



BAI Banking Series

Universal Banker Curriculum Plan

This Curriculum Plan recommends courses based on typical tasks completed by Universal Banker 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
30504B – USA PATRIOT Act: Managing Compliance
30003B – OFAC: Addressing Risks and Red Flags
30203B – Bank Holding Company Act: Anti-Tying
30318B – Regulation E: Key Disclosures and Liability, and EFT and Overdraft Compliance
30319B – Regulation E: Handling Errors and Complaints
30322B – Reg D: Understanding Reserve Requirements
30328B – Federally Insured Accounts
30329B – Regulation GG: Essentials
30330B – Regulation O: Essentials
30405B – Community Reinvestment Act (CRA): Essentials
30408B – Servicemember Series: Servicemembers Civil Relief Act (SCRA) Protections
30440B – HMDA Fundamentals
30510B – BSA for Money Services Businesses
31104B – Frontline: Identifying Information
31120B – Frontline: Privacy Considerations
31124B – Frontline: ACH, Wire, and Remittance Transfers
31131B – Frontline: Identity Theft and Elder Abuse
31132B – Frontline: Fair Lending Considerations
31133B – Frontline: Robbery and Security
31136B – Frontline: BSA and AML
31137B – Frontline: Regulation CC: and Funds Availability
31138B – Frontline: Ethics and the Bank Bribery Act
31402B – Mortgage Origination: Pulling Credit Reports
31512B – Consumer Lending: Credit Cards
32005B – Mortgage Servicing: Prompt Crediting and Payoff Statements
20213 – Consumer Protection in Sales of Insurance: Requirements and Prohibitions
20319 – Servicing Consumer Loans



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

Regulation	Job-Specific Task(s)	Recommended Course
Equal Credit Opportunity Act (ECOA/ Reg. B)	Treat customers fairly and equally	31132B – Frontline: Fair Lending Considerations
Home Mortgage Disclosure Act (Reg. C)	Know where HMDA public file information is located	30440B – HMDA Fundamentals
Reserve Requirement (Reg. D)	<p>Know transaction limitations for savings and money market accounts</p> <p>Know minimum early withdrawal penalties for CDs</p>	30322B – Reg D: Understanding Reserve Requirements
Electronic Funds Transfers (Reg. E)	<p>Process opt-ins (and revocations of opt-ins) for overdraft fees</p> <p>Know what constitutes an EFT under Reg E and what types of transactions are exempt from requirements</p> <p>Deal with accounts with EFT capabilities</p> <p>Provide proper disclosures at the correct time</p> <p>Know when receipts must be provided, as well as statement requirements</p> <p>Understand preauthorized debit vs. credit rules</p> <p>Provide disclosures when opening account with EFT capability or providing new access device</p> <p>Issue ATM or debit cards or replacing existing ones</p> <p>Respond to inquiries regarding services or access devices not issued by the bank (such as ACH or decoupled debit cards)</p>	30318B – Regulation E: Key Disclosures and Liability, and EFT and Overdraft Compliance



	Resolve disputed transactions Deliver error resolution notices	30319B – Regulation E: Handling Errors and Complaints
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)	30318B – Regulation E: Key Disclosures and Liability, and EFT and Overdraft Compliance
Bank Security Procedures	Know and understand bank's security procedures and robbery response program	31133B – Frontline: Robbery and Security
Information Security	Protect company assets - physical and information	31131B – Frontline: Identity Theft and Elder Abuse
Insurance Sales Protections	Avoid discussing terms of a non-insured product Refer customers to a licensed professional	20213 – Consumer Protection in Sales of Insurance: Requirements and Prohibitions
Loans to Insiders (Reg. O)	Understand restrictions on insider overdrafts	30330B – Regulation O: Essentials
Privacy of Consumer Financial Information	Distinguish between consumers and customers of the bank Provide initial and annual privacy notices to consumers Receive and process opt-out decisions for personal financial information Understand timing requirements for opt-out rule Share only appropriate information with third-party affiliates Refrain from providing personal information to a non-affiliated third party	31120B – Frontline: Privacy Considerations
Fair Credit Reporting Act (FCRA)	Pull consumer reports, including bad check reports	31402B – Mortgage Origination: Pulling Credit Reports



