COURSE CATALOG *for*

# NON-BANK FINANCIAL SERVICES

Efficient • Effective • Engaging

OnCourse Learning

# OnCourse Learning

## YOUR PARTNER
### *for* Ensuring an Engaged, Compliant Workforce

Financial institution regulations are constantly changing. That means preparing your team needs continual attention, including the frontlines, compliance team, executive leadership and board of directors. When you factor in a tight labor market and the need to provide training that engages employees, that's one big challenge.

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We enable career success with a flexible, purpose-built learning management platform, and effective and engaging online courses designed to minimize and mitigate compliance risk. Our learning, subject matter and compliance experts monitor regulatory changes and update courses to deliver compliance and professional development that sticks.

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# Non-bank Financial Services

## CCPA
### 30 Minutes

In today's ever-advancing technology-driven environment, data is continually changing hands. Whether the data comes or goes by way of paper or computer, this information must be safeguarded to the fullest extent possible. Upon completion of this course, employees and supervisors will have a better understanding of the California Privacy Rights and Enforcement Act (CCPA) of 2020. This course is intended to help you recognize CCPA violations and how to address them.

## FSC - AML Practical Applications
### 60 Minutes

This course provides an overview of AML policies and procedures that need to be in place for MSBs to meet minimum federal regulatory requirements. At the heart of this course is recognizing the necessity for policies and procedures. As you will see, it is based on various laws passed by Congress to combat money laundering and terrorist financing. Through these laws, MSBs and other financial institutions are required to implement an effective, risk-based AML program. And from the implementation of this requirement, necessary policies and procedures must be created to help your MSB mitigate its BSA/AML risks, among other things.

## FSC - Business Continuity and Disaster Recovery
### 60 Minutes

It is critical that employees know the impact of outside factors on an institution's business functions. When something occurs to disrupt business, all employees must be knowledgeable about the Business Continuity Plan (BCP) and understand what steps must be taken. The success of the actions of employees after a disruptive event can make the difference. This course will expose the universal threats, location-specific threats, personal preparedness, employee preparedness, and the bank's Business Continuity Plan program.

## FSC - Customer Due Diligence and Enhanced Due Diligence (CDD/EDD)
### 30 Minutes

Customer Due Diligence (CDD) is a critical part of your financial service company's Bank Secrecy Act (BSA) and anti-money laundering (AML) policies. This course discusses the purpose of CDD guidelines, and the basic way CDD can help you to know your customer, assess risk, and decide when Enhanced Due Diligence (EDD) may be necessary. Employees must know how and when to apply appropriate CDD and EDD procedures. This course explains the basics of CDD and EDD, and provides opportunities to practice what you have learned in two scenario activities.

## FSC - Customer Identification Program (CIP)
### 90 Minutes

This course reviews the basic requirements of a Customer Identification Program (CIP) as prescribed by the USA PATRIOT Act. It explains the relationship between the CIP and the MSB's anti-money laundering (AML) program. In addition, it provides guidance on how to verify the identity of customers, and how to respond to identify verification problems.

## FSC - Customer Service
### 60 Minutes

An important part of every financial service provider's success is its commitment to customer service, as excellent customer service can truly differentiate a company from its competitors. This course explains why it is important to practice good customer service skills and introduces five tenets of delivering excellent customer service.

## FSC - Electronic Funds Transfer Act: Regulation E
### 60 Minutes

This course explains the Electronic Funds Transfer Act (EFTA) and how it is implemented with Regulation E. This course includes information about transactions covered, necessary disclosures, the consumer and other financial institution's liability, error resolution requirements, and penalties for noncompliance.

## FSC - FACT Act Overview
### 90 Minutes

This course provides an overview of the FACT Act (Fair and Accurate Credit Transactions Act of 2003), which amends the Fair Credit Reporting Act (FCRA). The goal of the FCRA and the FACT Act is to "require that consumer reporting agencies adopt reasonable procedures for meeting the needs of commerce for consumer credit, personnel, insurance, and other information in a manner which is fair and equitable to the consumer, with regard to the confidentiality, accuracy, relevancy, and proper utilization of such information in accordance with the requirements of the Act.

## FSC - Fair Debt Collection Practices Act (FDCPA)
### 60 Minutes

The Fair Debt Collection Practices Act (FDCPA) regulates how debt collection agencies can contact and communicate with consumers. This course discusses the guidelines and regulations set by the FDCPA.

## FSC - Frauds and Scams
### 60 Minutes

Because financial service providers handle and process so much money, they make good targets for criminals. This course discusses security threats to financial service providers posed by con artists, frauds, and scams. The course also discusses ways you can protect yourself, your company, and your customers from these frauds and scams.

## FSC - HR Documentation
### 30 Minutes

America's business environment is an ever-changing mosaic of different races, ages, genders, ethnic groups, religions and lifestyles. This diversity poses significant challenges and opportunities for the workplace. Today's financial services companies must find ways to make all these pieces fit together, and must foster respectful work environments free of harassment and discrimination for all their employees. Employees should be aware of the documents and records kept about them in the workplace. You should also know how to keep records of any offensive or illegal behavior at work in case you decide to file a complaint. This course provides an overview of documentation in the workplace.

## FSC - Identifying Identity Theft - Review of Red Flags
### 45 Minutes

This course provides a fresh overview to the crime and prevention of identity theft. The concept of identity theft is presented, along with an understanding of the perpetrators and victims.

The recent changes to the Fair Credit Reporting Act (Regulation V) and Sections 114 and 315 of the FACT Act establish the requirements for an Identity Theft Prevention Program. The key elements of this program are presented in this course.

### FSC - Keeping it Fair: The Fair Lending Landscape
90 Minutes

This course is intended to provide you with an understanding of the basic concepts regarding fair lending. The course describes the fair lending laws and discusses the penalties of breaking these laws.

### FSC - Keys to Compliance with the Fair Credit Reporting Act (FCRA)
90 Minutes

This course addresses the Fair Credit Reporting Act (FCRA) requirements for providing, obtaining and using consumer credit information.

### FSC - Money Handling
60 Minutes

As a customer facing associate, understanding how to properly handle money is essential! This "Money Handling" course provides details on how to handle cash properly and accurately.

### FSC - Providing Service to Customers With Disabilities
60 Minutes

This course explains how you can better serve customers with disabilities. You will learn how to recognize different types of disabilities, how to interact with customers with disabilities, and what steps you and your institution can take to make your facility accessible to customers with disabilities. The course concludes with several case studies where you can practice identifying and serving customers with disabilities.

### FSC - Regulation Review: OFAC, BSA and GLB for Check Cashers
60 Minutes

This course will offer a review of the Office of Foreign Assets Control, the Bank Secrecy Act, and the Gramm-Leach-Bliley Act, and will allow students to explore how each plays a part in the safety and success of transactions with consumers.

### FSC - Regulation Review: OFAC, BSA, TILA, ECOA and GLB
90 Minutes

This course offers a review of the Office of Foreign Assets Control (OFAC), the Bank Secrecy Act (BSA), the Truth in Lending Act (TILA), the Equal Credit Opportunity Act (ECOA), and the Gramm-Leach-Bliley Act (GLBA). In this course, students will explore how each of these acts play a part in the safety and success of transactions with consumers.

### FSC - Security of Customer Information Guidelines
45 Minutes

This course explains the required information security guidelines for a financial institution. This course also discusses how these guidelines affect responsibilities of the employee and of the entire financial institution.

### FSC - Servicemembers Civil Relief Act (SCRA)
60 Minutes

This course focuses on the fundamentals of the Servicemembers Civil Relief Act (SCRA). The "six percent interest rate rule" and other provisions that directly affect financial institutions are explained in detail. Other protections that the SCRA affords servicemembers are also explained. A general understanding of these other protections will enable you to better assist servicemembers and their families. In recent years, other laws have been passed that enhance or modify the protections of the SCRA, and we have incorporated the applicable provisions into this course.

### FSC - Sexual Harassment
90 Minutes

Preventing sexual harassment and abusive behavior is an essential element in maintaining a safe, dignified, and productive work environment. This course provides an overview of sexual harassment and bullying so you can recognize and avoid inappropriate conduct.

### FSC - Sexual Harassment for Supervisors and Managers
30 Minutes

This course focuses on the knowledge and skills needed by supervisors and managers to prevent sexual harassment and abusive conduct by employees under their responsibility. This course will help you recognize workplace situations that could lead to harassment claims - as well as advise you on how to handle employees who confide in you.

### FSC - Telemarketing Consumer Fraud and Abuse Prevention Act (TCPA)
60 Minutes

This course introduces financial institution employees to the security threats posed by pretext calling and identity theft. It describes the methods used by pretext callers and identity thieves, and provides tips on how to spot and avoid these types of fraud.

### FSC - TILA Touchstones (Truth in Lending Act)
60 Minutes

This course provides a thorough review of the Truth in Lending Act (TILA) and its implementing Regulation Z. This course also addresses the Higher Education Opportunity Act (HEOA) that was signed into law on August 14, 2008 and amends the TILA. Also, this course conveys important information regarding the Dodd-Frank Act Rules. In addition, this course addresses the TILA-RESPA Integrated Disclosure Rule, which introduced integrated disclosures effective October 3, 2015.

### FSC - Unfair, Deceptive, or Abusive Acts or Practices Defined: A Close Look at UDAAP
60 Minutes

Unfair, deceptive, or abusive acts and practices can cause significant financial injury to consumers, erode consumer confidence, and undermine the financial marketplace. This course describes how financial products or services, such as money transfer or fee based transactions, may bring risks of harm to consumers and how you can help mitigate the likelihood of potential harm to the consumer and manage risk associated with financial products and services.

### FSC - Unlawful Internet Gambling Exposed - How to Comply with the Law
20 Minutes

This course provides an introduction to Regulation GG. It contains an overview of the regulation as well as the Unlawful Internet Gambling Enforcement Act, the policies and procedures that need to be put into place, the due diligence that must occur at the opening of an account, and how to handle suspicious and restricted transactions, as well as other pertinent issues.

### Prepaid Access - NBFS
60 Minutes

This course provides general knowledge of the prepaid access rule in relation to providers and sellers of prepaid access. It begins by discussing the overall scope of this rule, key definitions, and exemptions. This course also explains the requirements of providers and sellers of prepaid access. Finally, other regulatory considerations will also be addressed.

# Non-bank Financial Services Audit

### FSC - A Simple Approach to Recordkeeping
**30 Minutes**

Records are critical to every organization. The information you gather for work is valuable - you save it, print it, file it, and store it, but rarely do you ever get rid of it. The volume of business records can get so large that it becomes difficult or impossible to find important pieces of information when needed. The costs of preserving records also can be high. In just 30 minutes you will learn the importance of records management and your role in successfully managing the records. While maintaining records is important for retrieval, the BSA requires certain records be maintained depending on the type of MSB creating the records. Upon completion of this course, students will be able to identify the basic requirements of records management, including the importance of records management and penalties for failing to comply with your company's policies, recognize what comprises a record and in what formats records may exist, and be familiar with specific BSA/AML record-keeping requirements based on MSB type.

### FSC - Am I Registered Properly?
### The Facts about FinCEN Registration
**30 Minutes**

Take a look at how FinCEN is tracking and monitoring the existence and activities of Money Services Businesses. Registration requirements exist, but do you know the nuances of them? This 30 minute course will introduce you to the process and provide answers to some common questions regarding registration. Upon completion of this course, students will be able to distinguish the type of business activities that require registration with FinCEN, describe the initial registration process which includes knowing the initial registration period, understanding the timing requirements and completing FinCEN form 107, understand when FinCEN renewals are required and when renewals should be filed with FinCEN, recall the events that trigger re-registration with FinCEN, be familiar with documentation requirements as well as the maintenance of the MSB agent list, as applicable, understand the civil and criminal penalties for violation of the registration requirement.

### FSC - AML Awareness and Protection
**30 Minutes**

This course is a must-have for anyone involved in any aspect of a money services business. Money laundering is one of the most serious financial crimes in the U.S., and it can put even the smallest businesses at risk. This course provides a solid overview of anti-money laundering (AML) including definitions, examples, the law, policies, procedures and more. A mere half hour will provide the essential knowledge of AML and protect yourself and your business. Upon completion of this course, students will be able to understand the concepts of money laundering and terrorist financing, recognize the significant AML laws passed by Congress to combat money laundering and terrorist financing, become familiar with the risk-based approach, recall the four "pillars" of an AML program, and recognize the various requirements of the BSA for MSBs and the corresponding policies and procedures MSBs need to develop and implement.

### FSC - BSA Awareness and Protection
**60 Minutes**

The Bank Secrecy Act (BSA) just may be the most familiar and most talked about law related to banking as well as money services businesses. Don't be the one left in the dark. Whether you are a front-line employee, business owner, or a large corporation - BSA is VIP. In 60 minutes, you will learn the purpose of the law, necessary definitions, the federal enforcement agencies, and be introduced to the importance of a Customer Identification Program (CIP), the requirements of a BSA/AML compliance program and much more. Upon completion of this course, students will be able to define money laundering and terrorist financing, describe the Bank Secrecy Act and how it helps fight money laundering and other financial crimes, understand who the Financial Crimes Enforcement Network (FinCEN) is and its role in enforcing the BSA, define the BSA requirements for MSBs, recall the four "pillars" of a BSA/AML compliance program, recognize the importance of the Customer Identification Program (CIP) and when it is required for MSBs who are also Providers of Prepaid Access, explain the reporting and record-keeping regulations for MSBs under the BSA, and list exemptions to the BSA record-keeping regulations.

### FSC - Detect and Report:
### Complying with Suspicious Activity Reporting
**60 Minutes**

FinCEN says that suspicious activity reporting (SAR) forms the cornerstone of the BSA reporting system, and is one of the key areas of an MSB examination. Ensure your knowledge on SARs reflects requirements set forth by the federal agencies. In one hour, you will learn necessary information on SAR reporting and how it impacts your business. Upon completion of this course, students will be able to define suspicious activity and suspicious activity reporting, list several types of suspicious activity and provide examples, discuss the reporting requirements concerning suspicious activity and complete a Suspicious Activity Report to be e-filed with FinCEN, and identify suspicious activity correctly and respond appropriately.

### FSC - Essentials of Risk Assessment
**30 Minutes**

"Risk" is a significant term to not only understand but to act upon in the money services business industry. This course provides a necessary overview of the risk-based approach to an effective BSA/AML compliance program. It is important. It is necessary. Upon completion of this course, students will be able to recognize the importance and advantages of the risk-based approach, recall the four "pillars" of an effective BSA/AML compliance program, understand the purpose and benefits of a risk assessment, be familiar with the key risk categories, describe various applications that result from the risk assessment process, and recall best practices for documenting the risk assessment process.

