

## 10 | Post-9/11 AML: A Decade of Rapid Change

For anti-money laundering (AML) compliance professionals, the past decade has been one of rapid change, and this 10-year anniversary of 9/11 is an appropriate time to look back upon the pivotal changes that have shaped the AML environment.

BY JOHN ATKINSON



## 16 | 5 Steps to Wireless Banking Compliance

There are at least 18 regulations affected by wireless banking. This article delineates five steps that a compliance officer should take to prepare for wireless banking.

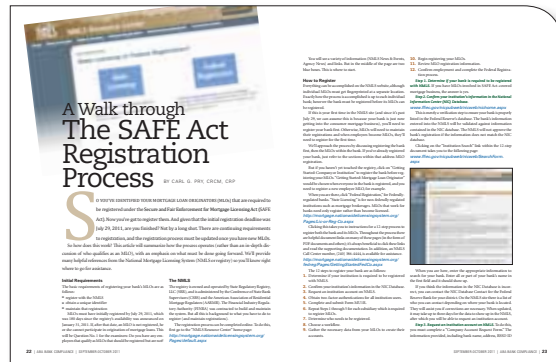
BY DAN HADAWAY, CISA, CISM, CRISC



## 22 | A Walk through the SAFE Act Registration Process

By now you've identified all your mortgage loan originators (MLOs); how do you register them? This article provides guidance on how the National Mortgage Licensing System (NMLS) registration system works, with step-by-step instructions on getting unique identifiers for your bank's MLOs.

BY CARL G. PRY, CRCM, CRP



## 30 | Lookbacks: What They Are and When They Are Needed

A lookback is needed when a problem, error, weakness, or violation is found and you believe that what has been discovered may just be the tip of the iceberg. This article addresses lookbacks, including those performed without regulatory prompting.

BY WILLIAM (WYLLI) J. FOOTE, CRCM, AND PHILLIP (RICK) R. FREER, JR., CRCM



## COLUMNS

### 4 | Governance

BY PAUL R. OSBORNE, CPA, CPO, AMLP

### 8 | Compliance Management

BY CARL G. PRY, CRCM, CRP

### 35 | The Other Side

BY STU LEHR, CRCM

## DEPARTMENTS

### 36 | Regulatory Developments Table

### 38 | Resources

### 40 | Continuing Education Quiz

#### PUBLISHER

**Laurence Price**  
(202) 663-5378  
lprice@aba.com

#### SENIOR EDITOR

**Joseph M. Kelly**  
(202) 663-5071  
jkelly@aba.com

#### ART DIRECTION

**BonoTom Studio, Inc.**  
studio@bonotom.com

#### ADVERTISING SALES

**Dave Bayard**  
(973) 822-9275  
dave@bayard.com

#### WEB SITES

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Address all articles, letters, and other correspondence to:  
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American Bankers Association  
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