

2011 Course Catalog for Banks

bankersedgeSM

We're all about **you.**SM

Since our inception in 1997, BankersEdge has prepared hundreds of banks and credit unions for regulatory change. Over the years, we've earned an unmatched reputation for delivering exceptionally responsive service and support, and quick turnaround on customized-course creation. In fact, in a recent satisfaction survey, 91% of our customers reported being *extremely satisfied* or *satisfied* with BankersEdge training and technology. We invite you to explore our offerings inside this catalog and discover world-class online learning that's so easy to use and implement, your training program will nearly run itself. Thank you for your interest in BankersEdge.

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Learning Technology

You need easy-to-implement learning technology that lessens the burden on your budget and your IT department. **We** provide hosted learning technology solutions for a wide variety of business needs — from feature-rich course authoring and reporting tools, to powerful LMS and voice-recognition-driven simulation solutions, BankersEdge delivers.

Achieve your bank's learning objectives. Get more mileage out of your training budget. Help your instructional designers bring your corporate university program to life with BankersEdge learning technology.



Create, track and deliver online training courses more efficiently with ArtisanSM — your single-source learning solution. Artisan is hosted content management and authoring software that features innovative course-design tools, training-content management and flexible content testing and delivery options.

Create. Deploy. Share. Easily.

- **Build courses in-house from scratch or import existing training content**
Engage content developers and training managers with a simplified interface that features multiple course themes and over 30 different content and question template designs.
Or, customize your own content template.
- **Maintain training course content in one convenient place**
Edit courses in-house, and redeploy every course fast with user-friendly configuration tools.
- **Achieve performance goals 25-40% faster**
Reduce the cost and time required to build and maintain your course library.
- **Adjust course length and complexity**
Map material to targeted job roles by only incorporating information relevant to specific audiences.
- **Infuse courses with your organization's unique brand**
Upload elements of your organization's visual identity—including logo graphics, multimedia files and HTML source code—directly to your asset library.
- **Use with any learning management system (LMS)**
Deploy with any LMS compatible with AICC, SCORM 1.2 or SCORM 2004 standards, or with one of our LMS solutions, SymphonySM or MARSSM.
- **Streamline course revisions**
Make isolated strategy- or regulation-driven changes to only affected course content.

Maintaining the same training course content in multiple places is expensive, cumbersome and inefficient. Yet, as e-learning programs evolve and instructional designers are tasked with creating increasingly specific courses, many employ this strategy out of necessity in order to deliver a highly relevant student experience. Artisan eliminates this time-consuming practice.

With Artisan, instructional designers create custom training content organized as modular building blocks of information that can be shared and reused across numerous courses and curricula. This framework enables change to be nimble and cost-effective as training programs evolve in support of regulatory updates, organizational changes, and mergers and acquisitions.



Course Authoring Tool

Getting up to speed on different types of custom authoring software is often a production roadblock for instructional designers. Frequently, they have to navigate through tutorials on features irrelevant to their course-design goals, just to learn how to use the functionality they need. With the BankersEdge Course Authoring Tool (CATSM), instructional designers across all levels of experience are productive immediately.

Create new courses. Modify existing modules. Drag and drop. Repeat.

- **Develop courses in minutes — not hours**
Create new courses from scratch, or edit content in BankersEdge off-the-shelf training products.
- **Train new users in under an hour**
Jump-start your instructional design process with pre-built templates and a simplified interface that enables instructional designers to get up to speed quickly. Store and reuse questions in future courses for faster deployment.
- **Populate pre-built templates with your organization's content**
Browse the included library of static graphics and choose visuals to enhance courses, or incorporate your company's brand elements.
- **Preview changes to course content in real-time**
Save time by checking course edits during development, instead of having to start over from the beginning due to an error.
- **Engage tech-savvy learners**
Enhance courses by adding activities, graphics, or exercises designed in HTML or Adobe® Flash®.
- **Encourage skill-building and promote professional growth**
Empower employees across all levels of your organization to design courses — regardless of their technical expertise.

Easy to use and intuitive, CAT gives instructional designers options. Choose to create content from scratch, or leverage existing content from BankersEdge courses and modify the material to suit your organization's specific learning objectives.

After spending about an hour getting acquainted with CAT, most instructional designers have a solid understanding of its features and functionality, and are able to start designing e-learning courses right away. Whether creating new content or customizing existing, using CAT ensures instructional designers are able to deliver precise online training courses quickly and without overhead.



Enhanced Reporting

Get more out of your training budget with the BankersEdge Management Administration and Reporting System (MARSSM). Hosted and secure, MARS is an easy-to-use solution that enables you to track training and report results via one central point of administration. MARS provides a window into your corporate learning program, and gives you the reporting tools you need to ensure training delivery is relevant, productive and effective.

Save time. Simplify results tracking. Streamline reporting.

- **Streamline administrative processes**
Update employee records in minutes. Send messages tailored to specific audiences via bulk e-mail. Automatically synchronize data; change administrators, branches, departments, regions and job titles; add new hires and delete terminated employees.
- **Eliminate redundant training**
Create job-specific curricula and classify courses as required or elective, so employees take only the courses they need.
- **Track results automatically**
Archive course results automatically each training cycle and permanently retain data for future reporting.
- **Synchronize enterprise reporting and administration**
Integrate HRIS and data from legacy LMS solutions to provide a single-source enterprise training solution for your organization.
- **Share ROI data to stakeholders easily**
Measure the impact of your corporate learning program with on-demand performance data.
- **Benefit from feature-rich reporting, without implementing a full LMS**
Produce a broad range of standard reports, or create true custom reports using Microsoft[®] SQL Server[®] Reporting Services.

For many companies, offering online training is simply something to check off a to-do list; once training has been administered, few organizations revisit the results. Instead, students' course-completion data is often lost or filed away without being reviewed or reported — devaluing the overall corporate learning investment.

Knowledge is power — whether governed by compliance, organizational development or talent-management principles. By analyzing reporting data, MARS users may evaluate the effectiveness of online training, shape course content to meet precise objectives and identify future learning opportunities. While compatible with BankersEdge courses, MARS is highly versatile and supports content from any organization.

RealCall *powered by Sivox* simulation-based voice-recognition training technology provides an immersive learning experience that delivers increased information retention, significant financial savings, enhanced call quality and improved productivity.

Maximize the value of your call center training investment with voice recognition-driven simulations.

- **Increase agents' information retention by 15-40%**
Achieve 90% information retention when using simulation-based training, as compared to only 50% attained via traditional "seeing and hearing" learning methods.
- **Create simulations quickly and easily**
Edit courses in house, and redeploy simulations fast with user-friendly configuration tools.
- **Achieve performance goals 25-40% faster**
Experience dramatically improved performance in only 30-90 days.
- **Provide a fully immersive training experience**
Simulate users' desktops by incorporating voice and customer interactions, and integrating voice and system with a powerful speech-recognition engine that listens and reacts to what agents say.
- **Reduce initial training time by 10-25%**
Deliver coaching with context, and view scores and report results immediately.
- **Deliver a solid return on investment (ROI)**
Realize higher productivity, lower turnover and better call quality.

Ensuring that sales professionals and customer service representatives deliver accurate messaging consistently isn't only about brand continuity; in highly regulated environments, it's the law.

Adult learners who acquire information through real-world simulations demonstrate a 90 percent rate of retention. Building on this principle, RealCall provides a fully immersive learning environment where trainers may monitor how employees interact with real-world situations — without the risk of affecting real-world business outcomes.

symphony

learning management system

Technology. Scheduling and staffing. Data tracking and reporting. For a corporate training program to be effective, all of these elements must function in sync. Symphony is a fully hosted Web-based learning management system (LMS) that works behind the scenes in concert with your existing enterprise technology.

Orchestrate learning management — seamlessly.

- **Reduce training time and costs**
Merge e-learning with instructor-led classes.
- **Increase customer and employee satisfaction**
Help employees become more proficient in their roles.
- **Administer courses and content from any compliant authoring tool.**
Streamline classroom and Internet-based training, data administration and online collaboration.
- **Communicate compliance gaps to decision-makers**
Reference at-a-glance overviews for simplified reporting
- **Engage employees in learning with more meaningful courses**
Develop more meaningful courses by tailoring training to specific job roles, learning styles and organizational objectives.
- **Enable self-driven calendaring, scheduling and registration.**
Empower employees to manage their own training programs, and reduce trainers' administrative burden.

A Web-based LMS, Symphony features a powerful pre-built library and data-integration functionality that brings a new dimension to e-learning efficiency. Symphony enables administrators to tailor course delivery to students' individual learning styles, schedule facilities, plan programs and access reporting information in one convenient place. Students also benefit from the flexibility Symphony provides. From self-registering for classes to reviewing training history, with Symphony, employees take an active role in their professional development by managing their own training programs.



Courses

Building a comprehensive training program that meets employees' needs throughout every stage of their career requires equal parts art and science. Ensuring your organization is continually aligned with industry standards and best practices is only one part of the equation. You need to strike the perfect balance between providing the core courses employees need, while also offering professional development opportunities that will help your institution attract and retain top talent.

As a leading provider of online learning solutions, BankersEdge has over a decade of experience working with hundreds of customers in the financial services industry. Explore our regulatory compliance, financial skills and professional skills courses on the following pages, and discover engaging training that improves employees' competence, drives sales and increases employee and customer satisfaction.

REGULATORY COMPLIANCE

LENDING COMPLIANCE
REGULATORY COMPLIANCE

DEPOSIT COMPLIANCE
REGULATORY COMPLIANCE

TRANSACTION COMPLIANCE
REGULATORY COMPLIANCE

LENDING COMPLIANCE

REGULATORY COMPLIANCE

In today's rapidly evolving economy, lenders must have expert knowledge of the latest federal regulation changes that determine banks', credit unions' and other financial institutions' required practices. The BankersEdge Lending Compliance series focuses on fundamentals to better prepare your organization for conducting lending activities compliant with this governance. Gain a better understanding of credit card regulations, as well as the Fair Lending Act and Consumer Leasing Act concepts, terminology and requirements.

Commercial Compliance Overview Financial institutions need to comply with certain lending laws. Explore the Equal Credit Opportunity Act, Regulation O, the Home Mortgage Disclosure Act and other regulations relevant to your role.	114V3R7.1	120 MIN.
Community Reinvestment Act for Intermediate Institutions Discover why the CRA is important to intermediate institutions and your responsibilities under it. Also learn about the CRA evaluation and rating system, and related recordkeeping, reporting and disclosure requirements.	151V3R7.1	60 MIN.
Community Reinvestment Act for Large Institution Geared to large institutions, uncover your responsibilities under the CRA, and explore its related evaluation and rating system, recordkeeping, reporting and disclosure requirements.	085V3R6.4	60 MIN.
Community Reinvestment Act for Small Institutions Gain a better understanding of why the CRA is important to small institutions, and learn about its related evaluation and rating system, recordkeeping, reporting and disclosure requirements.	086V3R7.1	60 MIN.
Consumer Installment Loan Compliance Overview Gain a better understanding of consumer installment loans and the rules regulating them. Learn about the relationship between the laws governing these loans and your institution's responsibility when handling such loan applications.	67V3R7.1	90 MIN.
Consumer Leasing Act — Regulation M Get acquainted with the concepts, terms and requirements of the Consumer Leasing Act as implemented by Regulation M of the Truth in Lending Act.	20V3R7.1	60 MIN.
Equal Credit Opportunity Act — Regulation B Learn about the recordkeeping and reporting requirements your institution must adhere to in order to maintain compliance with the Equal Credit Opportunity Act and Regulation B.	022V3R6.3	60 MIN.
Fair and Accurate Credit Transactions Act (FACTA) Overview Find out how customers' personal credit, personal and insurance information should be managed according to FACTA and FCRA requirements.	125V3R7.1	90 MIN.

“BankersEdge service is top-notch ... and the response time from customer care is THE BEST! When I have a question, I always receive a reply within minutes.”

Customer Satisfaction Survey

Fair Credit Reporting Act (FCRA)	024V3R6.3	60 MIN.
Learn about FCRA consumer-information requirements, and review best practices for providing, obtaining and using consumers' credit data.		
Fair Debt Collection Practices Act (FDCPA)	026V3R6.3	60 MIN.
Explore FDCPA guidelines for how debt collection agencies may communicate with consumers.		
Fair Housing Act	027V3R6.4	90 MIN.
Gain a deeper understanding of the lending prohibitions and advertising requirements your institution must observe in accordance with the FHA.		
Fair Lending Overview	001V3R6.3	90 MIN.
Become acquainted with basic fair lending concepts, including the laws and acts that comprise the fair lending laws and related penalties for noncompliance.		
Federal Regulation of Real Estate Appraisals	127V3R7.1	60 MIN.
Learn the necessary procedures your institution needs to follow to ensure compliance with the Federal Regulation of Real Estate Appraisals and the 1994 Guidelines.		
Flood Insurance	002V3R6.3	60 MIN.
Examine the underlying purpose and conditions of the National Flood Insurance Program and how its statutes affect flood insurance requirements. Gain a better understanding of how flood insurance laws are implemented when your institution makes, increases, extends, or renews a loan secured by property located in a Special Flood Hazard Area.		
Home Mortgage Disclosure Act — Regulation C	030V3R6.3	60 MIN.
Get to know the basic recordkeeping, reporting and disclosure requirements under the HMDA and Regulation C.		
Introduction to Credit Card Regulations	91V3R7.1	60 MIN.
The laws and regulations that govern the financial services industry today were enacted in response to economic and banking crises, public pressure and the development of new products and technologies. Gain a better understanding of federal credit card laws and regulations.		
Loans to Executive Officers — Regulation O	11V3R7.1	60 MIN.
Learn about practices related to extending credit to insiders, including individual and aggregate lending limits, recordkeeping and reporting requirements, rules concerning extensions of credit and civil penalties for violation.		
Real Estate Settlement Procedures Act (RESPA) — Regulation X	003V3R6.3	60 MIN.
Designed to eliminate illegal kickbacks and referral fees, RESPA and Regulation X outline specific servicing regulations and escrow account practices your institution must adhere to.		
The S.A.F.E. Act	355V3R10.3	30 MIN.
Learn about the regulations governing banks under the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (S.A.F.E. Act) — specifically mortgage loan originators' and their employers' requirements to register with the federal government annually. The final rule on the S.A.F.E. Act went into effect October 1, 2010 with registration compliance effective 180 days after the initial registration period began.		
Truth in Lending Act — Regulation Z	004V3R6.3	60 MIN.
Expand your knowledge of the Truth in Lending Act and Regulation Z, which implements it.		
Unfair and Deceptive Credit Practices — Regulation AA	40V3R6.4	60 MIN.
Ensure your institution's procedures are compliant with the Unfair and Deceptive Credit Practices Act and Regulation AA.		

