

ABA REGULATORY COMPLIANCE FOR COMPLIANCE PROFESSIONALS

A \$10.00 shipping, recordkeeping and administrative fee will be added to all self-paced enrollments.

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Course Descriptions Below

<u>Course Name</u>	<u>Tuition</u>
For Compliance Professionals	
Certificate in BSA and AML Compliance Bundle <i>(courses not available separately)</i>	\$1595 (+\$10 admin fee)
Introduction to BSA/AML	
SARs and Information Sharing	
Currency and Correspondent Banking Accounts	
Electronic Banking and Funds Transfer Activities	
Higher Risk Accounts and Activities	
BSA Requirements for Business Accounts	
BSA Requirements for Foreign Customers and Accounts	
Components of an AML Compliance Program	
International Partners in AML	
Office of Foreign Assets Control (OFAC) for Compliance Professionals	
Certificate in Deposit Compliance Bundle:	\$1595 (+\$10 admin fee)
Anatomy of a Regulation for Compliance Professionals	\$275
BSA/USA Patriot Act for Compliance Professionals	\$275
Digital Compliance for Compliance Professionals	\$275
Electronic Funds Transfer Act (Reg E) for Compliance Professionals	\$275
Elements of a Compliance Program for Compliance Professionals	\$275
Expedited Funds Availability Act (Reg CC) for Compliance Professionals	\$275
Office of Foreign Asset Control (OFAC) for Compliance Professionals	\$275
Privacy/Information Sharing for Compliance Professionals	\$275
Reserve Requirements for Depository Institutions Act (Reg D) for Compliance Professionals	\$275
Truth-in-Savings Act (Reg DD) for Compliance Professionals	\$275
Unfair, Deceptive or Abusive Acts or Practices (UDAAP) for Compliance Professionals	\$275
Certificate in Fraud Prevention <i>(courses not available separately)</i>	\$795 (+\$10 admin fee)
Introduction to Fraud Management	
Establishing a Fraud Prevention Program	
Types of Fraud and Prevention Strategies	
Operating a Fraud Prevention Program	
Maintaining a Compliant Fraud Prevention Program	
Certificate in Lending Compliance Bundle:	\$2195 (+\$10 admin fee)
Anatomy of a Regulation for Compliance Professionals	\$275
CRA, Community Bank, For Compliance Professionals	\$275
CRA, Large Bank, for Compliance Professionals	\$275
Credit Card Regulations for Compliance Professionals	\$275
Elements of a Compliance Program for Compliance Professionals	\$275
Equal Credit Opportunity Act (ECOA) for Compliance Professionals	\$275
Fair Credit Reporting Act (FCRA) for Compliance Professionals	\$275
Home Mortgage Disclosure Act (HMDA) for Compliance Professionals	\$275
Loans to Insiders (Reg O) for Compliance Professionals	\$275
National Flood Insurance for Compliance Professionals	\$275
Real Estate Settlement Procedures Act for Compliance Professionals	\$275
Reg Z Ability to Repay (ATR) and Qualified Mortgage for Compliance Professionals	\$275
Reg Z Closed-End Credit for Compliance Professionals	\$275
Reg Z Open-End Credit for Compliance Professionals	\$275
Servicemembers Civil Relief Act (SCRA) for Compliance Professionals	\$275
Unfair, Deceptive or Abusive Acts or Practices for Compliance Professionals	\$275