### FSC - How Transactions Can Actually Harm Your Business Without Careful Monitoring
**30 Minutes**

Transactions are the livelihood of a business. Without transactions, there is no business. It only takes one unusual or fraudulent transaction to cause significant harm. Transaction monitoring is a formal BSA/AML requirement and includes several facets. Uncover the essentials of transaction monitoring in 30 minutes. Upon completion of this course, students will be able to understand what AML transaction monitoring is, recognize the purpose and importance of AML transaction monitoring, recall the different methods involved in monitoring transactions, be familiar with how risk influences the frequency of transaction monitoring, and understand what "red flags" are and how they can help you identify unusual activity.

## FSC - Protecting the Front Lines: AML Policy and Procedures
### 60 Minutes

Front-line employees of MSBs are critical to the protection of your business. Faced with a multitude of daily tasks and transactions, front-line employees need to know when and how to sound the internal alarms when a suspicious transaction occurs.
Do your front-line employees know the three steps generally involved in the money laundering process? Do they know the red flags to look out for? This could be the most valuable 60 minutes you ask of your front-line employees. Upon completion of this course, students will be able to explain money laundering and its effect on the economy, government, and MSBs, know the steps in the money laundering process and be able to identify methods and tactics used by money launderers, and define what you can do to help detect money laundering at your company.

## FSC - The Critical Components of OFAC
### 30 Minutes

The Office of Foreign Assets Control (OFAC) is an important agency all MSB owners and employees should be familiar with. Regulations imposed by OFAC, among other things, block or restrict MSBs from financial transactions with foreign persons, countries, or entities that are known, or suspected to have, ties to terrorist activity or drug trafficking. No matter the size or footprint of your business, this 30-minute course is a must have for compliance managers and business owners.
Upon completion of this course, students will be able to explain what OFAC is, the underlying purpose of OFAC requirements, what parties are affected by OFAC, and who is required to comply with the requirements, describe the specific actions for blocking and rejecting that may be taken if a party is restricted by OFAC, and recall the compliance practices, reporting, and record keeping that are required under the OFAC regulations and know about the penalties for noncompliance.

## FSC - Top Five Things To Know About Currency Transaction Reporting
### 60 Minutes

Currency Transaction Reporting (CTR) is not only a requirement of the Bank Secrecy Act, it is listed as a key FinCEN/ IRS examination topic for MSB audits. Do you know the transaction thresholds that require this type of reporting? Are you accountable? In this course, you'll understand the top five things to know about this BSA requirement. Upon completion of this course, students will be able to describe CTR reporting, distinguish the criteria between a reportable transaction and a nonreportable transaction, use mandatory information to complete Currency Transaction Report (CTR) form 112 required to be e-filed with FinCEN, understand what records must be maintained for the issuance and sale of monetary instruments between $3,000 and $10,000, and define record retention requirements.

# Mortgage Servicing Compliance

Mortgage servicing plays an essential role in the mortgage lending process. Not only do servicers oversee routine servicing, ranging from payment processing, maintaining escrow accounts, and handling error resolution procedures, they also are involved with default servicing and the foreclosure process. These courses focus on regulatory requirements for mortgage servicers that are imperative to execute through policies and procedures.

**Recommended for:**

- Consumer Loan Servicers
- Mortgage Servicers

### Introduction to Mortgage Servicing Compliance and Risk Management
**20 Minutes**

This course explains the need for servicing procedures and provides an overview of the 11 other topics in this series.

### Payment Processing
**15 Minutes**

This course provides a review of certain mortgage servicing rules regarding periodic statements, how to determine if a loan is a high-cost mortgage, and compliance requirements with payoff statements and credit balances.

### Mortgage Servicing Transfers
**15 Minutes**

This course provides a quick review of responsibilities and compliance requirements regarding mortgage servicing transfers and mortgage transfer disclosures as well as understanding the differences between the two types of disclosures.

### Disputes and Information Requests
**20 Minutes**

This course provides a refresher on RESPA error resolution procedures and provides an explanation of requirements involved in information requests.

### Force Placed Insurance
**15 Minutes**

Review force-placed insurance and recall your understanding of force-placed insurance requirements with this course.

### Flood Insurance
**15 Minutes**

This course provides a review of the requirements of both placing flood insurance as well as the requirements of terminating force-placed flood insurance.

### Escrows
**30 Minutes**

Refresh your understanding of escrows statements and escrow analysis with this course.

### Early Delinquent Borrowers
**20 Minutes**

This course provides an overview of the functions of servicer personnel in regards to early delinquent borrowers.

### Seriously Delinquent Borrowers
**15 Minutes**

By the end of this course, you will learn how to properly communicate with seriously delinquent borrowers or borrowers in bankruptcy.

### Loss Mitigation Procedures
**30 Minutes**

This course provides a refresher on loss mitigation procedures. By the end of this course, you will be able to describe actions taken on a loss mitigation application submission as well as know how to evaluate all options for loss mitigation.

### Communicating with Borrowers Facing Foreclosure
**20 Minutes**

By the end of this course, you will be able to describe RESPA foreclosure requirements and explain requirements of the Protecting Tenants at Foreclosure Act.

### Private Mortgage Insurance (PMI) Cancellation and Termination
**15 Minutes**

This course provides a review of the Homeowners Protection Act and explains the cancellation of PMI through automatic and requested termination.

# BSA & AML Case Studies

AML Case Studies provide real-life examples and application of the AML principals. These are designed to take an employee's knowledge of the topic and bring it to life in scenarios they may encounter on the job.

### AML CSR - "Is There a Mechanic in the House?"
15 Minutes

Explore how due diligence activities may reveal suspicious activity.

### AML CSR - Candelais Industries
15 Minutes

Exercising due diligence at account opening may reveal suspicious activity; find out how.

### AML CSR - Current on Currency Transaction Reporting
15 Minutes

See why a customer with an unusual knowledge or interest in currency transaction reporting may be considered suspicious.

### AML CSR - Do Not Open Until…
15 Minutes

If a customer refuses to provide sufficient information upon trying to open account, discover why you should not open an account.

### AML CSR - The Temporary Holding Pattern
15 Minutes

An incoming wire for the same amount closely following on an account with little regular activity other than currency deposits and wire transfers to foreign countries may indicate possible money-laundering. Learn what to watch for.

### AML Lenders - "Did You Do These Yourself?"
15 Minutes

Explore why customers presenting financials that have not been prepared professionally should raise a red flag.

### AML Lenders - "I've Got Friends in High Places!"
15 Minutes

This case study illustrates how a customer's request to wire loan proceeds to a well-known politician with no known business purpose may be considered suspicious.

### AML Lenders - Collateral
15 Minutes

See why a customer requesting a large loan secured by CDs may be cause for concern.

### AML Lenders - Me and My Shadow
15 Minutes

See why lenders may want to be wary of customers who rely heavily on their lawyers when conducting banking activities.

### AML Lenders - The French Connection
15 Minutes

Find out why a customer's request to wire loan proceeds outside the country may be suspicious.

### AML Ops - "What's My Line?"
15 Minutes

Overpayment of a credit line or loan may be used to integrate illegal funds; see why such activity may be cause for concern.

### AML Ops - The Pay Off
15 Minutes

A sudden and large payment or payoff of a loan may be used to integrate illegal funds, and should raise a red flag.

### AML Ops - What Kind of Laundry Operation Are You Running?
15 Minutes

During loan servicing, a suspicious transaction history may be uncovered and could indicate money-laundering. Explore the warning signs to watch for.

### AML Ops - Who Do You Know in the Caymans?
15 Minutes

This case study illustrates how repeated, round-dollar transfers to high-risk countries, such as the Cayman Islands, may indicate possible money-laundering.

### AML Ops - Wire You, Wire Me
15 Minutes

See how wire transfers to foreign countries with an in-coming wire for the same amount closely following may indicate possible money-laundering.

### AML Tellers - "Do You Have 30 $100s for 150 $20s?"
15 Minutes

See why a customer's frequent request to exchange large quantities of smaller denomination bills for large denomination bills may be considered suspicious.

### AML Tellers - Little Blue Men
15 Minutes

Numerous deposits into an account by multiple persons other than the account holder could signal suspicious behavior.

### AML Tellers - Martino's Tavern and Bank
15 Minutes

Find out why unlicensed check cashing through a customer's account may be detected.

### AML Tellers - Wonder Construction
15 Minutes

See why the unexplained and unexpected purchase and deposit of money orders should be considered suspicious.

### AML Tellers - You're in the Money
15 Minutes

Discover why a customer's unexplained, sudden wealth may be questionable.

### BSA CSRs - "Hello, Stranger."
15 Minutes

If a customer refuses to provide sufficient information upon trying to open account, discover why you should not open an account.

### BSA CSRs - "There's Gotta be a Better Way!"
15 Minutes

This case study presents a customer who may be eligible for placement on the institution's "exempt" list - the list of customers whose currency transactions are exempt from the reporting requirement.

### BSA CSRs - College Daze
15 Minutes

Review the record-keeping and verification procedures that must occur when an institution facilitates a wire transfer between a mother and her son at college.

### BSA CSRs - Is It or Isn't It?
15 Minutes

See how the CTR, SAR, and funds-transfer rules could come into play simultaneously, or at least may need to be considered concurrently in a single transaction.

### BSA CSRs - The Owl's Cry
15 Minutes

Learn about the record-keeping and identity verification procedures that must occur when an institution receives a wire transfer on someone's behalf.

### BSA Lenders - "What City, Please?"
15 Minutes

Loan officers encounter the BSA primarily through the customer identification requirements. This case illustrates some of the complications involved when a customer is less than forthcoming with some information.

### BSA Lenders - What Will They Think of Next?
15 Minutes

Although loan side suspicious transactions may not be as common as those related to deposit, loan officers still should be aware of the different kinds of fraud that can occur in connection with loans.

### BSA Lenders - What's in the Box?
15 Minutes

Part of the responsibilities of loan officers is to ensure that the bank makes good loans. Even if a loan application seems to be filled with accurate information, sometimes additional due diligence is necessary. This scenario presents a situation where a loan officer must decide if something suspicious is going on during the application process for a client's commercial loan.

### BSA Ops - Coupon Redemption
15 Minutes

Because of the account records they have access to, operations employees frequently see evidence of fraud that other institution employees do not.

### BSA Ops - Ghost in the System
15 Minutes

Studying account records and generally being tuned in to what to look for may help reveal fraud. In this case study, an operations employee suspects fraud when she connects information she reads in the newspaper with information she sees in a customer's account records.

### BSA Ops - Larry's Food Mart or Larry's Laundry?
15 Minutes

Financial institution employees who process data and file forms are also subject to the BSA requirements. Occasionally, these employees may come across something that raises concerns. Explore a situation in which an institution may want to file an SAR.

### BSA Ops - Miguel's Discovery
15 Minutes

Individuals who want to avoid the CTR requirements sometimes employ ATMs to do so. This case study covers activities that might raise suspicion.

### BSA Tellers - A Little Knowledge is Dangerous
15 Minutes

This case study presents a customer who believes he has discovered a tax loophole and attempts to "structure" currency transactions to avoid the currency transaction reporting requirement.

### BSA Tellers - Business is Booming
15 Minutes

Why would a business checking account customer who plans to deposit $16,250.28 to his account raise a red flag? Find out in this comprehensive case study.

### BSA Tellers - Connect the Dots
15 Minutes

Explore a suspicious scenario where multiple customers work together to "structure" a currency transaction to avoid the reporting requirement.

### BSA Tellers - What Are Friends For?
15 Minutes

In this case study, a customer structures currency transactions by having an exempt person make the deposit to avoid the currency transaction reporting requirement.

### BSA / AML for Trust - Non-Profit or Not
15 Minutes

This case study presents a scenario involving a non-profit organization. As you will see, just because an organization is non-profit does not automatically discount it from being a BSA risk. Throughout this case study, you will be presented with decision points to test your knowledge.

### BSA / AML for Trust - Wire the Money to Bolivia
15 Minutes

This case study presents one of the classic traps in the trust business as it concerns the Bank Secrecy Act (BSA). It illustrates why it is important to always follow the rules. Just because you know someone, you cannot overlook the important steps necessary to open a trust account. Throughout this case study you will be presented with decision points to test your knowledge.

# Customer Information Security Awareness (CISA)

Critical to any financial institution is protection of customer or member information. Customers utilize financial institutions who they trust and all employees are critical to protecting the information of those they serve. This series provides courses for training staff on how to effectively secure and protect this information.

## CISA - 01 - Security System Issues
**15 Minutes**

Review FAX, e-mail and Internet systems, as well as acceptable use, confidentiality and professional use policies.

## CISA - 02 - Passwords
**15 Minutes**

Discover best practices for selecting passwords and controlling access to workstations.

## CISA - 03 - Internet Banking Security
**15 Minutes**

Establish best-practice protocols including forced password changes, lockouts and multi-factor (strong) authentication.

## CISA - 04 - Securing Customer Information
**15 Minutes**

Consider compliance with the GLBA from a bank IT perspective.

## CISA - 05 - Securing Nonpublic Areas
**15 Minutes**

Learn about operational issues in non-public areas, including contractor/service personnel, badges and visitor logs.

## CISA - 06 - Information Disposal
**15 Minutes**

Review the legal requirements that affect different types of documents that contain sensitive information, and the time limits set for shredding and disposal of sensitive information.

## CISA - 07 - PINs
**15 Minutes**

Explore issues related to customers' personal identification numbers (PINs), and the banking products and services they permit access to.

## CISA - 08 - Customer Requests
**15 Minutes**

Establish procedures for responding to lawfully authorized requests for release of confidential data.

## CISA - 09 - Interactive Voice Response Systems
**15 Minutes**

How does the interactive voice response system work? Find out how IDs and PINs ensure system security.

## CISA - 10 - Clean Desk Policy
**15 Minutes**

Explore instituting a policy that addresses employees' housekeeping habits at work, from how to handle unattended documents and storage media to the document disposal in the waste bin. Shared hardware usage issues are also discussed in this module.

## CISA - 11 - Media and Equipment
**15 Minutes**

How does your bank remove confidential data from media? Learn about controls you must put in place to ensure all media is properly tracked and destruction is logged.

## CISA - 12 - Network Component Security
**15 Minutes**

Take a closer look at the types of security issues connected with a bank's network hardware.

