



Online Products 2017



Anti-Money Laundering
Anti-Bribery & Corruption
Countering Terrorist Finance
KYC and CDD
Fraud and Operational Risk

“The video had the desired effect, as in total attention throughout, the odd nervous laugh and, finally, stunned silence.”

Anti-Corruption Director,
Global Pharmaceutical Company

Welcome to Lessons Learned

Welcome to Lessons Learned, the world's first video based Integrity and Compliance training and education portal!

In these pages you can discover our range of rich, engaging video-based e-learning content, covering Anti-Money Laundering, Countering Terrorist Finance, Anti-Bribery & Corruption, Fraud Awareness and more. To sample preview the full range, register on www.lessonslearned.co.uk. Then for full previews of specific products simply call +44 (0)845 618 1567 or email training@lessonslearned.co.uk and we can set you up within minutes. Costs are either on an extremely competitive per-user license basis or, where scale warrants it, on an annual enterprise license basis representing, we believe, the best value you'll find in the market.

Once you've decided to invest, accessing your chosen courses is straightforward – we send you the complete SCORM package for loading onto your LMS (Learning Management System) where they appear like any other course, allowing you to create user-groups, track individual access, test understanding and produce reports for audit and regulatory purposes. The videos themselves are hosted and streamed from our servers not yours, so they won't clog up your bandwidth and slow your system down. If you don't have an LMS yet, your staff can access the content from ours. And if you want to adapt them for your specific needs, then that's not a problem – we can cut and edit them to order.

So whether it's a powerful docu-drama or a technical refresher; whether you're a global organization with a portfolio of requirements or a small firm with a particular need, I invite you to tune in to Lessons Learned – your world of video based Integrity and Compliance learning!

Sincerely,



Tim Parkman
Managing Director, Lessons Learned Limited

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Visit www.lessonslearned.co.uk and register to sample preview our products.
Or call +44 (0)845 618 1567 or email training@lessonslearned.co.uk to speak to an adviser.

KEY

Watch and learn – a training film with an assessment test

Watch, learn and interact – an interactive video based e-learning programme, with a test



AML Voices: Retail 1

Type: **Watch and learn** Length: **4 mins**

In this reconstruction a branch supervisor describes her suspicions about a customer. Issues covered include structuring and smurfing, deposits at just below reporting thresholds and the apparent targeting of lax staff.



AML Voices: Corporate & Investment Banking 1

Type: **Watch and learn** Length: **4 mins**

In this reconstruction, an investment banker describes the reluctance of a potential client to provide answers to some key questions. Issues covered include the use of offshore trusts for investment purposes, complex structures and beneficial ownership.



The Enemy Within

Type: Watch and learn **Length with test:** 15 mins

A fascinating introduction into the world of money laundering. Who launders money and how? Issues and terms covered include transportation, consolidation, placement, layering, integration, repatriation, front and shell companies and more.



Keep Your Eyes Open

Suspicion indicators in branch operations

Type: Watch, learn and interact **Length with test:** 40 mins

This 40 minute e-learning programme is ideal as a refresher for retail branch staff and supervisors, reminding them of their key legal obligations and highlighting a wide range of recognised suspicion indicators for money laundering, including:

- suspicion indicators of front companies
- suspicion indicators on loan accounts
- suspicion indicators of 'smurfing' and structuring
- suspicion indicators of 'loan shark' accounts



Too Good To Be True

AlnaBank and the Laundering of the Kransky Millions

Type: Watch and learn **Length with test:** 45 mins

Investigative in tone and with a tough, documentary-style, 'Too Good to be True' confronts the key money laundering risks besetting institutions which offer private banking services to high net worth clients. Based on a combination of real-life cases, it tracks the seminal events leading to a 'disaster waiting to happen ...' - the discovery of money laundering activity within AlnaBank, 'one of the most respected financial institutions in the world ...' Issues and risks covered in the course include:

- Dealing with high profile and powerful individuals
- Use of secrecy products and services
- Identifying clients and their source of wealth
- Warning signs and the need for account monitoring
- Pressure for profit versus regulatory and compliance duties
- The role of senior management in creating and fostering a compliance culture

The film provides a hard-hitting and thought-provoking look at some of the typical mistakes and attitudes through which banks and their facilities can be exposed to money laundering - and what the consequences can be.



