



COURSE CATALOG



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Courses

Building a comprehensive training program that meets employees' needs throughout every stage of their career requires equal parts art and science. Ensuring that your money services business is 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 the industry's leading provider of online learning solutions, BankersEdge has over 15 years of experience working with thousands of customers in the financial services industry. Explore our courses inside this catalog, and discover engaging training that improves employees' competence, drives sales and increases employee and customer satisfaction.

MSB Audit Suite





AML Awareness and Protection for MSBs

30 MIN. This course is a must-have for anyone involved in any aspect of a money services business. Money laundering is one of the most serious financial crimes in the US, and it can put even the smallest businesses at risk. This course provides a solid overview of anti-money laundering (AML) including definitions, examples, the law, policies, procedures and more. A mere half hour will provide the essential knowledge of AML and protect yourself and your business. Upon completion of this course, students will be able to understand the concepts of money laundering and terrorist financing, recognize the significant AML laws passed by Congress to combat money laundering and terrorist financing, become familiar with the risk-based approach, recall the four “pillars” of an AML program, and recognize the various requirements of the BSA for MSBs and the corresponding policies and procedures MSBs need to develop and implement.

BSA Awareness and Protection for MSBs

60 MIN. The Bank Secrecy Act (BSA) just may be the most familiar and most talked about law related to banking as well as money services businesses. Don't be the one left in the dark. Whether you are a front-line employee, business owner, or a large corporation – BSA is VIP. In 60 min. , you will learn the purpose of the law, necessary definitions, the federal enforcement agencies, and be introduced to the importance of a Customer Identification Program, the requirements of a BSA/AML compliance program and much more. Upon completion of this course, students will be able to define money laundering and terrorist financing, describe the Bank Secrecy Act and how it helps fight money laundering and other financial crimes, understand who the Financial Crimes Enforcement Network (FinCEN) is and its role in enforcing the BSA, define the BSA requirements for MSBs, recall the four pillars of a BSA/AML compliance program, recognize the importance of the Customer Identification Program (CIP) and when it is required for MSBs who are also Providers of Prepaid Access, explain the reporting and recordkeeping regulations for MSBs under the BSA, and list exemptions to the BSA recordkeeping regulations.

Am I Registered Properly as an MSB? The Facts about FinCEN Registration

30 MIN. Take a look at how FinCEN is tracking and monitoring the existence and activities of Money Services Businesses. Registration requirements exist, but do you know the nuances of them? This 30 minute course will introduce you to the process and provide answers to some common questions regarding registration. Upon completion of this course, students will be able to distinguish the type of business activities that require registration with FinCEN, describe the initial registration process which includes knowing the initial registration period, understanding the timing requirements and completing FinCEN form 107, understand when FinCEN renewals are required and when renewals should be filed with FinCEN, recall the events that trigger re-registration with FinCEN, be familiar with documentation requirements as well as the maintenance of the MSB agent list, as applicable, understand the civil and criminal penalties for violation of the registration requirement.

The Critical Components of OFAC that MSBs Must Know

30 MIN. The Office of Foreign Assets Control (OFAC) is an important agency all MSB owners and employees should be familiar with. Regulations imposed by OFAC, among other things, block or restrict MSBs from financial transactions with foreign persons, countries, or entities that are known, or suspected to have, ties to terrorist activity or drug trafficking. No matter the size or footprint of your business, this 30 minute-course is a must have for compliance managers and business owners. Upon completion of this course, students will be able to explain what OFAC is, the underlying purpose of OFAC requirements, what parties are affected by OFAC, and who is required to comply with the requirements, describe the specific actions for blocking and rejecting that may be taken if a party is restricted by OFAC, and recall the compliance practices, reporting, and recordkeeping that are required under the OFAC regulations and know about the penalties for noncompliance.

Detect and Report: Complying with Suspicious Activity Reporting

60 MIN. FinCEN says that suspicious activity reporting (SAR) forms the cornerstone of the BSA reporting system, and is one of the key areas of an MSB examination. Ensure your knowledge on SARs reflects requirements set forth by the federal agencies. In one hour, you will learn necessary information on SAR reporting and how it impacts your business. Upon completion of this course, students will be able to define suspicious activity and suspicious activity reporting, list several types of suspicious activity and provide examples, discuss the reporting requirements concerning suspicious activity and complete a Suspicious Activity Report to be e-filed with FinCEN, and identify suspicious activity correctly and respond appropriately.

