

ABA RETAIL BANKING: GENERAL BANKING

Register Now!

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

Course Descriptions Below

<u>Course Name</u>	<u>Tuition</u>
Retail Banking: General Banking	
<i>Banking Basics Suite - NEW</i>	\$595
(Replaces Banking Today)	
Bank Marketing: Building Customer Relationships	\$55
Bank Payment Systems and Technology	\$55
Bank Sales and Service: Expanding Customer Relationships	\$55
Banks as a Business	\$55
Banks and the Deposit Function	\$55
Banks and the Economy	\$55
Banks and Personal Wealth Management	\$55
Business and International Banking Services	\$55
Introduction to Banking	\$55
Lending as a Cornerstone of Banking	\$55
Safeguarding Bank Assets and the Nation	\$55
Safeguarding the Customer and the Bank	\$55
Ethical Issues for Bankers - REIMAGINED	\$55
Robbery and Bank Security	\$95
Teller Basics - REIMAGINED	\$150

Course Descriptions

Banking Basics Suite

This suite of 12 courses is a comprehensive introduction to the banking industry. Ideal for those new to banking, completing this suite provides a deeper understanding of the changing world of financial services and the vital role that banks play in the economy. Concise, impactful lessons can be applied on the job immediately.

Bank Marketing: Building Customer Relationships

Guides you through attracting customers and building strong relationships through marketing. Explore current methodologies. Craft a market-driven strategy for product development.

After successfully completing the course, you will be able to:

- Explain how marketing helps to build customer relationships
- Describe the components of a market-driven strategy
- Outline the components of effective product development
- Explain the laws governing marketing by phone, fax, email, the Internet, and mobile devices

Bank Payment Systems and Technology

Guides you through bank payment systems. Take a deep dive into the check payment process. Explore innovations enabled by electronic banking and the electronic funds transfer system.

After successfully completing the course, you will be able to:

- Describe the use of cash in payments and its care and distribution
- Explain the check payment process and the various types of bank checks
- Outline developments in electronic processing and payment transfers
- Identify banking laws and regulations related to payment processes and electronic funds transfer

Bank Sales and Service: Expanding Customer Relationships

Guides you through strategies for earning customer loyalty. Create and maintain strong bank customer and partner relationships. Meet customers' expectations by understanding their needs and decision processes. Be better prepared to offer value-add products and services.

After successfully completing the course, you will be able to:

- Describe the customer purchasing and decision process
- Understand what customers expect from bankers

- Match products and services to meet customer needs

Banks as a Business

Guides you through the business of banking. Master the essentials of bank organizational structures and bank financial management, including bank assets, liabilities, income, and expenses. Learn how banks meet their financial goals.

After successfully completing the course, you will be able to:

- Describe a bank's organizational structure
- Explain how banks manage assets and liabilities to achieve objectives
- Identify primary sources of bank income and expenses
- Describe how banks maximize loan and investment returns and fee income
- Examine typical performance measures in banking and how they are used in budgeting to achieve bank objectives.

Banks and the Deposit Function

Guides you through a primary function of banks - the deposit function. Learn the various deposit account types and deposit-related services.

Understand the processes for servicing consumer and business deposit accounts. Identify key regulations that govern deposit products and services.

After successfully completing the course, you will be able to:

- Explain how the Federal Reserve determines and applies monetary policy in the economy
- Describe the types of account ownership
- List the requirements for opening deposit accounts
- Understand electronic banking for consumers and businesses
- Describe federal deposit insurance coverage

Banks and the Economy

Guides you through the role of banks in the U.S. economy and the environment in which banks operate and compete. Discover who the various bank regulatory agencies are and the key banking laws and regulations you need to know. Explore future industry trends.

After successfully completing the course, you will be able to:

- Describe major bank competitors
- Identify bank regulators and major banking laws and regulations
- Discuss the evolution of the U.S. banking system and its role in the U.S. economy
- Describe the Federal Reserve monetary policy in the economy
- Identify future trends in banking

Banks and Personal Wealth Management

Guides you through managing customers' personal financial assets. See the active role banks play in their communities by growing assets. Explore the services banks may offer for financial planning and wealth management. Discover trust and investment products and services that meet many financial needs.

After successfully completing the course, you will be able to:

- Explain financial planning tools and process
- Describe insurance and investment products that banks offer
- Define retirement planning considerations and products
- Explain the laws, regulations, and expectations for banks and bankers engaged in providing investment, insurance, and trust services

Business and International Banking Services

Guides you through the products and services that banks provide to businesses. Explore checking, savings, and investment accounts; lines of credit and loans; cash management services; insurance products; and capital market products and services. Examine the primary laws and regulations that govern business and international banking services.