## CISA - 13 - Data Encryption Standards
**15 Minutes**

Learn about standards for encoding/decoding customer data.

## CISA - 14 - Remote Access Standards
**15 Minutes**

Gain a better understanding of how to enforce remote access standards when working with a service provider.

## CISA - 15 - Laptop and PDA Security
**15 Minutes**

Brush up on laptop- and cell phone-related security issues.

## CISA - 16 - Intrusion Detection and Firewall Security
**15 MIN**

This module discusses the issues of attempted access from outside hackers and the types of systems used to detect and deter such attempts.

## CISA - 17 - Virtual Private Network Security
**15 Minutes**

Learn more about information security guidelines for VPN use.

## CISA - 18 - Computer Room Security
**15 Minutes**

Issues of physical access to hardware are discussed in this module, such as environmental or dual space usage.

## CISA - 19 - File Backup and Storage
**15 Minutes**

Hard drives, tapes and cartridges are the primary means banks employ for storing confidential operational and customer data. This module examines the issues around the use of common storage media.

## CISA - 20 - PC Software Controls
**15 Minutes**

Learn how to establish policies for employees' computers that set expectations in relation to unauthorized modifications by authorized users leading to incompatibility issues, viruses, and non-professional usage.

### CISA - 21 - Virus and Spyware Prevention

**15 Minutes**

Learn how to prevent individual PC and file server destruction, as well as unplanned network downtime due to attacks from malicious programs.

### CISA - 22 - Incident Response Program

**15 Minutes**

Explore the Interagency Guidance on Response Programs for Unauthorized Access to Customer Information - a program developed to respond to unauthorized access to Customer information, including required notifications.

### CISA - 23 - Social Engineering

**15 Minutes**

Social engineering - as it relates to information security - is when a person is tricked into cooperating with a hacker due to our inclination to follow certain "social rules." Explore the security system issues you must be aware of to prevent the use of social engineering to breach or compromise security at your institution.

### CISA - 24 - Social Media

**15 Minutes**

Your customers use it. Your competitors use it. Your employees use it. Social media takes the traditional forms of communication and brings them into the online world. In this module, get up to speed on the issues surrounding the use of social media by customers and employees.

# Diversity, Equity & Inclusion

These courses train your employees on the importance of inclusion and respect and drive behavioral change by cultivating a safe and positive environment where employees are comfortable identifying, evaluating and resolving common challenges to build a winning workplace culture.

**Recommended for:**

- Asset Management
- Board of Directors
- Commercial
- Compliance - External Audit
- Compliance - Internal Audit
- Human Resources
- Mortgage Professionals
- Operations and IT
- Retail
- Wholesale Banking

### An Introduction to Unconscious Bias
**12 Minutes**

Unconscious bias refers to the limited and unrecognized lens through which we see the world. At times, this can impede how we view others, which can lead us to underestimate their abilities and contributions. When we recognize our unconscious bias, we can learn to manage it and enable a broader and richer perspective regarding others and the world.

### Diversity and Inclusion: Valuing Differences for Mutual Success
**8 Minutes**

Respect among coworkers provides an important, but not complete, foundation for a successful workplace. An organization also must acquire a breadth and wealth of competencies to fulfill its promise. This begins with recruiting and hiring employees with diverse characteristics, backgrounds, experiences, and perspectives. It continues with harnessing this diversity by actively involving employees in efforts to envision, develop, and promote successful solutions. These efforts at diversity and inclusion ensure that the organization benefits from a broad base of ideas and solutions that best serve customers and address other stakeholder expectations. This course provides an overview of key elements of promoting workplace diversity and inclusion.

### Diversity, Equity and Inclusion in Communications
**10 Minutes**

Important to diversity, equity, and inclusion are the ways we communicate with others. We need to demonstrate respect for, awareness of, and sensitivity for others. Such skills such as listening, asking questions, and engaging in constructive conversations are important to demonstrate these objectives.

### Diversity, Inclusion and You
**45 Minutes**

Diversity, Inclusion and You serves as an excellent foundation for Diversity and Inclusion, complete with real-world scenarios, interactives, tips, and takeaways. The course is designed to strengthen both diversity awareness and inclusive practices within your organization. Suitable for employees and managers at any level of the organization, this course discusses how diversity affects you and the people you work with, the business case for diversity and inclusion as they affect your company's bottom line, and the laws that surround this topic.

### Empathy and Allyship
**8 Minutes**

Meaningful human connections are critical to an organization's success. Our ability to understand our coworkers and their life and work-related challenges better enables us to value and support them. This course explores the important role that empathy and allyship play in fostering a diverse, equitable, and inclusive workplace.

### Employee Essentials: Culture
**15 Minutes**

Culture can have a big impact on how people interpret a variety of business interactions. With so many shifts in the diversity of the people occurring throughout the globe, our success is going to depend on the ability of each of us to interact well with people who are different from ourselves. This module explores how the evolving business climate is affecting workplace culture and offers some tips and techniques on how best to serve a diverse, equitable, and inclusive workplace.

### Employee Essentials: Disabilities
**15 Minutes**

This module addresses common misconceptions about disabled employees and offers tips and techniques on how best to welcome and support the disabled as part of a diverse, equitable, and inclusive workplace.

### Employee Essentials: Gender
**15 Minutes**

This module addresses common misconceptions about the role that male and female gender plays in our everyday life and workplace. Further it offers tips and techniques on how best to address gender bias and contribute to a diverse, equitable, and inclusive workplace. (Additional content on gender identity and expression is addressed in the LGBTQ module.)

### Employee Essentials: Generations
**15 Minutes**

This module addresses common misconceptions about the role that age bias plays in our everyday life and workplace. Further, it offers tips and techniques on how best to address ageism and contribute to a diverse, equitable, and inclusive workplace.

### Employee Essentials: Introduction
**15 Minutes**

This introductory module to the Employee Essentials series focuses on how shifts in diversity are impacting organizations and includes some tips and techniques on how to be more inclusive to people from a variety of backgrounds—a variety of backgrounds which can affect collaboration, building teams, coping with change, motivating, managing, and maintaining and increasing productivity.

### Employee Essentials: LGBTQ
**15 Minutes**

This module addresses common misconceptions about the LGBTQ community. Further, it offers tips and techniques on how best to address bias against LGBTQ individuals and contribute to a diverse, equitable, and inclusive workplace.

### Employee Essentials: Micro-messages
15 Minutes

This module focuses on micro-messages, the often-subtle form of micro-behavior injected in our interactions with others. Further, it offers tips and techniques on how best to become aware of and manage micro-messages and contribute to a diverse, equitable, and inclusive workplace.

### Employee Essentials: Religion
15 Minutes

This module focuses on common misconceptions about religion. Further, it offers tips and techniques on how best to become aware of and manage religious bias and contribute to a diverse, equitable, and inclusive workplace.

### Employee Essentials: Veterans
15 Minutes

This module focuses on common misconceptions about people who served in the military. Further, it offers tips and techniques on how best to become aware of and manage bias against veterans and contribute to a diverse, equitable, and inclusive workplace.

### Micro-Behaviors and Other Messages
10 Minutes

This course introduces concepts that help to promote diversity, equity, and inclusion. These include definitions, DE&I in conversations, empathy and allyship, managing bias, and understanding micro-behavior.

### Sensitivity to Racial Identity
12 Minutes

Racial identity can profoundly impact an individual regarding background, experiences, social groups, opportunities, and more. When racial identity places an individual in a society's minority, it presents certain challenges that can diminish the individual's perceived value at work. In a multicultural society and workplace, all of us can benefit from each individual's uniqueness, making a better workplace culture and a more successful organization. This course overviews how we can learn about and benefit from others with different, sometimes minority, racial identities.

### Sensitivity to Social Identity
12 Minutes

Social identity can profoundly impact an individual regarding background, experiences, preferred groups, opportunities, and more. When social identity places an individual in a society's minority, it presents certain challenges that can diminish the individual's perceived value at work. In a multicultural society and workplace, all of us can benefit from each individual's uniqueness, making a better workplace culture and a more successful organization. This course overviews how we can learn about and benefit from others with different, sometimes minority, social identities.

### Unconscious Bias and You: Essentials
25 Minutes

Unconscious Bias & You: Essentials serves as an excellent foundation for an organization's unconscious bias training program. It is designed to strengthen learners' understanding of bias and unconscious, their effect on the workplace, and how to prevent and respond to unfair bias. Suitable for employees and managers at any level of the organization, this course encourages learners to take a honest look of their own biases and then prevent and appropriately respond to unfair bias in the workplace.

### Understanding Bias and Avoiding Common Mistakes
10 Minutes

Everyone has biases. To avoid allowing bias to compromise how we work and relate with others, we need to manage bias and avoid common mistakes stemming from bias. This module explores keys to managing bias and provides various practice exercises.

### Valuing Diversity (All Employees)
30 Minutes

In order to realize the greatest competitive advantage and retain the most qualified employees, companies must make an effort to ensure that a diverse population of employees is fully represented and that a culture of inclusion and respect is promoted and maintained. This program explores the realities of working in a diverse environment and discusses strategies to help you recognize, accept, and value individual differences in your workplace. Users will learn about the concept of diversity and how to recognize diversity issues that can lead to legal liability under anti-discrimination and harassment laws. Also covered are the positive steps that can be taken to embrace diversity and promote a culture of inclusion in the workplace.

### Valuing Diversity (Managers)
30 Minutes

In order to realize the greatest competitive advantage and retain the most qualified employees, companies must make an effort to ensure that a diverse population of employees is fully represented and that a culture of inclusion and respect is promoted and maintained. This course discusses the advantages and pitfalls of working in and managing a diverse workforce. It also offers strategies to help managers recognize and value individual differences so as to maximize the potential of all employees.

### Ethical Snapshots
1- 2 Minutes

Short, 1-2 minute multi-purpose videos that summarize important DE&I topics and raise awareness. These .mp4 file, motion-graphics videos provide ultimate delivery flexibility via an LMS or anywhere that .mp4 files can be played.

#### Videos included:

– Respect: Overview

– Racial Injustice and Inequality: The Time is Now

– Racial Injustice and Inequality: The Challenge

– Racial Injustice and Inequality: Pay Attention

– Racial Injustice and Inequality: Educate Yourself

– Racial Injustice and Inequality: Take Action

– Social Identity Injustices & Inequality: The Challenge

– Social Identity Injustices & Inequality: Pay Attention

– Social Identity Injustices & Inequality: Educate Yourself

– Social Identity Injustices & Inequality: Take Action

– Social and Political Issues at Work

– Workplace Diversity: Beyond the Numbers

– Workplace Inclusion: Two Workplaces

## This Month In Diversity Videos

### 10 Minutes

Celebrate the many heritage months here in the United States with tips on how to be more inclusive.

This multicultural calendar resource highlights important cultural and historical events that have sculpted the diverse group of people we are today. Our engaging and interactive modules will guide you through some select events and celebrations.

Each month begins with an animated narrative exploring some of the more prominent cultural events, holidays, and achievements that happen or have happened during that month followed by tips on how to be more inclusive.

### Modules Included:

– This Month In Diversity (January)

– This Month In Diversity (February)

– This Month in Diversity (March)

– This Month in Diversity (April)

– This Month in Diversity (May)

– This Month in Diversity (June)

– This Month in Diversity (July)

– This Month in Diversity (August)

– This Month in Diversity (September)

– This Month in Diversity (October)

– This Month in Diversity (November)

– This Month in Diversity (December)

# Employment Law

These employment law courses are designed to meet mandatory training requirements from EEOC-compliance guidelines, landmark cases, federal sentencing guidelines to applicable federal regulations.

### Avoiding Wrongful Terminsation
#### 40 Minutes

This course will help managers to understand the principle of "at-will" employment and the important exceptions to the rule. At the completion of this course, managers will be able to identify practices that could create liability and identify methods for effectively handling termination to minimize the risk of a lawsuit. Preventive measures outlined in this course can be used to help avoid a costly wrongful terMinutesation claim.

### Disability Discrimination and Accomodation for Managers
#### 45 Minutes

The Americans with Disabilities Act (ADA), as amended by the ADA Amendment Act (ADAAA), and state and local laws prohibit employment discrimination against qualified individuals with a disability. Using hypothetical scenarios and practical exercises, this course teaches managers how to effectively and legally manage individuals with disabilities including the obligation to provide reasonable accommodations, if necessary. It also teaches preventive steps that a manager can take to avoid a claim of disability discrimination.

### Employee Discipline
#### 45 Minutes

Employee discipline is an important managerial responsibility. In this course, managers and supervisors will learn how to use a disciplinary system that corrects problem behavior and creates and maintains a productive, responsive workforce, while protecting the company from liability. Through interactive scenarios and exercises, managers will learn how and when to use informal versus formal disciplinary techniques, what the progressive steps of discipline are, "the importance of documentation and how to handle disciplinary meetings."

### Employee Privacy: Balancing a Manager's Right to Know
#### 30 Minutes

This course provides an overview of employee privacy in the workplace. Managers should know their state's regulations on privacy to achieve a balance between their need-to-know, with employees' right to freedom from undue intrusion into their personal lives. This course is for managers who wish to avoid litigation for invasion-of-privacy or defamation claims, yet who must sometimes consider drug testing, searches, discussion of an employee's behavior, or examination of an employee's after-hour activities. This course may also interest company executives who initiate company policy regarding privacy.

### Employment Discrimination: Maintaining a Fair Workplace (Global)
#### 8 Minutes

Everyone in the United States has the right to be treated fairly in employment. Equal employment opportunity laws exist to ensure that an organization's employees can work unimpeded by improper bias that could affect their employment. This course addresses personal characteristics that are protected by law or an organization's policy that may be improperly considered regarding employment conditions, such as recruitment, terms and conditions and termination. This course explores how employment discrimination involves making employment decisions based on protected personal characteristics, and the need to ensure that managers do not make illegal or otherwise improper employment decisions. This course provides an overview of employment discrimination.

### Employment Discrimination: Maintaining a Fair Workplace (US)
#### 8 Minutes

Everyone in the United States has the right to be treated fairly in employment. Equal employment opportunity laws exist to ensure that an organization's employees can work unimpeded by improper bias that could affect their employment. This course addresses personal characteristics that are protected by law or an organization's policy that may be improperly considered regarding employment conditions, such as recruitment, terms and conditions and termination. This course explores how employment discrimination involves making employment decisions based on protected personal characteristics, and the need to ensure that managers do not make illegal or otherwise improper employment decisions. This course provides an overview of employment discrimination.

