



BAI Banking Series

Personal Banker / New Accounts Curriculum Plan

This Curriculum Plan recommends courses based on typical tasks completed by Personal Bankers/New Accounts 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
30003B – OFAC: Addressing Risks and Red Flags
30203B – Bank Holding Company Act: Anti-Tying
30313B – Identity Theft Prevention: Safeguarding Information
30321B – Reg D: Complying with Reserve Requirements
30324B – Fair Credit Reporting Act (FCRA): Essentials
30328B – Federally Insured Accounts
30329B – Regulation GG: Essentials
30330B – Regulation O: Essentials
30502B – BSA and AML: Essentials
30510B – BSA for Money Services Businesses
31102B – Frontline: Providing Disclosures
31104B – Frontline: Identifying Information
31120B – Frontline: Privacy Considerations
31122B – Frontline: Statements, Terms, and Interest
31123B – Frontline: Overdrafts and Electronic Fund Considerations
31124B – Frontline: ACH, Wire, and Remittance Transfers
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
31139B – Frontline: Responsibilities of a Notary Public
30111B – Decedent Accounts

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



Regulation	Job-Specific Task(s)	Recommended Courses
Home Mortgage Disclosure Act (Reg. C)	Know where HMDA public file information is located	31102B – Frontline: Providing Disclosures
Reserve Requirement (Reg. D)	Understand differences in transaction limitations for savings and money market accounts vs. transaction accounts Know minimum early withdrawal penalties for CDs	30321B – Reg D: Complying with Reserve Requirements
Electronic Funds Transfers (Reg. E)	Process opt-ins (and revocations of opt-ins) for overdraft fees Know what constitutes an EFT under Reg E and what types of transactions are exempt from requirements Deal with accounts with EFT capabilities Resolve disputed transactions Deliver error resolution notices	31123B – Frontline: Overdrafts and Electronic Fund Considerations
	Provide proper disclosures at the correct time Know when receipts must be provided, as well as statement requirements Understand preauthorized debit vs. credit rules Provide disclosures when opening account with EFT capability or providing new access device Issue ATM or debit cards or replacing existing ones	31102B – Frontline: Providing Disclosures
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)	31123B – Frontline: Overdrafts and Electronic Fund Considerations



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	30313B – Identity Theft Prevention: Safeguarding Information
Loans to Insiders (Reg. O)	Understand restrictions on insider overdrafts	30330B – Regulation O: Essentials
Privacy of Consumer Financial Information	<p>Distinguish between consumers and customers of the bank</p> <p>Provide initial and annual privacy notices to consumers</p> <p>Receive and process opt-out decisions for personal financial information</p> <p>Understand timing requirements for opt-out rule</p> <p>Share only appropriate information with third-party affiliates</p> <p>Refrain from providing personal information to a non-affiliated third party</p>	31120B – Frontline: Privacy Considerations
Fair Credit Reporting Act (FCRA)	<p>Pull consumer reports, including bad check reports</p> <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>	30324B – Fair Credit Reporting Act (FCRA): Essentials



	Resolve address discrepancies and outdated information	
Fair Credit Reporting Act (FCRA) (cont.)	Resolve differences in information on consumer report and what customer presents	30324B – Fair Credit Reporting Act (FCRA): Essentials
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	31102B – Frontline: Providing Disclosures
Funds Availability (Reg. CC)	Process deposits of checks and other noncash items Know check hold policies Determine when interest must be paid on interest-bearing accounts Provide initial disclosures Understand Check 21 impact on electronic check presentment	31137B – Frontline: Regulation CC and Funds Availability
Truth in Savings (Reg. DD)	Deal with consumer-purpose deposit accounts Provide disclosures Provide change in terms notices, CD notices Disclose overdraft plans	31102B – Frontline: Providing Disclosures
	Provide periodic statements Calculate interest	31122B – Frontline: Statements, Terms, and Interest
Unlawful Internet Gambling (Reg. GG)	Deal with customers that may be participating in unlawful internet gambling operations	30329B – Regulation GG: Essentials
FDIC Insurance	Know coverage amounts and categories Know basic trust information Know insurance coverage of IRA and other retirement accounts	30328B – Federally Insured Accounts



IRS Reporting Requirements	Comply with W-9 and W-8 certification requirements for new customers	31102B – Frontline: Providing Disclosures
Bank Secrecy Act (BSA)	<p>Collect and verify information according to CIP (USA Patriot Act)</p> <p>Understand that all institutions must have a Customer Identification Program (CIP)</p> <p>Deal with customers who could potentially be Politically Exposed Persons (PEPs)</p> <p>Understand suspicious activity and Suspicious Activity Report (SAR) requirements</p>	31104B – Frontline: Identifying Information
	<p>Complete the Currency Transaction Report (CTR) when needed</p> <p>Be aware of the stages of money laundering under AML guidelines for identifying possible suspicious activity</p> <p>Understand that all institutions must have a BSA/AML program</p>	31136B – Frontline: BSA and AML
	Record information during funds transfers (such as wires)	31124B – Frontline: ACH, Wire, and Remittance Transfers
	Deal with entities that are Money Services Businesses (MSBs)	30510B – BSA for Money Services Businesses
	<p>Apply exemptions to proper customers</p> <p>Deal with customers under Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) programs</p>	30502B – BSA and AML: Essentials
OFAC Regulations	Deal with customers that may be on SDN list or from restricted countries	30003B – OFAC: Addressing Risks and Red Flags



	Check the SDN list when required Block or reject funds as required Define a general or specific license	
Bank Bribery Act	Know limitations of what to accept from customers Understand prohibition of accepting gifts in return for business preferences	31138B – Frontline: Ethics and the Bank Bribery Act