After successfully completing the course, you will be able to:

- Explain cash management services for businesses
- Describe products banks offer to businesses
- Outline bank trust services available to businesses
- Define international banking services that foster foreign trade

Introduction to Banking

Guides you through the role banks play in the community. Discover various banking career tracks and become inspired to grow your banking career.

After successfully completing the course, you will be able to:

- Identify the role of bank employees
- Discover how banks serve their customer needs
- Understand the role of banks in their communities

Lending as a Cornerstone of Banking

Guides you through consumer and business loan products and services. Get insight into lending processes. Identify key laws and regulations that govern the lending process.

After successfully completing the course, you will be able to:

- Identify sources of credit for consumers and businesses
- Describe lending products and services for bank customers
- List the steps in the lending process
- Understand how the bank board of directors governs loan policy

Safeguarding Bank Assets and the Nation

Guides you through the role of banks and bank personnel in safeguarding assets, preventing crime, and protecting the nation's financial system. Explore the importance of employee screening, vendor management, and cybersecurity management. Understand responsibilities for helping prevent terrorist financing and money laundering.

After successfully completing the course, you will be able to:

- Describe the responsibilities of bank personnel in safeguarding bank assets and preventing crime
- Explain the important role of banks as stewards and protectors of the nation's financial system
- Outline the laws and regulations that pertain to safeguarding customer information and protecting bank assets

Safeguarding the Customer and the Bank

Guides you through safeguarding customers' financial and personal information and helping prevent fraud and financial harm. Explore bank information security programs and practices. Discover customer communication requirements around protective practices. Learn what banks must demonstrate to regulators regarding information security and privacy.

After successfully completing the course, you will be able to:

- Describe the methods by which banks secure customer information
- Explain how banks identify customers
- Outline the types of fraud perpetrated against bank customers and how fraud can be prevented
- Describe the laws and regulations that pertain to safeguarding customer information and protecting bank assets

Ethical Issues for Bankers

This cornerstone course is an in-depth exploration of the ethical standards expected of financial service professionals. Master best practices for observing a bank's code of conduct and adhering to federal laws. Develop a sound ethical framework to handle commonly experienced ethical dilemmas. Learn how to make ethically appropriate decisions.

After successfully completing the course, you will be able to:

- Describe the purpose and attributes of personal and banking ethics
- Explore the purpose and requirements of laws that mandate ethical banking practices
- Explore how to approach ethical problem solving
- Identify common ethical dilemmas and how to navigate them

Robbery and Bank Security

The tools needed to handle the most common security situations like robbery, bomb and kidnapping threat, active shooter incidents and fire. Security routines and ethical behavior to ensure your own physical safety, as well as the safety of coworkers and customers, is covered.

After completing this course, students will be able to:

- Demonstrate appropriate behavior before, during, and after a robbery
- Respond to bomb, kidnapping, and extortion threats in a safe manner
- Demonstrate safe daily routines
- Respond to active aggressor incidents and other emergencies in a safe matter
- Recognize potential con artist behavior
- Practice ethical behavior

Teller Basics Suite

This suite of six courses* - perfect for onboarding - teaches critical customer service and technical skills, from handling checks and cash to processing deposits and withdrawals, and more. Learn the evolving role of tellers in today's banks, as well as safety and security procedures.

**Courses only available as a suite*

- **Cash Handling**

Guides you through best practices for managing cash. Get tips for recognizing the features of U.S. currency and identifying altered, counterfeit, and mutilated money. Master teller opening and closing procedures, including arranging the cash drawer in a consistent way, counting cash correctly, and verifying cash on hand.

- **Handling Checks**

Guides you through handling check transactions. Explore the different types of checks that you may encounter. Learn how different check

types must meet certain requirements to be accepted for deposit or cashed. Discover key indicators that a check may be forged or altered.

- **Processing Transactions**

Guides you through common transactions. Learn how to process deposits, withdrawals, negotiable items, loan payments, bankcard transactions, and foreign currency. Develop an awareness of regulations and security measures that affect processing procedures. Discover signals that may indicate suspicious activity.

- **Providing Quality Customer Service**

Guides you through delivering customer service that exceeds expectations. Enhance skills to better serve a variety of customers, such as sharpening communication abilities, managing difficult customers, and developing deeper knowledge of banking products.

- **Robbery and Bank Security**

Guides you through safety and security procedures. Understand the appropriate behavior for a robbery situation. Explore ways to respond to bomb and kidnapping threats, active shooter incidents, and fire incidents. Discover guidelines to follow if the bank suspects a potential con artist or financial scam. Review daily bank security routines.

- **The Changing Role of the Teller**

Guides you through the business of banking as well as the principles and standards that bank tellers must follow in their everyday responsibilities. Discover the progressive steps to take to become an experienced, professional teller.