DEPOSIT COMPLIANCE

REGULATORY COMPLIANCE

Bankers who service customers' personal or business accounts must adhere to certain disclosure requirements. The BankersEdge Deposit Compliance series explores deposit rules and regulations, including customer-identity verification; initial account-opening and periodic disclosures; credit-denial notices; availability of deposited funds and the electronic transfers. Courses in this curriculum cover Fedwire® and Regulation J, including general requirements, internal controls, operations and practices; the Gramm-Leach-Bliley Privacy Act; the Sarbanes-Oxley Act and anti-tying restrictions and exceptions.

Advertising Compliance Get an overview of the federal laws and regulations that govern financial institution advertising, and the related practices that are permitted and prohibited.	128V3R6.4	60 MIN.
Affiliate Transactions — Regulation W A financial institution may engage in financial transactions with its parent company, other companies owned by its parent company, or other interrelated companies. Learn about Regulation W-compliant policies and procedures your company must follow when making these types of transactions.	109V3R7.1	60 MIN.
Anti-Boycott Restrictions Learn about your responsibilities under the anti-boycott provisions of the Export Administration Act and test your knowledge using a scenario-driven interactive activity.	210V4R8.1	90 MIN.
Anti-Tying Restrictions Explore the basics of anti-tying restrictions — discover what anti-tying is, when it occurs, and how to avoid violations — and study the exceptions that apply to the anti-tying rules. Also, learn about other factors relating to anti-tying, such as anti-trust laws and anti-tying penalties.	150V3R6.4	60 MIN.
Bank Bribery Amendments Act As a financial institution employee, you are prohibited from accepting certain gifts under the Bank Bribery Amendments Act. Find out what gifts are not permissible; then test your knowledge in a model scenario.	207V4R8.1	30 MIN.
Community Reinvestment Act for Intermediate Institutions Discover why the CRA is important to intermediate institutions and your responsibilities under it. Also learn about the CRA evaluation and rating system, and related recordkeeping, reporting and disclosure requirements.	151V3R7.1	60 MIN.

“When it comes to meeting and exceeding our organization's training needs, BankersEdge is essential to our success. When my dedicated support team says they will accomplish a task — whether customizing a course or setting up our database — they do so in a timely fashion without having to rely heavily on our own internal resources. It is this level of responsiveness that cements our relationship with BankersEdge today, and into the future.”

Senior Training Specialist

Community Reinvestment Act for Large Institutions Geared to large institutions, uncover your responsibilities under the CRA, and explore its related evaluation and rating system, recordkeeping, reporting and disclosure requirements.	085V3R6.4	60 MIN.	Foreign Corrupt Practices Act The FCPA contains both rules that prohibit bribes to certain foreign officials, and regulations for accounting practices. Learn about these provisions and the allowable payments under this act — then test your knowledge in an interactive scenario.	209V4R8.1	90 MIN.
Community Reinvestment Act for Small Institutions Gain a better understanding of why the CRA is important to small institutions, and learn about its related evaluation and rating system, recordkeeping, reporting and disclosure requirements.	086V3R7.1	60 MIN.	Gramm-Leach-Bliley (GLB) Privacy Act Gain a better understanding of GLB Privacy Act no opt-out concepts, terms and requirements as they apply to your role within your financial institution	016V3R6.3	60 MIN.
Customer and Enhanced Due Diligence (CDD/EDD) CDD is a critical component of your institution's Bank Secrecy Act and anti-money laundering policies. Get to know the purpose of CDD guidelines, how CDD can help you understand your customers and better assess risk, and decide when CDD/EDD may be necessary. Practice your skills in an interactive scenario following the lesson.	205V4R7.4	30 MIN.	GLB Privacy Act (Opt-Out) Review GLB Privacy Act opt-out concepts, terms and requirements as they relate to your role within your financial institution.	017V3R6.3	60 MIN.
Customer Identification Program (CIP) Review the basic requirements of a CIP as prescribed by the USA PATRIOT Act. Explore the relationship between a CIP and your institution's anti-money laundering program. Also learn how to verify the identity of customers and how to respond to identity-verification problems.	070V3R6.3	90 MIN.	Introduction to Compliance for Tellers Gain a better understanding of tellers' compliance responsibilities, and the specific regulations that apply to each job function. Please note: Our assumption for this training is that tellers handle typical window transactions, such as deposits, withdrawals, receiving payments on loan accounts, account transfers, selling cashier's and teller's checks and assisting with balance inquiries.	094V3R6.3	60 MIN.
Customer Information Security Awareness Explore specific requirements and general rules you must follow to ensure the security of customer information.	156V4R7.2	120 MIN.	Office of Foreign Assets Control (OFAC) Expand your knowledge of OFAC regulations. Find out what these regulations entail, and learn compliant best practices to follow if you confirm an OFAC match during a transaction.	012V3R6.3	60 MIN.
Deposit Compliance Overview Learn about the rules and regulations that govern deposit accounts. Topics include: customer identity verification, account information disclosure, consumer reporting agency notices, deposited funds availability, electronic funds transfer and the amount of money kept in reserves.	68V3R6.4	90 MIN.	Reserve Requirements — Regulations D and Q Financial institutions must keep certain amounts of cash available for customer withdrawals. Take a closer look at Regulations D and Q that support and govern these requirements.	07V3R6.4	90 MIN.
Federal Deposit Insurance Corporation (FDIC) Refresh your knowledge of FDIC insurance coverage, and review FDIC insurance coverage details for different types of accounts.	029V3R6.3	90 MIN.	Right to Financial Privacy Act (RFPA) Your customers' financial activities are protected under the RFPA. Explore the RFPA regulations, and see how and when the federal government can access customers' financial institution records.	010V3R6.3	90 MIN.
Federal Election Campaign Act (FECA) Learn about the purpose of the FECA, and how it regulates political contributions. Following the training, test your aptitude with an interactive scenario.	208V4R7.4	90 MIN.	Sarbanes-Oxley Act Overview The Sarbanes-Oxley Act is a federal law that addresses standards of behavior for corporations and their employees. Understand these new standards and learn about the penalties that apply to individuals for non-compliance.	103V3R7.1	60 MIN.
Fedwire® — Regulation J Regulation J governs all funds transfers performed through Fedwire. Explore Subpart B and learn about the general regulation requirements, internal controls and operations, and practices you must be aware of to ensure your institution maintains compliance.	252V4R8.3	45 MIN.	Sweep Account Disclosure Requirements Build on your knowledge of FDIC and commercial deposit accounts, while brushing up on your familiarity with FDIC coverage of sweep accounts.	264V4R9.2	30 MIN.
			Truth in Savings Act — Regulation DD Learn how the Truth in Savings Act and Regulation DD help consumers make informed decisions when depositing money at financial institutions.	006V3R6.3	60 MIN.

In today's highly regulated banking environment, serving customers efficiently is more challenging than ever before. Financial services institutions are experiencing unprecedented government scrutiny due to heightened money laundering activity and other financial crimes. Consequently, tellers are facing increasingly time-consuming transaction requests due to complex compliance obligations. Yet, in spite of these realities, customers' demand for more services in the teller line continues to escalate. The BankersEdge Transaction Compliance series prepares tellers to handle transactions across all levels of complexity effectively.

AML for Customer Service Representatives Customer service representatives need to have deep working knowledge of money laundering — including how this crime is defined and the specific steps they must take to prevent it.	137V3R6.3	60 MIN.
AML for Directors and Senior Management As a director or senior manager, you have anti-money laundering obligations to uphold within your institution. Learn about the money laundering process and key anti-money laundering legislation that affects your role.	147V3R6.4	30 MIN.
AML for Lenders Learn about lender-specific AML legislation, and review steps you need to take to help prevent money laundering at your financial institution.	135V3R6.3	90 MIN.
AML for Operations Review the money laundering process, key AML legislation, and ways that you — as an operations employee — can help your organization comply with AML laws in your organization.	136V3R6.3	90 MIN.
AML for Tellers If you are a teller, or you manage a team of tellers in your institution, this AML training is for you. Learn how money laundering is defined and the specific steps you or your employees should take to prevent it.	134V3R6.3	60 MIN.
Anti-Money Laundering (AML) Be informed about money laundering. Learn about the process, legislation and requirements — and discover ways you can prevent money laundering at your financial institution.	034V3R6.3	60 MIN.
Anti-Terrorism Overview Explore the laws designed to protect financial institutions' assets and help prohibit certain types of organizations from accessing the U.S. financial system.	58V3R6.4	90 MIN.
Bank Broker/Dealer Exemptions — Regulation R Given its many complexities and levels of conditional requirements, comprehending Regulation R can be a daunting task. Get savvy about its four primary provisions, as well as some of the additional exceptions available to banks under the rule, and learn what's next for regulatory agencies and banks.	260V4R8.4	90 MIN.

“The BankersEdge Regulatory Compliance series is invaluable to our bank because now, we no longer have to dedicate time or resources to developing courses and conducting staff training.”

Director of Training

BSA for Customer Service Representatives	124V3R6.3	90 MIN.	Expedited Funds Availability Act — Regulation CC	005V3R6.3	60 MIN.
If you are a customer service representative, or you manage a team of customer service representatives, then you need to know BSA-compliant ways to obtain customer identification, report transactions and retain records.			Explore the Expedited Funds Availability Act and Regulation CC. Learn about the basics, exceptions and the specific availability of particular funds.		
BSA for Directors and Senior Management	C05V3R6.4	30 MIN.	Home Mortgage Disclosure Act — Regulation C	030V3R6.3	60 MIN.
As a director or senior manager, you are responsible for enforcing your financial institution's BSA requirements. Learn how federal regulatory agencies expect you to be actively involved in your institution's BSA compliance program.			Get to know the basic recordkeeping, reporting and disclosure requirements under the Home Mortgage Disclosure Act and Regulation C.		
BSA for Lenders	119V3R6.3	60 MIN.	National Bank Trust Activities (12 CFR Part 9)	263V4R9.2	60 MIN.
Loan officers have a unique role in upholding the BSA. Gain a better understanding of a key piece of legislation that helps the U.S. combat money laundering and other illegal financial activity. Please note: This course takes the position that loan officers do not accept payments on accounts. Instead, loan officers primarily review loan applications and accompanying documentation, open loan accounts, answer questions from loan applicants and borrowers, and compile customer identification information.			National banks engaging in trust activities are subject to compliance with the Office of the Comptroller of the Currency (OCC) 12 CFR Part 9 — also known as Regulation 9. Explore Regulation 9 basics, including the fiduciary requirements associated with discretionary investment reviews, administrative account reviews, conflicts of interest and self-dealing.		
BSA for Operations	123V3R6.3	60 MIN.	Providing Service to Customers With Disabilities	62V3R7.1	60 MIN.
Because of their broader access to account records, operations employees have the opportunity to detect certain types of fraud that other employees might not be able to uncover. Learn specific BSA-detection best practices operations personnel should employ when accessing customers' account records.			Learn to better serve, interact with and accommodate customers who have disabilities. Practice your skills using case studies that will help you identify different disabilities, and discover steps you and your institution can take for a more accessible facility.		
BSA for Tellers	118V3R6.3	90 MIN.	Residential Mortgage A-B-C — Mortgage Regulations	036V3R7.1	90 MIN.
Learn the regulations tellers must follow to help combat money laundering and other illegal financial activity — particularly the BSA-relevant information a teller must know to maintain compliance during typical transactions.			Explore the regulations governing the residential mortgage lending process, including fair lending compliance, disclosures and terminology, customer credit reports and other factors that affect consumers and the communities in which they live.		
BSA/AML Trust	199V4R8.1	60 MIN.	Service Members Civil Relief Act (SCRA)	122V3R7.1	60 MIN.
As a trust department employee, it is essential that you manage the BSA/AML risk of your accounts and protect your accounts from criminal activity. Explore the source of BSA/AML risk, find out about programs and government agencies in place to assist in managing this risk, and learn what the penalties are for violating these laws.			For up to a year following active duty, Americans who serve in the armed forces are protected from lawsuits under the SCRA. Understand your institution's role in complying with this act.		
Check 21 Act Overview	100V3R6.3	60 MIN.	Sexual Harassment	59V3R7.1	90 MIN.
Gain a basic understanding of the Check 21 Act. Review the checking process, general requirements for substitute checks, consumer awareness provisions and expedited re-crediting procedures.			Prevent sexual harassment in your workplace and maintain a safe, dignified and productive work environment by learning to recognize and avoid inappropriate conduct.		
Currency Transaction Reporting (CTR)	92V3R6.4	60 MIN.	Sexual Harassment for Supervisors and Managers	C04V3R7.1	30 MIN.
Take a closer look at the CTR requirements of the BSA. Discover the necessary customer information required by the CTR form; and how to correctly complete it for specific situations.			See scenarios modeled after workplace incidents that could lead to sexual harassment claims, and find out the right way to handle situations where employees confide in you.		
Elder Financial Abuse	149V3R6.4	60 MIN.	Suspicious Activity Reporting	095V3R6.3	60 MIN.
Learn how to recognize different types of elder financial abuse, what to do if you suspect a customer is a victim, and precautionary measures you can take in your institution to help prevent this abuse. Following the course, practice identifying and combating elder financial abuse with interactive case studies.			Are you confident in your ability to detect and report suspicious BSA activity? Become more proficient with identifying several types of suspicious activity and better understand your reporting responsibilities.		
Electronic Funds Transfer Act — Regulation E	008V3R6.3	60 MIN.	Unlawful Internet Gambling — Regulation GG	343V3R10.2	20 MIN.
Find out how the Electronic Funds Transfer Act is implemented with Regulation E. Review transactions covered, necessary disclosures, the consumer and financial institution's liability, error resolution requirements and penalties for noncompliance.			Gain a deeper understanding of the Unlawful Internet Gambling Enforcement Act and the reasoning behind Regulation GG. Explore policies, procedures and account-opening due diligence practices, and learn how to handle suspicious and restricted transactions.		

