



Learning & Development Newsletter



FAQs - Recent Bank Failures and the Current Regulatory Environment

Read [BAI's new FAQs](#) to find out...

- How the recent bank failures have impacted the regulatory environment
- What financial services institutions are doing now from a compliance training as well as policy and procedures standpoint
- What the Bank Term Funding Program (BTFP) is
- What the BTFP means for regional and small sized U.S. based financial services organizations

BAI New Loan Review Courseware

Today financial services leaders, compliance professionals and regulators are increasingly focused on issues related to: risk tolerance; interest rate risk, asset liability management, and liquidity.



For many financial services institutions, their loan portfolio is their largest asset and principal source of revenue. The loan portfolio is also one of the larger sources of risk to these institutions' fiscal soundness.

With BAI's new Loan Review courseware, BAI now offers critical training for loan reviewers, credit analysts, and credit risk managers on:

- Credit risk ratings
- Enterprise risk management
- Underwriting quality
- Current Expected Credit Losses (CECL)
- Repayment and collateral considerations
- Portfolio management
- And managing and resolving problem loans

Find out more by visiting the [BAI Course Catalog](#).

New Skills Tracking Report

Skill tracking remains a key aspect of many organizations' career pathing programs and strategies. In our latest update to the BAI Learning Manager, we have released several enhancements that are sure to help you keep track of talent development within your organization. These updates include:

1. **A brand new "Skills Tracking Report"** for managers and training administrators. Available today for all premium BAI customers, this new report is designed specifically to help you keep track of and monitor the various types of skills users are learning at your organization within a given period of time.
2. **Ability to earn skills on any WBT course now**, not just those as part of a BAI career path. Regardless of if the course was assigned or taken on their own as an elective, users will start earning skills for every web-based training course successfully completed.
3. **Skill synchronization** across the BAI Learning Manager means you can now edit or backfill skill data on any of your custom web-based training and they will dynamically update in the new skills tracking report, and (coming soon) other parts of the system like the user profile and career pathing dashboard, even for courses already completed.

As a reminder, TAs can select from an existing skills list (or add new skills) directly on custom web-based training in the BAI Learning Manager ([see here](#)).

Now is the perfect time to try out BAI's skills feature and start tracking talent development with ease!

Learn more about the exciting Enhancements we are making!

Other Regulation Changes and Policies - Spring 2023

Before the recent bank failures, regulatory bodies made many updates in Q4 of 2022, effective in the first half of 2023, that financial services organizations need to be aware of. Some of the most significant changes that were recently announced include:

- Beneficial Ownership Information (BOI) Requirements
- Regulation II Updates
- CFPB Bulletins
- FCC and Ringless Voicemail

To learn more about these updates and others that could impact your organization, download our article: [Recent Regulation Changes and Policies – Spring 2023.](#)

Regulatory Resources

90 Day Regulatory Outlook



Published monthly, [BAI's 90-Day Regulatory Outlook](#) helps you plan for the compliance landscape in the upcoming fiscal quarter. Receive insights from BAI's compliance experts on which policies and training courses of yours will be impacted by the most recent and relevant regulatory changes.

Alerts Now



Stay informed of all regulatory changes regardless of stage! Receive the [latest Financial Services industry compliance news](#) every week, including summaries of relevant announcements from more than 20

different regulatory bodies and overviews of personnel and products affected.

April Webinars

Section 1071: Small Business Loan Data

April 6, 2023 | 1:00 PM – 2:00 PM CT

In 2021, the CFPB issued notice of proposed rulemaking to update various definitions and requirements of Section 1071.

During our webinar, Section 1071: Small Business Loan Data, Katie Harrison, JD, CRCM, Director Financial Services at Forvis will provide an update on what is covered in the final rule of Section 1071. She will highlight where financial services organizations can expect to see the largest implications from the rule on their day-to-day operations including:

- Data Points and Expected Sources
- Policy and Procedure Changes
- Budget Considerations
- System Supports
- Training

Presenter: **Katie Harrison, JD, CRCM**

[Sign Up Now](#)

Quarterly Regulatory Update

April 27, 2023 | 1:30 PM – 3:00 PM CT

Join us for this complimentary BAI webinar to learn what you need to know about recent changes and any related issues, including BSA, lending and deposit concerns, and more.

This webinar has been approved for 2 CAFP, CERP, and CRCM credits.

Presenter: **Melissa Blaser, CPA, CRCM, CAMS, CFSA, CFIRS**

[Sign Up Now](#)

New Releases and Updates

Every month BAI adds new interactive courses and relevant documents, as well as making updates to existing courses. Follow the links below to see what has been added and updated for Compliance courseware, Professional Development courseware, and Documents & Resources:

1. [Compliance Courseware](#)
2. [Professional Development Courseware](#)
3. [Documents & Resources](#)

Visit [BAI L&D Connect®](#) to view the complete list of courseware and document updates.

What's next for the digital experience?

Deep Dive

Digital transformation in the financial services industry is more than customer-facing applications such as a website or mobile app. It can, and does, incorporate all technology from an end-to-end perspective. Technology can enable a wide variety of innovation within back-end platforms and enhance back-of-house efficiencies.

Learn how your financial services organization can leverage technology to improve the full digital experience by downloading BAI's Deep Dive thought leadership.



[Learn More](#)

BAI Global Innovation Awards

Do you know any financial services and fintech innovators? Our 2022 BAI Global Innovation Awards season was a success with 10 winners, 1 honorable mention and 10 BAI Rising Stars. We are also getting ready to launch our 2023 BAI Global Innovation Awards program later this spring.



Show us how you are driving the financial services industry forward. To learn more and get inspired from these amazing innovators, view the awards winners site [here](#).

BAI Banking Strategies: Industry Thought Leadership

Pay transparency will help banks hire and retain talent

Those who embrace transparency will attract more applicants and streamline their hiring process, and will also foster a more engaged and trusting workforce. [Read more »](#)

Key considerations for AI in SMB lending

Banks can transition from policy-based approaches to predictive and scalable machine learning to improve the speed and accuracy of loan approvals.

[Read more »](#)

Adjusting to the speed and scale of change

By resetting their strategic approach in several key areas, banks can keep up with the evolving needs of their business clients. [Read more »](#)

BAI Banking Strategies is the financial services industry's trusted source for actionable insights and groundbreaking ideas. Get *BAI Banking Strategies* Daily delivered to your inbox.

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