Follow the Money

Type: **Watch and learn** Length with test: **25 mins**

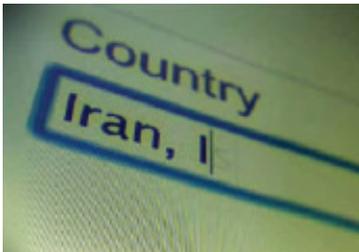
A chilling examination of the techniques and mechanisms of terrorist financing. Drawing upon examples such as Al Qaeda and the 9/11 attacks on the United States, and the Liberation Tigers of Tamil Eelam, issues covered include differences between money laundering and terrorist financing, methods and typologies, name screening, key international legal measures, obligations of financial institutions and more.



Blood in the Water

Type: **Watch and learn** Length with test: **25 mins**

An engaging insight into methods of laundering money through the international trade system. Contains reconstructed real-life case studies. Typologies include false trading, false invoicing, under- and over-invoicing, under-and over-shipment and a variety of suspicion indicators. A must-have product for your Trade Finance Division.



Punishments and Penalties, Volume 1

Type: **Watch and learn** Length with test: **17 mins**

The first volume in a series examining some of the most significant punishments and penalties levied against financial institutions for breaches of international standards. In this volume, the fines levied against (1) ABN Amro and (2) Lloyds Bank for breaches of US KYC and sanctions legislation.



Money Laundering: Who Cares?

Type: **Watch and learn** Length with test: **10 mins**

AML controls and regulations can sometimes seem detailed and burdensome. But have you ever stopped to think about why they are so necessary? This short, powerful film looks at the harm caused by the serious crimes which give rise to money laundering and aims to engage staff at an emotional level with the fight against financial crime.



'The Ballad of Bonus Bob'

Type: **Watch and learn** Length with test: **10 mins**

This engaging, pictorial poem tells the story of Bob the Banker as he rides the waves of success. But has Bob paid enough attention to where his clients' money comes from? A short, thought-provoking film designed to remind staff of the importance of Know Your Customer and Source of Wealth requirements.



AML Voices: The Black Market Peso Exchange

Type: **Watch and learn** Length with test: **10 mins**

Reconstruction of a real-life case study involving the laundering of Columbian drug sale proceeds through a complex money laundering system known as The Black Market Peso Exchange, which combines genuine trade in physical goods with cross-border value exchange in different currencies.

‘We have found Lessons Learned’s videos to be extremely useful as a tool for raising awareness and engaging our staff ... excellent content, highly recommended.’

Chief MLRO
International Bank



Smoke and Mirrors

AlnaBank and the Messengers of God

Type: Watch and learn **Length with test:** 45 mins

Gripping and realistic, Smoke and Mirrors is a course which will engage all relevant staff with the problems and challenges associated with Customer Due Diligence and Risk Assessment. Made in the style of a TV documentary, the film explores critical money laundering and terrorist financing risks confronting financial institutions conducting business with overseas customers and counterparties in high risk locations. It examines the key events leading to the discovery of money laundering and terrorist financing within the Global Relationships Division (wealth management, correspondent banking and private banking) of AlnaBank.

Issues covered in the film include:

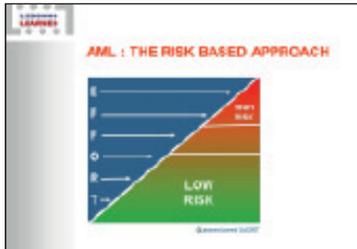
- The risk-based approach
- Geographic Risk
- Reliance on third party CDD
- Complex structures and hidden ownership
- Beneficial ownership and the use of “fronts”
- Politically Exposed Persons
- The nexus between organised crime and terrorism
- The relationship between revenue units and control functions



AML Voices: Securities 1

Type: **Watch and learn** Length with test: **10 mins**

Reconstruction of a real-life case story. An Operations Manager in a securities brokerage describes what made her suspicious about securities transactions which the firm was conducting for clients with connections to high-risk, offshore locations. The case involved the laundering of the proceeds of Nigerian Section 419 frauds through the US Securities market.