FINANCIAL SKILLS

COMMERCIAL LENDING
FINANCIAL SKILLS

CONSUMER LENDING
FINANCIAL SKILLS

RETIREMENT MANAGEMENT
FINANCIAL SKILLS

RETAIL BANKING
FINANCIAL SKILLS

COMMERCIAL LENDING

FINANCIAL SKILLS

Whether the lending staff in your organization need to acquire new skills or brush up on existing competencies, the comprehensive courses that comprise the BankersEdge Commercial Lending series provide a flexible environment where employees may learn at their own pace. From basic credit risk-assessment fundamentals to sales strategies, this curriculum provides the essentials commercial lending employees need to navigate transactions confidently and competently.

Cash Flow Analysis	276V9R10.3	90 MIN.
Get acquainted with free cash flow and net internal cash flow analysis. Learn how these methods of analysis provide a more comprehensive picture of a company's financial health than earnings, cash flow statements or EBITDA.		
Cash Flow Statement	344V9R10.3	60 MIN.
Review different sections of the cash flow statement and find out why this tool is of utmost importance to financial analysts. Learn how to compile a cash flow statement and discover how to make calculations based on projected financial statements.		
Current Assets	345V9R10.3	60 MIN.
Gain a deeper understanding of the current assets section of the balance sheet. Learn to identify various accounts and their relevance to a company's financial status, and find out how different companies deal with inventory — one of the key accounts in current assets.		
Income Statement Analysis	346V9R10.3	60 MIN.
Examine the income statement and its various accounts. Learn about the difference between accounting for taxes versus accounting for shareholders. Also, get acquainted with using ratios to analyze and compare companies.		
Liabilities and Equity	347V9R10.3	60 MIN.
Take a closer look at the liabilities and equity section of the balance sheet, and learn to identify and compare the way businesses fund operations.		
Loan Structuring	277V9R10.3	60 MIN.
Explore the elements of structuring a loan from both the borrower's and the lender's point of view. Learn about the features of several typical loan products in commercial lending and use case studies to gain a better understanding of how lenders choose appropriate loans.		

"BankersEdge continually monitors its courses and updates its content to reflect legislative changes and issues, so I can rest assured that our employees are current on the latest legislation."

Customer Satisfaction Survey

Long-Term Assets	348V9R10.3	60 MIN.
Examine the long-term assets section of the balance sheet, and find out what defines a long-term asset. Also, learn how to identify the different kinds of long-term assets.		
Personal Tax Return Analysis	354V9R10.3	60 MIN.
Gain confidence when analyzing personal tax returns. Learn tax return-analysis basics, including how to determine a projected income. Explore income trends, recurring versus non-recurring income, and discover how tax returns can be used as a sales tool.		
Ratio Analysis	349V9R10.3	60 MIN.
Explore how financial analysts use ratios to analyze and compare companies by performing calculations of various ratios that indicate the financial status of a company.		
The Balance Sheet	272V9R10.3	60 MIN.
Examine one of accounting's fundamental documents: the balance sheet. Learn how to read, create and maintain a balance sheet; and discover how a balance sheet works with other financial statements and fits into the annual report.		
The Income Statement	350V9R10.3	60 MIN.
Learn about the income statement and its links to the balance sheet. Explore various income statement accounts, what they mean and where they come from.		
Understanding SBA Eligibility	84V3R7.1	60 MIN.
Explore eligibility requirements for the 7(a) loan programs of the Small Business Administration (SBA). Equip yourself with the tools you'll need to identify eligible loans and pinpoint eligibility issues that may require additional research.		
Understanding SBA Loans	89V3R7.1	60 MIN.
Gain a basic understanding of Small Business Administration (SBA) 7(a) and 504 loan programs. Learn about basic SBA loan program guidelines, terms and conditions, and discover how to determine which SBA program best suits your applicants' needs.		
Working Capital	351V9R10.1	60 MIN.
Get acquainted with working capital and operating working capital — two numbers of great interest to financial analysts. Learn how to calculate working capital and operating capital, and understand the difference between the two figures. Find out how financial analysts use these figures to analyze the financial status of a company.		

CONSUMER LENDING

FINANCIAL SKILLS

To be successful in their roles, loan officers must first build a strong consumer lending foundation by mastering all aspects of the borrowing process. The BankersEdge Consumer Lending series gets back to basics by focusing on loan-program fundamentals, such as residential mortgage loan origination, processing, underwriting and closing. Other topics addressed in the curriculum include federal flood insurance regulations, Regulation C, HOEPA rules and SBA eligibility requirements.

Analyzing Personal Financial Statements	269V8R9.3	60 MIN.
Discover the relationship between using personal financial statements to determine individual borrowers' creditworthiness, in both consumer and private bank situations, and doing so to gauge the financial strength of individuals as principals and guarantors.		
Fundamentals of Consumer Lending	352V9R10.3	60 MIN.
Ensure compliance with consumer credit regulations, and demonstrate subject matter expertise in your interactions with customers who apply for consumer credit. Explore loan cost categories; and learn about secured and unsecured, and open- and closed-ended credit. Plus, find out how banks determine loan pricing and walk through the steps of the consumer credit application process.		
Fundamentals of Mortgage Lending	353V9R10.3	30 MIN.
Acquire the knowledge and skills you need to discuss or sell real estate credit products with clients. Understand the importance of mortgage lending to financial institutions and its effect of the secondary market on the lending process. Explore a real estate basics overview, and find out why a client might want a real estate loan. Acquire mortgage terminology, and learn how to calculate loan-to-value ratios. The loan process is discussed from the client perspective and the functions of the various financial services personnel involved. Regulations that affect the mortgage lending process are also introduced at relevant points in the course.		
High-Cost Mortgages (HOEPA)	71V3R6.4	90 MIN.
Learn about the basic concepts regarding loans governed by HOEPA rules, the different types of high-cost mortgages available to consumers, prohibited lending practices and required disclosure statements.		
Home Equity (Open-End Credit)	90V3R6	60 MIN.
Review the rules governing open-end home equity credit offered to consumers under Regulation Z. Topics covered include specific disclosures for borrowers, lending restrictions that apply to home equity lines of credit and advertising governance.		
Home Mortgage Disclosure Act — Regulation C	030V3R6.3	60 MIN.
Get to know the basic recordkeeping, reporting and disclosure requirements under the HMDA and Regulation C.		

"As regulators' expectations increase, financial institutions are tasked with finding training solutions that are comprehensive, cost-effective and user friendly. We selected BankersEdge as our exclusive training vendor because they meet these criteria, while providing impeccable customer service and support."

Senior Compliance Officer

IRS Reporting for Real Estate Transactions	126V3R7.1	60 MIN.
<p>The Internal Revenue Service (IRS) governs real estate lending transactions by enforcing associated reporting regulations. When specific events occur related to a real estate loan, the IRS requires that financial institutions report the information. Learn about the four specific IRS regulations related to real estate loans and related noncompliance issues.</p>		
Mortgage Fraud Awareness	270V7R9.4	60 MIN.
<p>Mortgage fraud has reached epidemic proportions in the United States. Find out how to recognize fraud, and explore the steps you need to take to protect yourself from liability and prosecution.</p>		
Private Mortgage Insurance	115V3R7.1	90 MIN.
<p>This course focuses on the requirements for termination of private mortgage insurance (PMI) in accordance with the Homeowners Protection Act of 1998. Explore PMI disclosure requirements and obligations, including conditions for automatic and final termination.</p>		
Residential Mortgage 1-2-3 — Mortgage Process	37V3R7.1	90 MIN.
<p>Understand the processes for residential mortgage loan origination, processing, underwriting and closing. Also learn about the regulations associated with each of these processes, and the steps needed for compliance.</p>		
Residential Mortgage A-B-C — Mortgage Regulations	036V3R7.1	90 MIN.
<p>Explore the regulations governing the residential mortgage lending process, including fair lending compliance, disclosures and terminology, customer credit reports and other factors that affect consumers and the communities in which they live.</p>		
Reverse Mortgage	158V4R7.3	60 MIN.
<p>Learn how each of the different types of reverse mortgages work and who may qualify. Also, become familiar with the application process, and the common questions and concerns people have regarding these mortgages.</p>		
Second Lien Real Estate Mortgage Loans	69V3R7.1	60 MIN.
<p>Build on your existing real estate lending law knowledge. Learn about loans secured by real estate, and laws and regulations that apply to second lien mortgage loans secured by one- to four-family dwellings.</p>		
Subprime and Predatory Lending	159V4R7.3	60 MIN.
<p>Learn the basics about the subprime market and the characteristics of predatory lending. Topics addressed in this informative session include: the differences between acceptable loans to the subprime borrower and predatory loans; predatory loan types and the risk of such loans to your customers and your institution.</p>		
Understanding SBA Eligibility	84V3R7.1	60 MIN.
<p>Explore eligibility requirements for the 7(a) loan programs of the Small Business Administration (SBA). Equip yourself with the tools you'll need to identify eligible loans and pinpoint eligibility issues that may require additional research.</p>		
Understanding SBA Loans	89V3R7.1	60 MIN.
<p>Get acquainted with the eligibility requirements for the 7(a) loan programs of the Small Business Administration (SBA). Equip yourself with the tools you'll need to identify eligible loans and pinpoint eligibility issues that may require additional research.</p>		

RETIREMENT MANAGEMENT

FINANCIAL
SKILLS

Designed to address virtually every aspect of retirement-plan administration, the courses in the BankersEdge Retirement Management series help employees become better equipped to assist customers with IRAs and tax-favored savings plans. Topics covered include SBA loan program guidelines, terms and conditions, ESAs, SEP plans and SIMPLE IRAs.

Education Savings Accounts (ESA) Explore basic information about Education Savings Accounts, including rules for contributions and distributions.	21V3R7.1	60 MIN.
Excess IRA Contributions Find out how excess IRA contributions occur and when they can be corrected and learn about their associated reporting and recordkeeping requirements.	144V3R7.1	30 MIN.
IRA Beneficiary Options Learn about the different IRA beneficiary rules, regulations and reporting requirements for traditional, SIMPLE and Roth IRAs. Note: This course presents aspects of federal law regarding death distributions to IRA beneficiaries. Individual states may have specific laws that affect IRA beneficiary distributions. Check with a tax or legal professional to see if your state has additional applicable laws.	74V3R7.1	90 MIN.
IRA Contributions Explore the regulations that govern IRA contributions including traditional and Roth IRA contributions, rollovers, transfers, excess contributions, re-characterizations and conversions. Note: This course does not discuss employer Simplified Employee Pension (SEP) plan contributions to an employee's traditional IRA or employer Savings Incentive Match Plan for Employees of Small Employers (SIMPLE) IRA plan contributions to an employee's SIMPLE IRA. You can learn more about these contributions in two other courses in this series, Simplified Employee Pension (SEP) Plans and SIMPLE IRA Basics.	77V3R7.1	90 MIN.
IRA Distributions Gain a better understanding of IRA distribution rules, beginning with basic IRA distribution information. Additional topics covered include distribution documentation and reporting, and the responsibilities of IRA owners and financial organizations serving as custodians or trustees. Note: This course examines distributions from traditional IRAs and Roth IRAs. The rules for Savings Incentive Match Plans for Employees of Small Employers (SIMPLE) IRA distributions essentially mirror the traditional IRA rules. Throughout the course, unless specifically noted, IRA means a traditional, Roth, or SIMPLE IRA.	78V3R7.1	120 MIN.

“Examiners and auditors are very satisfied with the training content, comprehension testing and employee tracking. We continue to add to our BankersEdge training library year after year.”

