



BAI Banking Series Teller Curriculum Plan

This Curriculum Plan recommends courses based on typical tasks completed by Tellers 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
30322B – Reg D: Understanding Reserve Requirements
30328B – Federally Insured Accounts
30329B – Regulation GG: Essentials
30405B – Community Reinvestment Act (CRA): Essentials
30408B – Servicemember Series: Servicemember Civil Relief Act (SCRA) Protections
30440B – HMDA Fundamentals
31102B – Frontline: Providing Disclosures
31104B – Frontline: Identifying Information
31120B – Frontline: Privacy Considerations
31122B – Frontline: Statements, Terms, and Interest
31123B – Frontline: Overdrafts and Electronic Funds 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
31512B – Consumer Lending: Credit Cards
32005B – Mortgage Servicing: Prompt Crediting and Payoff Statements
30114B – Consumer Protection in Sales of Insurance: Requirements & Prohibitions
31139B – Frontline: Responsibilities of a Notary Public

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



Regulation	Job-Specific Task(s)	Recommended Courses
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)	Know transaction limitations for savings and money market accounts Know minimum early withdrawal penalties for CDs	30322B – Reg D: Understanding Reserve Requirements
Electronic Funds Transfers (Reg. E)	Deal with accounts with EFT capabilities Provide disclosures when opening account with EFT capability or providing new access device Issue ATM or debit cards or replace existing ones Deal with disputed transactions alleged by customers Respond to inquiries regarding services or access devices not issued by the bank (such as ACH or decoupled debit cards)	31123B – Frontline: Overdrafts and Electronic Funds 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	31131B – Frontline: Identity Theft and Elder Abuse
Insurance Sales Protections	Avoid discussing terms of a non-insured product Refer customers to a licensed professional	30114B – Consumer Protection in Sales of Insurance: Requirements & Prohibitions
Privacy of Consumer Financial Information	Distinguish between consumers and customers of the bank Provide initial or annual privacy notice disclosure	31120B – Frontline: Privacy Considerations



	<p>Receive and process opt-out decisions for personal financial information</p> <p>Avoid providing personal information to a non-affiliated third party</p>	
Fair Credit Reporting Act (FCRA)	<p>Pull consumer reports, including bad check reports</p> <p>Resolve disputes based on information bank is reporting to the bureau</p>	31104B – Frontline: Identifying Information
	<p>Observe red flag guideline events</p> <p>Process address change and new card (debit or credit) requests</p>	31131B – Frontline: Identity Theft and Elder Abuse
	<p>Receive and process opt-out decisions for consumer information</p> <p>Properly handle medical information provided by consumer</p>	31102B – Frontline: Providing Disclosures
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



Community Reinvestment Act	Know where CRA public file information is located	30405B – Community Reinvestment Act (CRA): Essentials
Funds Availability (Reg. CC)	Process deposits of checks and other noncash items Know check hold policies; inform customers of availability date Provide Funds Availability policy	31137B – Frontline: Regulation CC and Funds Availability
Truth in Savings (Reg. DD)	Deal with consumer-purpose deposit accounts Provide disclosures Answer questions on APYs, account terms	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	Answer questions regarding coverage Provide brochure on FDIC Insurance coverage Know required locations of 'Member FDIC' sign Know basic trust information or refer to proper personnel Answer inquiries on insurance coverage of IRA and other retirement accounts	30328B – Federally Insured Accounts
RESPA	Receive and process loan payments, including escrow portion	32005B – Mortgage Servicing: Prompt Crediting and Payoff Statements
Bank Secrecy Act (BSA)	Recognize suspicious activity Understand Suspicious Activity Report (SAR) requirements	31104B – Frontline: Identifying Information
Bank Secrecy Act (BSA) (cont.)	Complete the Currency Transaction Report (CTR) for qualifying transactions	31136B – Frontline: BSA and AML



	<p>Collect and verify information according to CIP (USA Patriot Act)</p> <p>Deal with customers under Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) programs</p> <p>Apply exemptions to proper customers</p> <p>Record information on the Monetary Instrument Record</p> <p>Be aware of the stages of money laundering under AML guidelines for identifying possible suspicious activity</p>	
	Record information during funds transfers (such as wires)	31124B – Frontline: ACH, Wire, and Remittance Transfers
OFAC Regulations	<p>Deal with customers that may be on SDN list or from restricted countries</p> <p>Check the SDN list when required</p> <p>Block or reject funds as appropriate</p>	30003B – OFAC: Addressing Risks and Red Flags
Bank Bribery Act	<p>Know the limitations of what to accept from customers</p> <p>Understand the prohibition of accepting gifts in return for business preferences</p>	31138B – Frontline: Ethics and the Bank Bribery Act
Servicemember Civil Relief Act (SCRA)	Assist borrowers who claim active-duty status	30408B – Servicemember Series: Servicemember Civil Relief Act (SCRA) Protections