Fundamentals of the Risk-Based Approach

Type: **Watch and learn** Length with test: **20 mins**

This presentation examines the core criteria for assessing money laundering risk as part of a risk-based approach. Key issues covered include country, customer, business type and product list as well as the rationale behind the risk-based approach.



Red Flags of Money Laundering (Retail 1)

Type: **Watch and learn** Length with test: **20 mins**

The first in our AML Red Flags series uses account analysis techniques and expert commentary to examine the suspicion indicators revealed by front companies, loan sharks and loan accounts being used for laundering.



AML Voices: Corporate and Investment Banking 2

Type: **Watch and learn**

Length: **2 mins**

In this reconstruction, a Financial Institutions relationship manager describes an external investigation which followed the discovery of criminal activity within the customer base of a client respondent bank, and reflects on the need for credible CDD which can withstand hindsight-based scrutiny.

Methods of Money Laundering and Terrorist Financing

These short, sharp documentaries take an expert look at the methods and suspicion indicators of money laundering and terrorist financing among different sectors and business types. Informative and accessible, these courses are ideal for either introductory, complementary or refresher training.

Alternative Remittance Suppliers

Type: **Watch and learn** Length with

test: **15 mins**

The informality of Alternative Remittance Systems can sometimes be exploited by money launderers. But although these systems are unregulated, there are a number of red flags we can look out for to try to ensure that our institutions are not doing business with agents of money laundering.

Auctions

Type: **Watch and learn** Length with

test: **15 mins**

Auctions; High value items, one-off transactions, anonymous bidding - the perfect place to launder money! And that's before you even go online...

Blood Diamonds

Type: Watch and learn Length with test: 15 mins

The proceeds of diamond sales in war-torn regions have long been used by warlords to fund arms purchases, conflict and crime. That's the origin of the term "blood diamonds". In recent years, however, there have been increasing concerns that terror groups might also be trading in blood diamonds to finance their activities.

Casinos

Type: Watch and learn Length with test: 15 mins

High stakes, long odds and lucky streaks – there's plenty of drama to be found in a casino. But in a fast-paced environment with large amounts of cash, there may be something more sinister going on...

Correspondent Banking

Type: Watch and learn Length with test: 15 mins

Correspondent banking relationships are a useful means for banks to extend their services beyond the jurisdictions they operate in, by using a foreign bank as a proxy. But this indirectness can aid concealment – perhaps concealment of money laundering...

Credit Cards

Type: Watch and learn Length with test: 15 mins

Credit cards are widely used in most of the world's economies, generating billions of transactions every year. They can be used for both money laundering and terrorist financing, and given the prevalence of "plastic money", ALL financial institutions worldwide are potentially vulnerable.

Insurance

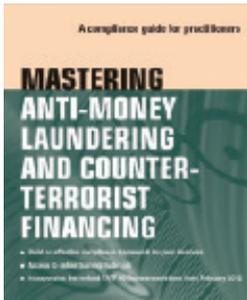
Type: Watch and learn Length with test: 15 mins

The common use of agents and intermediaries, the normality of the beneficiary being different from the policy-holder, and the ease with which beneficiaries can be changed; all make insurance products potentially attractive tools for the laundering of criminal money...

Mortgages

Type: Watch and learn Length with test: 15 mins

Any type of loan provides a money launderer with an opportunity to acquire 'clean' funds upfront; the loan application is completed and approved, clean funds are drawn down and deployed, and criminal money is used to repay the loan. But there's one type of loan that's particularly attractive to launderers for clearing large amounts of criminally derived funds – mortgages.



