



# BAI Banking Series

## Operations Personnel Curriculum Plan

This Curriculum Plan recommends courses based on typical tasks completed by Operations Personnel and is intended to serve as a resource when planning curriculums or Rules. In addition to these recommended courses, there may be other training requirements of your specific regulator, state, or financial institution. The courses included here are mainly subject-based courses. It is not inclusive of [role-based](#) or [mini-courses](#) that may be more appropriate for your institution.

Recommended Courses
<a href="#">30504B</a> – USA PATRIOT Act: Managing Compliance
<a href="#">30003B</a> – OFAC: Addressing Risks and Red Flags
<a href="#">30201B</a> – Robbery Prevention and Response
<a href="#">30203B</a> – Bank Holding Company Act: Anti-Tying
<a href="#">30321B</a> – Reg D: Complying with Reserve Requirements
<a href="#">30324B</a> – Fair Credit Reporting Act (FCRA): Essentials
<a href="#">30328B</a> – Federally Insured Accounts
<a href="#">30329B</a> – Regulation GG: Essentials
<a href="#">30330B</a> – Regulation O: Essentials
<a href="#">30380B</a> – Unfair, Deceptive, and Abusive Acts or Practices (UDAAP): Mitigating Risk
<a href="#">30502B</a> – BSA and AML: Essentials
<a href="#">30505B</a> – BSA Reporting: CTRs and Suspicious Activity
<a href="#">30510B</a> – BSA for Money Services Businesses
<a href="#">31300B</a> – Deposit Operations: Privacy Considerations
<a href="#">31301B</a> – Deposit Operations: Deposit Processing
<a href="#">31303B</a> – Deposit Operations: Statements, Terms, and Interest
<a href="#">31304B</a> – Deposit Operations: Electronic Funds Considerations
<a href="#">31305B</a> – Deposit Operations: ACH, Wire, and Remittance Transfers
<a href="#">31306B</a> – Deposit Operations: Information Security
<a href="#">31308B</a> – Deposit Operations: BSA and AML Considerations
<a href="#">20216</a> – Regulation J: Collection of Checks and Other Items by Federal Reserve Banks
<a href="#">20222</a> – Regulation S: Reimbursement for Providing Financial Records

View the recommended courses by regulation and job-specific task below.

Regulation	Job-Specific Task(s)	Recommended Course(s)
Reserve Requirement (Reg. D)	Understand differences in transaction limitations for savings	<a href="#">30321B</a> – Reg D: Complying with Reserve Requirements



	<p>and money market accounts vs. transaction accounts</p> <p>Know minimum early withdrawal penalties for CDs</p>	
Electronic Funds Transfers (Reg. E)	<p>Handle opt-ins (and revocations of opt-ins) for overdraft fees</p> <p>Deal with accounts with EFT capabilities</p> <p>Issue ATM or debit cards or replace existing ones</p> <p>Deal with disputed transactions, including understanding authorized vs. unauthorized transactions</p> <p>Know the contents of the error resolution notice and its delivery requirements</p> <p>Provide disclosures when opening account with EFT capability or providing new access device</p> <p>Know whether receipts must be provided, as well as statement requirements</p> <p>Answer inquiries regarding services or access devices not by the bank (such as ACH or decoupled debit cards)</p>	<p><a href="#">31304B</a> – Deposit Operations: Electronic Funds Considerations</p>
FDIC Guidance on Overdraft Programs	<p>Handle specific limitations and expectations above and beyond Reg. E and DD regarding automated overdraft programs (includes checks as well as electronic payments)</p>	<p><a href="#">31301B</a> – Deposit Operations: Deposit Processing</p>
Bank Security Procedures	<p>Know and understand bank's security procedures and robbery response program</p>	<p><a href="#">30201B</a> – Robbery Prevention and Response</p>
Information Security	<p>Protect company assets - physical and information</p>	<p><a href="#">31306B</a> – Deposit Operations: Information Security</p>