Essentials of Risk Assessment for MSBs

30 MIN. "Risk" is a significant term to not only understand but to act upon in the money services business industry. This course provides a necessary overview of the risk-based approach to an effective BSA/AML compliance program. It is important. It is necessary. Upon completion of this course, students will be able to recognize the importance and advantages of the risk-based approach, recall the four pillars of an effective BSA/AML compliance program, understand the purpose and benefits of a risk assessment, be familiar with the key risk categories, describe various applications that result from the risk assessment process, and recall best practices for documenting the risk assessment process.

How Transactions Can Actually Harm your Business Without Careful Monitoring

30 MIN. Transactions are the livelihood of a business. Without transactions, there is no business. It only takes one unusual or fraudulent transaction to cause significant harm. Transaction monitoring is a formal BSA/AML requirement and includes several facets. Uncover the essentials of transaction monitoring in 30 min. . Upon completion of this course, students will be able to understand what AML transaction monitoring is, recognize the purpose and importance of AML transaction monitoring, recall the different methods involved in monitoring transactions, be familiar with how risk influences the frequency of transaction monitoring, and understand what "red flags" are and how they can help you identify unusual activity.

Protecting the Front Lines: AML Policy and Procedures

60 MIN. Front-line employees of MSBs are critical to the protection of your business. Faced with a multitude of daily tasks and transactions, front-line employees need to know when and how to sound the internal alarms when a suspicious transaction occurs. Do your front-line employees know the three steps generally involved in the money laundering process? Do they know the red flags to look out for? This could be the most valuable 60 min. you ask of your front-line employees. Upon completion of this course, students will be able to explain money laundering and its effect on the economy, government, and MSBs, know the steps in the money laundering process and be able to identify methods and tactics used by money launderers, and define what you can do to help detect money laundering at your company.

A Simple Approach to Recordkeeping Requirements for MSBs

30 MIN. Records are critical to every organization. The information you gather for work is valuable – you save it, print it, file it, and store it, but rarely do you ever get rid of it. The volume of business records can get so large that it becomes difficult or impossible to find important pieces of information when needed. The costs of preserving records also can be high. In just 30 min. you will learn the importance of records management and your role in successfully managing the records. While maintaining records is important for retrieval, the BSA requires certain records be maintained depending on the type of MSB creating the records. Upon completion of this course, students will be able to identify the basic requirements of records management, including the importance of records management and penalties for failing to comply with your company's policies, recognize what comprises a record and in what formats records may exist, and be familiar with specific BSA/AML recordkeeping requirements based on MSB type.

Top Five Things To Know About Currency Transaction Reporting for MSBs

60 MIN. Currency Transaction Reporting (CTR) is not only a requirement of the Bank Secrecy Act, it is listed as a key FinCEN/IRS examination topic for MSB audits. Do you know the transaction thresholds that require this type of reporting? Are you accountable? In this course, you'll understand the top five things to know about this BSA requirement. Upon completion of this course, students will be able to describe CTR reporting, distinguish the criteria between a reportable transaction and a nonreportable transaction, use mandatory information to complete Currency Transaction Report (CTR) form 112 required to be e-filed with FinCEN, understand what records must be maintained for the issuance and sale of monetary instruments between \$3,000 and \$10,000, and define record retention requirements.

MSB Regulatory Compliance Suite





Advertising Compliance

60 MIN. Get an overview of the federal laws and regulations that govern financial institution advertising, and the related practices that are permitted and prohibited.

Affiliate Transactions — Regulation W

60 MIN. 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.

Anti-Boycott Restrictions

90 MIN. Learn about your responsibilities under the anti-boycott provisions of the Export Administration Act and test your knowledge using a scenario-driven interactive activity.