Director of Compliance Operations

IRA Required Minimum Distributions	75V3R7.1	60 MIN.
Learn about required minimum distributions (RMDs) from traditional IRAs, SEPs and SIMPLE IRAs. Also, find out how to calculate RMD and satisfy RMD reporting responsibilities.		
IRA Rollovers, Transfers and Direct Rollovers	76V3R7.1	90 MIN.
Explore the process, regulations and reporting requirements for IRA-to-IRA rollovers, IRA-to-IRA transfers, and direct rollovers to and from qualified employer plans.		
Simplified Employee Pension (SEP) Plans	72V3R7.1	90 MIN.
Demystify SEP plans. Learn more about employer and employee eligibility requirements, plan documentation and reporting. <i>Note: This course focuses on SEP plans established with IRS Form 5305-SEP, which does not permit employee salary deferral elections. Details of salary reduction on SEP (SARSEP) plans or any other types of prototype or individually designed SEP plans will not be addressed.</i>		
SIMPLE IRA Basics	73V3R7.1	90 MIN.
Find out what a SIMPLE IRA plan is, and discover plan owners' and administrators' responsibilities and requirements.		
Traditional Roth IRA Overview	38V3R7.1	60 MIN.
Review fundamentals of Roth IRAs, including information about establishing a Roth IRA, contributions and plan distributions.		
Trust Law Basics	261V4R8.4	30 MIN.
Explore the legal framework under which fiduciaries operate on both the state and federal level. Also explore the potential liability fiduciaries face, and learn about the various protective measures in place to manage day-to-day risks.		
Trust Services	33V3R6.4	60 MIN.
How do trust services benefit customers at your financial institution? Learn about concepts related to trust services and the different types of trusts that exist. Also, find out how to recognize an opportunity to offer trust services to a customer at your financial institution.		
Understanding SBA Eligibility	84V3R7.1	60 MIN.
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Drawing on our many years of experience building training programs for banks, we have developed a comprehensive curriculum that features the basics new hires need, coupled with refresher courses for more practiced employees. The BankersEdge Retail Banking series explores a broad range of topics — from account withdrawal and deposit skills, to identity theft prevention and ethical behavior.

Accepting Negotiable Instruments The laws and compliance requirements that apply to customers’ deposit and check-cashing requests are highly complex. Minimize your institution’s risk by expanding your knowledge of basic check-cashing and check-acceptance standards.	44V3R6.4	90 MIN.
Automated Clearing House (ACH) Gain a basic understanding of ACH transactions. Learn about general requirements for Office of Foreign Assets compliance and ACH transactions, and see how this new SEC code will affect financial institutions.	266V4R9.2	60 MIN.
Bomb Threats and Other Security Issues The threat of violent crimes against financial institutions is an unfortunate reality. Consequently, understanding your role when responding to emergency situations is critical. Prepare for the unexpected, and discover ways you can protect yourself, your colleagues and customers against these types of threats.	99V3R7.1	60 MIN.
Business Continuity and Disaster Recovery If a natural disaster or other unexpected catastrophic event disrupted your business’s day-to-day operations, would you or your employees know what to do next? Learn about universal and location-specific threats, personal and employee preparedness, and the basics of building a business continuity plan for your institution.	157V4R7.2	60 MIN.
Cash-Drawer Balancing Revisit basic cash-drawer accounting principles, including balancing procedures and opening and closing policies.	46V3R6.4	60 MIN.
Convenience Products and Services Review common banking products and services that financial institutions have developed to meet customers’ increasing demand for convenience.	55V3R7.1	60 MIN.
Deposit Products Learn about deposit products and services offered by financial institutions. Topics covered include types of deposit products available and their associated features and benefits, the interest earned on certain accounts, and the importance of deposit account relationships to customers and financial institutions alike.	53V3R7.1	60 MIN.
Deposits and Withdrawals Help prevent fraud and money laundering at your financial institution by keeping your account deposit and withdrawal skills sharp.	43V3R71	60 MIN.
Ethics for Bankers Gain a deeper understanding of the legal foundations and compliance regulations that support ethical banking behavior. Also, identify strategies that can help you minimize common areas of concern and work-related ethical dilemmas.	63V3R6.4	90 MIN.

“BankersEdge provides our organization with a wide range of subjects to choose from. We use the banking courses to help new hires get up to speed in their positions. And our more experienced employees enjoy using the courses to hone their banking skills.”

Director of Training

Frauds and Scams Tune in to the latest security threats sweeping financial institutions, and learn how to protect your organization and customers from con artists, frauds and scams.	048V3R6.3	60 MIN.	Opening a Deposit Account Review the laws and regulations that dictate account opening procedures. Learn about account agreement and opening disclosures, customer certifications, types of accounts, various forms of ownership, customer-identifying information and reporting requirements.	116V3R7.1	60 MIN.
Fundamentals of Banking I — The Banking System Take a trip through time to see how the American banking system has evolved historically. Explore the different types of financial institutions that make up the banking system, and view the impact current industry trends could have on the way financial institutions operate in the future.	51V3R7.1	90 MIN.	Pretext Calling and Identity Theft As a financial institution employee, you need to be aware of security threats posed by pretext calling and identity theft. Learn about fraud methods used by pretext callers, and get tips on how to identify thieves and deter these crimes.	035V3R6.3	60 MIN.
Fundamentals of Banking II — The Banking Institution Ever wonder how financial institutions that provide banking services to consumers make money? Examine core banking business functions; identify emerging product trends, services and technologies; and review specialized products and services that some financial institutions offer.	52V3R7.1	90 MIN.	Private Banking If your financial institution serves high net worth clients, this course is for you. Explore several types of large value account relationships, the risks they pose to your financial institution, and policies and procedures you can follow to minimize crime associated with these types of accounts.	250V4R8.1	60 MIN.
Handling Stop Payments Get acquainted with the rules and procedures for accepting and processing stop-payment orders. And learn how stop-payment orders affect personal checks, electronic funds transfers and financial institution obligations.	96V3R7.1	60 MIN.	Records Management Gain a deeper understanding of records management, including your role and responsibility for successfully managing the records that you handle at work.	102V3R7.1	60 MIN.
Health Savings Accounts (HSA) Confused about HSAs? You're not alone. Explore the basic rules for these tax-advantaged medical savings accounts, including establishment, contributions, distributions and annual reporting. Plus, learn about the specific responsibilities of an HSA owner and a custodian or trustee.	120V3R7.1	90 MIN.	Red Flags of Identity Theft Reframe your view on identity theft crime and prevention. Hear excerpts from the BankersEdge course "Pretext Calling and Identity Theft" (35V3R6.3) about security threats posed by identity theft, and learn more about the identity theft prevention program designed by the FTC.	253V4R8.3	45 MIN.
Insider Trading Get savvy about securities law violations. Prevent potentially serious criminal and civil infractions and make informed decisions about trading activities.	101V3R7.1	60 MIN.	Robberies Unfortunately, if you work at a financial institution, you have an increased risk of being a victim of robbery. While such a scenario is highly unlikely, preventing robbery is part of your role at work. Explore common robbery tactics, and get tips about what to do if you find yourself facing this situation.	66V3R7.1	60 MIN.
Insurance Disclosures Institutions that sell or offer insurance products to consumers need to follow certain regulations. Review laws related to insurance referrals, information disclosure and methods of sale.	60V3R7.1	30 MIN.	Safe Deposit Boxes Review generally accepted practices for administering safe deposit boxes. Note: The common practices covered in this course are presented as examples only; always follow your bank's specific guidelines.	61V3R6.4	60 MIN.
Insurance Products Explore the insurance products offered by your institution, learn how to recognize insurance sales opportunities, and uncover ways to obtain and forward quality product referrals.	32V3R7.1	60 MIN.	Savings Bonds Learn the basics about how to issue and redeem U.S. Savings Bonds.	65V3R7.1	30 MIN.
Issuing Negotiable Instruments Learn about the four types of negotiable instruments handled by financial institutions, including specific procedures and guidelines around issuing and cashing them.	45V3R7.1	60 MIN.	Security of Customer Information Guidelines Explore information security program guidelines for financial institutions, and learn how these rules affect job responsibilities at every level of the organization.	057V3R6.3	45 MIN.
Money Handling Whether you are a bank teller, or you manage a team of tellers, keeping your money-handling skills sharp is essential. Revisit how to handle cash properly and accurately.	42V3R7.1	60 MIN.	Trade Finance Trade finance fraud is a type of money laundering performed during the shipment, documentation, or purchase of goods and services. Attain a deeper understanding of the red flags that indicate trade-based money laundering, and of procedures you can use to help fight this growing crime.	203V4R7.4	30 MIN.
New Account ID Procedures (CA-Specific) Find out the specific state-mandated account-identification procedures that must be adhered to when helping customers open new accounts in the state of California.	64V3R7.1	90 MIN.	Trust Law Basics Get acquainted with the legal framework under which fiduciaries operate on both the state and federal level. Also explore the potential liability fiduciaries face, and learn about the various protective measures in place to manage day-to-day risks.	261V4R8.4	30 MIN.
Non-Deposit Investment Products Get a broad overview of non-deposit investment products, and discover the related procedures and limitations unlicensed branch employees must follow when dealing with them.	56V3R7.1	60 MIN.	Trust Services How do trust services benefit customers at your financial institution? Learn about concepts related to trust services and the different types of trusts that exist. Also, find out how to recognize an opportunity to offer trust services to a customer at your financial institution.	33V3R6.4	60 MIN.
Nonresident Alien A nonresident alien is defined as someone who is not an American citizen, yet resides or works in the U.S. and meets certain residency terms, but has not been issued a green card. Learn about the processes you must follow when opening or maintaining an account for a nonresident alien.	206V4R7.4	15 MIN.	Wire Transfers Review risk factors associated with wire transfer activity, and discover ways you can help your financial institution avoid involvement in illegal wire transfer activity.	212V4R7.4	60 MIN.

PROFESSIONAL SKILLS

LEADERSHIP
DEVELOPMENT
PROFESSIONAL
SKILLS

DIVERSITY AND
INCLUSION
PROFESSIONAL
SKILLS

CUSTOMER
SERVICE
PROFESSIONAL
SKILLS

SALES
PROFESSIONAL
SKILLS


PROFESSIONAL
SKILLS WITH MULTIMEDIA

LEADERSHIP
DEVELOPMENT

PROFESSIONAL
SKILLS

Raise the bar in your organization with courses that create exceptional leaders. The BankersEdge Leadership Development series teaches employees how to improve performance in their current positions, and prepares them for roles that entail more responsibility down the road. Ten modules comprise the curriculum, which addresses business letter-, memo- and e-mail-writing; conflict resolution; time management; and interview preparation and conduct.

Module 1: Introduction to Management Basics Making the jump from front-line employee to manager can be difficult, surprising, frustrating — and even stressful. Gain a better understanding of your role as a manager, what your staff expects of you, and how to manage teams and individuals.	160V3R7.3	60 MIN.
Module 2: Time Management After transitioning into managerial roles, many new managers often discover the need to develop better time-management skills. Learn tools and techniques you can use to improve the way you use your time.	164V3R7.3	60 MIN.
Module 3: Business Writing A well-written communication has the power to persuade, instruct and inform. Choose words and create sentences that convey your message clearly, and feel more confident in the quality of the letters, memos and e-mails you write for customers, coworkers and management.	163V3R7.3	60 MIN.
Module 4: How to Lead and Participate Effectively in Meetings If you feel meetings are more akin to tasks on to-do lists than vehicles for reaching strategic objectives, think again. Reframe your outlook on meetings, and transform static, creativity-zapping sessions into inspiring and productive organizational destinations.	167V3R7.3	60 MIN.
Module 5: Coaching and Feedback One of your goals as a manager is to see your direct reports succeed at work. Good coaching skills will help you achieve this goal. Watch various situations unfold and learn how to provide appropriate, effective feedback that will help your employees grow.	166VR37.3	60 MIN.
Module 6: Leading People Through Change Change is never easy. Yet, to be a successful leader, you need to be agile and adaptable in order to navigate your team through times of transition. Increase your capacity to change, and learn how to lead others during transformation.	162VR7.3	60 MIN.

“We have retained BankersEdge over the past five years for three reasons: excellent support, expansive course selection and overall ease of use.”

Customer Satisfaction Survey

Module 7: Handling Conflict	161V3R7.3	60 MIN.
Conflict can have both positive and negative effects on a team or organization. Learn to leverage conflict to solve problems and achieve positive results in your workplace.		
Module 8: Sharpening Your Interviewing Skills	165V3R7.3	60 MIN.
Hiring the right talent is one of the most critical things you can do to help your company reach its goals. Find out how to screen candidates, prepare for an interview and ask good questions. Note: This course provides information of a general nature regarding interviewing practices. It is not intended as legal advice for interviewing and should not be viewed as a substitute for legal consultation regarding general hiring practices or specific individual situations.		
Module 9: Managing Multiple Generations at Work	168V3R7.3	30 MIN.
Today's workforce is comprised of four generations of employees — seniors, Baby Boomers, Generation X-ers and Millenials. Gain a better understanding of the differences and similarities across each demographic, and learn how to bridge generational diversity in your organization.		
Module 10: Introduction to Project Management Concepts	262V4R8.4	60 MIN.
Transform conceptual thinking into measurable and accountable processes that meet your company's requirements. Find out how to achieve objectives within a set period of time by becoming familiar with planning, scheduling and task-orchestrating activities.		

DIVERSITY AND INCLUSION

PROFESSIONAL SKILLS

Maintaining a harassment- and discrimination-free workplace improves productivity, boosts employees' morale and increases customer satisfaction. Taught in accordance with federal employment law, the BankersEdge Diversity and Inclusion series provides a risk-free environment where employees may learn how to be more respectful of customers' and co-workers' unique backgrounds. Confidential situations are also addressed in relation to the proper procedures for documenting offensive or illegal behavior as part of a workplace complaint.

Age Increase awareness about age discrimination in the workplace, and explore strategies for prevention.	236V5R7.4	30 MIN.
Barriers to Diversity Learn to recognize commonly shared negative attitudes and behaviors that can be barriers to workplace diversity and inclusion. See how these biases can harm working relationships, stifle individual growth, and damage morale and productivity.	225V5R7.4	30 MIN.
Cross-Cultural Business Sales, customer service, and negotiation are difficult enough in a common marketplace without adding different cultures to the mix. Learn how to navigate across cultures by developing the ability to talk with — and listen to — people who have unique personalities, tastes and needs.	226V5R7.4	30 MIN.
Cultural Diversity Job transfers, immigration, technology, changes in economic and political conditions — all of these elements contribute to cultural differences in today's workplace. Gain the knowledge, flexibility and sensitivity necessary to communicate effectively with customers and coworkers across cultures.	223V5R7.4	30 MIN.
Discrimination One employee's definition of fair treatment can be vastly different from another's. Learn more about the anti-discrimination laws that clearly define how employers must deal with all job applicants and employees in the workplace.	228V5R7.4	30 MIN.
Discrimination for Managers The broad spectrum of employees' and customers' varying races, ages, genders, ethnic groups, religions and lifestyles poses unique challenges for managers. Explore employment laws and learn how to create a harassment- and discrimination-free work environment.	241V5R7.4	30 MIN.

