Due Diligence for Banks Training Course**

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**Course Duration**

5 days

**Course Objectives**

1. Apply Risk-Based Approach (RBA) methodologies to segment and prioritize high-risk customer profiles.
2. Deconstruct complex corporate structures and trusts to uncover the Ultimate Beneficial Owner (UBO).
3. Differentiate accurately between Source of Wealth (SoW) and Source of Funds (SoF) in investigative reporting.
4. Implement automated screening protocols for real-time sanctions, watchlists, and PEP identification.
5. Leverage Artificial Intelligence (AI) and graph analytics to detect anomalous transaction patterns.
6. Navigate international regulatory compliance frameworks, including updated FATF recommendations.
7. Conduct effective adverse media screening with sentiment analysis to identify reputational threats.
8. Master the documentation of senior management approval for high-risk account relationships.
9. Develop ongoing monitoring strategies for high-risk jurisdictions and high-value transactions.
10. Minimize false positive alerts through intelligent, context-aware screening and investigation tools.
11. Execute on-site verification and deep-dive background checks for non-transparent entities.
12. Design audit-ready compliance files that satisfy regulatory scrutiny and internal oversight.
13. Utilize Digital Identity Verification (IDV) tools to mitigate identity fraud in the onboarding phase.

**Target Audience**

- KYC and AML Compliance Analysts
- Financial Crime Investigation Specialists
- Internal Audit and Risk Managers
- Relationship Managers in Corporate Banking
- Legal and Regulatory Affairs Professionals
- Fintech and Crypto-Asset Compliance Officers
- Front-line Banking Staff handling high-risk clients
- Compliance Data Scientists and Tech Leads

**Course Modules**

**1. The Anatomy of EDD & Risk Profiling**

- Understanding the shift from reactive to proactive compliance.
- Defining the parameters of high-risk customers.
- Legal requirements vs. risk-based internal policies.
- **Case Study:** Analyzing a systemic failure in risk segmentation at a global bank.

**2. Identifying UBOs and Opaque Structures**

- Techniques for mapping multi-layered corporate shareholding.
- Identifying "nominee" roles and "fast-flipping" ownership.
- Navigating beneficial ownership registries.
- **Case Study:** Deconstructing a complex multi-jurisdictional shell company network.

**3. Deep-Dive into Source of Wealth & Funds**

- Distinguishing between SoW (accumulation) and SoF (transaction).
- Validating financial records and tax documentation.
- Identifying "red flags" in historical wealth accumulation.
- **Case Study:** Investigating a high-net-worth individual’s inconsistent wealth narrative.

**4. PEPs, Sanctions, and Watchlists**

- Categorizing PEPs by jurisdiction and seniority level.
- Navigating cross-border sanctions regimes.
- Managing "close associates" and family member risks.
- **Case Study:** Managing a relationship with a high-profile government official’s family office.

**5. Adverse Media & Reputational Risk**

- Triage techniques for media screening (sentiment/relevance).
- Using open-source intelligence (OSINT) effectively.
- Documentation of negative news for management sign-off.
- **Case Study:** Evaluating the reputational impact of a corruption scandal.

**6. Transaction Monitoring & Behavioral Analytics**

- Setting thresholds based on "normal" business patterns.
- Detecting anomalies using machine learning and AI.
- Identifying money mule and layering patterns.
- **Case Study:** Investigating a series of high-value, unexplained cross-border transfers.

**7. Regulatory Reporting & Audit Readiness**

- Writing clear, defensible Suspicious Activity Reports (SARs).
- Maintaining a robust audit trail for examiners.
- Managing the lifecycle of a high-risk client relationship.
- **Case Study:** Passing a simulated regulatory inspection on EDD controls.

**8. Technology in the Future of Compliance**

- The role of RegTech in reducing operational friction.
- Ethics of AI and bias in automated risk scoring.
- Integrating blockchain analytics for digital asset compliance.
- **Case Study:** Implementing an automated AI-driven AML monitoring system.

## Training Methodology

- Interactive lectures and presentations.
- Group discussions and brainstorming sessions.

- Hands-on exercises using real-world datasets.
- Role-playing and scenario-based simulations.
- Analysis of case studies to bridge theory and practice.
- Peer-to-peer learning and networking.
- Expert-led Q&A sessions.
- Continuous feedback and personalized guidance.

**Register as a group from 3 participants for a Discount**

**Send us an email: info@fineskilltrainingcenter.org or call** *+254769199797*

***Certification***

*Upon successful completion of this training, participants will be issued with a globally- recognized certificate.*

***Tailor-Made Course***

*We also offer tailor-made courses based on your needs.*

**Key Notes**

**a.** The participant must be conversant with English.

**b.** Upon completion of training the participant will be issued with an Authorized Training Certificate

**c.** Course duration is flexible and the contents can be modified to fit any number of days.

**d.** The course fee includes facilitation training materials, 2 coffee breaks, buffet lunch and A Certificate upon successful completion of Training.

**e.** One-year post-training support Consultation and Coaching provided after the course.

**f.** Payment should be done at least a week before commence of the training, to Fineskill Training Center account, as indicated in the invoice so as to enable us prepare better for you.

## Upcoming Scheduled Sessions

| Start Date | End Date | Location | Price |
|---|---|---|---|
| **23 Nov 2026** | 27 Nov 2026 | Online | $1,000 |
| **23 Nov 2026** | 27 Nov 2026 | Physical | $1,500 |
| **23 Nov 2026** | 27 Nov 2026 | Physical | $3,000 |
| **23 Nov 2026** | 27 Nov 2026 | Physical | $3,000 |
| **23 Nov 2026** | 27 Nov 2026 | Physical | $6,000 |

| Start Date | End Date | Location | Price |
|---|---|---|---|
| **23 Nov 2026** | 27 Nov 2026 | Physical | $4,500 |
| **23 Nov 2026** | 27 Nov 2026 | Physical | $6,000 |
| **23 Nov 2026** | 27 Nov 2026 | Physical | $6,000 |

Ready to enroll or request a customized program? Book online or contact us:

**Register Online Now**

Email: info@fineskilltrainingcenter.com | Website: www.fineskilltrainingcenter.com