Course Descriptions

Course	Regulatory Compliance Course Descriptions
<p>Certificate in BSA and AML Compliance</p>	<p>Financial institutions face increased risk from advanced money-laundering schemes and terrorist financing activities. It is critical that banks hire and train individuals who can establish and maintain an effective BSA/AML program. The ABA Certificate in BSA and AML Compliance will help financial crimes professionals improve their ability to detect and prevent suspicious and criminal activity by providing an overview of the types of criminal behavior commonly used against banks, and in-depth training on the applicable U.S. laws and regulations governing money-laundering. The ABA Certificate in BSA and AML Compliance is an excellent refresher for experienced financial crimes professionals who wish to take the Certified Fraud and AML Professional (CAFP) exam, and may be required for those individuals with less than five years' experience in the field.</p> <p>You must complete the following courses:</p> <ul style="list-style-type: none"> • Introduction to BSA/AML: The stages of money laundering, how it differs from terrorist financing, the applicable laws, and the roles of the government agencies that work to combat it • SARs and Information Sharing: An overview of policies, procedures, and processes in place for staff to identify, evaluate, monitor, and report as well as information sharing with law enforcement and agencies • Currency and Correspondent Banking Accounts: An explanation of risk mitigation, including factors to consider, procedures for filing a CTR, and agreements between U.S. banks and foreign correspondent financial institutions • Electronic Banking and Funds Transfer Activities: An overview of ACH payment systems and how their rules affect a bank's money-laundering risk with regard to funds-transfer transactions, as well as third-party providers and the risks they represent • Higher Risk Accounts and Activities: Covers the risk factors and risk mitigation methods associated with privately owned ATMs, brokered deposit accounts, non-deposit investment products, insurance products, private banking and lending activities - including trade-based money laundering • BSA Requirements for Business Accounts: Explores enhanced due diligence to maintain CIP information on trust and asset management accounts and for banks that maintain account relationships with Money Service Businesses and other non-bank financial institutions • BSA Requirements for Foreign Customers and Accounts: Covers the risk factors associated with foreign customers and accounts, and due diligence procedures to help mitigate these risks - including special measures, due diligence and requirements and prohibitions of the USA PATRIOT Act. • Components of an AML Compliance Program: Categories and factors to consider when preparing for a risk assessment, including BSA/AML compliance, customer verification, CIP records retention and customer due diligence • International Partners in AML: Explains the mission and role of the Financial Action Task Force (FATF) and its recommendations on various money laundering, terrorist financing issues and other threats to the international financial system • Office of Foreign Assets Control (OFAC) for Compliance Professionals: A discussion of the economic sanctions programs under OFAC, how they affect banks and the steps banks must take to comply; includes the relationship between OFAC and BSA <p>The estimated time to complete these 10 courses is approximately 7 hours.</p>
<p>Certificate in Deposit Compliance Earning the Certificate in Deposit Compliance demonstrates to bank management and examiners your thorough grounding in key deposit regulations, and ability to identify and respond to compliance requirements.</p>	<p>Anatomy of a Regulation for Compliance Professionals Discover how laws are created, and how regulations are developed and structured to fulfill their intent. Throughout this course you will learn about the standard means for referencing a citation and receive tips for researching various laws and regulations more efficiently. After completing this course, students will be able to:</p> <ul style="list-style-type: none"> • Explain the purpose of federal banking laws and regulations • Explain how bills become law and describe the structure of a typical law • Describe the structure and format of regulations • Identify sources of guidance and practical tips for understanding and interpreting federal laws and regulations <p>BSA/USA Patriot Act for Compliance Professionals An overview of the background, purpose, coverage and enforcement of the Bank Secrecy Act (BSA), as updated by the new components required by the USA PATRIOT Act, along with other anti-money laundering considerations. After completing this course, students will be able to:</p> <ul style="list-style-type: none"> • Explain the importance of a risk assessment program • Describe the purpose and significance of the customer identification program • Discuss your bank's customer due diligence policies, procedures and processes • Explain the requirements for suspicious activity reporting • Identify currency transaction reporting requirements and the two categories of exemptions <p>Digital Compliance for Compliance Professionals</p>

The fundamental issues of compliance in the age of electronic signatures and the Web, as well as how to apply the various rules when engaging with customers and employees in the digital world.

After completing this course, students will be able to:

- Explain the advertising rules for financial institutions
- Define social media and the FFIEC guidance requirements
- Describe the regulatory considerations associated with digital banking services
- Explain mobile banking services and the regulatory requirements
- Identify the considerations for a vendor handling a bank's digital channels

Electronic Funds Transfer Act (Reg E) for Compliance Professionals

An overview of the fundamental requirements of the Electronic Funds Transfer Act (EFTA) and Regulation E, with examples of dispute resolution application and checklists.