Customer and Enhanced Due Diligence (CDD/EDD)

30 MIN. 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.

Customer Identification Program (CIP)

90 MIN. 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.

Customer Information Security Awareness (CISA)

120 MIN. Explore specific requirements and general rules you must follow to ensure the security of customer information.

Fedwire® — Regulation J

45 MIN. 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.

Foreign Corrupt Practices Act

90 MIN. 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.

GLB Privacy Act (Opt-Out)

60 MIN. Review GLB Privacy Act opt-out concepts, terms and requirements as they relate to your role within your financial institution.

Gramm-Leach-Bliley (GLB) Privacy Act

60 MIN. 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.

Introduction to Compliance for Front-Line Employees

60 MIN. Gain a better understanding of compliance responsibilities, and the specific regulations that apply to each job function.

Office of Foreign Assets Control (OFAC)

60 MIN. 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.

Right to Financial Privacy Act (RFPA)

90 MIN. 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.

Sarbanes-Oxley Act Overview

60 MIN. 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.



Equal Credit Opportunity Act — Regulation B

60 MIN. 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.

Fair and Accurate Credit Transactions Act (FACTA) Overview

90 MIN. Find out how customers' personal credit, personal and insurance information should be managed according to FACTA and FCRA requirements.

Fair Credit Reporting Act (FCRA)

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)

60 MIN. Explore FDCPA rules for how debt collection agencies may communicate with consumers.

Fair Lending Overview

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.

Introduction to Credit Card Regulations

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.

Raising the Bar: A Guide to the 2014 CFPB Rules

60 MIN. Deemed some of the most significant changes to the mortgage regulatory landscape in history, the new CFPB mortgage servicing rules greatly vary in scope and apply to many mortgage areas. This course reviews the rules in detail, summarizes all of the changes each respectively implements and offers discussion scenarios to help students better understand how the new rules apply in real-world situations.

Truth-in-Lending Act — Regulation Z

60 MIN. Expand your knowledge of the Truth-in-Lending Act and Regulation Z, which implements it. Note: This is our general Truth-in-Lending Act (TILA) course.

TILA — Installment Loans — Non-Real Estate Secured

30 MIN. Course material provides background on the basics of typical unsecured or personal property-secured, consumer-purpose, closed-end credit requirements, and focuses on disclosure timing and content for closed-end installment loans.

TILA — Open End Loans/Credit Cards

30 MIN. Course material provides background on the basics of typical unsecured, consumer-purpose, open-end credit card requirements, and focuses on application, initial, subsequent and statement disclosures for open-end credit. Coverage includes CARD Act, billing error resolution, credit balances, and other specifics of open-end credit.

TILA — Unsecured Open-End Loans/Non-Card

30 MIN. Course material provides background on the basics of typical unsecured, consumer-purpose, open-end credit requirements other than credit cards, and focuses on application, initial, subsequent and statement disclosures for open-end credit. Coverage includes billing error resolution, credit balances, and other specifics of open-end credit.

Unfair, Deceptive or Abusive Acts or Practices for the Financial Institution

30 MIN. Examine the principles of unfairness, deception and abuse in the context of offering and providing consumer financial products and services. Also, learn how to identify unfair, deceptive, or abusive practices and explore the interplay between such acts or practices and other consumer protection statutes.

Subprime and Predatory Lending

60 MIN. 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.



Accepting Negotiable Instruments

90 MIN. The laws and compliance requirements that apply to members' 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.

AML & SAR for Mortgage Lenders and Originators

60 MIN. Under the expanded money laundering (AML) and suspicious activity report (SAR) final rule that took effect in August 2012, mortgage lenders and originators are now subject to AML and suspicious activity regulations. In this course, students will learn about the money-laundering process, key AML legislation, money-laundering prevention, and SAR filing requirements. Upon completion, students will be able to discuss the impact of money laundering on the economy, government and financial institutions; identify money-laundering processes, methods and tactics; and describe their specific organization's AML responsibilities, including SAR filing requirements.

AML for Customer Service Representatives

60 MIN. 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.

AML for Directors and Senior Management

30 MIN. 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.

AML for Lenders

90 MIN. Learn about lender-specific AML legislation, and review steps you need to take to help prevent money laundering at your financial institution.

