



## CURRICULUM: FRONTLINE SALES AND SERVICE

Concise, interactive, task-specific courses for frontline sales and service professionals, such as tellers, bankers, universal associates, member service representatives, etc.

**Title** **Frontline: Opening Business Accounts** *(released 3/27/17)*  
**IDs** 31103B, 31103C, 31103N  
**Description** Intended for frontline personnel, this interactive course provides an overview of the different types of business accounts and the requirements for opening each type of account, including how to identify high-risk business accounts. Regulations addressed in this course include Unfair, Deceptive, or Abusive Acts or Practices (UDAAP) and the Unlawful Internet Gambling Enforcement Act (UIGEA). Estimated duration: 15 minutes  
**Equivalent** This course covers information contained in multiple legacy courses

**Title** **Frontline: Daily Balancing** *(released 3/27/17)*  
**IDs** 31114B, 31114C, 31114N  
**Description** Intended for frontline personnel, this interactive course provides an overview of the basic balancing formula, common types of errors that result in differences, and best practices for preventing errors. Estimated duration: 25 minutes  
**Equivalent** This represents a suitable replacement for legacy course *20313 – Balancing Daily Transactions*

**Title** **Frontline: Regulation CC and Funds Availability** *(released 3/27/17)*  
**IDs** 31137B, 31137C, 31137N  
**Description** This interactive course, intended for frontline personnel, provides an overview of the Expedited Funds Availability Act and Regulation CC, including which types of transactions qualify as next-day and second-day availability and the exception holds that can be placed on deposits. The course also addresses the Check Clearing for the 21st Century Act (Check 21) and its impact on check processing and presentment. Estimated duration: 20 minutes  
**Equivalent** This represents a suitable replacement for legacy course *20019 – Reg CC: An Overview*

**Title** **Frontline: Marketing and Social Media** *(released 3/20/17)*  
**IDs** 31130B, 31130C, 31130N  
**Description** Intended for frontline personnel, this interactive course identifies what actions and practices are unfair, deceptive, or abusive in marketing and what triggering terms in advertising require additional explanations and disclosures. This course also addresses the rules an institution must adhere to when making phone and email solicitations, as well as best practices for employees when using social media. Regulations covered in



this course include UDAAP, Regulation DD, Regulation Z, TCPA, and CAN-SPAM Act. Estimated duration: 15 minutes

**Equivalent** This course covers information contained in multiple legacy courses

**Title** **Frontline: ACH, Wire, and Remittance Transfers** *(released 3/14/17)*  
**IDs** 31124B, 31124C, 31124N

**Description** Intended for frontline personnel, this interactive course identifies the differences between ACH, wire, and remittance transfers; the most common use(s) for each kind of transfer; and the required information and disclosures for each kind of transfer. In addition, learners will recognize how to identify suspicious transfer activity. Regulations addressed in the course include NACHA Rules, Regulation J, Regulation E, and BSA/USA Patriot Act. Estimated duration: 20 minutes

**Equivalent** This course covers information contained in multiple legacy courses

**Title** **Frontline: Identity Theft and Elder Abuse** *(released 3/14/17)*  
**IDs** 31131B, 31131C, 31131N

**Description** This interactive course, intended for frontline personnel, identifies red flags for identity theft and elder abuse as well as best practices for responding to suspicious activity. Regulations addressed in this course include BSA, the USA PATRIOT Act, the FCRA, and FACTA. Estimated duration: 15 minutes

**Equivalent** This course covers information contained in multiple legacy courses

**Title** **Frontline: BSA and AML** *(released 3/14/17)*  
**IDs** 31136B, 31136C, 31136N

**Description** Intended for frontline personnel, this interactive course provides an overview of the Bank Secrecy Act (BSA) and its requirements, including how a Customer Identification Program (CIP) assists in preventing money laundering and terrorist financing and when to complete a Currency Transaction Report (CTR). Estimated duration: 20 minutes

**Equivalent** This represents a suitable replacement for legacy course 20204TEL – BSA: Transaction Procedures for Tellers

**Title** **Frontline: Ethics and the Bank Bribery Act** *(released 3/14/17)*  
**IDs** 31138B, 31138C, 31138N

**Description** Intended for frontline personnel, this interactive course addresses the role of employees in conducting business in an ethical manner, what rules to follow to behave ethically, and how to recognize unethical behavior and handle fraud-related ethical violations. Regulations addressed in this course include the Bank Bribery Act and Safeguard Rule. Estimated duration: 25 minutes

**Equivalent** This represents a suitable replacement for legacy course 20202TEL – Ethics: Policy and Personal Judgment for Tellers



**Title** **Frontline: Matching Products and Explaining Terms** *(released 3/4/17)*  
**IDs** 31101B, 31101C, 31101N  
**Description** Intended for frontline personnel, this interactive course provides learners with an overview of how to differentiate deposit products by type, features, and requirements; ensure terms advertised are the terms provided; and clarify key terminology regarding deposit products, including specific terms, fees, and disclosures. Regulations covered in this course include Regulation D, Regulation DD, and UDAAP. Estimated duration: 25 minutes  
**Equivalent** This course covers information contained in multiple legacy courses

**Title** **Frontline: Fair Lending Considerations** *(released 3/4/17)*  
**IDs** 31132B, 31132C, 31132N  
**Description** Intended for frontline personnel, this course identifies the various fair lending risk factors, defines what constitutes a prohibited basis, and describes the different types of discrimination. In addition, learners will recognize how to engage fairly with each and every consumer. This engaging learning experience features scenario-based challenges and interactive learning activities. Estimated duration: 30 minutes  
**Equivalent** This represents a suitable replacement for legacy course 20072 – Fair Lending: Basic Topics and Terms

**Title** **Frontline: Identifying Information** *(released 3/4/17)*  
**IDs** 31104B, 31104C, 31104N  
**Description** Intended for frontline personnel, this interactive course addresses the importance of verifying customer identity when opening deposit accounts, including what appropriate identification is needed and how to identify suspicious activity. Regulations addressed in the course include the BSA/USA Patriot Act and the FCRA/FACTA. Estimated duration: 15 minutes  
**Equivalent** This course covers information contained in multiple legacy courses.