### Harassment and Bullying: Managing Threats to a Respectful Work Culture (Employee)
#### 27 Minutes

Harassment and bullying threaten a respectful workplace, including the effect on targeted individuals, coworkers, the work environment, and the organization. This course introduces quid pro quo sexual harassment, hostile environment harassment, and bullying. It provides instruction on ways that individuals can help prevent harassment and bullying or respond to this conduct if it occurs. It also addresses retaliation against individuals who report improper conduct or assist in an investigation.

### Harassment and Bullying: Managing Threats to a Respectful Work Culture (Manager)
#### 30 Minutes

Harassment and bullying threaten a respectful workplace, including the effect on targeted individuals, coworkers, the work environment, and the organization. This course introduces quid pro quo sexual harassment, hostile environment harassment, and bullying. It provides instruction on ways that individuals can help prevent harassment and bullying or respond to this conduct if it occurs. It also addresses retaliation against individuals who report improper conduct or assist in an investigation. This course includes a module to help managers understand their critical role in shaping a respectful workplace free of harassment and bullying.

### Harassment and Bullying: Managing Threats to a Respectful Work Culture (Summary)

**6 Minutes**

Harassment and bullying threaten a respectful workplace, including the effect on targeted individuals, coworkers, the work environment, and the organization. This course introduces quid pro quo sexual harassment, hostile environment harassment, and bullying. It provides instruction on ways that individuals can help prevent harassment and bullying or respond to this conduct if it occurs. It also addresses retaliation against individuals who report improper conduct or assist in an investigation. This course introduces and summarizes the key elements for preventing and appropriately responding to workplace harassment and bullying.

### Harassment: Ensuring a Respectful Workplace

**8 Minutes**

Our collective understanding of harassment now goes way beyond just sexual harassment, also including harassment based on personal characteristics and bullying. In any form, harassment prevents employees and organizations from doing their best. Here, learners come to understand that all employees have the responsibility to address harassing behavior, be it verbal or non-verbal, whether as a victim or witness.

### Legal Aspects of Interviewing and Hiring

**40 Minutes**

The pre-employment process (i.e. recruitment, interviewing and hiring) is filled with legal pitfalls. As such, individuals involved in the recruitment, interviewing and hiring process need to be familiar with effective techniques and knowledgeable of federal, state, and local laws restricting hiring practices that could be considered discriminatory or invasions of privacy. This course discusses legal issues related to writing job descriptions, recruitment methods, interviewing, testing, and evaluating candidates as well as issues related to reference and background checks and offers of employment.

### Managing Substance Abuse in the Workplace: Employee Edition

**30 Minutes**

This course discusses the unique challenges faced by employees with drug and alcohol abuse in the workplace. Employees will learn the damage substance abuse causes and how they can assist in achieving a workplace that effectively and properly handles drug and alcohol use issues. They learn how to deal with substance abuse problems and where they can turn for help if they themselves have a substance abuse problem. Also covered is when and why drug testing can be used in the workplace.

### Managing Substance Abuse in the Workplace: Manager Edition

**20 Minutes**

This course discusses the unique challenges faced by managers with drug and alcohol abuse in the workplace. Managers will learn the damage substance abuse causes and how they can proactively assist in achieving a workplace that effectively and properly manages drug and alcohol use. They learn how to deal with employees who have a suspected problem and where they can turn for help if they themselves have a substance abuse problem. Also covered is when and why drug testing can be used in the workplace.

### Meal and Rest Break Training

**15 Minutes**

This mini-module is designed for California managers who supervise employees subject to California meal and rest break laws. In addition to learning the basic parameters of the laws governing the provision of mandatory rest breaks, managers will learn the essential "flash points" that lead to expensive class action lawsuits, including (but not limited to): scheduling; record keeping; supervision and policing (or lack thereof) of break times. Managers should take this course as a supplement to *California Wage and Hour* training for those managers interested in the nuances of meal and rest break laws.

### Preventing Age Discrimination

**20 Minutes**

Workers of all ages can make strong contributions to a productive and effective workforce. Still, a recent study found that nearly 2 in 3 workers ages 45-74 reported having seen or experienced age discrimination in the workplace. This course familiarizes managers and supervisors with their ethical and legal responsibilities under the Age Discrimination in Employment Act (ADEA) and other anti-discrimination laws. Knowledge of the law is essential to avoid potentially costly lawsuits and can help to build a company culture rooted in trust and fairness.

### Preventing and Addressing Sexual Harassment for Employees

**30 Minutes**

Sexual harassment continues to hurt organizations. This illegal conduct leaves emotional and psychological scars on targeted employees. Further, it also hurts overall team morale, productivity, collaboration, and other important objectives for a constructive workplace. Even perpetrators may not appreciate the risks they take when engaging in this conduct. A workplace that allows, and even encourages, this improper conduct cannot promote respect for all employees to obtain their best performance. This scenario-led training offers strategies for preventing unlawful harassment and helps employees understand how to respond appropriately if they witness or learn about this conduct. Finally, it provides employees with guidance about how to seek guidance or raise concerns regarding workplace harassment.

### Preventing Employment Discrimination for Federal Agencies

**45 Minutes**

Equal employment opportunity (EEO) and other anti-discrimination laws protect federal sector employees and job applicants from discrimination based on protected grounds such as race, color, national origin, religion, sex and sexual orientation, pregnancy, age, mental and physical disability, genetic information, status as a parent, marital status, or political affiliation. This course teaches managers and supervisors working in federal government agencies to make employment decisions that comply with anti-discrimination laws, promote respect and fairness, and, in turn, prevent claims of discrimination and employer liability.

### Preventing Employment Discrimination for Managers and Supervisors

**45 Minutes**

Title VII of the Civil Rights Act of 1964 and other federal and state equal employment opportunity (EEO) laws protect employees and job applicants from discrimination based on their race, color, religion, national origin, sex, disability, and other protected grounds. This course teaches managers and supervisors to make employment decisions that adhere to anti-discrimination laws, promote respect, improve morale, and, in turn, prevent claims of discrimination and employer liability.

### Preventing Employment Discrimination: Employee Edition
#### 45 Minutes

Everyone in the United States has a right to equal opportunity employment. Every company must be committed to prevent employment discrimination. To achieve this all managers, supervisors and the company staff must educate themselves about anti-discrimination policies and regulations. This course focuses on recognizing laws, regulations and policies that prohibit discrimination. It disseminates understanding regarding protected classes and the type of conduct that may be necessary to avoid harassment and discrimination. It has information about how to prevent discrimination and deal with retaliation in a proper way. There are numerous examples which will make your learning experience very engaging. Good Luck!

### Preventing Unlawful Retaliation in the Workplace
#### 45 Minutes

The are many laws governing the workplace that guarantee rights to individual workers, such as the right to be free from discrimination, the right to be paid minimum and overtime wages, and the right to join a union etc. Unlawful retaliation occurs when an employer imposes adverse consequences on an employee for exercising his or her rights or engaging in certain activities that are "protected" by law. Using scenarios and case studies, this course discusses the types of work-related activities that are protected by law, the types of behavior that can lead to a charge of retaliation, and the risks of failing to take steps to prevent unlawful retaliation in the workplace.

### Preventing Unlawful Workplace Harassment for Federal Agencies: Employee Edition
#### 30 Minutes

This course teaches employees who work in federal government departments and agencies about the human characteristics that are protected by anti-discrimination laws and the type of conduct related to the "protected classes" that can lead to a claim of unlawful workplace harassment. It also discusses the steps employees can take to prevent workplace harassment and what to do in the event they witness or experience it.

### Preventing Unlawful Workplace Harassment for Federal Agencies: Manager Edition
#### 45 Minutes

This course teaches managers and supervisors who work in federal government departments and their agencies about the human characteristics that are protected by anti-discrimination laws and the type of conduct related to the "protected classes" that can lead to a claim of unlawful workplace harassment. It offers strategies for preventing unlawful harassment and teaches managers how to respond appropriately when they learn of it. It also discusses the risk of liability to federal agencies and managers who fail to stop harassment or personally engage in harassing behavior.

### Religious Discrimination and Accommodation
#### 20 Minutes

Everyone in the United States has a right to equal opportunity in hiring and employment regardless of their religious beliefs. This course familiarizes managers and supervisors with their ethical and legal responsibilities under Title VII of the Civil Rights Act prohibiting religious discrimination and harassment in the workplace. It also discusses approaches to religious accommodation, allowing employees to adhere to religious customs and practices while at work.

### Speak Up! Doing Right by Raising Concerns (Employee)
#### 20 Minutes

A strong ethical culture requires that all staff are comfortable with raising concerns and managers are skilled with effectively receiving and responding to these concerns. This employee foundation two-module course covers the importance of a "speak up" workplace culture where everyone is committed and encouraged to raise concerns about questionable conduct. It also addresses how learners can effectively speak up to increase the chances for a concern to be understood.

### Speak Up! Doing Right by Raising Concerns (Manager)
#### 35 Minutes

A strong ethical culture requires that all staff are comfortable with raising concerns and managers are skilled with effectively receiving and responding to these concerns. This course covers the importance of a "speak up" workplace culture where everyone is committed and encouraged to raise concerns about questionable conduct. It also addresses how learners can effectively speak up to increase the chances for a concern to be understood. This manager version further addresses a manager's duty to "listen up" - involving careful listening to employees' concerns and taking action, as warranted, to address the concerns and reinforce management's commitment to a "speak up" culture. Finally, it addresses a manager's important responsibilities to support a non-retaliatory workplace for employees who raise or help to resolve concerns.

### Understanding the Family Medical Leave Act (FMLA)
#### 45 Minutes

The course is designed for managers or supervisors whose employees may request or require leave. It also provides an "advanced path" with more detailed information designed for FMLA-leave administrators (i.e., staff responsible for designating and qualifying leave requests as FMLA-qualifying). Users will learn about eligibility requirements, circumstances under which employees qualify for FMLA leave, pay and benefits employees are entitled to while on leave, and responsibilities for record keeping and posting notices regarding FMLA procedures.

### US Workplace Harassment General Manager
#### 60 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for managers in states without general harassment training requirements.

### US Workplace Harassment General Non-Manager
#### 40 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for non-managers in states without general harassment training requirements.

## US Workplace Harassment Learner Selection
### 120 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for managers and non-managers in all states with and without general harassment training requirements.

## US Workplace Harassment Multi-State
### 120 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for managers and non-managers in California, Connecticut, New York, Illinois, Delaware, Maine and all other states.

## US Workplace Harassment Multi-State
### 50 MIN

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for managers and non-managers New York, Illinois, Delaware, Maine and all other states without general harassment training requirements.

## US Workplace Harassment Multi-State
### 60 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for non-managers in California and managers and non-managers New York, Illinois, Delaware, Maine and all other states without general harassment training requirements.

## Wage and Hour Basics
### 30 Minutes

This course is designed for managers who supervise employees subject to the FLSA and state minimum wage, overtime, and meal and rest break laws. In addition to learning the basic parameters of the laws governing the payment of minimum wages and overtime, managers will learn the essential "flash points" that lead to wage and hour lawsuits, including (but not limited to): scheduling; record keeping; supervision and policing (or lack thereof) of break times; and the distinction between exempt and non-exempt status with respect to state and federal overtime requirements.

## Wage and Hour Basics CA Manager and Supervisor Edition
### 30 Minutes

This course is designed for California managers who supervise employees subject to the FLSA and California state minimum wage, overtime, and meal and rest break laws. In addition to learning the basic parameters of the laws governing the payment of minimum wages and overtime, managers will learn the essential "flash points" that lead to wage and hour lawsuits, including (but not limited to): scheduling; record keeping; supervision and policing (or lack thereof) of break times; and the distinction between exempt and non-exempt status with respect to California overtime requirements.

# State-Specific Sexual Harassment

Sexual harassment continues to remain a real workplace problem. Media stories and studies clarify the high tool that this misconduct takes on targeted employees, coworkers, and the overall work environment. Certain states have enacted laws that require specific sexual harassment training for employees based on state law to ensure employees are promoting a workplace free of sexual harassment.

**This series is available as an add on to the DE&I or Employment Law series only.**

### US Workplace Harassment California Manager
**120 Minutes**

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for managers in California.

### US Workplace Harassment California Non-Manager
**60 Minutes**

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for non-managers in California.

### US Workplace Harassment Connecticut Non-Manager
**120 Minutes**

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for non-managers in Connecticut.

### US Workplace Harassment Connecticut Manager
**120 Minutes**

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for managers in Connecticut.

### US Workplace Harassment Delaware Manager
**60 Minutes**

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for managers in Delaware.

### US Workplace Harassment Delaware Non-Manager
**50 Minutes**

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for non-managers in Delaware.

## US Workplace Harassment Illinois Manager
### 60 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for managers in Illinois.

## US Workplace Harassment Illinois Non-Manager
### 50 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for non-managers in Illinois.

## US Workplace Harassment Maine Manager
### 60 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for managers in Maine.

## US Workplace Harassment Maine Non-Manager
### 50 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for non-managers in Maine.

## US Workplace Harassment New York Manager
### 60 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for managers in New York.

## US Workplace Harassment New York Non-Manager
### 50 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for non-managers in New York.

# Personal Productivity

The Personal Productivity series provides your employees with tips and important techniques for successfully and productively managing their time, energy and other resources to maximize achievement. The courses in this series are focused micro-courses covering key learning skills every employee needs to know, including prioritization, planning and managing a schedule, and problem solving.

**Recommended for:**

- All employees

### Personal Productivity - Introduction
**2 Minutes**

Personal Productivity is simply based around being able to focus on more of the right things with less time. When utilized properly, this skill can lower your stress levels, help you find that work/life balance you hear so much about, and take back control of your time and priorities.

### Personal Productivity - Goal and Task Prioritization
**10 Minutes**

Everyone wants to be as productive as possible. Some people struggle with organizing and scheduling the day to day, but priority management is about the part before this step. This skill is about measuring and connecting the amount of time it takes to perform specific tasks and assigning them a level of priority. All of this connects to the goals and vision and allows the individual to have the "Why" they schedule a certain way.

### Personal Productivity - Block Scheduling
**9 Minutes**

High performing individuals leverage consistent scheduling practices to ensure they're maximizing their time and using it to full effect. By blocking off common tasks in their schedule they're able to create scheduling rules to ensure they're consistently being productive. How do you help clients build a consistent schedule that captures their key events while leaving enough slush time for them to incorporate new activities?