AML for Operations

90 MIN. 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.

AML: What are PEPs? Training Course

90 MIN. Understand the threat of money-laundering as it relates to the Politically Exposed Person (PEP). Explore the risks presented by PEPs, and apply knowledge learned in a recent example-driven case study.

Anti-Money Laundering (AML)

60 MIN. Be informed about money laundering. Learn about the process, legislation and requirements — and discover ways you can prevent money laundering at your financial institution.

Anti-Terrorism Overview

90 MIN. Explore the laws designed to protect financial institutions' assets and help prohibit certain types of organizations from accessing the U.S. financial system.

Automated Clearing House (ACH)

60 MIN. 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.

Bank Secrecy Act (BSA)

90 MIN. The BSA helps the United States government combat money laundering and other illegal financial activity. Learn about BSA-related identification, recordkeeping and reporting requirements.

Bomb Threats and Other Security Issues

60 MIN. 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.

BSA for Customer Service Representatives

90 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.

BSA for Directors and Senior Management

30 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.

BSA for Operations

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.

Business Continuity and Disaster Recovery

60 MIN. 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.

Cash-Drawer Balancing

60 MIN. Revisit basic cash-drawer accounting principles, including balancing procedures and opening and closing policies.

Convenience Products and Services

60 MIN. Review common banking products and services that financial institutions have developed to meet customers' increasing demand for convenience.

Counterfeiting and Forgery

60 MIN. Counterfeiting and forgery is a large concern for financial institutions because of the amount of money they handle and process. Institutions must take steps to ensure the security of money. This course will explain counterfeiting and forgery, how to recognize this security threat, as well as what actions to take.

Currency Transaction Reporting (CTR)

60 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.

Elder Financial Abuse

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.

Electronic Funds Transfer Act — Regulation E

60 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.

Ethics

90 MIN. 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

Frauds and Scams

60 MIN. Tune in to the latest security threats sweeping financial institutions, and learn how to protect your organization and customers from con artists.

Issuing Negotiable Instruments

60 MIN. Learn about the four types of negotiable instruments, including cashing- and issuing-related procedures and guidelines.

Money Handling

60 MIN. 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 .

Nonresident Alien

15 MIN. 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.

Pretext Calling and Identity Theft

60 MIN. 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.

Providing Service to Customers with Disabilities

60 MIN. 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.

Records Management

60 MIN. Gain a deeper understanding of records management, including your role and responsibility for successfully managing the records that you handle at work.

Red Flags of Identity Theft

45 MIN. Reframe your view on identity theft crime and prevention. Hear excerpts from the BankersEdge course "Pretext Calling and Identity Theft" about security threats posed by identity theft, and learn more about the identity theft prevention program designed by the FTC.

Remote Deposit Capture

45 MIN. Remote Deposit Capture (RDC) allows customers to scan deposited documents and transmit the digital images to financial institutions for posting and clearing. This course explores issues, considerations and legislation that relates to RDC.

Robberies

60 MIN. 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.

Security of Customer Information Guidelines

45 MIN. Explore information security program guidelines for financial institutions, and learn how these rules affect job responsibilities at every level of the organization.

Servicemembers Civil Relief Act (SCRA)

60 MIN. 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.

Suspicious Activity Reporting

60 MIN. 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.

Unlawful Internet Gambling — Regulation GG

20 MIN. 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.

Wire Transfers

60 MIN. Review risk factors associated with wire transfer activity, and discover ways you can help your financial institution avoid involvement in illegal wire transfer activity.

MSB Professional Suite





Customer Service

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

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

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

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.

Module 4: Diagnosing Customer Needs

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

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

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

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.



Age

30 MIN. Increase awareness about age discrimination in the workplace, and explore strategies for prevention.

Barriers to Diversity

30 MIN. 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.

Cross-Cultural Business

30 MIN. 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.

Cultural Diversity

30 MIN. 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.

Defamation

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.

Defamation for Managers

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.

Discrimination

30 MIN. 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.

Discrimination for Managers

30 MIN. 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.

Defamation

90 MIN. Gain a new perspective on workplace issues associated with diversity, while discovering the advantages of embracing differences in a harmonious way.

Documentation

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.

Documentation for Managers

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.

Employees with Disabilities

30 MIN. Learn how employees with disabilities are protected from workplace discrimination, and discover steps you and your institution can take to accommodate their needs.