“With BankersEdge, we love that we can tailor the courses to include our company's logo and policies. Plus, we are able to deliver the quizzes in various formats.”

Customer Satisfaction Survey

Defamation	231V5R7.4	30 MIN.	Marital Status	238V5R7.4	30 MIN.
The edict, "Be truthful about employees." sounds simple enough. Yet, unfortunately, this value is not always observed at work. Discover why employees have to be careful about the information shared with — and about — each other.			As the number of women in the workplace reaches record highs and living arrangements become more complex, it's more important than ever before to protect employees against discrimination based on marital or family status.		
Defamation for Managers	244V5R7.4	30 MIN.	Race, Color and Nationality	233V5R7.4	30 MIN.
Master the skills necessary to foster a harassment- and discrimination-free work environment for all employees, and gain insight into employment law issues related to defamation.			America is one of the most diverse countries in the world in terms of our racial and ethnic makeup. Find out about the laws protecting race and national origin from discrimination and harassment in the workplace.		
Diversity Awareness	98V3R7.1	90 MIN.	Religion	234V5R7.4	30 MIN.
Gain a new perspective on workplace issues associated with diversity, while discovering the advantages of embracing differences in a harmonious way.			Learn to recognize and prevent religious discrimination and harassment scenarios at work by gaining a broader understanding of the laws protecting religion from discrimination and harassment.		
Documentation	232V5R7.4	30 MIN.	Retaliation	230V5R7.4	30 MIN.
Discover how documentation should be handled at work, and learn how to track offensive or illegal behavior in case you decide to file a workplace complaint.			Retaliation makes up about 30 percent of all employment-related federal complaints. Understand your rights in this area, and learn to monitor your actions to ensure more a productive, dynamic work environment.		
Documentation for Managers	245V5R7.4	30 MIN.	Retaliation for Managers	243V5R7.4	30 MIN.
Managers need to be well-informed about documentation requirements — whether recording data related to employees' performance or retaining employees' annual reviews. Take a closer look at documentation-related employment law issues you may encounter in your job.			Retaliation continues to dominate employment-related federal complaints. Get savvy about employment law issues related to retaliation so you know what to watch for at work.		
Employees with Disabilities	237V5R7.4	30 MIN.	Sexual Harassment	59V3R7.1	90 MIN.
Learn how employees with disabilities are protected from workplace discrimination, and discover steps you and your institution can take to accommodate their needs.			Prevent sexual harassment in your workplace and maintain a safe, dignified and productive work environment by learning to recognize and avoid inappropriate conduct.		
Employees with Disabilities for Managers	246V5R7.4	30 MIN.	Sexual Harassment for Supervisors and Managers	C04V3R7.1	30 MIN.
Find out about employment law issues related to employees with disabilities that you could potentially face in the workplace.			See scenarios modeled after workplace incidents that could lead to sexual harassment claims, and find out the right way to handle situations where employees confide in you.		
Gender	235V5R7.4	30 MIN.	Sexual Orientation	239V5R7.4	30 MIN.
The number of women in the U.S. workforce has skyrocketed in the past 30 years. While the workforce is now almost equally split between both sexes, tension and discrimination still linger. Examine the role gender plays in organizations.			Sexual orientation and gender identity have become important topics in the American social landscape, as well as in the workplace. Gain a broader understanding of sexual-orientation discrimination and related harassment issues.		
Harassment	229V5R7.4	30 MIN.	Stereotypes and Assumptions	224V5R7.4	20 MIN.
Harassment is one of the most-reported — yet frequently misunderstood — employee complaints in the workplace, yet many sources suggest that the issue is still really underreported. Clear up confusion, and get answers to your questions about harassment.			Understand the impact stereotypes and assumptions have on employees, so you can foster a more respectful work environment.		
Harassment for Managers	242V5R7.4	30 MIN.	Veteran Status	240V5R7.4	30 MIN.
Managers need to have a deep understanding of harassment, particularly in conjunction with employment law. Review issues related to harassment that you may encounter at work.			Hundreds of thousands of American men and women currently serve in state militias, National Guard units and the armed forces. Learn about the employment laws protecting veterans and people on military duty.		
Language	227V5R7.4	30 MIN.	Workplace Inclusion	222V5R7.4	20 MIN.
The way we communicate, whether by words or actions, helps shape our relationships. Language can unite and inspire, but it can also divide and offend. Learn how to use language with sensitivity toward others, and take responsibility for how you communicate at work.			Identify, recognize and understand the value of diversity on a personal and professional level, and learn how to leverage differences in the workplace to better serve customers.		

CUSTOMER SERVICE

PROFESSIONAL SKILLS

Delivering real value to customers is about more than just ensuring their satisfaction with your organization's products and services. To be a leader in the marketplace, employees at every touch point within your company must go the extra mile and deliver a consistent, world-class experience. Comprised of seven hour-long modules and a complementary course, the BankersEdge Customer Service series is a comprehensive curriculum that teaches employees how to provide stellar customer service that will set your institution apart from the competition.

Customer Service	49V3R7.1	60 MIN.
Providing excellent customer service is essential to every financial institution's success. This course introduces the five tenets of service, and provides tools that will help you consistently treat customers with courtesy, respect and value.		
Module 1: Showing Customers You Care	R01-1V3R7.1	60 MIN.
Providing a prompt service solution is only one part of the customer-service equation. Research has shown that customers want a quick solution, but they also want to be treated in a caring manner while their issues are being addressed. Strengthen your relationships with customers by learning how to communicate genuine concern during every interaction.		
Module 2: Using Language to Serve the Customer	R01-2V3R7.1	60 MIN.
Language is powerful — particularly when helping customers meet requests and resolve issues. Sharpen your verbal skills and leave customers with a more favorable impression of you and the organization you represent.		
Module 3: Opening the Conversation	R01-3V3R7.1	60 MIN.
You only have one chance to make a good first impression. Increase customer satisfaction by learning how to establish instant rapport on the phone. Discover how to pave the way for customer conversations by delivering a professional opening in an upbeat, happy-to-help tone of voice.		
Module 4: Diagnosing Customer Needs	R01-4V3R7.1	60 MIN.
Ask questions. Listen. Confirm your understanding. Get savvy about these essential skills, and discover how they can help you better meet customers' needs and ensure their satisfaction.		
Module 5: Responding to Customer Requests	R01-5V3R7.1	60 MIN.
Answering customer inquiries quickly and correctly shows customers that you and your company are ready, willing and able to satisfy their concerns. Find out how to handle customers' requests you can't fulfill in a way that demonstrates value.		
Module 6: Taming Challenging Conversations	R01-6V3R7.1	60 MIN.
Keeping your cool in challenging conversations with customers is an art. Attain the skills you need to tame tough conversations when dealing with angry callers, mounting time pressures and highly repetitive tasks.		
Module 7: That's a Wrap — Closing the Conversation	R01-7V3R7.1	60 MIN.
By the close of a customer call, you have likely taken the appropriate steps to solve the customer's problem or address his or her request. You're not done yet, though! Learn how to handle the rest of the conversation in a way that can help prevent misunderstandings, reduce callbacks and increase customer satisfaction.		

"We use BankersEdge because their thorough, concise courses are presented in a format that makes compliance training easy for our staff. I also enjoy the superior service BankersEdge provides."

Director of Training

SALES

PROFESSIONAL SKILLS

Sales are the core of every business, and are the barometer through which growth is measured. Comprised of four hour-long modules and a complementary course, the BankersEdge Sales series will teach your sales team how to deepen customer relationships using a variety of proven techniques. From ways they can increase the value of transactions through cross-selling, to the art of anticipating and overcoming prospective customers' objections, this effective curriculum links theory with practice to accelerate success.

Cross-Selling	50V3R7.1	90 MIN.
To be competitive in today's financial services marketplace, institutions must offer their customers a wide range of financial products and services. Completing this course will introduce a variety of these products and services, in addition to reviewing basic cross-selling and communication skills which aid in building long-term relationships with your customers.		
Module 1: The Other Side of Service	R02-1V3R7.1	60 MIN.
In your role as a sales person, you must also uncover customers' unspoken needs and match them with the appropriate products and services that will address them. When you've finished the three lessons in this module, you'll have an opportunity to complete a self-assessment to review what you've learned and test your knowledge.		
Module 2: Adding Value Through Cross-Selling	R02-2V3R7.1	60 MIN.
Making sure customers' unrecognized needs are addressed before the contact is concluded is yet one more way you can provide total service. Learn to anticipate customers' requirements at every interaction, and discover ways you can develop deeper customer relationships. Includes three lessons and a self-assessment.		
Module 3: Adding Value Through Up-Selling	R02-3V3R7.1	60 MIN.
Like cross-selling, up-selling is another facet of offering total service to customers. Help customers streamline productivity, while also increasing the size or value of the sale through up-selling. Each lesson of this module includes a self-assessment so you'll have an opportunity to test your knowledge and apply what you've learned.		
Module 4: Overcoming Resistance	R02-4V3R7.1	60 MIN.
When it comes to cross-selling, the best defense is a strong offense. Two of the keys to serving customers completely? Knowing how to anticipate their objections and being prepared to overcome them. Complete five short lessons in this module, then apply what you've learned to your own job when you've finished the lessons in a self-assessment.		

"BankersEdge has been our online training provider for years. The material is accurate and compliant, the reporting tools are top-notch, and the customer service is truly unmatched."

Director of Training



Develop a winning team and create a positive workplace by giving your employees the tools they need to achieve peak performance. Designed for employees in leadership roles, courses in the BankersEdge Professional Skills with Multimedia series tackle topics managers and supervisors face in the workplace, such as productivity and bridging the generation gap among team members. Techniques taught include tips for leading teams through organizational change and strategies for becoming a master communicator. All of the lessons in this curriculum feature rich multimedia, which brings an entirely new dimension to employee training.

"Your staff sets the gold standard for customer service.
I love the proactive calls! Thank you for always being
there with a helping hand."

Customer Satisfaction Survey

Communication

Better Business Grammar BVC1073R9.3 35 MIN.

As a professional, you know it's important to be well-groomed and polished. Your verbal and written communication skills should reflect the same effort. Learn how to avoid grammatical errors that can damage your career, chase away customers and negatively impact your potential.

Communicating for Results: BVC1140R9.3 35 MIN.

How to Be Clear, Concise and Credible

Regardless of your role in your organization, to achieve results, you need good communication skills. Discover strategies that will help you connect with your audience, such as focusing on listeners' moods, asking questions to get people involved in your position and ways to organize your thoughts more effectively.

Communicating to Reduce BVC1200R9.3 30 MIN.

Stress on the Job

On-the-job stress can impair productivity and lead to communication breakdown. Learn how to avoid crossing co-workers' "security zones" and prevent stressful situations at work. Also explore methods of managing time pressure-induced tension.

Communicating with Customers BVC1145R9.3 35 MIN.

Regardless of your role in your organization, to achieve results, you need good communication skills. Discover strategies that will help you connect with your audience, such as focusing on listeners' moods, asking questions to get people involved in your position and organizing your thoughts more effectively.

Communicating with People on the Job BVC1146R9.3 45 MIN.

From tips on how to keep your cool to ways you can share honest criticism without offending others, equip yourself with the tools expert communicators use to express yourself at work more effectively.

Don't Shoot the Messenger: BVC1163R9.3 40 MIN.

Common Workplace Courtesies that Reduce Tension & Lower Stress

Raise your awareness of the six common violations of workplace courtesy. Practice mutual respect to build rapport with your colleagues and earn a reputation as someone who is great to work with.

How to Communicate Clearly BVC1164R9.3 45 MIN.

and Effectively With Employees

Learn how to become your employees' best boss by observing and listening to interactions between a manager and her employees. The scenarios reveal how to motivate employees with praise, offer constructive criticism that challenges employee growth and to clearly and confidently delegate important tasks to prevent misunderstandings.

How to Give and Receive Criticism BVC1142R9.3 35 MIN.

Giving and receiving criticism is a critical part of any job. Get savvy about guidelines for giving positive, useful criticism to others, and understand the link between receiving criticism and improving your own performance.

Make the Connection: How to Be BVC1181R9.3 45 MIN.

Effective and Productive on the Phone

Save time, increase profits and build valuable relationships by becoming a master telephone communicator. Learn how to calm irate callers, establish instant rapport on the phone, skillfully handle interruptions — and earn loyal customers in the process.

Mastering Memos BVC1074R9.3 30 MIN.

Office memos reflect your organizing skills. The language you use, the tone of your words, even the length of your memos — all of these elements determine whether your coworkers will read and understand what you write. View poorly written office memos and pick up some tips for improving your writing.

Power Writing: Techniques for Success BVC1151R9.3 60 MIN.

The quality of your written communications can make or break your career. Learn ways you can improve your writing skills, make writing easier and promote written communications that will help you and your company succeed.

Powerful Ways to Persuade People BVC1150R9.3 40 MIN.

The art of persuasion is a learned skill for most people — not an innate ability. This course will show you how to become a more persuasive speaker so you can influence customers.

Solving People Problems on the Job BVC1147R9.3 45 MIN.

While there are many ways to react to situations involving problem coworkers, only some methods are effective. Equip yourself with techniques for dealing with behavior problems, including tips you can use to avoid conflict and guidelines you can use to help change others' behavior.