Combating Money Laundering & Terrorist Financing Online

The complete, certificated video e-learning course

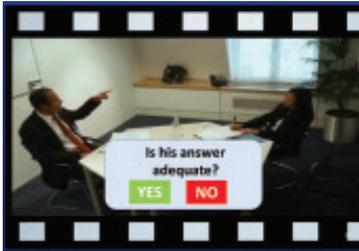
Type: Watch learn and interact Length: x7 modules: 10 hours of course time

Based on the Financial Times Prentice Hall book by AML CFT expert Tim Parkman, Combating Money Laundering and Terrorist Financing Online is a complete, certificated course of learning on all things AML and CFT. The course covers:

- Fundamental Concepts
- The International AML CFT Framework
- The Role, Structure and Positioning of the AML CFT Compliance Function
- KYC, CDD and the Risk Based Approach
- Reputational Risk
- Suspicion Recognition
- International Cooperation

Equally effective either as a foundation course for staff entering AML roles for the first time, or as a personal development tool for more experienced Compliance and Business managers, the course has the following features

- Professional presenters
- Broadcast quality, eye-to-camera lessons (no fuzzy, single angle, back of the hall conference footage!)
- Engaging slides, graphics, video case studies and exercises
- A high level of technical detail, explained clearly and succinctly
- Optional purchase of book included
- 90 minute, 60 question post-course online exam
- Successful completion earns the Mastering AML and CFT Certificate



It's Your Job to Know!

Improving the Quality of your Customer Due Diligence

Type: Watch, learn and interact **Length with test:** 60 mins

How do you stop KYC being just a "tick box" exercise for your RMs, and turn it. Instead into a clear-eyed enquiry into the potential risks involved in a relationship with the prospective customer? And how do you do that, whilst enhancing your organisation's stature in the eyes of the prospect?

With informed, engaging presenters and modern, reality style reconstructions, *It's Your Job to Know!* Looks at the rationale behind good KYC and examines the behavioural skills required in conducting a successful KYC interview, before delving into the practicalities of beneficial ownership and the ways in which it may be hidden or disguised.

Topics covered include:

- The consequences of KYC failure
- Developing the art of 'The Productive Conversation'
- How to use effective questioning techniques
- Overcoming client resistance to providing information
- Understanding 'beneficial ownership'
- The use of complex structures, fronts and intermediaries



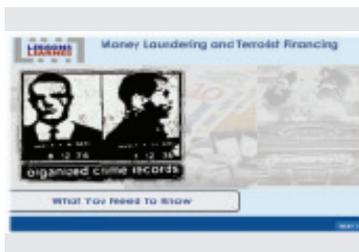
AML and CFT for Financial Institutions and Correspondent Banking

Type: Watch, learn and interact **Length with test:** 60 mins

Aimed at staff involved in providing banking services to other financial institutions (FIs), this specialist course starts by examining why FI business is considered to be high risk, before assessing the particular vulnerabilities of certain products and then highlighting different types of transactional and behavioural suspicion indicators. Learners are also reminded of their personal legal obligations and the duty on the Bank itself to help in the fight against money-laundering and terrorist and proliferation financing.

Topics covered include:

- What money laundering and terrorist and proliferation financing are, and why they must be fought
- Key considerations in assessing controls at other FIs
- The particular risks associated with
 - Payable through accounts
 - Trade finance
 - Interbank lending
 - Treasury products
- Suspicion indicators or ‘red flags’ and went to report
- Examples of banks which got it wrong...



Money Laundering & Terrorist Financing: What You Need to Know

Type: **Watch, learn and interact** Length with test: **50 mins**

Money Laundering and Terrorist Financing: What You Need to Know is a dynamic, engaging new kind of programme that will really get your AML CFT message across to both new joiners and seasoned staff alike. Using hard-hitting video case studies, vignettes, re-enactments and info-summaries, interspersed with rich, immersive graphics and interactions, your managers and staff get to understand first of all WHY your organization must help in the fight against money laundering and terrorist financing (It's NOT just to avoid criminal liability – it's because it's the right thing to do) before going on to examine the stages and methodologies of money laundering and terrorist financing, the key requirements relating to CDD and suspicion reporting and the legal and regulatory duties applying to both individuals and the organization.

Ideal for induction and refresher training as well as for wider awareness raising campaigns, *Money Laundering and Terrorist Financing: What You Need to Know* is:

- SCORM compliant and fully compatible with most Learning Management Systems
- Adaptable to your precise requirements – we can cut and edit to your order
- CPD certified
- Capable of tracking and monitoring learners' performance and their scores achieved in the post-course, certificated knowledge assessment test
- Available in business-relevant versions and adaptable to different jurisdictions
- Available online 24/7 so learners can study anywhere, at any time, and at their own pace

“Overall very impressive and I support using this as a means of significantly increasing awareness.”