Employees with Disabilities for Managers

30 MIN. Find out about employment law issues related to employees with disabilities that you could potentially face in the workplace.

Gender

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.

Harassment

30 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.

Harassment for Managers

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.

Language

30 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.

Marital Status

30 MIN. 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.

Race, Color and Nationality

30 MIN. America is one of the most diverse countries in the world in terms of our racial and ethnic make-up. Find out about the laws protecting race and national origin from discrimination and harassment in the workplace.

Religion

30 MIN. 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.

Retaliation

30 MIN. 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.

Retaliation for Managers

30 MIN. 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.

Sexual Harassment

90 MIN. Prevent sexual harassment in your workplace and maintain a safe, dignified and productive work environment by learning to recognize and avoid inappropriate conduct.

Sexual Harassment for Supervisors and Managers

30 MIN. 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.

Sexual Orientation

30 MIN. 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.

Stereotypes and Assumptions

20 MIN. Understand the impact stereotypes and assumptions have on employees, so you can foster a more respectful work environment.

Veteran Status

30 MIN. 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.

Violence and Bullying in the Workplace

20 MIN. What, exactly, is workplace violence? Who is affected by it? And how can violence and bullying incidents at work be prevented? Increase awareness in your institution about these growing national concerns.

Workplace Inclusion

20 MIN. 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.



Module 1: Introduction to Management Basics

60 MIN. 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.

Module 2: Time Management

60 MIN. 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.

Module 3: Business Writing

60 MIN. 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.

Module 4: How to Lead and Participate Effectively in Meetings

60 MIN. 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.

Module 5: Coaching and Feedback

60 MIN. 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.

Module 6: Leading People Through Change

60 MIN. 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.

Module 7: Handling Conflict

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

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

30 MIN. Today's workforce is comprised of four generations of employees — seniors, Baby Boomers, Generation X-ers and Millennials. 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

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.



Engage

60 MIN. Improve your sales performance through ensuring that your customers/prospects are receptive and responsive. This course explains how to ensure the decision-maker is willing to commit to the discovery process in the first step in the consultative sales process.

Discovery

60 MIN. Uncover needs, qualify, and build the foundation to be heard. This course explains how to determine a recommended solution by discovering a business impact & system needs (perceived and unconscious) in the second step in the consultative sales process.

Build Value

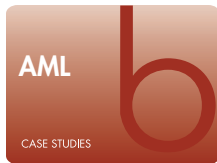
60 MIN. Improve your sales performance by driving customers to embrace your recommendations. This course explains how to demonstrate and defend the value of relevant products, services & solutions and how to identify and address barriers to commitment in the third step in the consultative sales process.

Advance

60 MIN. Learn how to recognize customer's/prospect's commitment to advance to the next appropriate step. This course explains how to advance the opportunity and create events that will ensure competitive advantage and enhance the value of solution in the last step in the consultative sales process.

Case Studies





AML CSRs: Candela's Industries

15 MIN. Exercising due diligence at account opening may reveal suspicious activity; find out how.

AML CSRs: Current on Currency Transaction Reporting

15 MIN. See why a Customer with an unusual knowledge or interest in currency transaction reporting may be considered suspicious.

AML CSRs: Do Not Open Until...

15 MIN. If a Customer refuses to provide sufficient information upon trying to open account, discover why you should not open an account.

AML CSRs: Is There a Mechanic in the House?

15 MIN. Explore how due diligence activities may reveal suspicious activity.

AML CSRs: The Temporary Holding Pattern

15 MIN. An incoming 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.

AML Lenders: Collateral

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

AML Lenders: Did You Do these Yourself?

15 MIN. Explore why customers presenting financials that have not been prepared professionally should raise a red flag.

AML Lenders: The French Connection

15 MIN. Find out why a customer's request to wire loan proceeds outside the country may be suspicious.

AML Lenders: I've Got Friends in High Places!

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.

AML Lenders: Me and My Shadow

15 MIN. See why lenders may want to be wary of customers who rely heavily on their lawyers when conducting banking activities.

AML Operations: The Pay Off

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.