	<p>Resolve disputes based on information bank is reporting to a consumer reporting agency</p> <p>Receive and process opt-out decisions for consumer information</p> <p>Observe red flag guideline events</p> <p>Process address change and new card (debit or credit) requests</p> <p>Properly handle medical information provided by customer</p> <p>Resolve address discrepancies and outdated information</p> <p>Resolve differences in identifying information on consumer report and what customer presents</p>	
Truth in Lending (Reg. Z)	<p>Receive credit card applications and/or respond to solicitations for such plans</p> <p>Receive and process loan payments, particularly credit card payments, including informing customer when payment will be posted</p> <p>Respond to customer requests for refund of credit balance on credit card account</p> <p>Respond to customer claims of unauthorized charge on credit card statement</p> <p>Answer questions regarding consumer loan products</p>	31512B – Consumer Lending: Credit Cards
Bank Holding Companies and Change in Bank Control (Reg. Y)	Understand anti-tying rules	30203B – Bank Holding Company Act: Anti-Tying
Community Reinvestment Act	Know where CRA public file information is located	30405B – Community Reinvestment Act (CRA): Essentials



<p>Funds Availability (Reg. CC)</p>	<p>Process deposits of checks and other noncash items</p> <p>Know check hold policies</p> <p>Determine when interest must be paid on interest-bearing accounts</p> <p>Provide initial disclosures</p> <p>Understand Check 21 impact on electronic check presentment</p>	<p>31137B – Frontline: Regulation CC: and Funds Availability</p>
<p>Truth in Savings (Reg. DD)</p>	<p>Deal with consumer-purpose deposit accounts</p> <p>Provide disclosures</p> <p>Answer questions on APYs, account terms</p> <p>Provide change in terms notices, CD notices</p> <p>Provide periodic statements</p> <p>Calculate interest</p> <p>Disclose overdraft plans</p>	<p>31122B – Frontline: Statements, Terms, and Interest</p>
<p>Unlawful Internet Gambling (Reg. GG)</p>	<p>Deal with customers that may be participating in unlawful internet gambling operations</p>	<p>30329B – Regulation GG: Essentials</p>
<p>FDIC Insurance</p>	<p>Know coverage amounts and categories</p> <p>Provide brochure on FDIC Insurance coverage</p> <p>Know required locations of 'Member FDIC' sign</p> <p>Know basic trust information</p> <p>Know insurance coverage of IRA and other retirement accounts</p>	<p>30328B – Federally Insured Accounts</p>
<p>IRS Reporting Requirements</p>	<p>Understand reporting requirements of 1099s and 1098s</p>	<p>20319 – Servicing Consumer Loans</p>
<p>RESPA</p>	<p>Receive and process loan payments, including escrow portion</p>	<p>32005B – Mortgage Servicing: Prompt Crediting and Payoff Statements</p>



Bank Secrecy Act (BSA)	Collect and verify information according to CIP (USA Patriot Act) Understand that all institutions must have a Customer Identification Program (CIP)	31104B – Frontline: Identifying Information
	Complete the Currency Transaction Report (CTR) when needed	31136B – Frontline: BSA and AML
	Recognize suspicious activity Understand Suspicious Activity Report (SAR) requirements	31131B – Frontline: Identity Theft and Elder Abuse
	Record information during funds transfers (such as wires) Record information on the Monetary Instrument Record	31124B – Frontline: ACH, Wire, and Remittance Transfers
	Deal with customers who could potentially be Politically Exposed Persons (PEPs)	30504B – USA PATRIOT Act: Managing Compliance
	Deal with entities that are Money Services Businesses (MSBs)	30510B – BSA for Money Services Businesses
	Be aware of the stages of money laundering under AML guidelines Understand that all institutions must have a BSA/AML program Apply exemptions to proper customers Follow Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) programs	30502B – BSA and AML: Essentials
OFAC Regulations	Deal with customers that may be on SDN list or from restricted countries Check the SDN list when required Block or reject funds as required Define a general or specific license	30003B – OFAC: Addressing Risks and Red Flags
Bank Bribery Act	Know limitations of what to accept from customers	31138B – Frontline: Ethics and the Bank Bribery Act



	Understand prohibition of accepting gifts in return for business preferences	
Servicemember Civil Relief Act (SCRA)	Assist borrowers who claim active-duty status	30408B – Servicemember Series: Servicemembers Civil Relief Act (SCRA) Protections