Speaking to One Person or a Roomful: BVC1187R9.3 45 MIN.

Proven Techniques that Will Make You a Master Communicator

Learn how to enhance your tone of voice and body language — and to say the right thing, and say it well, even under difficult circumstances. Find the exact words to convey your feelings in difficult situations, including those where you feel interrupted, rushed, put on the spot or accused.

Speaking with Confidence, BVC1169R9.3 45 MIN.

Clarity and Charisma

Learn the secrets professionals use to engage listeners and present ideas effectively with the "POWER" technique. Get savvy about establishing rapport with audiences, orienting yourself for maximum influence during a meeting and gauging a group's reaction to what you say.

Customer Service

7 Things Never to Say to Your Customers	BVC1194R9.3	45 MIN.
Defusing sticky customer-service situations is often as simple as rewording your reply to complaints. Discover seven phrases you should avoid saying to customers at all costs, and boost customer loyalty to new heights.		
Everyone's Customer Service Role	BVC1122R9.3	45 MIN.
Your customer base is the cornerstone of your organization. See how the actions of every employee — even those who do not serve external customers — can affect the overall health of your organization.		
Listen & Win: How to Keep Customers Coming Back	BVC1135R9.3	30 MIN.
Unlock one of the best-kept secrets to customer retention: listening. Learn techniques to improve your listening skills, as well as some tips you can use to avoid common customer complaints.		
Speak Like a Pro ... and Get a Standing Ovation Every Time	BVC1175R9.3	45 MIN.
Do you feel nervous at the prospect of giving a speech? You're not alone. Realize that your audience will feel confident about you — and your message — only if you speak with poise. Discover a fail-safe way to write an effective speech that you can deliver with conviction and finesse; and learn how to connect with audiences instantly using one of five classic introductions.		
Think Like the Customer, Act Like the Owner	BVC1173R9.3	40 MIN.
Learn how to think like the customer and act like the owner so you can deliver great customer service. Plus, get savvy about handling common sticky situations with professionalism and finesse.		
Winning Over Even the Most Difficult Customers: Going Beyond Service with a Smile	BVC1179R9.3	45 MIN.
Even the best customers can be taxing under stressful conditions. But since difficult customers are a fact of life, it's up to you to turn frustrating situations around and make the most of every conversation you have with customers — regardless of the challenge. Pick up important skills you can use to win over thorny customers and lead by example.		

Leadership

Becoming a Coach: Bringing out the Best in Employees	BVC1184R9.3	40 MIN.
While a good coach communicates objectives to his or her staff, enforces discipline, and shares constructive feedback — a great coach encourages team members to explore their full potential. Discover ways you can support your direct reports and help them shine in their best light.		
Becoming a Leader: Communication	BVC1171R9.3	45 MIN.
Techniques that Motivate, Guide and Inspire Employees to Excel Whether you are a manager, executive or an entry-level professional, the source of your power to excel comes from within. Tap into eight communication principles of leadership and become the best leader you can be.		
Conducting High-Impact, Low-Stress Performance Reviews	BVC1162R9.3	45 MIN.
Does the thought of giving performance reviews keep you up at night? Discover the right way to plan and deliver a performance review. Learn how to provide meaningful feedback to employees that's compliant with the law, and explore stress-minimizing strategies you can employ throughout the process.		
Creating Your Dream Team: How to Harness the Power of Teamwork	BVC1185R9.3	45 MIN.
Walk through the team-building process and acquire universal strategies you can apply when building your own dream team. Learn how to select the right talent, clearly communicate your team's mission, foster a creative, innovative environment and make the most of errors so your team can learn from mistakes.		
Everyone's Teamwork Role	BVC1143R9.3	45 MIN.
How much time and effort is wasted in your organization because team members don't fully understand each other's roles and responsibilities? Discover the T.E.A.M. approach to help employees feel like they are collectively working toward a common goal, and build trust among each other in the process.		
For Managers ... Creating a Positive Workplace: Good Attitudes Are Contagious	BVC1183R9.3	45 MIN.
Invest in your employees, and you will see the payoff in productivity. Find out how to inspire, nurture, challenge and recognize employees in a way that will help you build a more positive, energized workplace.		
Heating up Your Cold Calls	BVC1158R9.3	35 MIN.
Offset customer attrition caused by natural business cycles and expand your customer base with hot-button prospecting. Learn simple cold-calling techniques that will help capture customers' attention and guarantee a warm reception, including the hot buttons to "push" to get a few minutes of a prospect's time, an appointment, or even a sale.		
Hiring Secrets: 12 Tips to Get Candidates to Reveal their True Selves	BVC1193R9.3	35 MIN.
Interviewing candidates is a common cause of anxiety for many hiring managers. Practice specific steps you can use to improve your interviewing technique and conduct more successful interviews.		
How to Resolve Conflict at Work	BVC1176R9.3	30 MIN.
Conflict at work can make or break your career. Equip yourself with the skills you need to better manage conflict — whether knowing when conflict may be avoided, or having the ability to resolve disagreements as they occur.		

How to See Opportunity in a Changing Workplace	BVC1202R9.3	30 MIN.
Workers come and go. New technology affects the way we work. Responsibilities shift ... The key to thriving during, and after, change is to reframe your outlook. Discover how to prosper when you view change as an opportunity to work more effectively, rather than a roadblock.		
How to Shine in Difficult Management Situations	BVC1167R9.3	45 MIN.
As a manager, you will likely one day find yourself in an uncomfortable situation with an employee. Learn five essential tools — sincerity, humility, imagination, negotiation and enthusiasm — you can use to better navigate difficult management scenarios.		
Interviewing Techniques that Help You Hire the Best	BVC1157R9.3	60 MIN.
Interviewing candidates is probably the most crucial part of the hiring process. Take a look inside a system for interviewing that will help you capture the most important information from candidates, and will also enable you to objectively rate them to find the best person for the job.		
It's Business, Not Personal: Taming Emotions in the Workplace	BVC1190R9.3	45 MIN.
Being overly emotional at work can hinder your career. Find out how to tame your emotions when dealing with your boss, co-workers and customers. Also learn how to take feedback gracefully, refrain from writing emotionally charged e-mails and share opinions diplomatically. Plus, practice techniques for clearing the air constructively.		
Motivating Employees During Organizational Change	VC1172R9.3	45 MIN.
During organizational change, communicating with your team every step of the way is essential. Learn how to build trust with employees by showing sensitivity and being a sounding board; and discover how to communicate a clear, consistent message that reinforces the positive aspects of change.		
Professional Conduct 101: Vital Skills for New Employees	BVC1192R9.3	45 MIN.
New employees are often unfamiliar with the common ground rules of workplace. Discover the vital skills needed to develop a professional image — from appropriate dress and conduct to how to adjust to the company's organizational culture. Also, observe strategies for avoiding inappropriate behaviors that can undermine credibility.		
Resolving Conflicts: Strategies for a Winning Team	BVC1138R9.3	30 MIN.
Negative behavior by a few team members can be fatal to a team's success. Experience scenarios where problem personalities cause conflict, and learn resolution strategies you can use to defuse situations.		
Solving (Even More) People Problems on the Job	BVC1177R9.3	45 MIN.
Unfortunately, unpleasant coworkers with problem behaviors are a fact of life. Learn how to deal with behavior problems you may encounter in the workplace in a successful, tactful and professional manner.		
Training to Win: Helping Employees Meet or Exceed Their Goals	BVC1189R9.3	30 MIN.
By giving employees the tools they need to meet or exceed their goals, you enable them to set ambitious targets, make smart decisions and stay on track — even as distractions threaten to derail progress. Discover training techniques you can employ to help your employees adopt a driven, goal-oriented mindset.		

You Are the Organization BVC1161R9.3 45 MIN.
Whether you work in IT or the mailroom, the image you present of yourself and your organization to coworkers and friends can help you win or lose clients. Recognize your public relations role within your organization and learn how to conduct yourself effectively both inside and outside of work.

Teamwork

Building Cooperation: How Everyone Can Win at Work BVC1137R9.3 30 MIN.
Cooperation can boost productivity, improve performance and make your organization a better place to work overall. Find out how to avoid three common communication mistakes, and learn six techniques you can use to be more cooperative on the job.

For Employees ... Being Positive in the Workplace:
Good Attitudes Are Contagious BVC1182R9.3 45 MIN.
Learn how to create a good attitude on the job by boosting your own morale and staying positive amid the inevitable day-to-day frustrations of work.

Getting Cooperation: Team-Building that Works BVC1132R9.3 35 MIN.
Interpersonal communication mishaps among team members have a negative impact on productivity. Examine common communication blunders and discover how to regain focus on common goals when team members' egos impede effectiveness — and how to achieve more-respectful group interactions overall.

Sink or Swim Teamwork: We're All in this Together BVC1186R9.3 45 MIN.
Behind every great organization's success is this fundamental concept: teamwork. Yet, not everyone knows how to make a team work — or how to be a team player. Throw your team a lifeline and discover how to maximize your team's effectiveness using the "CLING" strategy.

Team-Building Techniques that Work BVC1168R9.3 45 MIN.
Blending diverse personalities and skill sets to form a cohesive team that can complete even the toughest assignments is challenging. Practice teamwork principles, meeting techniques and communication tools to promote teamwork in your organization.

Time Management

Achieving Peak Performance on the Job	BVC1156R9.3	60 MIN.
Become more efficient, helpful and productive at work, whether you're a "collaborator" or a "lone ranger." Learn to overcome obstacles that have historically derailed your progress, and find out under what conditions you work best.		
Arrest that Stress: How to Depressurize Your Work Life	BVC1180R9.3	45 MIN.
Absenteeism, employee turnover, lower productivity, higher medical expenses — whether the toll is emotional, physical or financial, the cost of workplace stress is expensive. Discover strategies you can use to channel stress and promote a more peaceful, balanced environment at work.		
Do it Right the First Time: Paying Attention to Details	BVC1191R9.3	45 MIN.
Make success a habit. Discover a proven approach that entails practicing active listening, using simple tools to help retain what you learn and creating a template for guaranteed accuracy.		
Do More in Less Time: Tame Your Workload by Dramatically Increasing Your Productivity	BVC1178R9.3	35 MIN.
Tame your workload by dramatically increasing your productivity. Develop skills that will help you make the most of your daily schedule, whether you are at work, in meetings or traveling.		
Get Organized and Stay Organized: The 7-Day Plan for Putting Your Work Life in Order	BVC1166R9.3	45 MIN.
Get organized, once and for all! Put your work life in order by following the principles illustrated in this sensible seven-day program, and minimize the chaos in your world in just a few minutes a day.		
How to Juggle Multiple Priorities	BVC1141R9.3	30 MIN.
Having to manage multiple priorities at work is a fact of life. Get acquainted with the C.A.N. D.O. system — a unique methodology designed to help you deal with the stress of work overload, avoid procrastination and finish your assigned tasks on time.		
Leading 20-minute Meetings that Matter	BVC1174R9.3	45 MIN.
Turn your meetings into helpful, productive time-savers. Establish an effective strategy and procedure by which to lead. Get started with tips on how to lead meetings with a clear purpose, keep topics on track and end on time.		
Listening: the Key to Productivity	BVC1152R9.3	45 MIN.
Being an effective listener is the key to being easy to work with and respected by colleagues. Get acquainted with the "10 laws of listening" and the "R-E-H-E-A-R" listening technique, and learn to overcome four common listening distractions.		
Managing Stress Before it Manages You	BVC1155R9.3	45 MIN.
Leverage your schedule for unsurpassed productivity, and strive for a stress-free work environment. Discover ways to identify and overcome the three major sources of workplace stress. Pick up tips on how to attain an ideal balance between work life and home life, while also battling stress using the proven "A-T-T-A-C-K" method.		
Take Back Your Time: How to Manage Your Workload and Still Have a Life	BVC1188R9.3	45 MIN.
The most effective employees get away from the office to recharge. While it's not always easy to do, learn three ways you can challenge yourself to reclaim your time by properly managing your workload.		



Recommended Curriculums by Role

Professional Tellers

Drawing on our years of experience building teller training, BankersEdge has designed a comprehensive curriculum that features the banking basics new bank tellers need, yet also includes refresher courses for more practiced employees.

Target training objectives include:

- Explore the legal foundations and compliance regulations that support ethical banking behavior
- Prepare for security threats
- Expand basic check-cashing and check-acceptance knowledge
- Get tips on how to deter identity theft

Accepting Negotiable Instruments	44V3R6.4
Adding Value Through Cross-Selling	R02-2V3R7.1
Adding Value Through Up-Selling	R02-3V3R7.1
Advertising Compliance	128V3R6.4
Bomb Threats and Other Security Issues	99V3R7.1
Cash-Drawer Balancing	46V3R6.4
Check 21 Act Overview	100V3R6.3
Deposits and Withdrawals	43V3R7.1
Ethics for Bankers	63V3R6.4
Expedited Funds Availability Act — Regulation CC	05V3R6.3
Introduction to Compliance for Tellers	94V3R6.3
Money Handling	42V3R7.1
Pretext Calling and Identity Theft	35V3R6.3
Reserve Requirements — Regulations D and Q	07V3R6.4
Safe Deposit Boxes	61V3R6.4

Management and Supervisors

Geared to new or experienced leaders who supervise teams or manage processes, the courses in this series cover topics ranging from financial services fundamentals to diversity compliance and conflict resolution.