Head of Operational Risk, Global Financial Institution



Lessons Learned Ltd, The Offices, Aylton Court, Ledbury, Herefordshire HR8 2QH. United Kingdom.

Tel: (+44) (0)845 618 1567. www.lessonslearned.co.uk

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The UK Bribery Act 2010

What You Need to Know

Type: Watch and Learn Length with test: 35 mins

The UK Bribery Act 2010: What You Need to Know is a complete staff training tool on the UK's new Anti Bribery Law. Hosted by professional television presenters and packed with examples and explanations, the presentation covers key issues such as:

- Why was the Act passed?
- What are the offences and penalties?
- Where and to whom does the Act apply?
- What are the differences between the Bribery Act and the US FCPA?
- How are facilitation payments treated?

Suitable for either as an induction primer on the Bribery Act or as an engaging refresher or booster training course, The UK Bribery Act: What You Need to Know will be an extremely useful addition to any Ant-Bribery Compliance Officer's training toolkit.



The Dark Side of Business

Alma Industries and the Psychology of Corporate Corruption

Type: Watch, learn and interact **Length with test:** 60 mins

Tense and hard-edged with an investigative, documentary-style, The Dark Side of Business examines the bribery and corruption risks confronting corporations conducting business in developing countries.

Against the background of the OECD Convention and the passing of the UK's 2010 Bribery Act, it explores the complex pressures, motives and relationships comprising one company's doomed attempt to avoid becoming the first to be convicted of "failing to prevent bribery ..."

Issues covered in the course include:

- Historical context to the fight against corruption
- Economic and social issues for developing economies
- Practical techniques of corruption
- Adequate procedures for the prevention of corruption
- The importance of Anti-Corruption Due Diligence
- Factors affecting successful ABAC Compliance implementation
- Conformity and obedience to authority
- Whistle blowing and crisis management
- The role of senior management
- Legal and reputational consequences



COMING
SOON

Say No to Bribery

Identifying and rejecting bribery and corruption at work

Type: Watch, learn and interact **Length with test:** 60 mins

Say No to Bribery focuses on practical examples of how bribery and corruption may be encountered at work. It encourages staff to look for and report the 'red flags' of potential bribery and contains a wide variety of screen and video-based examples set across three 'streams' which can be selected by users, according to which is most appropriate for the work which they do – Sales and Service Provision, Purchasing and Procurement, and Administration and Support.

Topics covered include:

- Definitions of 'Bribery' and 'Corruption'
- Negative implications of bribery and corruption for societies and economies
- The 'red flags' of bribery and corruption at work, across the following risk areas
 - Gifts and Entertainment
 - Facilitation Payments
 - Charitable Donations and Corporate Sponsorship
 - Personal Relationships and Conflicts of Interest
- UKBA and US FCPA
- Whistleblowing, hotlines and personal responsibility
- How to react and what to do

Decision Points™: What Would YOU Do?

Decision Point™ training courses are scenarios in which the learner must make decisions about how best to handle the events unfolding. Shot in a modern, reality-based style, each film contains several perspectives, as projected by the different characters involved. As in real life, nothing is black and white and nothing is easy!

The courses are available in six different industry versions: Pharma, Oil & Gas, Extractive, Financial Services, Defence and General Industry



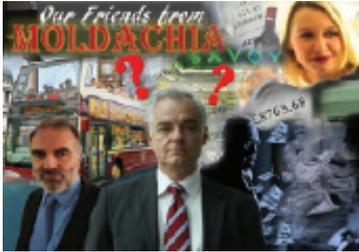
“No Problem!”: Trouble at the Airport...

Type: **Watch, learn and interact** Length with test **25 mins**

Colin and Gail are stranded at a hostile foreign airport. Their taxi driver is offering to 'help'. But should they accept the offer?