AML Operations: What Kind of Laundering Operation Are You Running?

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: What's My Line?

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.

AML Operations: Who Do You Know in the Caymans?

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.

AML Operations: Wire You, Wire Me

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.

AML for Front Lines: Do You Have 30 \$100s For 150 \$20s?

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.

AML for Front Lines: Little Blue Men

15 MIN. Numerous deposits into an account by multiple persons other than the account holder could signal suspicious behavior.

AML for Front Lines: Martino's Tavern & Bank

15 MIN. Find out why unlicensed check cashing through a customer's account may be detected.

AML for Front Lines: Wonder Construction

15 MIN. See why the unexplained and unexpected purchase and deposit of money orders should be considered suspicious.

AML for Front Lines: You're in the Money

15 MIN. Discover why a customer's unexplained, sudden wealth may be questionable.

BSA/AML for Trust: Non-Profit of Not

15 MIN. This case study presents a scenario involving a non-profit organization. As you will see, just because an organization is non-profit does not automatically discount it from being a BSA risk. Throughout this case study, you will be presented with decision points to test your knowledge.

BSA/AML for Trust: Wire the Money to Bolivia

15 MIN. This case study presents one of the classic traps in the trust business as it concerns the Bank Secrecy Act (BSA). It illustrates why it is important to always follow the rules. Just because you know someone, you cannot overlook the important steps necessary to open a trust account. Throughout this case study you will be presented with decision points to test your knowledge.



BSA CSRs: College Daze

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.

BSA CSRs: Hello, Stranger.

15 MIN. If a Customer refuses to provide sufficient information upon trying to open account, discover why you should not open an account.

BSA CSRs: Is It or Isn't It?

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.

BSA CSRs: The Owl's Cry

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.

BSA CSRs: There's Gotta be a Better Way!

15 MIN. This case study presents a Customer who may be eligible for placement on the institution's "ex-empt" list—the list of Customers whose currency transactions are exempt from the reporting requirement.

BSA Lenders: What City, Please?

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.

BSA Lenders: What Will They Think of Next?

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.

BSA Lenders: What's a Loan Among Friends

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.

BSA Operations: Coupon Redemption

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

BSA Operations: Ghost in the System

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.

BSA Operations: Larry's Food Mart or Larry's Laundry?

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.

BSA Operations: Miguel's Dilemma

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.

BSA for Front Lines: A Little Knowledge is Dangerous

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.

BSA for Front Lines: Business is Booming

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.

BSA for Front Lines: Connect the Dots

15 MIN. Explore a suspicious scenario where multiple Customers work together to "structure" a currency transaction to avoid the reporting requirement.

BSA for Front Lines: What Are Friends For?

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.



A Clean Desk Policy

15 MIN. 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.

Computer Room Security

15 MIN. Issues of physical access to hardware are discussed in this module, such as environmental or dual space usage.

Customer Requests

15 MIN. Establish procedures for responding to lawfully authorized requests for release of confidential data.

Data Encryption Standards

15 MIN. Learn about standards for encoding/decoding Customer data.

Incident Response Program

15 MIN. 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

15 MIN. 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

15 MIN. How does the interactive voice response system work? Find out how IDs and PINs ensure system security.

Intrusion Detection and Firewall Security

15 MIN. This module discusses the issues of attempted access from outside hackers and the types of systems used to detect and deter such attempts.

Laptop and PDA Security

15 MIN. Brush up on laptop- and cell phone-related security issues.

Magnetic File Backup and Storage

15 MIN. 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

15 MIN. 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

15 MIN. Take a closer look at the types of security issues connected with a bank's network hardware.

Passwords

15 MIN. Discover best practices for selecting passwords and controlling access to workstations.

PC Software Controls

15 MIN. 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

15 MIN. Explore issues related to Customers' personal identification numbers (PINs), and the banking products and services they permit access to.

Remote Access Standards

15 MIN. Gain a better understanding of how to enforce remote access standards when working with a service provider.

Securing Customer Information

15 MIN. Consider compliance with the GLBA from a bank IT perspective.

Securing Non-Public Areas

15 MIN. Learn about operational issues in non-public areas, including contractor/service personnel, badges and visitor logs.

