

## BAI Bank Series

### Operations Personnel Curriculum Map

Recommended Courses – Summary View	
20003 - BSA: How to Comply	20114 - Reg D: Reserve Requirements
20013 - Reg E: Key Disclosures and Liability	20116 - The FACT Act: Rules and Implications
20014 - Reg E: Handling Errors and Complaints	20121 - Check 21: Purpose of the Act
20019 - Reg CC: An Overview	20205OPS - SAR: Essentials for Operations
20020 - Reg CC: How to Comply	20206 - BSA and AML: An Overview
20022 - Reg CC: Customer Disclosures	20209 - Anti-Tying: Essentials for Lending and New Accounts
20031 - Understanding OFAC	20215 - Reg AA: The Credit Practices Rule
20047 - TISA: An Overview	20216 - Regulation J: Collection of Checks and Other Items by Federal Reserve Banks
20048 - TISA: Disclosure Requirements	20222 - Regulation S: Reimbursement for Providing Financial Records
20049 - TISA: Calculating Interest	20301 - Understanding Privacy: The Essentials
20056 - FCRA: Credit Reporting Regulations	20319 - Servicing Consumer Loans
20060 - Regulation O: How to Comply	20322 - Robbery Training
20066 - Bank Security : An Overview	20328 - Identity Theft "Red Flags": Duties of Financial Institutions and Creditors
20075 - FDIC: Federally Insured Accounts	20336 - Reg E: EFT and Overdraft Compliance
20087 - USA PATRIOT Act	20338 - Understanding Reg GG: The Unlawful Internet Gambling Enforcement Act
20107 - CIP: Identity Verification and Compliance	

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 Operations 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.

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Regulation	Job-Specific Task(s)	Recommended Course(s)
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  Dealing with accounts with EFT capabilities  Issuing ATM or debit cards or replacing existing ones	20336 - Reg E: EFT and Overdraft Compliance
	Dealing with disputed transactions, including understanding authorized vs. unauthorized transactions  Dealing with disputed transactions alleged by customers	20014 - Reg E: Handling Errors and Complaints
	Providing disclosures when opening account with EFT capability or providing new access device  Requirements of whether receipts must be provided, as well as statement requirements  Handling inquiries regarding services or access devices not by the bank (such as ACH or decoupled debit cards)	20013 - Reg E: Key Disclosures and Liability
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	20322 - Robbery Training
	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

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		Institutions and Creditors
Collection of Checks and Other Items by Federal Reserve Banks (Reg. J)	<ul style="list-style-type: none"> <li>Understanding scope of the rule</li> <li>Presentation protocols</li> <li>Settlement protocols</li> <li>How to handle returned items</li> <li>What to do if an item is returned unpaid</li> </ul>	20216 - Regulation J: Collection of Checks and Other Items by Federal Reserve Banks
Loans to Insiders (Reg. O)	<ul style="list-style-type: none"> <li>Understand restrictions on insider overdrafts</li> </ul>	20060 - Regulation O: How to Comply
Privacy of Consumer Financial Information	<ul style="list-style-type: none"> <li>Dealing with consumers vs. customers of the bank</li> <li>Provision annual privacy notice disclosure</li> <li>Receiving and processing opt-out decisions for personal financial information</li> <li>Information covered by the regulation cannot be shared with third parties (outside affiliates)</li> <li>What information can be shared and not shared</li> <li>Not providing personal information to a non-affiliated third party</li> </ul>	20301 - Understanding Privacy: The Essentials
Reimbursement for Providing Financial Records (Reg. S)	<ul style="list-style-type: none"> <li>Collection of fees for producing documentation under certain circumstances</li> </ul>	20222 - Regulation S: Reimbursement for Providing Financial Records

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Fair Credit Reporting Act (FCRA)	Receiving and processing opt-out decisions for consumer information Duties and responsibilities of reporting only accurate information to a consumer reporting agency (including bad check service) Pulling consumer reports, including bad check reports Resolving disputes based on information bank is reporting to a consumer reporting agency 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
Funds Availability (Reg. CC)	Understand how check collection process works When interest must be paid on interest-bearing accounts Dealing with deposits of checks and other noncash items	20019 - Reg CC: An Overview
	Knowing check hold policies	20020 - Reg CC: How to Comply
	Posting funds availability notice on other disclosures throughout bank	20022 - Reg CC: Customer Disclosures

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Regulation	Job-Specific Task(s)	Recommended Course(s)
	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	20047 - TISA: An Overview
	Providing disclosures Providing change in terms notices, CD notices Requirement and content of periodic statements	20048 - TISA: Disclosure Requirements
	How interest may be paid	20049 - TISA: Calculating Interest
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
FDIC Insurance	Knowing coverage amounts and categories	20075 - FDIC: Federally Insured Accounts
	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	
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) Understand that all institutions must have a Customer Identification Program (CIP)	20107 - CIP: Identity Verification and Compliance

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	Being aware of reportable transactions and completing the Currency Transaction Report (CTR)	20003 - BSA: How to Comply
	Dealing with customers who potentially be Politically Exposed Persons (PEPs)	20087 - USA PATRIOT Act
	Awareness of requirement when customer has an interest in foreign account(s) Understanding suspicious activity and completing the Suspicious Activity Report (SAR)	20205OPS - SAR: Essentials for Operations
	Understand that all institutions must have a BSA/AML program Applying exemptions to proper customers Being aware of the stages of money laundering under AML guidelines of identify possible suspicious activity Dealing with entities Money Services Businesses (MSBs) Record information during funds transfers (such as wires) Dealing with customers under Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) programs Taking deposits that may be pouch activities	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
Unfair or Deceptive Acts or Practices (UDAP)	Ensuring that all account terms and practices are disclosed fairly and accurately	20215 - Reg AA: The Credit Practices Rule