Help!
I Need Somebody!
How to assess and document your staffing needs.

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Presented By
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Agenda

- Thing to Consider
- Risky Business
- How to Quantify
- Risk Assessments
- Staffing for Projected Growth
- Defending the Staffing Assessment
Things to Consider for your Staffing Assessment

✔ Working 9 to 5

➢ Consider the number of hours available each
  ➢ day,
  ➢ week,
  ➢ month, and
  ➢ year.

➢ Take into account Personal Time Off:
  ➢ the average sick time,
  ➢ vacation time, and
  ➢ bank holidays.

➢ Adequate time to execute all duties.
Things to Consider for your Staffing Assessment

✓ Every Little Thing You Do

➢ Make a list of everything you do or are expected to do

➢ Then detail how often you do it

➢ Then estimate the amount of time it takes you to do it

➢ Ensure that no conflict of interest exists
Calculating Time

<table>
<thead>
<tr>
<th>ACTIVITY</th>
<th>UNIT</th>
<th>Daily</th>
<th>Wkly</th>
<th>Mthly</th>
<th>Qtrly</th>
<th>Semi Annual</th>
<th>Annual</th>
<th>Minutes Per Unit</th>
<th>Total times per year</th>
<th>Total</th>
<th>Minutes</th>
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<tbody>
<tr>
<td>Review Daily Reports in Core system</td>
<td>job</td>
<td>45 min</td>
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<td>234</td>
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<td>Review and File CTR Report</td>
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<td>90</td>
<td>52</td>
<td>4680</td>
<td>21.08108</td>
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<tr>
<td>Review Written Procedures and update as needed</td>
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<td>120</td>
<td>12</td>
<td>1440</td>
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<td>Log BSA Training attended by staff</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td>1 hr</td>
<td></td>
<td>60</td>
<td>2</td>
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<td>Prepare BSA Report to the Board</td>
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<td>8 hrs</td>
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<td>480</td>
<td>12</td>
<td>5760</td>
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<td>Misc Duties / Tasks</td>
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<td></td>
<td>2 hrs</td>
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<td>Meetings for ACAMS</td>
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<td></td>
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<td>12</td>
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<td>Attend BSA Management Meeting</td>
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<td>60</td>
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Total hrs per day (a): 22.9542
Number of Hours Available

- 40 hours x 52 weeks = 2080
- 52 weeks a year x 5 business days = 260
- 260 - 3 weeks of vacation (15 days) = 245
- 245 - Banking holidays (11 days) = 234
- 234 - Sick time (12 days) = 222

Total hours for one full time employee = 2080
Average vacation leave = -120
Average sick leave = -96
Holidays = -88
Net Available Work Hours per employee (NAWH) = 1776

(a) Hrs per day, times days worked (222) = 5095.83333
NAWH = 1776
Total number of employees = 2.86927553

(The total hrs per day) x (the days worked) = NAWH
Risky Business

- Consider the risk and complexity of Customers, CTRs and SARs

- May need to allow more time for complex customers or relationships

- May need to allow more time for international activity reviews

- Staff for the complexity of your customers and products
How to Quantify

- Use your data
  - Number of alerts
  - Types of alerts
  - Number and types of reports you review
  - Number of CTRs filed per month
  - Number of SARs filed per month
  - Number of research no file cases per month
  - Number and type of high risk accounts; i.e. MSBs or MRBs
  - Number of branches/locations
  - Where are your locations?

- Use your Risk Assessment
Risk Assessments

- Your risk assessment should be driving your Program - including your staffing.

- The higher your risk level, the more complex the activities, the more time for each task.

- Use Inherent Risk levels!!

- If you are not adequately staffed - may adversely affect your risk assessment.
Staffing for Projected Growth

- Analyze trends in your alerts, cases, CTRs and SARs

- Analyze trends in new accounts opened

- If you have or will be acquiring a branch/bank:
  - Approximately how many additional accounts will that bring in?
  - Approximately how many additional high risk accounts will that bring in?
Defending Your Staffing Assessment

- Qualitative and quantifiable data
- BSA Committee/Executive Management Buy In
- Present it to your Board
- Reflect the results in your risk assessment
Contact Information

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THANK YOU
QUESTIONS?

In addition to the ACAMS Chapter Webpage you can also find us on LinkedIn at http://www.linkedin.com/groups?gid=2202988&trk=myg_ugrp_ovr
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Feel free to send any suggestions or comments to: socalacams@yahoo.com.