After completing this course, students will be able to:

- Describe the disclosures required by Regulation E and the penalties, and violations for non-compliance
- Define electronic funds transfer error resolution
- Explain how to handle inquiries about customer liability
- Explain the Regulation E rules pertaining to debit cards and ATM overdraft fees, and fee restrictions and expiration dates on gift cards
- Identify the transactions and disclosure requirements covered under the foreign remittance rules

Elements of a Compliance Program for Compliance Professionals

A must-have course for understanding the types of risk assessments, key risk indicators, the ranking of risk exposures, how to manage and control risk, how to identify risk trends and leveraging training to control risk. Learn tips on how to effectively communicate risks to your senior management and examiners.

After completing this course, students will be able to:

- Explain the key elements that form the foundation of a sound and effective compliance program
- Identify ideas and examples of various ways each element can be integrated into compliance programs for banks of varying sizes, resources, geographies, and business activities
- Describe how to document and present compliance programs to various constituencies such as senior management, the Board of Directors, or regulatory examiners

Expedited Funds Availability Act (RegCC) for Compliance Professionals

The basic provisions of Regulation CC, which implements the Expedited Funds Availability Act, focusing on the provisions of the regulation that affect customer-contact functions. An overview of the check processing system, Check 21, and remotely created checks is also included

After completing this course, students will be able to:

- Explain the types of accounts covered under Reg CC and the verbiage that must be included in a hold notice
- Identify items that are subject to next day availability and exceptions to next day availability
- Describe the guidelines for using case-by-case holds and exception holds
- Describe Reg CC requirements relating to check processing
- Identify additional requirements under Reg CC, including disclosure requirements, employee training, and record retention

Office of Foreign Assets Control (OFAC) for Compliance Professionals

A discussion of the economic sanctions programs under the Office of Foreign Assets Control or OFAC, how they affect banks and the steps banks must take to comply. The fundamental requirements of a compliance program and the relationship between OFAC and BSA is also covered.

After completing this course, students will be able to:

- Describe the purpose of the Office of Foreign Assets Control and some of the OFAC laws and penalties
- Explain who and what is covered by OFAC requirements and other related sanction programs
- Describe elements of an OFAC bank compliance program
- Explain how OFAC enforces sanctions compliance
- Describe additional considerations for banks when developing a sanctions compliance program

Privacy/Information Sharing for Compliance Professionals

Focusing on confidential customer information banks are allowed to gather with permissible purpose and requirements for sharing that confidential information when permitted by regulation, this course reviews the key privacy laws and the delicate balance of freedom of speech and the government's right to mandate some information disclosure. After completing this course, students will be able to:

- Describe the prerequisites that apply to sharing nonpublic personal information (NPI) with nonaffiliated third parties and define key terms included in the Gramm-Leach-Bliley Act (GLBA)

- Explain the requirements for sharing information among affiliates, and additional privacy notice requirements and considerations, including alternative delivery requirements
- Describe the GLBA Security Guidelines and components included in an information security program and actions banks must take to properly manage and control risk, and the requirements under the Right to Financial Privacy Act for disclosure of financial institution records
- Describe key laws and regulations that impact bank marketing strategies and how banks communicate with customers
- Explain requirements and definitions of the FTC rule for the Children's Online Privacy Protection Act (COPPA), and the requirements of HIPAA/HITECH Act, including bank products provided to covered entities included under HITECH and financial institution activities that are subject to HIPAA

Reserve Requirements for Depository Institutions Act (Reg D) for Compliance Professionals

A review of the fundamental requirements of Regulation D and the types of accounts defined in the regulation, as well as the limits on transfer activity from savings and money market deposit accounts.

After completing this course, students will be able to:

- Describe the purpose of Regulation D
- Identify the key Regulation D requirements for transaction accounts
- Explain the restrictions on savings accounts
- Describe the requirements and withdrawal penalties for time deposits

Truth-in-Savings Act (Reg DD) for Compliance Professionals

An introduction to the provisions of Reg DD and the Truth in Savings Act, which govern a financial institution's presentation of its deposit accounts to consumers. Requirements for disclosures, periodic statements, payment of interest, advertising, record retention, enforcement and electronic communications are also covered.

