

BSA Workflow Review Guide

Where does the work happen?

Evaluate your current tools and processes without creating another case file.

Choose one workflow: monitoring alert review, a referral to BSA, or customer risk / enhanced-due-diligence review. Ask authorized staff to show the existing process. Use a fictional example in any external conversation.

Review the process. Keep the work in approved systems.

Record process observations only. Do not enter customer information, account or case identifiers, investigation findings, SAR-related information or reporting decisions.

Workflow / process reviewed: _____

Mark one category per area. Supported = works as intended; Workaround = an extra step to evaluate; Needs review = not yet verified; N/A = outside this scope. These are not compliance scores.

01 Customer and activity context

Where do authorized reviewers find the customer, transaction and risk information needed for this workflow? What must they obtain elsewhere?

☐ Supported ☐ Workaround ☐ Needs review ☐ N/A

Current system / process:

Process observation only:

02 Ownership and handoffs

How does a referral reach the responsible reviewer? Where can a colleague find who owns the next step when someone is away?

☐ Supported ☐ Workaround ☐ Needs review ☐ N/A

Current system / process:

Process observation only:

03 Repeat entry and separate trackers

Which details are re-entered in email, spreadsheets or another tool? Is each additional record required, useful or avoidable?

☐ Supported ☐ Workaround ☐ Needs review ☐ N/A

Current system / process:

Process observation only:

REVIEW AREAS / CONTINUED

Can the team follow the work?

Use the same discussion categories. Identify what the current process supports and what needs verification; do not recreate the underlying investigation.

04 Investigation and decision records

Where are investigation steps and decision rationale retained? Can an authorized reviewer locate supporting information without reconstructing it?

☐ Supported ☐ Workaround ☐ Needs review ☐ N/A

Current system / process:

Process observation only:

05 Visibility into unfinished work

How do staff distinguish work awaiting information, review or completion? Can they find what remains open without maintaining a second tracker?

☐ Supported ☐ Workaround ☐ Needs review ☐ N/A

Current system / process:

Process observation only:

06 Capacity, guidance and system use

Is the difficulty a capability limit, configuration issue, training or guidance need, or a capacity constraint? What has the team verified rather than assumed?

☐ Supported ☐ Workaround ☐ Needs review ☐ N/A

Current system / process:

Process observation only:

A fictional example: observation versus case detail

Useful process observation: "Staff re-enter assignment and status information in a spreadsheet for a weekly meeting."

Next question: "Can our current system and procedures provide the needed view without duplicate entry?"

Do not copy the actual cases, customer details or reporting decisions into this guide.

A manual step or separate system is not automatically a deficiency. Evaluate its purpose, controls and usefulness before proposing a change. Retain approved processes until any replacement has been assessed.

DISCUSSION SUMMARY / NEXT CONVERSATION

Define the improvement, then evaluate the fit.

Choose one priority from the review. Describe the workflow need without customer or case details. Track any resulting implementation work in your institution's existing process, not in this guide.

Priority process observation

Desired improvement: what should be easier to do or verify?

What should the current team or a provider demonstrate?

Choose the next conversation

Current process supports the need. Retain what works and resolve any remaining uncertainty.

Process, training or capacity need. Review procedures, configuration, guidance and available resources before assuming a technology gap.

Technology need to evaluate. Ask for a current-product demonstration using a fictional example. Confirm setup, supported steps and institution responsibilities.

Bring specific questions to a demonstration

Ask how the current product supports assignment, investigation documentation, review and closure. Which steps are included, which depend on configuration, and what remains outside the product? Confirm the answer for your institution rather than assuming every review prompt describes an available feature.

Explore BSA Guardian for the work you need to support

BSA Guardian supports AML monitoring, customer risk rating, enhanced due diligence, sanctions screening, SAR support and case management. Compliance judgment remains with your institution.

[Request a BSA Guardian demonstration](#)

Need guidance, training or policy resources? [BSA Compass](#) provides that support, standalone or as an optional Guardian add-on. Existing Guardian customers can use this guide to discuss current product use, not as an additional case form.

Product details: [BSA Guardian](#) | [BSA Compass](#)

Educational process-review aid, not an audit, formal risk assessment, compliance certification or operating procedure. It does not replace independent testing, qualified advice or approved policies. No reporting, sanctions or retention decision should be made or recorded in this guide.