### Personal Productivity - Slush Time Management
**5 Minutes**

How do you help clients build a consistent schedule that captures their key events while leaving enough slush time for them to incorporate new activities? Wrap up your days with no loose ends. Slush TIme Management creates the space to do so.

### Personal Productivity - Leveraging Time
**5 Minutes**

The only way to get more done is through leverage.
If you're not leveraging your time you'll only ever be able to use the same 1440 minutes everyone else has.
What tools do you use to help individuals leverage their time?

### Personal Productivity - How to Delegate
**6 Minutes**

How do you delegate tasks to increase space?
Create the space you need each week through delgation, but ensure you learn the rule of when.

### Personal Productivity - Planning Your Schedule
**8 Minutes**

How do you plan your schedule in a way that gives you the control but also provides the confidence in how you will achieve your quarterly, monthly, weekly and daily goals? Learn how to structure your planning systems in order to take back control of your calendar.

### Personal Productivity - Managing Your Schedule
**7 Minutes**

When you're in the moment (day or week) it is important to shift within your calendar and make the most of it. It's about ensuring you achieve your goals. Walk through our time managment hacks to take advantage of what will make your your calendar easier to follow and implement.

### Personal Productivity - Email Management
**9 Minutes**

Do you often feel that emails keep coming in, some get lost or dropped and often it is hard to prioritize them. Emails have gone from a technology innovation that helped communicate to one of the biggest time sucks and distraction. Walk through how to track and manage your emails, how to develop rules that you follow to hold consistency and how you will convert emails into productive tasks.

### Personal Productivity - Energy Management
**6 Minutes**

Burn out is a real thing. How do you avoid it? Remove the feeling of being overwhelmed and follow these strong scheduling tips. It's all about picking the right times to do specific tasks that will keep your energy high and allow you to be the most productive possible

### Personal Productivity - Series Summary
**2 Minutes**

Becoming more productive is a skill that is often talked about, but rarely implemented. There is no magic wand that makes you a more productive person. You have to want it, earn it, and then enjoy it. The skills you have learned in this series will grant you your wishes, but only with intent and discipline. Take back your time, after all, it was yours, to begin with!

# Impactful Communication

The Impactful Communication series provides your employees with communication skills necessary to interact with internal and external clients, both written and verbally. The courses in this series are focused micro-courses covering key learning skills every employee needs to know, including communication rules, effective listening, handling conflict and more.

### Impactful Communication - Series Introduction
**2 Minutes**

Impactful Communication involves many active skills, such as speaking, writing, reading, and listening. When utilized properly, Impactful Communication results in a strong culture, strengthened relationships, and a well-balanced work environment.

### Impactful Communication - Setting Proper Expectations
**9 Minutes**

Most think performance and retention of employees come from leadership post training. The reality is that majority of the time, expectations are not set clear enough in the interview process. It is important to set expectations for the role, leadership, and future growth early and set a clear understanding about what will be tolerated.

### Impactful Communication - Communication Rules
**8 Minutes**

Learn how to set communication rules that will help you save time with those in your organization or department. You have a destination, by ensuring that is clear and making rules as a team on how all communication channels should be treated, you gain speed as you work towards the destination.

### Impactful Communication - Keys to Successful Emails
**8 Minutes**

How often do you receive emails that run on, lack focus or have no point to being sent? Get people bought in to your emails and messaging that will provide clear and concise communication. You will walk through how to write strong emails, when to write these emails and learn the key formats that are condusive to communicating your message.

### Impactful Communication - Graduated Learning
**7 Minutes**

Graduated learning is the art of providing only a little information at a time so that the person can digest the development and learning slowly. Often, people want to reach the end result overnight. However, providing too much too quickly can overwhelm some people. By slowly working towards it and giving them only what they need to know when developing them can help ensure they get there faster.

### Impactful Communication - Effective Listening
**10 Minutes**

What does it mean to actually listen? This skill can be so easy to understand but so difficult to actually implement. It is not only about how the individual makes sure they are listening and seeking to understand but more importantly to ensure the other person knows that they are being listened to. Take it a step further and acknowledge that many are terrible at this skill so it can be hard to be a great listener when the person on the other side can't reciprocate. This leads to misunderstandings, conflicts, etc. Focus on how to help people through the skill of effective listening on this module.

### Impactful Communication - Assertive Behavior
**7 Minutes**

So often people struggle to be assertive. Most come from preference of passive or aggressive. What is the difference? What is the tact or way to approach people where it comes off as assertive? Why is it vital to be assertive in business if it be sales, leadership or other roles? This is one of the most under utilized skills in business.

### Impactful Communication - Healthy Conflict
**8 Minutes**

This skill teaches the communication and emotional skills needed to effectively resolve conflict. For internal purposes or for clients, you will be able to use various strategies to lead productive discussions around conflict, with the end goal of finding a solution that works for all parties.

### Impactful Communication - Intro to Public Speaking
**7 MInutes**

Effective public speaking skills can allow you to impact a larger number of people by leveraging your message to a larger audience. Being comfortable communicating in this manner gives you greater leverage and allows you to demonstrate your leadership to your team. What tactics can you use to ensure your message is clear, dynamic and exciting? This skill teaches you how to prepare yourself to speak to a group.

### Impactful Communication - Series Summary
**3 Minutes**

Becoming a better communicator helps you in multiple areas of your life. Your job, your friends, your spouse, your kids, your parents, or even when dealing with customer service. It is the communication that is driving the results you're looking for.

# Dynamic Leadership

The Dynamic Leadership series is designed to help your employees gain the necessary skills to become effective leaders. The courses in this series are focused micro-courses covering key learning skills, including identifying key leadership qualities, how to communicate vision and employee development planning.

### Dynamic Leadership - Introduction
**2 Minutes**

Dynamic Leadership is about working to build a performance culture. Having this type of culture keeps attrition low and performance high. This skill focuses on sharing the vision, aligning on goals, developing trust, and advancing the individuals personally and professionally that you are responsible for. When done right, the ROI and retention of your team are top notch.

### Dynamic Leadership - Key Leadership Qualities
**10 Minutes**

This is an introductory course. It's going to focus on the initial skills that make up strong qualities of a leader. So when you process through this, share what skills with brief descriptions help get people to leadership. Talk about general best practices when being a leader. This is a general session so don't feel the need to go too deep - focus more on the different elements.

### Dynamic Leadership - Developing Trust
**13 Minutes**

How do you build trust with a team or employee? What are the key concepts to ensure you are earning and retaining their trust? Trust is a fundamental part of employee retention, but more important is being able to get strong performance out of the employee or team.

### Dynamic Leadership - Creating Buy In
**10 Minutes**

This skill focuses on obtaining support and agreement from employees for a specific end goal, so that they want to achieve that goal themselves. Learn to how to get buy-in from employees to ensure they move the ball forward.

### Dynamic Leadership - Communicating Why
**10 Minutes**

Why do you follow a leader? What gets you excited to work towards a common goal? A leader lacking vision that is clearly communicated can be the demise of a business. How do you ensure this doesn't happen? What are the best ways to communicate the vision and how do you ensure it's aligned on and that your team is bought in. Doesn't matter if it is a business of 2 or 2000 employees, this is such a crucial skill.

### Dynamic Leadership - Key Training Principles
**11 Minutes**

To train someone effectively, don't focus on what is being trained; focus on how to approach a training plan, how to facilitate a training, how to identify the key learning styles and how you ensure the training works.

### Dynamic Leadership - Effective Meetings
**9 Minutes**

What makes a meeting great? This skill helps to identify when a meeting is needed and the components that make it successful (i.e., structure, participants, content).

### Dynamic Leadership - Coaching to Peak Performance
**9 Minutes**

Coaching is one of the four styles of leadership. It's most well known for helping develop the skills, mindset, or confidence needed to increase both skill and commitment to a task or goal. This skill focuses on the process used to coach someone as well as the tact needed to truly make a shift in skill or paradigm for the individual being coached.

### Dynamic Leadership - Employee Development Planning
**12 Minutes**

It is important that each employee continues to receive development on their core skills. This skill is about laying out a clear development plan; including how to set it up and structure it to ensure the employee gets the proper amount of development.

### Dynamic Leadership - Accountability Meetings
**10 Minutes**

Year-end reviews do not need to be a painful experience. This skill is about completing a performance review with an employee or even a client. Whether it be 60 days, 1 year or 10 years, it is all about creating a frequency that makes sense. The focus of this skill should be how you encourage people to look forward to performance reviews, gain value from them and be a strong piece of the excellent culture provided within the organization.

### Dynamic Leadership - Series Summary
**2 Minutes**

Becoming a great leader requires dedication to the craft. You may have natural charisma or be sociable enough to get by in the early stages of your leadership. But you have to be ready to make the right decisions for the organization and sometimes that does not make you popular with your team. How you handle that says more about your leadership skills than anything else.

# Prescriptive Selling

The Prescriptive Selling series provides your sales team with the skills necessary to sell more effectively, using proven sales process techniques. The courses in this series are focused micro-courses covering key learning skills every sales employee needs to know, including uncovering the client's need, selling the benefit, next step selling and more.

**Recommended for:**

- All employees

### Prescriptive Selling - Introduction
**2 Minutes**

Prescriptive Selling is all about setting yourself up for success during your sales process. Being able to plan accordingly, share the proper amount of information at the right time, and adjust on the fly given the situation are all components that lead to you becoming a better salesperson and lead to a signature on the dotted line.

### Prescriptive Selling - Goal and Metric Planning
**7 Minutes**

This skill teaches clients how to set goals, how to measure success effectively, and how to build a detailed sales plan. An effective sales plan connects long-term goals to short-term goals.

### Prescriptive Selling - Probing for Needs
**9 Minutes**

This skill focuses on uncovering what is most important to your client, so you can sell to their specific needs. This skill includes asking the right questions, specifically when and how to ask detailed questions.

### Prescriptive Selling - Matching Benefits
**11 Minutes**

This skill focuses on matching specific benefits to the needs you found during probing portion of the sales process. Everyone wants to sell features; you need to sell perceived or received BENEFIT.

### Prescriptive Selling - Building Urgency
**10 Minutes**

Make a consumer feel the need to make a decision sooner than they would have without your help. This skill is not about making a sale right now; it is about speeding up the decision timeline relative to where your client stands.

### Prescriptive Selling - Situational Selling
**10 Minutes**

This skill teaches you to tailor every individual sale and to sell in the same style as the person you're selling to. No two sales should sound the same; if you're the kind of person who uses memorized lines to win sales, you're probably not winning often.

### Prescriptive Selling - Next Step Selling
**11 Minutes**

This skill focuses on identifying the steps of a sales process and how to sell to the appropriate next step.

### Prescriptive Selling - Trial Closing
**8 Minutes**

This skill uses specific, purposeful questions to help you identify if someone is ready to close. Trial closing puts a consumer in a buying mindset and helps them work through a decision in live time. It also gives a sales rep confidence and guidance to close at the right time.

### Prescriptive Selling - Objection Handling
**9 Minutes**

This skill focuses on how to understand and respond to client objections to help you move closer to a sale.

### Prescriptive Selling - Upselling
**9 Minutes**

This skill focuses on making and securing additional sales. It teaches clients how to lock in the next sale and how to create additional value to lock in future sales.

### Prescriptive Selling - Series Summary
**3 Minutes**

Becoming a strong salesperson is not impossible, but it is also not going to be an easy journey. Each moment in sales requires experience, commitment, discipline, and intention. Some people sign a deal at 8:00am and go golfing the rest of the day, some people knock on doors until 5:00pm until they land a deal. Find out where you need to improve and put the time in.

# REAL Customer Service

Delivering great value to customers is about more than just ensuring their satisfaction with your organization's products and services. To be a leader in the marketplace, employees at every touch point within your company must go the extra mile and deliver a consistent, world-class experience. Customer Service courses teach employees how to provide stellar customer service that will set your institution apart from the competition.

## Customer Service

**60 Minutes**

Providing excellent customer service is essential to every financial institution's success. This course introduces the five tenets of service, and provides tools that will help you consistently treat customers with courtesy, respect and value.

## REAL Customer Service 1 - Showing Customers You Care

**60 Minutes**

Providing a prompt service solution is only one part of the customer-service equation. Research has shown that customers want a quick solution, but they also want to be treated in a caring manner while their issues are being addressed. Strengthen your relationships with customers by learning how to communicate genuine concern during every interaction.

## REAL Customer Service 2 - Using Language to Serve the Customer

**60 Minutes**

Language is powerful - particularly when helping customers meet requests and resolve issues. Sharpen your verbal skills and leave customers with a more favorable impression of you and the organization you represent.

## REAL Customer Service 3 - Opening the Conversation

**60 Minutes**

You only have one chance to make a good first impression. Increase customer satisfaction by learning how to establish instant rapport on the phone. Discover how to pave the way for customer conversations by delivering a professional opening in an upbeat, happy-to-help tone.

## REAL Customer Service 4 - Diagnosing Customer Needs

**60 Minutes**

Ask questions. Listen. Confirm your understanding. Get savvy about these essential skills, and discover how they can help you better meet customers' needs and ensure their satisfaction.

## REAL Customer Service 5 - Responding to Customer Requests

**60 Minutes**

Answering customer inquiries quickly and correctly shows customers that you and your company are ready, willing and able to satisfy their concerns. Find out how to handle customers' requests you can't fulfill in a way that demonstrates value.

## REAL Customer Service 6 - Taming Challenging Conversations

**60 Minutes**

Keeping your cool in challenging conversations with customers is an art. Attain the skills you need to tame tough conversations when dealing with angry callers, mounting time pressures and highly repetitive tasks.

## REAL Customer Service 7 - That's a Wrap - Closing the Conversation

**60 Minutes**

By the close of a customer call, you have likely taken the appropriate steps to solve the customer's problem or address his or her request. You're not done yet, though! Learn how to handle the rest of the conversation in a way that can help prevent misunderstandings, reduce callbacks and increase customer satisfaction.

# REAL Sales

Sales are the core of every business, and the barometer through which growth is measured. Sales experience courses teach your sales team how to deepen customer relationships using a variety of proven techniques. From ways they can increase the value of transactions through cross-selling, to the art of anticipating and overcoming prospective customers' objections, this effective curriculum links theory with practice to accelerate success.

## Cross-Selling
### 90 Minutes

To be competitive in today's financial services marketplace, institutions must offer their customers a wide range of financial products and services. Completing this course will introduce a variety of these products and services, in addition to reviewing basic cross-selling and communication skills which aid in building long-term relationships with your customers.

