KYC Best Practices for Banks Training Course

Professional Development Training Course Outline

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, digital transformation, and regulatory fragmentation, banks must shift from reactive, tick-box compliance to dynamic, risk-based intelligence. This training course provides a comprehensive framework for mastering Know Your Customer (KYC), Customer Due Diligence (CDD), and Enhanced Due Diligence (EDD) in the modern banking landscape. By integrating Agentic AI, biometric verification, and real-time transaction monitoring, participants will learn how to harden frontline defenses, optimize onboarding quality, and ensure audit-ready transparency.

Modern banking requires a culture of proactive scrutiny where compliance is not merely a legal hurdle but a strategic asset. KYC Best Practices for Banks Training Course empowers professionals to navigate the complexities of beneficial ownership identification, sanctions screening, and perpetual KYC lifecycles. Through a blend of theoretical rigor and immersive scenario-based testing, attendees will gain the practical expertise to mitigate money laundering risks, counter AI-driven fraud, and uphold the highest standards of integrity in an increasingly volatile global economy.

Programme Curriculum

KYC Best Practices for Banks Training Course

Introduction

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Training Objectives

1. Implement a Risk-Based Approach (RBA) that aligns institutional controls with global FATF expectations.
2. Master Digital Identity Verification using biometric and AI-driven document authentication tools.
3. Execute accurate Beneficial Ownership mapping to ensure transparency in complex legal entity structures.
4. Conduct Enhanced Due Diligence (EDD) for Politically Exposed Persons (PEPs) and high-risk jurisdictions.
5. Leverage Real-Time Transaction Monitoring to detect anomalies and trigger immediate risk-scoring adjustments.
6. Transition from periodic, static reviews to Perpetual KYC models for live customer risk management.
7. Optimize False Positive reduction using machine learning models to improve operational efficiency.
8. Navigate Cross-Border Regulatory Fragmentation by aligning with local and supra-national AML/CFT frameworks.
9. Strengthen Sanctions and Watchlist Screening to ensure zero-tolerance for terrorist financing or illicit trade.
10. Develop Audit-Ready Documentation practices that satisfy regulators' demand for evidence-driven supervision.
11. Combat Synthetic Identity Fraud and AI-originated threats through advanced liveness detection protocols.
12. Establish Clear Governance Structures and escalation lines for reporting suspicious activity (SAR).
13. Foster a Culture of Vigilance that empowers frontline staff to serve as the first line of defense against financial crime.

Target Audience

- KYC/AML Compliance Analysts
- Bank Operations Managers
- Onboarding and Customer Due Diligence Teams
- Financial Intelligence Unit (FIU) Investigators
- Risk Management Officers
- Internal Auditors and Quality Assurance Staff
- Corporate Banking Relationship Managers
- Chief Compliance Officers (CCOs)

Course Modules

Module 1: The Modern AML/KYC Landscape

- Evolution of global financial crime threats.
- Regulatory shifts-FATF, EBA, and local banking mandates.
- The transition from static to **Perpetual KYC**.
- **Case Study:** Analysis of a global bank's failure to manage group-wide AML policies.
- Integrating compliance into the digital product lifecycle.

Module 2: Advanced Customer Identification Programs (CIP)

- Biometric and AI-driven identity verification.
- Validating diverse international document types.
- Liveness detection to combat deep-fake identities.
- **Case Study:** Preventing synthetic identity account opening through automated facial recognition.
- Best practices for remote and digital-first onboarding.

Module 3: Beneficial Ownership & Entity Verification

- Mapping complex corporate hierarchies and shell companies.
- Strategies for verifying Ultimate Beneficial Owners (UBOs).
- Handling opaque ownership structures in offshore jurisdictions.
- **Case Study:** Investigating a multi-layered tax evasion scheme involving anonymous trusts.
- Documentation standards for audit readiness.

Module 4: Risk-Based Due Diligence (CDD/EDD)

- Calibrating risk scores based on geography, industry, and behavior.
- Identifying and vetting Politically Exposed Persons (PEPs).
- Conducting adverse media monitoring and credit checks.
- **Case Study:** Applying EDD to a high-net-worth individual with ties to sanctioned entities.
- Evidence-based documentation for regulatory reviews.

Module 5: Sanctions & Watchlist Management

- Operationalizing real-time screening against global watchlists.
- Defining match-resolution logic to reduce noise.
- Handling false positives with precision and speed.
- **Case Study:** Mitigating the risk of secondary sanctions in cross-border trade finance.
- Documenting the rationale for clearing or escalating alerts.

Module 6: Technology-Driven Transaction Monitoring

- Leveraging **Agentic AI** for predictive pattern recognition.
- Tuning thresholds to specific product and customer risks.
- Managing "alert fatigue" through effective system calibration.
- **Case Study:** Uncovering money laundering in a retail banking network using automated behavior analytics.
- Designing effective feedback loops for transaction rules.

Module 7: Reporting, Governance, and Accountability

- The lifecycle of a Suspicious Activity Report (SAR).
- Establishing clear lines of escalation to the FIU.
- Maintaining audit trails for supervisory oversight.

- **Case Study:** A board-level investigation into internal control failures and regulatory fines.
- Building a culture of transparency and data integrity.

Module 8: Managing Emerging Threats

- Cryptocurrency and digital asset compliance.
- Defending against AI-powered account takeover (ATO) fraud.
- Addressing supply chain and trade-based money laundering (TBML).
- **Case Study:** Detecting illicit transfers in a decentralized finance (DeFi) bridge protocol.
- Future-proofing compliance programs for 2027 and beyond.

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
07 Sep 2026	11 Sep 2026	Online	$1,000
07 Sep 2026	11 Sep 2026	Physical	$1,500
14 Sep 2026	18 Sep 2026	Online	$1,000
14 Sep 2026	18 Sep 2026	Physical	$1,500
21 Sep 2026	25 Sep 2026	Online	$1,000
21 Sep 2026	25 Sep 2026	Physical	$1,500
28 Sep 2026	02 Oct 2026	Online	$1,000
28 Sep 2026	02 Oct 2026	Physical	$1,500

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

Register Online Now

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