After completing this course, students will be able to:

- Describe general disclosure requirements under Reg DD
- Describe specific account disclosure requirements under Reg DD, including timing of delivery
- Explain Reg DD disclosure requirements relating to periodic statements and payment of interest
- Describe additional disclosure requirements for overdraft services
- Identify advertising requirements under Reg DD, including requirements relating to interest rates and triggering terms

Unfair, Deceptive or Abusive Acts or Practices (UDAAP) for Compliance Professionals

Learn the definition of an unfair act or practice, and explore unfair and deceptive credit cases under UDAAP, and unfair debt collection under the Fair Debt Collection Practices Act. Understand enforcement actions used by the CFPB along with proactive steps and guidelines to take towards preventing UDAAP claims.

After completing this course, students will be able to:

- Describe the background of UDAAP law
- Recognize unfair, deceptive, and abusive acts or practices
- Identify the elements that make a practice unfair, deceptive, or abusive
- Identify proactive steps that you can take to avoid UDAAP violations
- Explain how you can help your bank avoid UDAAP claims

Certificate in Fraud Prevention

Fraud management professionals face an increased burden to detect and prevent fraud losses against customers and their institution. The ABA Certificate in Fraud Prevention fills a training gap within many institutions and helps both new and experienced financial crimes professionals establish and maintain a fraud management program with sufficient internal and external controls. It provides in-depth training on the applicable U.S. laws and regulations governing fraud and an overview of the various types of criminal behavior commonly used against banks.

The ABA Certificate in Fraud Prevention is an excellent refresher for experienced financial crimes professionals who wish to take the Certified Fraud and AML Professional (CAFP) exam, and may be required for those individuals with less than five years' experience in the field.

You must complete the following courses:

Introduction to Fraud Management: An overview of fraud-related regulations, the key pillars of a fraud prevention program and what makes the program successful or unsuccessful

Establishing a Fraud Prevention Program: A discussion of the components required to start a fraud prevention program, including elements of fraud reporting and what considerations to take regarding risk management

Types of Fraud and Prevention Strategies: An explanation of ACH transactions and a financial institution's related responsibility, including wire fraud, card fraud, ATM fraud, mortgage fraud, as well as the associated risks and challenges

	<p>Operating a Fraud Prevention Program: A description of how fraud operations are designed and maintained, including trend analysis, defect analysis, and the components of fraud response and recovery opportunities</p> <p>Maintaining a Compliant Fraud Prevention Program: An overview of the laws and regulations that affect fraud prevention programs, and training and education that relate to fraud strategy</p>
<p>Certificate in Lending Compliance</p> <p>Students will learn through a combination of instructor videos, exercises, readings, glossaries, self-assessments and more. Students will complete the course with a final exam to earn Certified Regulatory Compliance Manager (CRCM) credits.</p>	<p>Anatomy of a Regulation for Compliance Professionals Discover how laws are created, and how regulations are developed and structured to fulfill their intent. Throughout this course you will learn about the standard means for referencing a citation and receive tips for researching various laws and regulations more efficiently. After completing this course, students will be able to:</p> <ul style="list-style-type: none"> • Explain the purpose of federal banking laws and regulations • Explain how bills become law and describe the structure of a typical law • Describe the structure and format of regulations • Identify sources of guidance and practical tips for understanding and interpreting federal laws and regulations <p>Community Reinvestment Act, Community Bank (CRA) for Compliance Professionals The purpose of this course is to provide an overview of the Community Investment Act (CRA) as it applies to community banks. You will learn about the purpose and background of CRA, as well as consequences of noncompliance and evaluation methods. In addition, you will learn about the technical rules for small banks and factors to consider when assessing CRA performance. Finally, you will learn important information about CRA ratings and strategies to maintain a Satisfactory or Outstanding performance rating.</p> <p>Community Reinvestment Act, Large Bank (CRA) for Compliance Professionals The purpose of this course is to stress the continuing importance of compliance with the Community Reinvestment Act (CRA) and the role of compliance officers in the establishment and monitoring of activities to ensure adherence with the provision of the CRA for large banks.</p> <p>Credit Card Regulations for Compliance Professionals The purpose of this course is to provide students with an overview of the requirements of significant regulations specific to credit cards as well as applicable open-end credit regulations. Students will learn about the compliance requirements at each of the following stages in the credit card process. Students will also learn about other institutional concerns that are not part of the stages of the credit card process.</p> <p>Elements of a Compliance Program for Compliance Professionals The purpose of this course is to provide students with the fundamental elements that every bank's compliance program should include, regardless of size or location of the bank. The course describes risk-based management approaches and the necessary elements of a successful program, which includes board and senior management oversight; defined, communicated, and enforced accountability; necessary policies and procedures; training strategies; internal and external monitoring and auditing requirements; and, examination management techniques.</p> <p>Equal Credit Opportunity Act (ECOA) for Compliance Professionals The purpose of this course to provide students with an detailed overview of the major aspects of ECOA/Reg B from application taking through underwriting and evaluations, to notice and record-keeping requirements. The basic requirements of the Fair Housing Act (FHA) are also discussed. Students will learn about the Equal Credit Opportunity Act (ECOA), which is implemented by Regulation B, and about its purpose, key definitions, and how ECOA compares to the Fair Housing Act. Students will also learn about Regulation B rules relating to the credit transaction, including taking applications, evaluating applications, signature rules, and notification of action taken, in addition to Regulation B rules for furnishing of credit information, record retention, collecting government monitoring information, providing appraisal reports, and conducting self-testing.</p> <p>Students will learn through combination of instructor videos, exercises, readings, glossaries, self-assessments and more. Students will complete the course with a final exam to earn Certified Regulatory Compliance Manager (CRCM) credits After completing this course, students will gain a fundamental understanding of ECOA and learn how to:</p> <ul style="list-style-type: none"> • Describe the purpose of the ECOA and the Fair Housing Act, and define key terms used in each • Identify Regulation B rules relating to the application process, from taking applications to notification of action taken • Describe Regulation B rules relating to the furnishing of credit information, record retention, collecting government monitoring information, providing appraisal reports, and conducting self-testing