After successful completion of this course, learners will understand

- The key features of Facilitation Payments
- The situations in which Facilitation Payments may be demanded
- How to anticipate and resist demands for Facilitation Payments



Our Friends from Moldachia

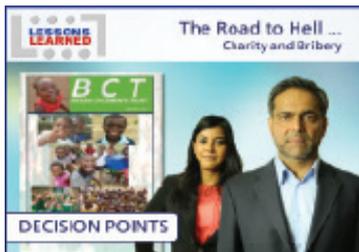
Type: Watch, learn and interact Length with test: 25 mins

Bob and Amal are hosting potential foreign customers on a business visit to their company. But their visitors seem to have very high expectations of the level of hospitality to which they are entitled...

After successful completion of this course, learners will understand

- The bribery risks associated with client visits, hospitality and entertainment
- Key controls to manage and mitigate those risks
- Specific risks associated with the entertainment of foreign public officials

Preview at <http://www.antibriberyvideos.com/e-learning/our-friends/story.html>



The Road to Hell...

Type: Watch, learn and interact Length with test: 25 mins

Savita and Brian can win the contract, if their company donates to a charity. But does it matter that the charity's leader is the wife of the President of the country?

After successful completion of this course, learners will

- Bribery risks associated with charitable donations and capacity building
- Control measures to manage and mitigate such risks.
- How to assess the credibility of due diligence information

“Great job today with Compliance training; the material and video presentations were excellent, meaningful and informative. I enjoyed the whole presentation.”

Staff member to Compliance Officer



Voices of Risk: Computer Security 1

Type: **Watch and learn** Length with test: **10 mins**

In this reconstructed account of a real-life incident, a personal assistant describes how allowing unauthorised access to her computer by a trusted colleague led to involvement in a legal dispute and her own personal integrity being called into question.



Voices of Risk: Fraud Awareness 1

Type: **Watch and learn** Length with test: **10 mins**

In this reconstructed true story, an accounts manager describes the various red flags which alerted him to the fact that all was not well in his company. Issues covered include unusual invoices and payments to offshore accounts, suspicious behaviour patterns by managers, suspicious payment patterns, a reluctance by relevant staff to challenge expense claims and others.



Voices of Risk: Careless E-mails

Type: **Watch and learn** Length with test: **10 mins**

In this reconstruction, the chief executive of a medical supplies company describes how careless use of email communication by staff cost the company millions of pounds. Short but hard-hitting!



The Silent Witness

Email, Electronic communication and Risk

Type: Watch and learn **Length with test:** 25 mins

Are the emails and social media messages which your staff exchange, both within and outside your organisation setting you up for a fall? Do they know that in litigation your organisation would have to disclose all relevant communications,, even those most damaging to your case? Are they aware that it can be a criminal offence to attempt to delete or destroy emails if investigations and litigation are imminent? Do the messages they send each other expose your organisation - and themselves - to legal and reputational risk?

This hard-hitting course examines all of the above issues and is an ideal tool to raise staff awareness of the legal and reputational risks associated with uncontrolled electronic communication.



FATCA 101

What, Why and How?

Type: Watch and learn **Length with test:** 20 mins

The US Foreign Account Tax Compliance Act (FATCA) is in the process of implementation. Designed to combat tax evasion by "US Persons", this complex and far reaching piece of legislation has implications far beyond the borders of the United States and potentially affects all financial institutions whose business touches the United States.

FATCA 101: What, Why and How is an ideal primer for introducing management and staff to the purpose and requirements of the Act, and to the accompanying compliance processes. Issues covered include:

- Rules and requirements
- Strategic and operational implications
- Types of client relationships affected
- Implementation and guidance

CUSTOMIZE THIS FILM

We can create a customized version of this film to describe your organization's own FATCA analysis and implementation schedules. Email us for details.



Customized and Tailor-made Videos

We can produce special versions of any of the previous films, customized to your organization's needs, bearing your own branding and adapted to cover your own policies and procedures. We can even film and insert your own internal managers and experts to create a completely adapted product.

Likewise, if you have a specific training and communication need which isn't met by any of our current content, we can work with you to produce tailor-made material which is precisely geared to your requirements.

Simply email training@lessonslearned.co.uk or telephone **(+44)(0)845 618 1567** for further information or to speak to one of our representatives.

“Actually this is a great contribution from your side, well done. This weekend instead of going to the theater I will spend some quality time watching your AML movies”

AML Officer

