

BAI Bank Series

Personal Banker/New Accounts Curriculum Map

Recommended Courses – Summary View	
20003 - BSA: How to Comply	20087 - USA PATRIOT Act
20013 - Reg E: Key Disclosures and Liability	20107 - CIP: Identity Verification and Compliance
20014 - Reg E: Handling Errors and Complaints	20110 - Robbery: Before During and After
20019 - Reg CC: An Overview	20114 - Reg D: Reserve Requirements
20020 - Reg CC: How to Comply	20116 - The FACT Act: Rules and Implications
20031 - Understanding OFAC	20121 - Check 21: Purpose of the Act
20033 - Privacy Compliance: Protecting Consumer Financial Information	20202TEL - Ethics: Policy and Personal Judgment for Tellers
20047 - TISA: An Overview	20205TEL - SAR: Tellers on the Alert
20048 - TISA: Disclosure Requirements	20206 - BSA and AML: An Overview
20049 - TISA: Calculating Interest	20209 - Anti-Tying: Essentials for Lending and New Accounts
20053 - New Account Orientation: Regulatory Signage	20301 - Understanding Privacy: The Essentials
20054 - New Account Orientation: Regs and Disclosures	20319 - Servicing Consumer Loans
20056 - FCRA: Credit Reporting Regulations	20328 - Identity Theft "Red Flags": Duties of Financial Institutions and Creditors
20059 - Reg O: An Overview	20336 - Reg E: EFT and Overdraft Compliance
20066 - Bank Security: An Overview	20338 - Understanding Reg GG: The Unlawful Internet Gambling Enforcement Act
20075 - FDIC: Federally Insured Accounts	

On the following pages, view the recommended courses by regulation and job-specific task.

This Curriculum Map recommends courses based on the specific tasks completed by Personal Bankers and New Accounts Personnel and is intended to serve as a resource when planning curriculums or Prescriptive Rules. In addition to these recommended courses, there may be other training requirements of your specific regulator, state, or financial institution.

BAI Bank Series

Personal Banker/New Accounts Curriculum Map

Regulation	Job-Specific Task(s)	Recommended Course(s)
Home Mortgage Disclosure Act (Reg. C)	Know where HMDA public file information is located	20053 - New Account Orientation: Regulatory Signage
Reserve Requirement (Reg. D)	Understanding differences in transaction limitations for savings and money market accounts vs. transaction accounts Knowing minimum early withdrawal penalties for CDs	20114 - Reg D: Reserve Requirements
Electronic Funds Transfers (Reg. E)	Handling opt-ins (and revocations of opt-ins) for overdraft fees Knowledge of what constitutes an EFT under Reg E and what types of transactions are exempt from requirements Dealing with accounts with EFT capabilities	20336 - Reg E: EFT and Overdraft Compliance
	Content of error resolution notice; delivery requirements	20054 - New Account Orientation: Regs and Disclosures
	Providing disclosures when opening account with EFT capability or providing new access device Issuing ATM or debit cards or replacing existing ones Dealing with disputed transactions, including understanding authorized vs. unauthorized transactions Timing and content of disclosures Requirements of whether receipts must be provided, as well as statement requirements Preauthorized debit vs. credit rules	20013 - Reg E: Key Disclosures and Liability
	Dealing with disputed transactions alleged by customers	20014 - Reg E: Handling Errors and Complaints

BAI Bank Series

Personal Banker/New Accounts Curriculum Map

Regulation	Job-Specific Task(s)	Recommended Course(s)
FDIC Guidance on Overdraft Programs	Handle specific limitations and expectations above and beyond Reg. E and DD regarding automated overdraft programs (includes checks as well as electronic payments)	20336 - Reg E: EFT and Overdraft Compliance
Bank Security Procedures	Knowing and understanding bank's security procedures and robbery response program	20110 - Robbery: Before During and After
	Requirement of annual security training	20066 - Bank Security: An Overview
Information Security	Knowing how to protect company assets - physical and information	20328 - Identity Theft "Red Flags": Duties of Financial Institutions and Creditors
Loans to Insiders (Reg. O)	Understand restrictions on insider overdrafts	20059 - Reg O: An Overview
Privacy of Consumer Financial Information	Dealing with consumers vs. customers of the bank	20033 - Privacy Compliance: Protecting Consumer Financial Information