Fair Credit Reporting Act (FCRA) for Compliance Professionals

The purpose of this course is to provide students with detailed understanding of the **Fair Credit Reporting Act** which prescribes the uses and limitation of consumer reports, responsibilities of users and employers in credit and deposit transactions, and requirements for parties providing information to consumer reporting agencies.

Students will learn through combination of instructor videos, exercises, readings, glossaries, self-assessments and more. Students will complete each course with a final exam to earn Certified Regulatory Compliance Manager (CRCM) credits.

After completing this course, students will gain a fundamental understanding of UDAAP, and learn how to:

- Examine consumer reports and how their use is limited
- Describe the bank's responsibilities as a user of consumer reports
- Explore other ways the Fair Credit Reporting Act impacts a bank's operations

Home Mortgage Disclosure Act (HMDA) for Compliance Professionals

The purpose of this course is to provide students with detailed understanding of Regulation C which implements the Home Mortgage Disclosure Act (HMDA) and how to comply to protect their financial institution from possible assessment of civil money penalties.

Students will learn through combination of instructor videos, exercises, readings, glossaries, self-assessments and more. Students will complete the course with a final exam to earn Certified Regulatory Compliance Manager (CRCM) credits.

After completing this course, students will gain a fundamental understanding of HMDA including:

- Whether an institution is covered by HMDA or not
- Which transactions are subject to HMDA
- How to properly complete a Loan Application Register (LAR)
- Additional disclosure and reporting requirements of HMDA
- Importance of management's involvement

Loans to Insiders (Reg O) for Compliance Professionals

The purpose of this course is to provide an overview of Regulation O, Loans to Insiders, including parties and transactions covered under the regulation. The course also includes the "rules" that apply to each class of insider, as well as reporting and recordkeeping requirements. Regulation O helps to ensure the safety and soundness of banks by restricting credit that a member bank may extend to its executive officers, directors, and principal shareholders and their related interests.

National Flood Insurance Regulations for Compliance Professionals

The purpose of this course is to provide information about the national flood insurance regulations and requirements including the application of Federal Financial Institutional Examination Guidance, National Flood Insurance Program, and Official Questions and Answers, as applicable. This course provides a brief history of the federal flood insurance statutes and regulations, an overview of flood insurance requirements, and a discussion of enforcement.

Real Estate Settlement Procedures Act (RESPA) for Compliance Professionals

Get a complete overview of RESPA requirements, including disclosure requirements and anti-kickback provisions. Learn about early disclosure requirements and tolerances, escrow disclosures, the Affiliated Business Arrangement Notice, requirements for loan servicers and, most importantly, practices to avoid.