**Title** **Frontline: Providing Disclosures** *(released 3/4/17)*  
**IDs** 31102B, 31102C, 31102N  
**Description** This interactive course, intended for frontline personnel, identifies the different disclosures that need to be provided to consumers and their purposes. Regulations addressed in this course include Regulation E, Regulation DD, Regulation CC, Regulation P, and the FCRA. Estimated duration: 15 minutes  
**Equivalent** This course covers information contained in multiple legacy courses



**Title** **Frontline: Robbery and Security** *(released 12/25/16)*  
**IDs** 31133B, 31133C, 31133N  
**Description** Intended for frontline personnel, this interactive course provides learners with the best practices to follow to prepare for and respond to a robbery. This engaging learning experience features high-impact video, interactive learning activities, and scenario-based challenges. Estimated duration: 20 minutes  
**Equivalent** This represents a suitable replacement for legacy course 20110 – *Robbery Training – An Overview*

**Title** **Frontline: Sales and Cross-Selling** *(released 12/25/16)*  
**IDs** 31134B, 31134C  
**Description** Intended for frontline personnel, this course provides an introduction to the concept of cross-selling, including commonly cross-sold products and services and cross-selling best practices. This engaging learning experience features interactive learning activities and scenario-based challenges. Estimated duration: 20 minutes  
**Equivalents** This represents a suitable replacement for the legacy courses 20043 – *Tellers: Cross-Selling: A Customer Service Skill*  
20111 – *Cross-Selling: Successful Customer Relations*  
20315 – *Building a Foundation for Successful Sales*

**Title** **Frontline: Customer Service and Support** *(released 12/25/16)*  
**IDs** 31135B, 31135C, 31135N  
**Description** Intended for frontline personnel, this interactive course provides an overview of customer service best practices, including how to communicate effectively, provide support, and handle consumer complaints. This engaging learning experience features high-impact audio, scenario-based challenges, and interactive learning activities. Estimated duration: 20 minutes  
**Equivalent** This represents a suitable replacement for the legacy course 20051 – *Key Essentials of Customer Service*

**Title** **Frontline: Money Handling** *(released 12/25/16)*  
**IDs** 31112B, 31112C, 31112N  
**Description** Intended for frontline personnel, this interactive course provides an overview of money handling, including the different forms of coins and currency and their features, how to detect counterfeit or altered bills, and what to do when presented with fraudulent currency. In addition, this course identifies best practices for learners to set up, maintain, and balance their cash drawers. Estimated duration: 20 minutes  
**Equivalent** This represents a suitable replacement for the legacy course 20016 – *Teller Success: Money Handling*



**Title** **Frontline: Negotiable Instruments** *(released 12/25/16)*  
**IDs** 31113B, 31113C, 31113N  
**Description** Intended for frontline personnel, this interactive course provides an overview of the different types of negotiable instruments and how they must be validated prior to processing. Estimated duration: 20 minutes  
**Equivalent** This represents a suitable replacement for legacy course 20017 – *Teller Success: Negotiable Instruments*

**Title** **Frontline: Privacy Considerations** *(released 12/24/16)*  
**IDs** 31120B, 31120C, 31120N  
**Description** Intended for frontline personnel, this interactive course provides an overview of the requirements set forth by Regulation P, which regulates how financial institutions provide notice to consumers about their privacy policies and practices around sharing non-public personal information with non-affiliated third parties. Estimated duration: 20 minutes  
**Equivalent** This represents a suitable replacement for legacy course 20033FRNT/20033FRNTNO – *Privacy for the Frontline*

**Title** **Frontline: Check Fraud Prevention** *(released 12/24/16)*  
**IDs** 31121B, 31121C, 31121N  
**Description** Intended for frontline personnel, this course provides an overview of common check fraud schemes, methods of prevention, and the behaviors that employees should carry out to protect both themselves and their institution. This engaging learning experience features high-impact video and interactive learning activities. Estimated duration: 30 minutes  
**Equivalent** This represents a suitable replacement for legacy course 20310 – *Check Fraud Prevention*

**Title** **Frontline: Statements, Terms, and Interest** *(released 12/24/16)*  
**IDs** 31122B, 31122C, 31122N  
**Description** Intended for frontline personnel, this course provides an overview of the account information is listed on periodic statements, how the institution informs consumers regarding changes in terms, and how interest on accounts is determined and paid. This engaging learning experience features high-impact video, interactive learning activities, and scenario-based challenges. Estimated duration: 30 minutes  
**Equivalent** This course covers information contained in multiple legacy courses



<b>Title</b>	<b>Frontline: Overdrafts and Electronic Fund Considerations</b> <i>(released 12/24/16)</i>
<b>IDs</b>	31123B, 31123C, 31123N
<b>Description</b>	Intended for frontline personnel, this interactive course provides an overview of overdrafts and electronic fund transfers (EFTs), including types of EFTs, the disclosures and documentation that must be provided to consumers for EFT services, the steps an institution must take before assessing an overdraft fee, as well as the error resolution process. This course also addresses rules for payroll cards and gift cards. Estimated duration: 20 minutes
<b>Equivalent</b>	This represents a suitable replacement for legacy course 20336 – <i>Reg E: EFT and Overdraft Compliance</i>

Several additional new courses comprising the new Frontline Sales and Service curriculum are forthcoming.