## REAL Sales 1 - The Other Side of Service
### 60 Minutes

In your role as a sales person, you must also uncover customers' unspoken needs and match them with the appropriate products and services that will address them. When you've finished the three lessons in this module, you'll have an opportunity to complete a self-assessment to review what you've learned and test your knowledge.

## REAL Sales 2 - Adding Value Through Cross-Selling
### 60 Minutes

Making sure customers' unrecognized needs are addressed before the contact is concluded is yet one more way you can provide total service. Learn to anticipate customers' requirements at every interaction, and discover ways you can develop deeper customer relationships. Includes three lessons and a self-assessment.

## REAL Sales 3 - Adding Value Through Up-Selling
### 60 Minutes

Like cross-selling, up-selling is another facet of offering total service to customers. Help customers streamline productivity, while also increasing the size or value of the sale through up-selling. Each lesson of this module includes a self assessment so you'll have an opportunity to test your knowledge and apply what you've learned.

## REAL Sales 4 - Overcoming Resistance
### 60 Minutes

When it comes to cross-selling, the best defense is a strong offense. Two of the keys to serving customers completely? Knowing how to anticipate their objections and being prepared to overcome them. Complete five short lessons in this module, then apply what you've learned to your own job when you've finished the lessons in a self-assessment.

# OnCourse Unplugged

OnCourse Unplugged video compliance courses are revolutionizing the way employees learn about serious topics, including courses that will change the face of compliance training and learning for years to come. The series includes a library of core video compliance courses that are published and reviewed by our compliance experts to ensure clients have everything needed to stay compliant in a fun and engaging way.

**Recommended for:**

- Commercial Bankers
- Deposit Operations
- Electronic Service Professionals
- Internal Security Professionals
- Lenders
- Loan Operations
- Managers
- Retail Bankers

## Unplugged: Anti-Money Laundering
### 15 Minutes

This course explains the money laundering process and educates you about ways to prevent money laundering at your financial institution.

## Unplugged: BSA/AML Overview
### 10 Minutes

The Bank Secrecy Act (BSA) helps the United States government combat money laundering and other illegal financial activity. This course provides an overview of the BSA and discusses identification, recordkeeping, and reporting requirements of the BSA.

## Unplugged: BSA/AML Program
### 10 Minutes

This course explains the importance of an effective BSA/AML program for your institution and provides detail surrounding the key pillars critical to an effective and compliant program.

## Unplugged: Currency Transaction Reports
### 15 Minutes

This course focuses on the currency transaction reporting requirements of the Bank Secrecy Act (BSA).The primary purpose of the BSA is to prevent and detect money laundering activity through financial institutions and certain other businesses within the United States. This course teaches you about the requirements for determining whether or not a Currency Transaction Report (CTR) is applicable to a transaction. Also, you will learn about the necessary customer information required by the CTR form, and how to correctly fill one out for specific situations.

## Unplugged: Equal Credit Opportunity Act
### 20 Minutes

This course presents the key points of the Equal Credit Opportunity Act (ECOA) and Regulation B requirements for all loan application, processing, evaluation, and notification processes. These regulations also have recordkeeping and reporting requirements.

## Unplugged: Fair Housing Act
### 15 Minutes

This course explains how the Fair Housing Act (FHA) fights discrimination in the residential real estate lending process. The course discusses the lending prohibitions and the advertising requirements under the FHA.

## Unplugged: Fair Lending Overview
### 15 Minutes

This course is intended to provide you with an understanding of the basic concepts regarding fair lending by explaining the fair lending laws and the penalties of breaking these laws.

## Unplugged: Home Mortgage Disclosure Act
### 15 Minutes

This course is intended to provide you with an understanding of the basic concepts of the Home Mortgage Disclosure Act (HMDA). The course describes the primary requirements of HMDA and discusses the penalties for violations.

## Unplugged: Identity Theft Program
### 15 Minutes

This course provides a fresh overview to the crime and prevention of identity theft. The concept of identity theft is presented, along with an understanding of the perpetrators and victims. The Fair Credit Reporting Act and Sections 114 and 315 of the Fair and Accurate Credit Transactions Act (FACT Act) establish the requirements for an Identity Theft Prevention Program. The key elements of this program are presented in this course.

## Unplugged: Identity Theft Red Flags
### 15 Minutes

This course provides a fresh overview to the crime and prevention of identity theft. The concept of identity theft is presented, along with an understanding of the perpetrators and victims. The Fair Credit Reporting Act and Sections 114 and 315 of the Fair and Accurate Credit Transactions Act (FACT Act) establish the requirements for an Identity Theft Prevention Program. This course covers prevention techniques and identification of Red Flags of Identity Theft.

## Unplugged: Know Your Customer
### 20 Minutes

This course reviews the basic requirements of a Know Your Customer (KYC). This includes the Customer Identification Program (CIP), Customer Due Diligence (CDD) procedures and Enhanced Due Diligence (EDD) procedures as prescribed by the USA PATRIOT Act. It explains the relationship between KYC and the institution's Anti-money Laundering (AML) program. In addition, it provides guidance on how to verify the identity of customers, and perform necessary due diligence.

## Unplugged: OFAC
### 15 Minutes

All U.S. individuals and businesses are required to comply with regulations sanctioned by the Office of Foreign Assets Control (OFAC). Among other things, these regulations block or restrict financial institutions from transactions with foreign persons, countries, or entities that are known to have, or suspected of having, ties to terrorist activity or drug trafficking.

This course provides a working knowledge of the OFAC regulations. This includes discussing what is entailed by the OFAC regulations, what to do if someone is found to be prohibited from engaging in transactions with the United States, and what it takes to be compliant under these regulations.

### Unplugged: Phishing

**15 Minutes**

To help your organization combat internet fraud, this course teaches about phishing threats with engaging videos to engage and train employees about these types of attacks and ways to handle them.

### Unplugged: Privacy

**15 Minutes**

This course presents the key points of the concepts, terms and requirements of the Gramm-Leach-Bliley (GLB) Privacy Rules as they apply to your financial institution and your job function. When an institution chooses to share nonpublic personal customer information with a nonaffiliated third party, a customer can opt out or forbid the sharing of his or her information. This course is for institutions that either share or don't share any of its customers' nonpublic personal information with nonaffiliated third parties outside of the permissible exceptions contained in the Privacy Rules.

### Unplugged: Social Engineering

**15 Minutes**

This course introduces Social Engineering as it relates to information security. There are several techniques of social engineering that may be employed against staff members of a financial institution in attempt to gain access to customer information, company proprietary information, or other protected information.

### Unplugged: Suspicious Activity Reports

**15 Minutes**

The Bank Secrecy Act (BSA) and its related laws exist primarily to prevent money laundering and other illegal financial activity. To comply with the BSA, all financial institution employees must be able to detect and report suspicious activity. This course defines and identifies several types of suspicious activity and discusses your reporting responsibilities.

# Cybersecurity Starter

These courses deliver a strong beginning for your first security awareness program. It offers a simple solution with easy deployment, and particularly geared towards not very complex organizations with a lower threat level.

### Defending Against Phishers

#### 12 Minutes

Because today's computers and networks are heavily defended from a direct assault, hackers are now much more likely to target end-users when trying to break in. If hackers can trick you into divulging your username and password or inadvertently infecting your computer with malicious software, they can use your computer as a launching point to further penetrate your organization's network. This HTML5-based, iPad-compatible course uses high-quality video and real-world simulations to teach best practices for recognizing and preventing both phishing and spear-phishing attacks.

### Security Awareness Essentials

#### 30 Minutes

This course covers a high level overview of the major standards and topics of the NIST. Employees will master the fundamentals of information security including key threats and how to counter them. By mastering the information presented in this course, employees will be able to defend workplace data from malicious threats and become certified in basic security awareness. This security awareness training course covers key security best practices end users should follow so they can prevent, detect, and respond to information security threats.

Key Topics: Introduction, password management, identity theft, malware, social engineering, phishing, physical security, travel safety, mobile data, ransomware expansion, spear phishing expansion, and privacy and acceptable use updated statistics.

# Cybersecurity Fundamentals

The fundamentals series provides a strong foundational layer of cybersecurity awareness and education across all users, and delivers the ability to reinforce that learning through interactive targeted reinforcement modules.

### A Day in the Life Theme: Security Awareness
#### 70 MIN

This course covers every topic required by major standards and regulations and is designed to change user behavior by diving deeply into each topic. Employees will master the fundamentals of information security including key principles, concepts, vulnerabilities, threats and how to counter them. By mastering the information presented in this course, employees will be able to defend personal and workplace data from malicious threats.

In this highly interactive course, learners will explore key information security concepts, examine threats and how to counter them and review safe computing habits that can be applied at home and in the workplace. By following the best practice lessons covered in this course, participants will be better able to recognize cyber threats and know how to defend against them.

Key Topics: Introduction, password management, viruses and malware, mobile data, physical security, social engineering, phishers, acceptable use policies incident response, security services, risk management, network eavesdropping, encryption, backups, protecting your home computer, and identity theft.

### Appropriate Use of Social Media
#### 14 Minutes

Social media can be an excellent tool to connect and interact with customers, show thought leadership, and build a brand, but it also poses unique security, HR, and public relations challenges.

This course covers social media best practices including secure use, accountability, harassment, how to spot scams, secure passwords, and advanced security features. This HTML5-based, iPad-compatible course uses high-quality video and real-world simulations to teach best practices for social media.

### Defeating Social Engineers (Advanced)
#### 17 Minutes

With increasingly sophisticated technical defenses for networks and computer systems, hackers often decide that it's much easier to simply go around these perimeter defenses by attacking the end user. After all, end users have what they want - a computer that's behind the network firewall, a network username and password, and possibly access to trade secrets, confidential information, and bank accounts. This course will teach end users how to identify and avoid giving away sensitive information to these hackers.

### Defeating Social Engineers (Standard)
#### 10 Minutes

With increasingly sophisticated technical defenses for networks and computer systems, hackers often decide that it's much easier to simply go around these perimeter defenses by attacking the end user. After all, end users have what they want - a computer that's behind the network firewall, a network username and password, and possibly access to trade secrets, confidential information, and bank accounts. This course will teach end users how to identify and avoid giving away sensitive information to these hackers.

### Human Firewall Theme: Security Awareness and Literacy
#### 90 Minutes

This course covers every topic required by major standards and regulations, and is designed to change user behavior by diving deeply into each topic. Employees will learn the fundamentals of information security including key principles, concepts, vulnerabilities, threats and how to counter them. By mastering the information presented in this course they will be able to defend your personal and workplace data from malicious threats and become certified in information security awareness and literacy.

Key Topics: Introduction, password management, viruses and malware, mobile data, physical security, social engineering, phishers, acceptable use policies incident response, security services, risk management, network eavesdropping, encryption, backups, privacy and legal issues, protecting your home computer and identity theft.

### PCI Essentials for Cardholder Data Handlers and Supervisors
#### 25 Minutes

This course teaches employees and supervisors what PCI DSS is, how it affects your organization and the best practices they should follow to protect cardholder data and detect and prevent fraud. This course is meant for employees and supervisors in companies that require PCI DSS - 3.2 compliance.

### Phishing
#### 12 Minutes

Because today's computers and networks are heavily defended from a direct assault, hackers are now much more likely target end-users when trying to break in. If hackers can trick you into divulging your username and password or inadvertently infecting your computer with malicious software, they can use your computer as a launching point to further penetrate your organization's network. This HTML5-based, iPad-compatible course uses high-quality video and real-world simulations to teach best practices for recognizing and preventing both phishing and spear-phishing attacks.

### Protecting Mobile Data and Devices
#### 8 Minutes

Because today's smartphones and tablets can not only act as a phone, but also as an email client, mobile Internet device, camera, GPS navigation system, entertainment console, and platform for any number of applications (apps), they can be exposed to many of the same risks as a desktop computer. This HTML5-based, iPad-compatible course uses high-quality video and real-world simulations to teach best practices for mobile security.

## Security Awareness Essentials
### 30 Minutes

This course covers a high level overview of the major standards and topics of the NIST. Employees will master the fundamentals of information security including key threats and how to counter them. By mastering the information presented in this course, employees will be able to defend workplace data from malicious threats and become certified in basic security awareness. This security awareness training course covers key security best practices end users should follow so they can prevent, detect, and respond to information security threats.

**Key Topics:** Introduction, password management, identity theft, malware, social engineering, phishing, physical security, travel safety, mobile data, privacy and acceptable use Updated statistics, Ransomware expansion, and Spear Phishing expansion.

## Strongest Link Theme: Security Awareness and Literacy
### 50 Minutes

This course covers every topic required by major standards and regulations, and is designed to change user behavior by diving deeply into each topic. Employees will master the fundamentals of information security including key principles, concepts, vulnerabilities, threats and how to counter them. By mastering the information presented in this course, employees will be able to defend personal and workplace data from malicious threats.

**Key Topics:** Introduction, password management, viruses and malware, mobile data, physical security, social engineering, phishers, acceptable use policies incident response, security services, risk management, network eavesdropping, encryption, backups, privacy and legal issues, protecting your home computer and identity theft.

# Cybersecurity Advanced

Our Cybersecurity Advanced series delivers the ability to target with role based courses, comply with special standards requirements, and to shift culture with a more advanced reinforcement strategy. For organizations who are ready to transform the workforce into a security-minded culture.

### A Day in the Life Theme: Security Awareness
70 Minutes

This course covers every topic required by major standards and regulations and is designed to change user behavior by diving deeply into each topic. Employees will master the fundamentals of information security including key principles, concepts, vulnerabilities, threats and how to counter them. By mastering the information presented in this course, employees will be able to defend personal and workplace data from malicious threats.

In this highly interactive course, learners will explore key information security concepts, examine threats and how to counter them and review safe computing habits that can be applied at home and in the workplace. By following the best practice lessons covered in this course, participants will be better able to recognize cyber threats and know how to defend against them.

Key Topics: Introduction, password management, viruses and malware, mobile data, physical security, social engineering, phishers, encryption, acceptable use policies incident response, backups, security services, risk management, network eavesdropping, protecting your home computer and identity theft.

### A Day in the Life Theme
*(with Adaptive TestOut/Analytics)*
Individual

Learners take a test before the course starts, then based on those results, the course adapts so they are only presented with the course topics they don't know.

### Appropriate Use of Social Media
14 Minutes

Social media can be an excellent tool to connect and interact with customers, show thought leadership, and build a brand, but it also poses unique security, HR, and public relations challenges. This course covers social media best practices including secure use, accountability, harassment, how to spot scams, secure passwords, and advanced security features. This HTML5-based, iPad-compatible course uses high-quality video and real-world simulations to teach best practices for social media.