After completing this course, students will be able to:

- Identify loan transactions that are covered under RESPA
- Explain the timing and content of application and settlement disclosures
- Identify requirements for loan servicers in all aspects of servicing a mortgage loan
- Describe activities and business practices prohibited under Section 8 and the consequences of a violation

Reg Z Ability to Repay (ATR) and Qualified Mortgage (QM) for Compliance Professionals

This course will explain the ability to repay rules for all Regulation Z closed-end mortgages, including the eight minimum underwriting factors and the special circumstances that qualify for transitioning nonstandard to standard mortgages. This course will describe the purpose and qualifications associated with the qualified mortgage rules.

After completing this course, students will be able to:

- Describe the ability to repay rules for all Regulation Z closed-end mortgages
- Explain the purpose and qualifications for the qualified mortgage rules

Reg Z Closed-End Credit for Compliance Professionals

The purpose of this course is to provide students with an overview of the structure and core requirements of Regulation Z, as well as exercises to aid in complying with the regulation. Students will learn about the closed-end portion of Regulation Z, including key terminology and requirements for disclosures provided before and during loan

consummation.

Students will learn through combination of instructor videos, exercises, readings, glossaries, self-assessments and more. Students will complete the course with a final exam to earn Certified Regulatory Compliance Manager (CRCM) credits.

After completing this course, students will gain a fundamental understanding of Regulation Z Closed-End Credit and learn how to:

- Describe the structure and content of the closed-end portion of Regulation Z
- Explain coverage under Regulation Z
- Calculate the finance charge and amount financed
- Describe the difference between the annual percentage rate (APR) and the interest rate
- Explain the timing and format of early disclosures
- Explain items that must be included with transaction disclosures

Reg Z Open-End Credit for Compliance Professionals

The purpose of this course is to provide an overview of the structure and core requirements of Regulation Z, as well as exercises to aid in complying with the regulation. Regulation Z, which implements the federal Truth in Lending Act (TILA), promotes the informed use of credit among consumers. Students will learn about the open-end portion of Regulation Z, including history, purpose, coverage, and disclosures. Students will also learn about rules relating to billing errors, crediting payments, credit balances, and advertising.

Real Estate Settlement Procedures Act (RESPA) for Compliance Professionals

The purpose of this course is to review the requirements of the Real Estate Settlement Procedures Act (RESPA), including the disclosure requirements and the anti-kickback provisions.

Servicemembers Civil Relief Act (SCRA) for Compliance Professionals

The purpose of this course is to help students learn about the provisions of the 2003 *Servicemembers Civil Relief Act* which defines the rights and obligations afforded to military personnel and their families, along with subsequent regulatory updates.

Students will learn through combination of instructor videos, exercises, readings, glossaries, self-assessments and more. Students will complete the course with a final exam to earn Certified Regulatory Compliance Manager (CRCM) credits.

After completing this course, students will gain a fundamental understanding of SCRA including:

- The provisions governing financial services including:
 - Limits on foreclosure and eviction
 - Interest rate caps on loan
 - Prohibitions on credit reporting
 - Termination of leases and installment contracts
- Which military personnel are covered by SCRA and the documentation they require
- The regulations governing mortgage servicing, modification and foreclosure, and modification requirements for existing balances on credit cards and installment loans

Unfair, Deceptive or Abusive Acts or Practices for Compliance Professionals

The purpose of this course is to provide students with a better understanding of the emerging compliance risk area of **Unfair, Deceptive, or Abusive Acts or Practices (UDAAP)** by examining recent regulatory advisories and cases for financial institutions, policy statements and litigation that comprise the framework of this regulation.

Students will learn through combination of instructor videos, exercises, readings, glossaries, self-assessments and more. Students will complete each course with a final exam to earn Certified Regulatory Compliance Manager (CRCM) credits.

After completing this course, students will gain a fundamental understanding of UDAAP, and learn how to:

- Describe the background of UDAAP law
- Recognize unfair, deceptive, and abusive acts and practices
- Identify proactive steps that you can take to avoid UDAAP violations
- Explain how you can help your bank avoid UDAAP claims