Target training objectives include:

- Find out how to conduct high-impact, low-stress reviews
- Learn to leverage conflict to solve problems and achieve positive results
- Gain project-management and meeting-facilitation skills
- Explore strategies for leading teams through organizational change

Adding Value Through Cross-Selling	R02-2V3R7.1
Adding Value Through Up-Selling	R02-3V3R7.1
Becoming a Coach:Bringing Out the Best in Employees	BVC1184R9.3
Becoming a Leader: Communication Techniques that Motivate, Guide and Inspire Employees to Excel	BVC1184R9.3
Business Writing	163V3R7.3
Coaching and Feedback	166V3R7.3
Conducting High-Impact, Low-Stress Performance Review	BBVC1162R9.3
Convenience Products and Services	55V3R7.1
Deposit Compliance Overview	68V3R6.4
Deposit Products	53V3R7.1
Discrimination for Managers	241V5R7.4
Employees with Disabilities for Managers	246V5R7.4
Ethics for Bankers	63V3R6.4
Fundamentals of Banking I — The Banking System	51V3R7.1
Fundamentals of Banking II — The Banking Institution	52V3R7.1
Handling Conflict	161V3R7.3
Harassment for Manager	242V5R7.4
How to Lead and Participate Effectively in Meetings	167V3R7.3
Introduction to Management Basics	160V3R7.3
Introduction to Project Management Concepts	262V4R8.4
Leading People Through Change	162V3R7.3
Make the Connection: How to Be Effective and Productive on the Phone	BVC1181R9.3
Motivating Employees During Organizational Change	BVC1172R9.3
Sexual Harassment for Supervisors and Managers	C04V3R7.1

Call Center Representatives

Created for customer service reps and sales professionals, the simulation-based courses in this series benefit agents working in any call center environment where call effectiveness and policy- and regulated-interaction compliance is critical.

Target training objectives include:

- Expand awareness of banking fundamentals
- Learn how to be more productive and effective on the phone
- Practice communication techniques to improve customer satisfaction
- Discover cross-selling strategies that can increase the value of sales

7 Things Never to Say to Your Customers	BVC1194R9.3
Adding Value Through Cross-Selling	R02-2V3R7.1
Adding Value Through Up-Selling	R02-3V3R7.1
Convenience Products and Services	55V3R7.1
Deposit Compliance Overview	68V3R6.4
Deposit Products	53V3R7.1
Ethics for Bankers	63V3R6.4
Everyone's Teamwork Role	BVC1143R9.3
Fundamentals of Banking I — The Banking System	51V3R7.1
Fundamentals of Banking II — The Banking Institution	52V3R7.1
Make the Connection: How to Be Effective and Productive on the Phone	BVC1181R9.3

New Accounts and Personal Banking

Designed for bank or credit union employees who open, maintain and close accounts, these courses go beyond the basics and examine personal accounts ranging from A to Z — including IRAs, HSAs and SEP plans.

Target training objectives include:

- Gain a better understanding of federal credit card laws and regulations
- Demystify Simplified Employee Pension (SEP) plans
- Learn how to establish a traditional IRA, and become familiar with contribution and distribution rules and penalties
- Become more knowledgeable about Health Savings Accounts (HSAs)

Consumer Leasing Act — Regulation M	128V3R6.4
Deposit Compliance Overview	68V3R6.4
Elder Financial Abuse	149V3R6.4
Electronic Funds Transfer Act — Regulation E	8V3R6.3
Fair Debt Collection Practices Act (FDCPA)	26V3R6.3
Health Savings Accounts (HSA)	120V3R7.1
Introduction to Credit Card Regulations	91V3R7.1
Excess IRA Contributions	144V3R7.1
IRA Beneficiary Options	74V3R7.1
IRA Contributions	77V3R7.1
IRA Distributions	78V3R7.1
IRA Rollovers, Transfers and Direct Rollovers	76V3R7.1
New Account ID Procedures (CA-Specific)	64V3R7.1
Reserve Requirements — Regulations D and Q	07V3R6.4
Roth IRA Overview	38V3R7.1
Safe Deposit Boxes	61V3R6.4
SIMPLE IRA Basics	73V3R7.1
Simplified Employee Pension (SEP) Plans	72V3R7.1
Traditional IRA Overview	39V3R7.1
Trust Law Basics	261V4R8.4
Trust Services	06V3R6.3
Truth in Savings Act — Regulation DD	88V3R8.3

General Banking and Training

Financial services employees across all levels will benefit from this series. From privacy laws to identity theft, these courses cover the key competencies that anyone serving the public on behalf of a financial services institution needs to master.

Target training objectives include:

- Learn about best practices for compliant transactions
- Discover money-laundering prevention strategies
- Get tips about how to handle robbery situations
- Explore Right to Financial Privacy Act requirements

Anti-Money Laundering (AML)	34V3R6.3
Bank Secrecy Act (BSA)	09V3R6.3
Anti-Boycott Restrictions	210V4R8.1
Bomb Threats and Other Security Issues	99V3R7.1
Customer Identification Program (CIP)	70V3R6.3
Convenience Products and Services	55V3R7.1
Electronic Funds Transfer Act — Regulation E	8V3R6.3
Expedited Funds Availability Act — Regulation CC	05V3R6.3
Fair and Accurate Credit Transactions Act (FACTA)	125V3R7.1
Federal Deposit Insurance Corporation (FDIC)	29V3R6.3
Fundamentals of Banking I — The Banking System	51V3R7.1
Fundamentals of Banking II — The Banking Institution	52V3R7.1
Gramm-Leach-Bliley (GLB) Privacy Act	16V3R6.3
Office of Foreign Assets Control (OFAC)	123V3R6.3
Red Flags of Identity Theft	253V4R8.3
Right to Financial Privacy Act (RFPA)	10V3R6.3
Robberies	66V3R7.1
Security of Customer Information Guidelines	57V3R6.3



Recommended Curriculums by Interest Area

Anti-Money Laundering

Over the last year, money-laundering crimes siphoned an estimated \$1.3 trillion out of the global economy.* In light of this staggering statistic, the resulting stringent legislation is understandable. Anti-Money Laundering (AML) compliance ranks as one of the most challenging issues for banks. The BankersEdge Anti-Money Laundering curriculum takes the guesswork out of this increasingly intricate legislation. Comprised of three components, the curriculum includes:

- Job-specific AML tracks
- Related case studies
- Suggested courses

"BankersEdge courses help us achieve fundamental BSA and AML training objectives, such as keeping up with the latest regulatory changes and ensuring employee accountability. Excellent!"

Customer Satisfaction Survey

*"Cloud to tackle money laundering problem." PHYSOrg.com. 5 March, 2010. <http://www.physorg.com/news187009904.html>

Job-Specific AML Tracks

Courses in the BankersEdge Job-Specific AML Track target specific skill sets, and offer a more focused, refined training experience. Each job-specific track features traditional-length courses augmented by 15-minute case studies tailored for each role. The case studies serve as scenario-driven role-playing exercises, where employees may apply what they have learned by participating in real-world examples.

AML Track

The AML Track is comprised of five courses that serve as the core AML curriculum. Round out your AML training program by adding the job-specific courses that follow.

Anti-Money Laundering 34B3R4.0
Learn about the basic methods used by criminals to launder money.

Bank Secrecy Act 09B3R4.0
This well-rounded course introduces all new bank employees to the concepts and principles of the Bank Secrecy Act (BSA).

Currency Transaction Reporting 91B1R4.2
Explore Currency Transaction Reporting (CTR) requirements, and a point-by-point guide to submitting a report.

Suspicious Activity Reporting 95B3R4.2
Review customer identification and types of suspicious activity; also learn how to submit a report.

What are PEPs? C09B3R5.3
This module summarizes the threat of money-laundering with a focus on the Politically Exposed Person (PEP). Explore the risks presented by PEPs, and apply knowledge learned in a recent example-driven case study.

Teller Track

AML for Tellers 134B3R5.3 60 MIN.
Learn to identify possible money-laundering attempts and explore methods tellers can use to help prevent money-laundering from occurring at their bank. This course also covers the key components of a financial institution's AML policy.

Who should take this course:

Bank employees who facilitate typical teller window transactions, such as:

- Handle deposits and withdrawals from deposit accounts
- Receive payments on loan accounts
- Make transfers from account to account
- Sell cashier's and teller's checks
- Assist with balance inquiries

Tellers who are responsible for opening deposit or loan accounts, or assisting with funds transfers should also take "AML for Customer Service Representatives" (137B3R5.3) or "AML for Lenders" (135B3R5.3).

Case Studies

"Do You Have 30 \$100s For 150 \$20s?" M39B3R5.3 15 MIN.
See why a customer's frequent request to exchange large quantities of smaller denomination bills for large denomination bills may be considered suspicious.

"Little Blue Men" M37B3R5.3 15 MIN.
Numerous deposits into an account by multiple persons other than the account holder could signal suspicious behavior.

"Martino's Tavern & Bank" M38B3R5.3 15 MIN.
Find out why unlicensed check cashing through a customer's account may be detected.

"You're in the Money" M35B3R5.3 15 MIN.
Discover why a customer's unexplained, sudden wealth may be questionable.

"Wonder Construction" M36B3R5.3 15 MIN.
See why the unexplained and unexpected purchase and deposit of money orders should be considered suspicious.

Lender Track

AML for Lenders 135B3R5.3 60 MIN.
Learn to identify possible money-laundering attempts, and introduce methods lenders can use to help prevent money-laundering from occurring at your bank. Also, explore the key components of a financial institution's AML policy.

Who should take this course:

Loan officers who do not accept payments on loan accounts, but who primarily:

- Review loan applications and accompanying documentation,
- Open loan accounts
- Answer questions from loan applicants and borrowers
- Compile customer identification information

Case Studies

"Collateral" M41B3R5.3 15 MIN.
See why a customer requesting a large loan secured by CDs may be cause for concern.

"Did You Do these Yourself?" M42B3R5.3 15 MIN.
Explore why customers presenting financials that have not been prepared professionally should raise a red flag.

"I've Got Friends in High Places!" M43B3R5.3 15 MIN.
This case study illustrates how a customer's request to wire loan proceeds to a well-known politician with no known business purpose may be considered suspicious.

"The French Connection" M40B3R5.3 15 MIN.
Find out why a customer's request to wire loan proceeds outside the country may be suspicious.

"Me and My Shadow" M44B3R5.3 15 MIN.
See why lenders may want to be wary of customers who rely heavily on their lawyers when conducting banking activities.

Operations Track

AML for Directors & Senior Managers 147B3R5.4 60 MIN.
Gain a basic understanding of money-laundering, and see what a financial institution's obligations are under the law to try to prevent money laundering. Also briefly explore the potential for software to assist with an institution's anti-money laundering efforts.

AML for Operations 136B3R5.3 60 MIN.
Learn how to identify possible money-laundering attempts and introduce methods they can use to help prevent money-laundering from occurring at your bank. This course also covers the key components of a financial institution's AML policy.

Who should take this course:

Operations employees who:

- Have access to a customer's account records on a wider scale than access afforded to other bank employees
- Check reports on same-day transactions across different branches and ATMs

Because of their broader access to account records, these employees have the opportunity to detect certain types of fraud that other employees may not be able to detect. The BSA responsibilities covered in this course focus on those that are intended to detect fraud.

Case Studies

"The Pay Off" M45B3R5.3 15 MIN.
A sudden and large payment or payoff of a loan may be used to integrate illegal funds, and should raise a red flag.

"What's My Line?" M46B3R5.3 15 MIN.
Overpayment of a credit line or loan may be used to integrate illegal funds; see why such activity may be cause for concern.

"What Kind of Laundering Operation Are You Running?" M47B3R5.3 15 MIN.
During loan servicing, a suspicious transaction history may be uncovered and could indicate money-laundering. Explore the warning signs to watch for.

AML Operations Series

"Who Do You Know in the Caymans?" M48B3R5.3 15 MIN.
This case study illustrates how repeated, round-dollar transfers to high-risk countries, such as the Cayman Islands, may indicate possible money-laundering.

"Wire You, Wire Me" M49B3R5.3 15 MIN.
See how wire transfers to foreign countries with an in-coming wire for the same amount closely following may indicate possible money-laundering.

Customer Service Track

AML for Customer Service Representatives 137B3R5.3 60 MIN.
Learn how to identify possible money-laundering attempts and explore methods to help prevent money-laundering from occurring at your financial institution. Also, discover key components of a financial institution's AML policy.

Who should take this course:

Customer service representatives who:

- Open deposit accounts
- Facilitate wire transfers
- Fill out currency transaction reports
- Detect and report suspicious activity
- Sell cashier's and teller's checks, and other monetary instruments

AML Customer Service Representatives Series:

"Candelais Industries" M51B3R5.3 15 MIN.
Exercising due diligence at account opening may reveal suspicious activity; find out how.

"Current on Currency Transaction Reporting" M52B3R5.3 15 MIN.
See why a customer with an unusual knowledge or interest in currency transaction reporting may be considered suspicious.

"Do Not Open Until..." M54B3R5.3 15 MIN.
If a customer refuses to provide sufficient information upon trying to open account, discover why you should not open an account.

"Is There a Mechanic in the House?" M53B3R5.3 15 MIN.
Explore how due diligence activities may reveal suspicious activity.

"The Temporary Holding Pattern" M50B3R5.3 15 MIN.
An in-coming wire for the same amount closely following on an account with little regular activity other than currency deposits and wire transfers to foreign countries may indicate possible money-laundering. Learn what to watch for.

Suggested Courses

The following BankersEdge courses support all of the job-specific tracks:

Anti-Money Laundering 34B3R4.0 90 MIN.
This course covers basic methods and tactics used by criminals to launder money, as well as the key components of an AML policy. Help employees spot attempted money-laundering and take appropriate action in response to this criminal activity.

Bank Secrecy Act (BSA) 09B3R4.0 90 MIN.
This course introduces employees to the BSA, a key piece of legislation that helps the U.S. combat money-laundering and other illegal financial activity. Explore what types of identification requirements and transaction reports are necessary to help deter money-laundering at your institution.