### Baseline Information Security Training for IT Professionals
60 Minutes

This course is designed to provide fundamental information security knowledge that every employee in the IT Department must have in any organization. This course is easily customized to fit your particular policies, procedures, best practices and guidelines.

### Cloud Security
9 Minutes

Cloud-based services offer incredible convenience and can help people be more productive, especially while on the go. But they also create new security challenges, because the security of any information stored on the cloud is only as good as the security of the service provider who holds it. This HTML5-based, iPad-compatible course uses high-quality video and real-world simulations to teach best practices for cloud security.

### Data and Records Retention
35 Minutes

Data in electronic and hard copy format within organizations is growing at a rate of about 125% per year and yet only 20% of that data is actually used to conduct business. Managing all of that data can become an administrative nightmare for you and the organization as a whole. This is especially true when litigation is pending and we must sift through all of our records to find certain pieces of data. This course will help you understand how to comply with the many laws, regulations, policies, and best practices that govern how long certain kinds of data should be kept and how and when to dispose of that data properly.

### Defeating Social Engineers (Advanced)
17 Minutes

With increasingly sophisticated technical defenses for networks and computer systems, hackers often decide that it is much easier to simply go around these perimeter defenses by attacking the end user. After all, end users have what they want - a computer that's behind the network firewall, a network username and password, and possibly access to trade secrets, confidential information, and bank accounts. This course will teach end users how to identify and avoid giving away sensitive information to these hackers.

### Defeating Social Engineers (Standard)
10 Minutes

With increasingly sophisticated technical defenses for networks and computer systems, hackers often decide that it is much easier to simply go around these perimeter defenses by attacking the end user. After all, end users have what they want - a computer that's behind the network firewall, a network username and password, and possibly access to trade secrets, confidential information, and bank accounts. This course will teach end users how to identify and avoid giving away sensitive information to these hackers.

### Email Security and Instant Messaging Security
11 Minutes

Email and instant messaging (IM) are essential communication tools that most people use just about every day. They're incredibly useful applications because they allow you to quickly and efficiently exchange messages and files with just about anyone else in the world. However, it's a two-way street, meaning that since you can connect with anyone online, anyone else, including hackers and cybercriminals, can connect with you. This course teaches employees email and IM best practices.

### GDPR: GDPR for Data Handlers
8 Minutes

The European Union's General Data Protection Regulation (GDPR) took effect on May 25, 2018, ushering in sweeping changes to requirements for any organization that collects, maintains, or processes the personal data of individuals residing in the EU. Compliance with the GDPR will affect all our organization's data handling activities, either directly or indirectly, and all staff whose responsibilities include use of PII will be expected to operate in accordance with the regulation's safeguards. This course will provide employees a general awareness of the GDPR's requirements and how they affect our day-to-day data processing activities, as well as helping them to recognize potential problems should they arise.

### GDPR: How to Comply With the GDPR in the US
#### 10 Minutes

The General Data Protection Regulation, or GDPR, contains principles for protecting the privacy of EU citizens' personal data. When it took effect in 2018, every organization, worldwide, that gathers, stores, or processes this data in any way, must comply with the strong data protections required under the GDPR. Upon completion of this module, learners will be able to recognize situations where the GDPR comes into play and what to do when they encounter data that falls under GDPR regulations in the US.

### GDPR: Introduction and Overview
#### 20 Minutes

This comprehensive course is delivered in a series of short, concise modules targeted to specific areas of the law and targeted to defined roles contained within the GDPR. Participants will learn the fundamentals of the new regulations and the key concepts behind them. By the end of this course series, learners will be able to recognize situations where the GDPR comes into play and what to do when they do encounter data that falls under GDPR regulations.

*Note: This course covers information for those who reside in an EU member country.

### GDPR: Key Principles of the GDPR
#### 15 Minutes

This comprehensive course is delivered in a series of short, concise modules targeted to specific areas of the law and targeted to defined roles contained within the GDPR. Participants will learn the fundamentals of the new regulations and the key concepts behind them. By the end of this course series, learners will be able to recognize situations where the GDPR comes into play and what to do when they do encounter data that falls under GDPR regulations.

*Note: This course covers information for those who reside in an EU member country.

### GDPR: Navigating the GDPR with our US Partners
#### 8 Minutes

The European Union's General Data Protection Regulation (GDPR) took effect on May 25, 2018, ushering in sweeping changes to requirements for any EU organization that collects, maintains, or processes the personal data of EU citizens, and exchanges of that data with organizations outside the EU will be significantly impacted. Since data transfers with the US represent a major share of these cross-border activities, this course will focus on a comparison of the differences between EU and US privacy laws, as well as exploring avenues by which EU-US information exchanges can be conducted.

### GDPR: Transfers of Data Outside of the EU
#### 8 Minutes

This course is one of a multi-part series that covers the fundamentals of the EU's General Data Protection Regulation, or GDPR, as well as its origins and key concepts. The GDPR contains principles for protecting the privacy of EU citizens' personal data. When it took effect in 2018, every organization, worldwide, that gathers, stores, or processes this data in any way, must comply with the strong data protections required under the GDPR. In this module, you learn how the GDPR affects our organization when transferring or receiving EU citizens' private information outside the borders of the UK and EU.

### Human Firewall Theme
#### *(with Adaptive TestOut/Analytics)*
#### Individual

Learners take a test before the course starts, then based on those results, the course adapts so they are only presented with the course topics they don't know.

### Human Firewall Theme: Security Awareness and Literacy
#### 90 Minutes

This course covers every topic required by major standards and regulations, and is designed to change user behavior by diving deeply into each topic. Employees will learn the fundamentals of information security including key principles, concepts, vulnerabilities, threats and how to counter them. By mastering the information presented in this course they will be able to defend your personal and workplace data from malicious threats and become certified in information security awareness and literacy.

Key Topics: Introduction, password management, viruses and malware, mobile data, physical security, social engineering, phishers, encryption, acceptable use policies incident response, privacy and legal issues, security services, backups, risk management, network eavesdropping, protecting your home computer and identity theft.

### Incident Reporting
#### 7 Minutes

Reporting incidents of suspicious activity and the loss of assets or sensitive information is extremely important. In this module, employees will learn about common physical and information security incidents that should be reported and how to report them.

### Information Security for Executives
#### 14 Minutes

With the goal of breaching your network, cybercriminals have stepped up their efforts to target C-level executives, upper management and those with privileged access to an organization's systems with a variety of focused attacks. They are out to steal money, personal /credit info of clients and customers as well as intellectual property and other assets from organizations across the globe. And if yours is targeted, there may be more at stake than just loosing data. It may mean the CEO and other executives' jobs. This course focuses on what executives can do to help keep their organization safe and their business-reputation intact in the face of today's cybercriminals. Participants will explore key concepts of executive-level information security concerns and what you can do to bolster your organization's overall security posture.

Key Topics: Whaling, Business Email Compromise (BEC), Travel Security (Dark Hotel, Evil Twin, etc.), Protecting an Organization, Security Awareness Programs, Support Staff and Threat Landscape.

### "Internet of Things" (IoT) and Home Security
#### 10 Minutes

Almost anything can be made into a "smart" device, such as security cameras and sensors, TVs, garage door openers, door locks, wearable devices, pacemakers, and even cars. These devices are what we refer to as the "Internet of Things" (IoT), which holds the promise of adding a whole new level of convenience and connectedness to everyday life. Having that many new, connected computing devices, most of which record activity, presents new challenges for security and privacy. This course teaches employees the best practices for IoT devices both at home and at work.

### Introduction to the OWASP Top 10
#### 15 Minutes

The Open Web Application Security Project (OWASP is a global community focused on improving the security of web application software. The OWASP Top Ten list is highly respected and has been adopted by, among other organizations, the Payment Card Industry (PCI) Security Standards Council. This short lesson reviews the top ten list to ensure all web application developers in your organization are exposed to it.

## Password Management
### 15 Minutes

Passwords are the keys to our digital lives and protect us from hackers and cybercriminals, but how exactly could a hacker crack your password and what can you do to protect it? This HTML5-based, iPad-compatible password management course uses high-quality video and real-world simulations to show the tactics hackers use to compromise accounts and the password security best practices that can help prevent that from happening.

## PCI Essentials for Cardholder Data Handlers and Supervisors
### 25 Minutes

This course teaches employees and supervisors what PCI DSS is, how it affects your organization and the best practices they should follow to protect cardholder data and detect and prevent fraud. This course is meant for employees and supervisors in companies that require PCI DSS – 3.2 compliance.

## PCI Requirements Overview for I.T. Professionals
### 40 Minutes

This course teaches I.T. professionals what PCI DSS is, how it affects your organization, how to comply with the 12 requirements and the best practices that front line staff should follow to protect cardholder data and detect and prevent fraud. This course is meant for IT Professionals in companies that require PCI DSS - 3.2 compliance.

## Phishing
### 12 Minutes

Because today's computers and networks are heavily defended from a direct assault, hackers are now much more likely target end-users when trying to break in. If hackers can trick you into divulging your username and password or inadvertently infecting your computer with malicious software, they can use your computer as a launching point to further penetrate your organization's network. This HTML5-based, iPad-compatible course uses high-quality video and real-world simulations to teach best practices for recognizing and preventing both phishing and spear-phishing attacks.

## Physical Security
### 10 Minutes

Your personal safety at work is of paramount importance. This course is designed to teach employees how to protect an organization from criminals, espionage, workplace violence, natural disasters, and other threats. This HTML5-based, iPad-compatible course uses high-quality video and real-world simulations to teach physical security best practices.

## Privacy and Data Protection
### 30 Minutes

This course will help employees understand what information is private, why it is private, and what they can do to protect it throughout the data lifecycle, which is the life of a piece of information, whether in paper or digital format, from creation to destruction within an organization.

## Privileged User Security
### 20 Minutes

Hackers and cybercriminals specifically target privileged users. After all, they have access to an organization's most prized data. This course will teach privileged users the security best practices they're expected to follow in order to defend against hackers.

## Protecting Mobile Data and Devices
### 8 Minutes

Because today's smartphones and tablets can not only act as a phone, but also as an email client, mobile Internet device, camera, GPS navigation system, entertainment console, and platform for any number of applications (apps), they can be exposed to many of the same risks as a desktop computer. This HTML5-based, iPad-compatible course uses high-quality video and real-world simulations to teach best practices for mobile security.

## Security Awareness Essentials
### 30 Minutes

This course covers a high level overview of the major standards and topics of the NIST. Employees will master the fundamentals of information security including key threats and how to counter them. By mastering the information presented in this course, employees will be able to defend workplace data from malicious threats and become certified in basic security awareness. This security awareness training course covers key security best practices end users should follow so they can prevent, detect, and respond to information security threats.

**Key Topics:** Introduction, password management, identity theft, malware, social engineering, phishing, physical security, travel safety, mobile data, privacy and acceptable use updated statistics, ransomware expansion, spear phishing expansion.

## Security Awareness for Managers
### 30 Minutes

This course is designed to educate managers to lead by example and encourage their teams to conduct everyday business in a responsible and secure way that reduces organizational risk, increases productivity and complies with policies, laws and regulations. Because they are the voice of your organization to their direct reports, your managers are in a unique position to influence the success or failure of your security awareness program, and their behavior and buy-in is a critical component of ensuring your cultural transformation to a security conscious organization.

**Key Topics:** Introduction, leading by example, security management practices and legal issues.

## Security Awareness for the Home
### 7 Minutes

Threats to our home network can quickly turn into threats to our workplace infrastructure and visa-versa. To combat against threats on all fronts, we must learn to practice safe computing habits both in the home and in the workplace. In this course, participants will be introduced to some key principles of safe system administration that they can use in the home that mirror techniques used in the workplace. By mastering the techniques found in this course, participants will learn to develop a regime of security-conscience behavior that will help keep important data safe from hackers, data thugs and cybercriminals.

## Security Awareness Fundamentals Theme
*(with Adaptive TestOut/Analytics)*
### Individual

Learners take a test before the course starts, then based on those results, the course adapts so they are only presented with the course topics they don't know.

## Strongest Link Theme
*(with Adaptive TestOut/Analytics)*
### Individual

Learners take a test before the course starts, then based on those results, the course adapts so they are only presented with the course topics they don't know.

### Strongest Link Theme: Security Awareness and Literacy

50 Minutes

This course covers every topic required by major standards and regulations, and is designed to change user behavior by diving deeply into each topic. Employees will master the fundamentals of information security including key principles, concepts, vulnerabilities, threats and how to counter them. By mastering the information presented in this course, employees will be able to defend personal and workplace data from malicious threats.

Key Topics: Introduction, password management, viruses and malware, mobile data, physical security, social engineering, phishers, backups, acceptable use policies incident response, privacy and legal issues, security services, risk management, network eavesdropping, encryption, protecting your home computer and identity theft.

### Working Remotely

12 Minutes

Mobile computing devices like laptops, smartphones, and tablets can be found everywhere - at home, in the office, and everywhere in between. These devices, combined with high speed wireless connections, make working remotely easier than ever. However, working outside of a company's secured facilities expose an organization's physical and information assets to additional threats. This course gives the best practices for working remotely.

# GDPR

These courses provide a comprehensive overview of the scope of requirements. Combine this series with Security Awareness training to teach employees the critical competencies to ensure compliance.

### GDPR: Introduction and Overview
**20 Minutes**

This comprehensive course is delivered in a series of short, concise modules targeted to specific areas of the law and targeted to defined roles contained within the GDPR. Participants will learn the fundamentals of the new regulations and the key concepts behind them. By the end of this course series, learners will be able to recognize situations where the GDPR comes into play and what to do when they do encounter data that falls under GDPR regulations.

Note: This course covers information for those who reside in an EU member country.

### GDPR: Key Principles of the GDPR
**15 Minutes**

This comprehensive course is delivered in a series of short, concise modules targeted to specific areas of the law and targeted to defined roles contained within the GDPR. Participants will learn the fundamentals of the new regulations and the key concepts behind them. By the end of this course series, learners will be able to recognize situations where the GDPR comes into play and what to do when they do encounter data that falls under GDPR regulations.

Note: This course covers information for those who reside in an EU member country.