<p>Collection of Checks and Other Items by Federal Reserve Banks (Reg. J)</p>	<p>Understand scope of the rule</p> <p>Observe presentation and settlement protocols</p> <p>Properly handle returned items</p>	<p><a href="#">20216</a> – Regulation J: Collection of Checks and Other Items by Federal Reserve Banks</p>
<p>Loans to Insiders (Reg. O)</p>	<p>Understand restrictions on insider overdrafts</p>	<p><a href="#">30330B</a> – Regulation O: Essentials</p>
<p>Privacy of Consumer Financial Information</p>	<p>Distinguish between consumers and customers of the bank</p> <p>Provide annual privacy notice disclosure</p> <p>Receive and process opt-out decisions for personal financial information</p> <p>Understand which information cannot be shared with third parties (outside affiliates)</p> <p>Avoid providing personal information to a non-affiliated third party</p>	<p><a href="#">31300B</a> – Deposit Operations: Privacy Considerations</p>
<p>Reimbursement for Providing Financial Records (Reg. S)</p>	<p>Collect fees for producing documentation under certain circumstances</p>	<p><a href="#">20222</a> – Regulation S: Reimbursement for Providing Financial Records</p>
<p>Fair Credit Reporting Act (FCRA)</p>	<p>Receive and process opt-out decisions for consumer information</p> <p>Report only accurate information to a consumer reporting agency (including bad check service)</p> <p>Resolve disputes based on information bank is reporting to a consumer reporting agency</p> <p>Pull consumer reports, including bad check reports</p> <p>Observe red flag guideline events</p> <p>Process address change and new card (debit or credit) requests</p>	<p><a href="#">30324B</a> – Fair Credit Reporting Act (FCRA): Essentials</p>



	Properly handle medical information provided by customer	
Fair Credit Reporting Act (FCRA) (cont.)	Resolve address discrepancies and outdated information Resolve differences in identifying information on consumer report and what customer presents	<a href="#">30324B</a> – Fair Credit Reporting Act (FCRA): Essentials
Bank Holding Companies and Change in Bank Control (Reg. Y)	Understand anti-tying rules	<a href="#">30203B</a> – Bank Holding Company Act: Anti-Tying
Funds Availability (Reg. CC)	Understand how check collection process works Know when interest must be paid on interest-bearing accounts Process deposits of checks and other noncash items Know check hold policies Understand Check 21 impact on electronic check presentment	<a href="#">31301B</a> – Deposit Operations: Deposit Processing
Truth in Savings (Reg. DD)	Deal with consumer purpose-deposit accounts	<a href="#">31301B</a> – Deposit Operations: Deposit Processing
	Provide disclosures Provide change in terms notices, CD notices Provide periodic statements Calculate interest	<a href="#">31303B</a> – Deposit Operations: Statements, Terms, and Interest
Unlawful Internet Gambling (Reg. GG)	Deal with customers that may be participating in unlawful internet gambling operations	<a href="#">30329B</a> – Regulation GG: Essentials
FDIC Insurance	Know coverage amounts and categories Know basic account types and meanings	<a href="#">30328B</a> – Federally Insured Accounts
Bank Secrecy Act (BSA)	Collect and verify information according to CIP (USA Patriot Act)	<a href="#">31308B</a> – Deposit Operations: BSA and AML Considerations



	<p>Apply exemptions to proper customers</p> <p>Recognize suspicious activity</p> <p>Know Suspicious Activity Report (SAR) requirements</p> <p>Understand that all institutions must have a BSA/AML program</p> <p>Understand that all institutions must have a Customer Identification Program (CIP)</p>	
	<p>Be aware of reportable transactions and complete the Currency Transaction Report (CTR)</p>	<p><a href="#">30505B</a> – BSA Reporting: CTRs and Suspicious Activity</p>
	<p>Deal with customers who could potentially be Politically Exposed Persons (PEPs)</p> <p>Follow information request and information sharing procedures</p>	<p><a href="#">30504B</a> – USA PATRIOT Act: Managing Compliance</p>
	<p>Record information during funds transfers (such as wires)</p>	<p><a href="#">31305B</a> – Deposit Operations: ACH, Wire, and Remittance Transfers</p>
	<p>Know the stages of money laundering under AML guidelines of identifying possible suspicious activity</p> <p>Deal with customers under Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) programs</p>	<p><a href="#">30502B</a> – BSA and AML: Essentials</p>
	<p>Deal with customers who are Money Services Businesses (MSBs)</p>	<p><a href="#">30510B</a> – BSA for Money Services Businesses</p>
OFAC Regulations	<p>Deal with customers that may be on SDN list or from restricted countries</p> <p>Check the SDN list at appropriate times</p>	<p><a href="#">30003B</a> – OFAC: Addressing Risks and Red Flags</p>



	Understand the difference between blocking and rejecting Differentiate between a general and specific license	
Unfair, Deceptive, or Abusive Acts or Practices (UDAAP)	Ensure that all account terms and practices are disclosed fairly and accurately	<a href="#">30380B</a> – Unfair, Deceptive, and Abusive Acts or Practices (UDAAP): Mitigating Risk
Automated Clearing Houses (ACH)	Understand and explain to customers how electronic payments operate	<a href="#">31305B</a> – Deposit Operations: ACH, Wire, and Remittance Transfers