Currency Transaction Reporting 92B1R4.2 60 MIN.
The primary purpose of the BSA is to prevent and detect money-laundering activity through financial institutions and certain other businesses in the United States. This course focuses on the currency transaction reporting (CTR) requirements of the BSA.

Suspicious Activity Reporting 95B3R4.2 60 MIN.
The BSA and other AML laws require that financial institutions provide the government with information to help detect, investigate and prosecute money launderers. Specifically, the law requires that institutions:

- Properly identify customers when establishing accounts
- Report large currency transactions
- Keep records of cash sales of negotiable instruments
- Report suspicious activities

This module focuses on suspicious activity reporting requirements.

What are PEPs? C09B3R5.3 90 MIN.
Intended for customer service representatives, private bankers and commercial account managers, this module summarizes the threat of money-laundering with a focus on politically exposed persons (PEPs). The risks presented by PEPs are discussed along with a recent example as a case study.

Related Courses

Further enhance your custom training program with these related BankersEdge courses:

Anti-Terrorism Overview	58B3R4.0
Customer Identification Program (CIP)	70B3R4.0
Ethics for Bankers	63B1R4.0
Frauds & Scams	48B1R4.1
Office of Foreign Assets Control (OFAC)	12B3R4.0
Pretext Calling and Identity Theft	35B3R4.0
Security of Customer Information	57B3R4.0

Bank Secrecy Act

Whether your bank is big or small, Bank Secrecy Act (BSA) compliance often feels overwhelming due to the complexities and related processes and procedures surrounding this ever-changing legislation. In building the comprehensive 24-course BankersEdge Anti-Money Laundering curriculum, we grouped our BSA offerings into job-specific tracks, so employees can take only the courses that pertain to them. Comprised of three components, the curriculum includes:

- Job-specific BSA tracks
- Related case studies
- Suggested courses

BankersEdge is the cornerstone for your annual BSA training. To help you build a more manageable BSA training program, we recommend the following three-year plan for your bank:

- **First Year**
Build a foundation for your initial BSA training for new hires and BSA training for existing employees to meet the annual training requirements.
- **Second Year**
Create a curriculum focused on individual job responsibilities with our job-specific courses. Our courses vary in length and are supported by a constantly evolving list of real-world case studies.
- **Third Year**
Construct a training plan focused on meeting your annual BSA training requirements. Explore our new BSA courses, updated case studies and topical subjects — all designed to fulfill your BSA training needs.

“Great BSA/AML training! The courses are very complete, thorough, informative and user-friendly — and have been satisfactorily evaluated by regulators and auditors.”

AML/BSA Officer

Job-Specific BSA Tracks

Courses in the BankersEdge Job-Specific BSA Tracks target specific skill sets, and offer a more focused, refined training experience. Each job-specific track offers traditional-length courses augmented by 15-minute case studies tailored for each role. The case studies serve as scenario-driven role-playing exercises, where employees apply what they have learned by participating in real-world examples.

BSA Track

Comprised of three core courses, the flexible BSA track provides an opportunity for you to create a customized learning experience by adding job-specific courses, supporting courses and case studies.

Bank Secrecy Act 09B3R4.0
This well-rounded course introduces all new bank employees to the concepts and principles of the BSA.

Currency Transaction Reporting 91B1R4.2
Explore Currency Transaction Reporting (CTR) requirements, and a point-by-point guide to submitting a report.

Suspicious Activity Reporting 95B3R4.2
Review customer identification and types of suspicious activity, also learn how to submit a report.

Teller Track

BSA for Tellers 118B3R5.1 60 MIN.
Take a closer look at the BSA, important legislation that helps the U.S. combat money-laundering and other illegal financial activity. Learn about the identification and transaction reporting requirements necessary to help deter money-laundering at your bank.

Who should take this course:

Bank employees who facilitate typical teller window transactions, such as:

- Handle deposits and withdrawals from deposit accounts
- Receive payments on loan accounts
- Make transfers from account to account
- Sell cashier's and teller's checks
- Assist with balance inquiries

Case Studies

A Little Knowledge is Dangerous M04B3R5.1 15 MIN.
This case study presents a customer who believes he has discovered a tax loophole and attempts to "structure" currency transactions to avoid the currency transaction reporting requirement.

Business is Booming M03B3R5.1 15 MIN.
Why would a business checking account customer who plans to deposit \$16,250.28 to his account raise a red flag? Find out in this comprehensive case study.

Connect the Dots M06B3R5.1 15 MIN.
Explore a suspicious scenario where multiple customers work together to "structure" a currency transaction to avoid the reporting requirement.

What are Friends For? M05B3R5.1 15 MIN.
In this case study, a customer structures currency transactions by having an exempt person make the deposit to avoid the currency transaction reporting requirement.

Lender Track

BSA for Lenders 119B3R5.1 60 MIN.
Learn about the Bank Secrecy Act (BSA), essential legislation that helps the U.S. combat money-laundering and other illegal financial activity. Gain a better understanding of the identification and transaction reporting requirements necessary to help deter money-laundering at your institution.

Who should take this course:

Loan officers who do not accept payments on loan accounts, but who primarily:

- Review loan applications and accompanying documentation,
- Open loan accounts
- Answer questions from loan applicants and borrowers
- Compile customer identification information

Case Studies

"What City, Please?" M07B3R5.1 15 MIN.
Loan officers encounter the BSA primarily through the customer identification requirements. This case illustrates some of the complications involved when a customer is less than forthcoming with some information.

What Will They Think of Next? M08B3R5.1 15 MIN.
Although loan side suspicious transactions may not be as common as those related to deposit, loan officers still should be aware of the different kinds of fraud that can occur in connection with loans.

What's a Loan Among Friends M09B3R5.1 15 MIN.
Violations of the insider lending rules can trigger the requirement that you file an SAR. Walk through such a scenario in this case study.

Operations Track

BSA for Directors & Senior Management CO5B3R5.2 60 MIN.
Review what the regulatory agencies promote as the important BSA responsibilities of directors and senior management. Explore an overview of BSA requirements in general, so senior management and board members have an idea of the range of requirements with which their institutions must comply.

Case Studies

Coupon Redemption M12B3R5.1 15 MIN.
Because of the account records they have access to, operations employees frequently see evidence of fraud that other institution employees do not.

Ghost in the System M13B3R5.1 15 MIN.
Studying account records and generally being tuned in to what to look for may help reveal fraud. In this case study, an operations employee suspects fraud when she connects information she reads in the newspaper with information she sees in a customer's account records.

Larry's Food Mart or Larry's Laundry? M10B3R5.1 15 MIN.
Financial institution employees who process data and file forms are also subject to the BSA requirements. Occasionally, these employees may come across something that raises concerns. Explore a situation in which an institution may want to file an SAR.

Miguel's Dilemma M11B3R5.1 15 MIN.
Individuals who want to avoid the CTR requirements sometimes employ ATMs to do so. This case study covers activities that might raise suspicion.

Customer Service Track

BSA for Customer Service Representatives 124B3R5.1 60 MIN.
Gain a better understanding of the BSA, essential legislation that helps the U.S. combat money-laundering and other illegal financial activity. Learn about the identification and transaction reporting requirements necessary to help deter money-laundering at your bank.

Who should take this course:

Customer service representatives who:

- Open deposit accounts
- Facilitate wire transfers
- Fill out currency transaction reports
- Detect and report suspicious activity
- Sell cashier's and teller's checks, and other monetary instruments

College Daze M15B3R5.1 15 MIN.
Review the record-keeping and verification procedures that must occur when an institution facilitates a wire transfer between a mother and her son at college.

"Hello, Stranger." M18B3R5.1 15 MIN.
If a customer refuses to provide sufficient information upon trying to open account, discover why you should not open an account.

Is It or Isn't It? M17B3R5.1 15 MIN.
See how the CTR, SAR, and funds-transfer rules could come into play simultaneously, or at least may need to be considered concurrently in a single transaction.

The Owl's Cry M16B3R5.1 15 MIN.
Learn about the record-keeping and identity verification procedures that must occur when an institution receives a wire transfer on someone's behalf.

"There's Gotta be a Better Way!" M14B3R5.1 15 MIN.
This case study presents a customer who may be eligible for placement on the institution's "exempt" list — the list of customers whose currency transactions are exempt from the reporting requirement.

Suggested Courses

The following BankersEdge courses support all of the job-specific tracks:

Bank Secrecy Act (BSA) 09B3R4.0 90 MIN.
This course introduces you to the BSA, a key piece of legislation that helps the U.S. combat money-laundering and other illegal financial activity. This course also discusses what types of identification requirements and transaction reporting is necessary to help deter money laundering at your institution.

Currency Transaction Reporting 2B1R4.2 60 MIN.
The primary purpose of the BSA is to prevent and detect money-laundering activity through financial institutions and certain other businesses in the United States. This course focuses on the currency transaction reporting (CTR) requirements of the BSA.

Suspicious Activity Reporting 95B3R4.2 60 MIN.
The BSA and other AML laws require that financial institutions provide the government with information to help detect, investigate and prosecute money-launderers. Specifically, the law requires that institutions:

- Properly identify customers when establishing accounts
- Report large currency transactions
- Keep records of cash sales of negotiable instruments
- Report suspicious activities

This course focuses on suspicious activity reporting requirements.

Related Courses

Customize your BSA training program by adding with these related BankersEdge courses:

Anti-Money Laundering	34B3R4.0
Anti-Terrorism	58B3R4.0
Customer Identification Programs	70B3R4.0
Ethics for Bankers	63B1R4.0
Frauds & Scams	48B1R4.1
Office of Foreign Assets Control — OFAC	12B3R4.0
Pretext Calling and Identity Theft	35B3R4.0
Security of Customer Information	57B3R4.0

Customer Information Security

Protecting customers' personal data is only one facet of the Gramm-Leach-Bliley Act. In accordance with the Act, the Safeguards Rule mandates that financial institutions must document, implement and uphold an information security plan that properly protects customers' personal data. Part of this requirement entails having an employee training program in place that addresses information security issues.

The BankersEdge Customer Information Security curriculum is a set of core courses that covers key policies and procedures all banks must adopt to help ensure compliance with the Act. Taken in a series, the 22 topics that comprise this curriculum provide a sound foundation with which to support GLBA compliance in your organization.

A Clean Desk Policy	156-1V4R7
Explore instituting a policy that addresses employees' housekeeping habits at work, from how to handle unattended documents and storage media to the document disposal in the waste bin. Shared hardware usage issues are also discussed in this module.	
Customer Requests	156-3V4R7.2
Establish procedures for responding to lawfully authorized requests for release of confidential data.	
Data Encryption Standards	156-4V4R7.2
Learn about standards for encoding/decoding customer data.	
Incident Response Program	156-5V4R7.2
Explore the Interagency Guidance on Response Programs for Unauthorized Access to Customer Information — a program developed to respond to unauthorized access to customer information, including required notifications.	
Information Disposal	156-6V4R7.2
Review the legal requirements that affect different types of documents that contain sensitive information, and the time limits set for shredding and disposal of sensitive information.	
Interactive Voice Response Systems	156-8V4R7.2
How does the interactive voice response system work? Find out how IDs and PINs ensure system security.	
Internet Banking Security	156-7V4R7.2
Establish best-practice protocols including forced password changes, lockouts and multi-factor (strong) authentication.	
Intrusion Detection and Firewall Security	156-9V4R7.2
Gain a better understanding of access attempts from outside hackers, and the systems used to detect and deter such activities.	

Laptop and PDA Security	156-10V4R7.2
Brush up on laptop- and cell phone-related security issues.	
Magnetic File Backup and Storage	156-11V4R7.2
Hard drives, tapes and cartridges are the primary means banks employ for storing confidential operational and customer data. This module examines the issues around the use of common storage media.	
Media and Equipment	156-12V4R7.2
How does your bank remove confidential data from media? Learn about controls you must put in place to ensure all media is properly tracked and destruction is logged.	
Network Component Security	156-13V4R7.2
Take a closer look at the types of security issues connected with a bank's network hardware.	
Passwords	156-14V4R7.2
Discover best practices for selecting passwords and controlling access to workstations.	
PC Software Controls	156-15V4R7.2
Learn how to establish policies for employees' computers that set expectations in relation to unauthorized modifications by authorized users leading to incompatibility issues, viruses, and non-professional usage.	
PINs	156-16V4R7.2
Explore issues related to customers' personal identification numbers (PINs), and the banking products and services they permit access to.	
Remote Access Standards	156-17V4R7.2
Gain a better understanding of how to enforce remote access standards when working with a service provider.	
Securing Customer Information	156-18V4R7.2
Consider compliance with the GLBA from a bank IT perspective.	
Securing Non-Public Areas	156-19V4R7.2
Learn about operational issues in non-public areas, including contractor/service personnel, badges and visitor logs.	
Security System Issues	156-20V4R7.2
Review FAX, e-mail and Internet systems, as well as acceptable use, confidentiality and professional use policies.	
Virtual Private Network Security	156-21V4R7.2
Learn more about information security guidelines for VPN use.	
Virus and Spyware Prevention	156-22V4R7.2
Learn how to prevent individual PC and file server destruction, as well as unplanned network downtime due to attacks from malicious programs.	



Custom Training Solutions

Custom Training Solutions

In the wake of a recession, training budgets are tighter than ever. And for many banks nationwide, “Do more with less.” is the new status quo.

Grappling with limited resources often drives training goals far out of reach. Consequently, we routinely receive requests for development support from customers who are looking to augment their staff. To better serve these customers, we created BankersEdge Custom Training Solutions (CTS) — a team of highly reputable developers on standby, ready to assist with urgent requests, routine maintenance or long-term projects.

To learn more about our CTS team’s capabilities, discuss your training development needs with your BankersEdge representative.

Thank you for your interest in BankersEdge. We look forward to serving **you**.

Learning Technology

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