### GDPR: Transfers of Data Outside of the EU
**15 Minutes**

This course is one of a multi-part series that covers the fundamentals of the EU's General Data Protection Regulation, or GDPR, as well as its origins and key concepts. The GDPR contains principles for protecting the privacy of EU citizens' personal data. When it took effect in 2018, every organization, worldwide, that gathers, stores, or processes this data in any way, must comply with the strong data protections required under the GDPR. In this module, you learn how the GDPR affects our organization when transferring or receiving EU citizens' private information outside the borders of the UK and EU.

### GDPR: Navigating the GDPR with our US Partners
**8 Minutes**

The European Union's General Data Protection Regulation (GDPR) took effect on May 25, 2018, ushering in sweeping changes to requirements for any EU organization that collects, maintains, or processes the personal data of EU citizens, and exchanges of that data with organizations outside the EU will be significantly impacted. Since data transfers with the US represent a major share of these cross-border activities, this course will focus on a comparison of the differences between EU and US privacy laws, as well as exploring avenues by which EU-US information exchanges can be conducted.

### GDPR: GDPR for Data Handlers
**8 Minutes**

The European Union's General Data Protection Regulation (GDPR) took effect on May 25, 2018, ushering in sweeping changes to requirements for any organization that collects, maintains, or processes the personal data of individuals residing in the EU. Compliance with the GDPR will affect all our organization's data handling activities, either directly or indirectly, and all staff whose responsibilities include use of PII will be expected to operate in accordance with the regulation's safeguards. This course will provide employees a general awareness of the GDPR's requirements and how they affect our day-to-day data processing activities, as well as helping them to recognize potential problems should they arise.

### GDPR: How to Comply With the GDPR in the US
**10 Minutes**

The General Data Protection Regulation, or GDPR, contains principles for protecting the privacy of EU citizens' personal data. When it took effect in 2018, every organization, worldwide, that gathers, stores, or processes this data in any way, must comply with the strong data protections required under the GDPR. Upon completion of this module, learners will be able to recognize situations where the GDPR comes into play and what to do when they encounter data that falls under GDPR regulations in the US.

# Remote Worker Preparedness

In today's digital age, working remotely is becoming easier and more common. However, working outside of the office environment brings new cybersecurity threats. This Remote Worker Preparedness Solution provides your remote employees a strong understanding of how to keep data and information secure while working from outside the office and reinforces that learning through targeted reinforcement modules.

### Coronavirus Phishes and Scams
**5 Minutes**

As the coronavirus pandemic has spread across the globe, cyber-attacks have also been on the rise. Cybercriminals have increased their phishing attacks and are creating new scams as more and more people are staying at home and potentially working remotely for the first time. This course will teach learners to recognize the current patterns and elements of coronavirus-based phishes and scams and provide best practices on how to avoid their traps and stay secure.

### Defending Against Phishers
**10 Minutes**

Whether at work or at home, people around the world are inundated with millions of phishing threats every day. And we've seen how much damage these can cause, from exposure of people's private information, to millions of dollars spent to regain access to files infected with ransomware. And as the public grows more aware of these threats, cyber criminals evolve and look for ever-more sophisticated ways to trick would-be victims into "click the link." This all-new, animated course builds awareness about phishing threats with easy-to-apply best practices about how to recognize and defend against them.

### Email and Instant Messaging Security
**11 Minutes**

Email and instant messaging (IM) are essential communication tools that most people use just about every day. They're incredibly useful applications because they allow you to quickly and efficiently exchange messages and files with just about anyone else in the world. However, it's a two-way street, meaning that since you can connect with anyone online, anyone else, including hackers and cybercriminals, can connect with you. This course teaches employees the email and IM best practices to protect both their organization's sensitive information and their own personal information and identity from attack.

### Phishing Defense Essentials
**7 Minutes**

Learn how to stay ahead of hackers and cyber criminals who aim to steal data and insert malicious payloads by learning and applying the best practices outlined in this module.

### Protecting Mobile Data and Devices
**8 Minutes**

Because today's smartphones and tablets can not only act as a phone, but also as an email client, mobile Internet device, camera, GPS navigation system, entertainment console, and platform for any number of applications (apps), they can be exposed to many of the same risks as a desktop computer. This HTML5-based, iPad-compatible course uses high-quality video and real-world simulations to teach best practices for mobile security.

### "The Internet of Things" and Home Security
**10 Minutes**

Almost anything can be made into a "smart" device, such as security cameras and sensors, TVs, garage door openers, door locks, wearable devices, pacemakers, and even cars. These devices are what we refer to as the "Internet of Things" (IoT), which holds the promise of adding a whole new level of convenience and connectedness to everyday life. Having that many new, connected computing devices, most of which record activity, presents new challenges for security and privacy. This course teaches employees the best practices for IoT devices both at home and at work.

### Security Awareness for the Home
**7 Minutes**

Threats to our home network can quickly turn into threats to our workplace infrastructure and vice-versa. To combat against threats on all fronts, we must learn to practice safe computing habits both in the home and in the workplace. In this course, participants will be introduced to some key principles of safe system administration that they can use in the home that mirror techniques used in the workplace. By mastering the techniques found in this course, participants will learn to develop a regime of security-conscience behavior that will help keep important data safe from hackers, data thugs and cybercriminals.

### Working Remotely
**7 Minutes**

Mobile computing devices like laptops, smartphones, and tablets can be found everywhere - at home, in the office, and everywhere in between. These devices, combined with high speed wireless connections, make working remotely easier than ever. However, working outside of a company's secured facilities expose an organization's physical and information assets to additional threats. This course gives the best practices for working remotely.

# HIPAA / HITECH

The Department of Health and Human Services has mandated annual privacy and security training, as well as regular reminders, for all employees and Covered Entities. Our engaging HIPAA and HITECH training programs can help your organization meet this legal requirement - while encouraging an organizational culture in which all employees understand the importance of compliance.

### HIPAA/HITECH Privacy for Business Associates

#### 60 MIN

The final Omnibus rules for the Health Insurance Portability and Accountability Act (HIPAA), as amended by the HITECH Act places greater responsibility on all Business Associates to safeguard Protected Health Information. Business Associates and their subcontractors will, for the first time, have some absolute obligations for how they can use and disclose protected health information that they handle on behalf of the covered entity. This privacy course is specifically tailored to help employees of business associates understand what information is private, why it is private and what they can do to protect it.

### HIPAA/HITECH Privacy for Covered Entities

#### 60 MIN

The final Omnibus rule greatly enhances a patient's privacy protections, provides individuals new rights to their health information, and significantly strengthens the government's ability to enforce the law. Training employees to safeguard Protected Health Information (PHI) is a requirement of all "covered entities" based on the Health Insurance Portability and Accountability Act of 1996, as amended by the HITECH Act. This privacy course is specifically tailored to help healthcare employees understand what information is private, why it is private and what they can do to protect it.

### HIPAA/HITECH Information Security

#### 45 MIN

This course covers information security topics related to the Health Insurance Portability and Accountability Act (HIPAA) security rule. The HIPAA Security Rule requires covered entities to maintain reasonable and appropriate administrative, technical, and physical safeguards for protecting Electronic Protected Health Information (e-PHI).

**Key topics:** HIPAA compliance, information security basics, password management, online security threats and how to counter them, malware, insider threats, information classifications, proper information disposal, clear desk policy, social engineering, phishing, online scams, acceptable use policies and ethics and incident response.

# PCI Compliance

Our PCI training courses help cardholder data handlers, supervisors, and IT professionals ensure compliance with PCI standards, pass audits, and avoid data breaches.

### PCI Essentials for Cardholder Data Handlers and Supervisors

**25 Minutes**

This course teaches employees and supervisors what PCI DSS is, how it affects your organization and the best practices they should follow to protect cardholder data and detect and prevent fraud. This course is meant for employees and supervisors in companies that require PCI DSS - 3.2 compliance.

### PCI Requirements Overview for I.T. Professionals

**40 Minutes**

This course teaches I.T. professionals what PCI DSS is, how it affects your organization, how to comply with the 12 requirements and the best practices that front line staff should follow to protect cardholder data and detect and prevent fraud. This course is meant for IT Professionals in companies that require PCI DSS – 3.2 compliance.

### Privacy and Data Protection

**30 Minutes**

This course will help employees understand what information is private, why it is private, and what they can do to protect it throughout the data lifecycle, which is the life of a piece of information, whether in paper or digital format, from creation to destruction within an organization.

### Data and Records Retention

**35 Minutes**

Data in electronic and hard copy format within organizations is growing at a rate of about 125% per year and yet only 20% of that data is actually used to conduct business. Managing all of that data can become an administrative nightmare for you and the organization as a whole. This is especially true when litigation is pending and we must sift through all of our records to find certain pieces of data. This course will help you understand how to comply with the many laws, regulations, policies, and best practices that govern how long certain kinds of data should be kept and how and when to dispose of that data properly.

# MICROLEARNING FAST MODULES

Our Flashback Approach Sectioned Training Modules, or **FAST** Modules, are engaging, animated microlearning courses five to ten minutes in length. FAST Modules are designed to provide a quick overview or a refresher on one specific topic within a regulation, instead of the entire course, allowing students to better retain concepts specific to their job role.

## TRANSACTION COMPLIANCE

| COURSE | MODULES | |
|---|---|---|
| Anti-Money Laundering (AML) / Bank Secrecy Act (BSA) | • Anti-Money Laundering Basics<br>• Bank Secrecy Act Basics | • Anti-Money Laundering Compliance Program |
| Anti-Terrorism | • Terrorism Overview<br>• USA Patriot Act Overview | • Deterring the Financing of Terrorist Activities<br>• The Financial Action Task Force Overview |
| Currency Transaction Reports (CTRs) | • CTR Basics<br>• CTR Requirements | • CTR Exemptions |
| Customer Identification Program (CIP) | • Why is CIP Important to Me?<br>• Customer Identification Program Summary<br>• Verifying Customer Information | • Keeping Records and Customer Notice<br>• Collecting Customer Information |
| Elder Financial Abuse | • Elder Financial Abuse Basics<br>• Understanding Elder Financial Abuse | • Detecting Elder Financial Abuse<br>• Responding to Elder Financial Abuse |
| Office of Foreign Assets Control (OFAC) | • OFAC Basics<br>• OFAC Sanctions and Regulations | • OFAC Compliance |
| Politically Exposed Persons (PEPs) | • Politically Exposed Persons Overview<br>• PEPs and Suspicious Activity | • PEP Scenario |
| Reporting and Recordkeeping Requirements | • The $3,000 Rule<br>• The Travel Rule | • Corresponding Accounts<br>• Prepaid Access |
| Suspicious Activity Reporting (SAR) | • Suspicious Activity Basics<br>• Types of Suspicious Activity | • Suspicious Activity Reporting |
| Global Anti-Money Laundering Standards | • Money Laundering Basics<br>• The FATF Basics | • The FATF Recommendations<br>• AML Best Practices |

## LENDING COMPLIANCE

| COURSE | MODULES | |
|---|---|---|
| Fair Credit Reporting Act (FCRA) | • Fair Credit Reporting Act Basics<br>• Rules for Obtaining Consumer Reports<br>• Sharing Among Affiliates | • Consumer Disclosures and General Requirements<br>• Requirements of Furnishers of Information<br>• Consumer Alerts and Identity Theft |
| Servicemembers Civil Relief Act (SCRA) | • SCRA Overview<br>• SCRA Protections | • Military Lending Act |
| Equal Credit Opportunity Act: Regulation B | • ECOA and Regulation B Basics<br>• Responding to Loan Inquiries and Applications | • Evaluation and Notification Requirements<br>• Reporting and Recordkeeping Requirements |
| Fair Lending Overview | • Fair Lending Basics<br>• Fair Lending Laws Overview | |
| Fair Lending Overview - Lending Staff | • Fair Lending Basics<br>• Fair Housing Act<br>• Equal Credit Opportunity Act | • Home Mortgage Disclosure Act<br>• Scenario-Based Challenges |
| The SAFE Act | • SAFE Act Fundamentals<br>• Truth in Lending Act | |

## DEPOSIT COMPLIANCE

| COURSE | MODULES | |
|---|---|---|
| Electronic Funds Transfer Act: Regulation E | • Regulation E Basics<br>• Disclosure Requirements<br>• Consumer Liability | • Error Resolution Process<br>• Overdraft Services Requirements<br>• Remittance Transfers |
| Expedited Funds Availability Act: Regulation CC | • Regulation CC Basics<br>• Availability of Funds Requirements | • Regulation CC Exemptions |
| Federal Deposit Insurance Corporation (FDIC) | • FDIC Basics<br>• Single Ownership Accounts<br>• Joint Accounts | • Trust Accounts<br>• Coverage for Other Accounts |
| GLB Privacy (No Opt-Out) | • GLB Basics<br>• Privacy Notice<br>• GLB Exceptions | • Privacy Responsibilities<br>• Information Security Guidelines |
| GLB Privacy (Opt-Out) | • GLB Basics<br>• Privacy Notice<br>• GLB Exceptions | • Right to Opt Out<br>• Information Security Guidelines |
| Right to Financial Privacy (RFPA) | • RFPA Basics<br>• RFPA Exceptions and Penalties | |
| Deposit Compliance Overview | • The USA Patriot Act<br>• Truth in Savings Act | • Electronic Funds Transfer Act<br>• Expedited Funds Availability Act |

## ENTERPRISE RISK MANAGEMENT & COMPLIANCE

| COURSE | MODULES | |
|---|---|---|
| Red Flags of Identity Theft | • Identity Theft Basics<br>• Identity Theft Prevention Program | • The Importance of Prevention |
| Unfair, Deceptive, or Abusive Acts or Practices for the Financial Institution (UDAAP) | • Introduction to UDAAP<br>• UDAAP and Other Laws<br>• UDAAP Compliance Management | • Transaction-Related UDAAP Compliance Management<br>• Complaints and UDAAP |
| Bank Bribery Act | • Bank Bribery Act Basics<br>• Exceptions | |
| Ethics for the Financial Institution | • Ethics Basics<br>• Insider Information<br>• Conflicts of Interest | • Other Ethical Issues<br>• Taking Ethical Action |

## RETAIL BANKING

| COURSE | MODULES | |
|---|---|---|
| Accepting Negotiable Instruments | • Accepting Negotiable Instruments Basics<br>• Accepting Checks | • Fraud |
| Bomb Threats and Other Security Issues | • Physical Threat Basics<br>• Suspicious Mail | • Emergencies and Other Security Issues |
| Enterprise Risk Management and Compliance | • Introduction to Business Continuity<br>• The BCP Program | • Employee Preparedness |

**OnCourse** Learning

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