Security System Issues

15 MIN. Review FAX, e-mail and Internet systems, as well as acceptable use, confidentiality and professional use policies.

Social Engineering

15 MIN. Social engineering—as it relates to information security—is when a person is tricked into cooperating with a hacker due to our inclination to follow certain “social rules.” Explore the security system issues you must be aware of to prevent the use of social engineering to breach or compromise security at your institution.

Social Networking

15 MIN. Your Customers use it. Your competitors use it. Your employees use it. Social media takes the traditional forms of communication and brings them into the online world. In this module, get up to speed on the issues surrounding the use of social media by Customers and employees.

Virtual Private Network Security

15 MIN. Learn more about information security guidelines for VPN use.

Virus and Spyware Prevention

15 MIN. Learn how to prevent individual PC and file server destruction, as well as unplanned network downtime due to attacks from malicious programs.

Refresher Courses





Bank Secrecy Act (BSA) — Refresher

30 MIN. This course provides an overview of the Bank Secrecy Act. Review BSA-related identification, recordkeeping and reporting requirements.

Customer Identification Program — Refresher

30 MIN. This course provides an overview of the Customer Identification Program. Review key elements of CIP, and verify your knowledge and understanding.

Electronic Funds Transfer Act, Regulation E — Refresher

60 MIN. This course provides an overview of the primary provisions in Regulation E of the Electronic Funds Transfer Act. Review transactions covered, necessary disclosures, the consumer and financial institution's liability, error resolution requirements and penalties for noncompliance.

Equal Credit Opportunity Act, Regulation B — Refresher

60 MIN. This course provides an overview of the primary provisions in Regulation B of the Equal Credit Opportunity Act. Learn about the recordkeeping and reporting requirements your institution must adhere to in order to maintain compliance with ECOA and Regulation B.

Expedited Funds Availability, Regulation CC — Refresher

30 MIN. This course provides an overview of the primary provisions in Regulation CC dealing with expedited funds availability. It emphasizes the provisions dealing with allowable holds on checks.

Fair Credit Reporting Act (FCRA) — Refresher

60 MIN. This course provides an overview of the Fair Credit Reporting Act. Understand FCRA consumer-information requirements, and review best practices for providing, obtaining and using consumers' credit data.

Fair Lending Overview — Refresher

90 MIN. This course provides an overview of fair lending. Review basic fair lending concepts, including the laws and acts that comprise the fair lending laws and related penalties for noncompliance.

GLB Privacy Act (No Opt-Out) — Refresher

60 MIN. This course provides an overview of the Gramm-Leach-Bliley Privacy Act. Review GLB Privacy Act concepts, terms and requirements as they relate to your role within your institution.

GLB Privacy Act (Opt-Out) — Refresher

60 MIN. This course provides an overview of the Gramm-Leach-Bliley Privacy Act. Review GLB Privacy Act opt-out concepts, terms and requirements as they relate to your role within your institution.

Office of Foreign Assets Control Act (OFAC) — Refresher

60 MIN. This course provides an overview of the key points on the Office of Foreign Assets Control Act. This course will help verify knowledge and understanding, explain a hit, provide examples of freezing, rejecting, and blocking, and teach students how to deal with a person affecting by OFAC.

Right to Financial Privacy Act (RFPA) — Refresher

90 MIN. This course provides an overview of the Right to Financial Privacy Act. Review the RFPA regulations, and see how and when the federal government can access customers' financial institution records.

Sexual Harassment — Refresher

90 MIN. This course provides an overview of sexual harassment. Review ways to prevent sexual harassment and maintain a safe, dignified and productive work environment.

Truth in Lending Act, Regulation Z — Refresher

60 MIN. This course is designed to expand your knowledge of the Truth in Lending Act and Regulation Z, which implements it.

Truth in Savings Act, Regulation DD — Refresher

60 MIN. This course provides an overview of the primary provisions in Regulation DD. Review the Truth in Savings Act and Regulation DD as it relates to consumers.

Unfair, Deceptive or Abusive Acts or Practices, Regulation AA — Refresher

60 MIN. This course provides an overview of the primary provisions Regulation AA of Unfair, Deceptive or Abusive Acts or Practices.