BAI Bank Series

Personal Banker/New Accounts Curriculum Map

Regulation	Job-Specific Task(s)	Recommended Course(s)
	Format of privacy notice to be disclosed to consumers Timing of initial notice Provision of initial and annual privacy notice disclosure Explaining disclosure to consumers and customers Receiving and processing opt-out decisions for personal financial information Timing requirements; opt out rules Information covered by the regulation cannot be shared with third parties (outside affiliates) What information can be shared and not shared Not providing personal information to a non-affiliated third party	20301 - Understanding Privacy: The Essentials
Fair Credit Reporting Act (FCRA)	Pulling consumer reports, including bad check reports Resolving disputes based on information bank is reporting to a consumer reporting agency Receiving and processing opt-out decisions for consumer information Pulling consumer reports, including bad check reports	20056 - FCRA: Credit Reporting Regulations
	Observing red flag guideline events Customer requesting address change and new card (debit or credit) What to do when customer provides medical information How to treat address discrepancies and outdated information Dealing with differences in identifying information on consumer report and what customer presents	20116 - The FACT Act: Rules and Implications
Bank Holding Companies and Change in Bank Control (Reg. Y)	Understanding anti-tying rules	20209 - Anti-Tying: Essentials for Lending and New Accounts

BAI Bank Series

Personal Banker/New Accounts Curriculum Map

Regulation	Job-Specific Task(s)	Recommended Course(s)
Community Reinvestment Act	Know where CRA public file information is located	20053 - New Account Orientation: Regulatory Signage
Funds Availability (Reg. CC)	Dealing with deposits of checks and other noncash items	20019 - Reg CC: An Overview
	Knowing check hold policies	20020 - Reg CC: How to Comply
	When interest must be paid on interest-bearing accounts Provision of initial disclosure Posting funds availability notice on other disclosures throughout bank	20054 - New Account Orientation: Regs and Disclosures
	Understand Check 21 impact on electronic check presentment	20121 - Check 21: Purpose of the Act
Truth in Savings (Reg. DD)	Dealing with consumer-purpose deposit accounts Generalized disclosure rules Providing disclosures Providing change in terms notices, CD notices Requirement and content of periodic statements	20047 - TISA: An Overview
	How interest may be paid	20049 - TISA: Calculating Interest
	How overdraft plans must be disclosed	20048 - TISA: Disclosure Requirements
Unlawful Internet Gambling (Reg. GG)	Dealing with customers that may be dealing with unlawful internet gambling operations	20338 - Understanding Reg GG: The Unlawful Internet Gambling Enforcement Act

BAI Bank Series

Personal Banker/New Accounts Curriculum Map

Regulation	Job-Specific Task(s)	Recommended Course(s)
FDIC Insurance	Knowing coverage amounts and categories Basic account types and meanings Knowing basic trust information Knowing insurance coverage of IRA and other retirement accounts Noninterest-bearing transaction accounts have unlimited deposit insurance coverage until 12/31/12	20075 - FDIC: Federally Insured Accounts
IRS Reporting Requirements	Understand reporting requirements of 1099s and 1098s	20319 - Servicing Consumer Loans
Bank Secrecy Act (BSA)	Collecting and verifying information according to CIP (USA Patriot Act)	20107 - CIP: Identity Verification and Compliance
	Understand that all institutions must have a Customer Identification Program (CIP)	
	Being aware of reportable transactions and completing the Currency Transaction Report (CTR)	20003 - BSA: How to Comply
	Awareness of requirement when customer has an interest in foreign account(s)	20205OPS - SAR: Essentials for Operations
	Dealing with customers who potentially be Politically Exposed Persons (PEPs)	20087 - USA PATRIOT Act
	Understanding suspicious activity and completing the Suspicious Activity Report (SAR)	20205TEL - SAR: Tellers on the Alert

BAI Bank Series

Personal Banker/New Accounts Curriculum Map

Regulation	Job-Specific Task(s)	Recommended Course(s)
	Record information during funds transfers (such as wires) Being aware of the stages of money laundering under AML guidelines of identify possible suspicious activity Understand that all institutions must have a BSA/AML program Applying exemptions to proper customers Dealing with entities Money Services Businesses (MSBs) Dealing with customers under Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) programs	20206 - BSA and AML: An Overview
OFAC Regulations	Dealing with customers that may be on SDN list or from restricted countries; knowing when to check the list Blocking or rejection requirements Knowing a general or specific license	20031 - Understanding OFAC
Bank Bribery Act	Knowing limitation of what to accept from customers Knowledge of prohibition of accepting gifts in return for business preferences	20202TEL - Ethics: Policy and Personal Judgment for Tellers