
CFT/ABA Online Course

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Retail Banking

Certificates

ABA Bank Solutions Provider Certificate (6 hours, 30 minutes)

Develop a broad understanding of the banking business. For organizations that provide products and services to the banking industry, enable your team to better know their bank customers – from the terminology they use to the constructs under which they operate. By completing the ABA Bank Solutions Provider Certificate curriculum, you'll strengthen your knowledge of the language of bankers, core products, and the regulatory and ethical constraints under which banks operate.

Courses include:

- Banking Basics Suite (12 courses)
- Ethical Issues for Bankers
- Fundamentals of Consumer Lending Suite (2 courses)
- Fundamentals of Small Business Banking Suite (2 courses)
- Understanding Bank Products

ABA Bank Teller Certificate (13 hours)

Develop essential bank teller skills. Master core competencies such as cash handling, check cashing, deposit and withdrawal processing, cash payments, and daily settlements of teller cash and proof transactions. Develop a broad understanding of bank products. Build interpersonal skills that are effective with both customers and co-workers. Master the principles of professional conduct. Learn how to cultivate relationships and provide value-added service. By completing the ABA Bank Teller Certificate curriculum, you'll build a solid foundation of critical customer service skills. Courses include:

- Banking Basics Suite (12 courses)
- Communication Basics Suite (3 courses)
- Dealing Effectively with Co-Workers
- Effective Referrals Suite (2 courses + 1 exercise)
- Essentials of Workplace Conduct
- Ethical Issues for Bankers
- Online Communications Suite (2 courses)
- Teller Basics Suite (6 courses)
- Verbal Communications Suite (3 courses)
- Written Communication Suite (3 courses)

ABA Branch Manager Certificate (14 hours)

Develop skills essential to successful management. Hone your knowledge of banking and banking operations. Develop expertise in deposit and loan products, as well as sales management and customer service. Build strong communication skills. Gain insight into effectively managing staff and creating a culture of excellence. Explore techniques to raise the bar for delivering quality customer service. By completing the ABA Branch Manager Certificate curriculum, you'll strengthen your ability to manage branch office operations. Courses include:

- Banking Basics Suite (12 courses)
- Coaching to Support the Sales Process Suite (3 courses + 1 exercise)
- Employment Law
- Ethical Issues for Bankers
- Fundamentals of Consumer Lending Suite (2 courses)
- Fundamentals of Small Business Banking Suite (2 courses)
- Leadership in Action Suite (5 courses)
- Leveraging the Benefits of a Diverse Workforce
- Making the Client Call Suite (3 courses + 1 exercise)
- Management Essentials Suite (6 courses)
- Overcoming Objections Suite (3 courses + 1 exercise)
- Presentation Skills Suite (4 courses)
- Relationship Sales Suite (2 courses + 1 exercise)
- Sales Planning Suite (3 courses + 1 exercise)
- Servicing and Growing Small Business Relationships
- Verbal Communications Suite (3 courses)
- Why Quality Customer Service Matters Suite (5 courses + 1 exercise)
- Written Communication Suite (3 courses)

ABA Certificate in Bank Financial Management

Develop foundational skills for making key decisions that affect bank profitability. Learn how to conduct performance analyses. Discover ways to measure and manage interest rate risk. Explore best practices in managing funding, liquidity and capital. Demonstrate understanding by applying concepts in organization-specific exercises. By completing the ABA Certificate in Bank Financial Management curriculum, you'll strengthen your knowledge of sound financial management in a banking institution. Required Courses

You must complete the following courses to earn your certificate. No substitutions or previous college credit will be accepted.

- Facilitated Online: Five to eight weeks each in duration, and you can select your start date and log in at your convenience. Estimated learning time is 3 hours per week.
 - Analyzing Bank Performance
 - Managing the Bank's Investment Portfolio
 - Managing Funding, Liquidity, and Capital
 - Managing Interest Rate Risk
- Self-Paced Online: Learn at your own pace. This course is approx. 25 minutes in length.
 - Ethical Issues for Bankers

ABA Certificate in General Banking

Develop a broad understanding of the underpinnings of the banking industry. Dive deeply into the purpose of specific banking functions and the role of banking in the economy. Gain practical knowledge of the core principles of accounting and economics. Explore legal and regulatory issues, compliance matters, as well as the fundamentals of bank marketing. Learn how to identify and resolve ethical issues. By completing the ABA Certificate in General Banking curriculum, you'll build a solid understanding of foundational concepts in the banking industry.

You must complete the following courses to earn your certificate. No substitutions or previous college credit will be accepted.

- Facilitated Online: Four to sixteen weeks each in duration, and you can select your start date and log in at your convenience. Estimated learning time is 3 hours per week.
 - Banking Fundamentals Suite, which includes
 - The Banking Industry
 - Bank Lines of Business
 - Building Customer Relationships
 - General Accounting
 - Legal Foundations in Banking
 - Marketing in Banking
 - Money and Banking
- Self-Paced Online: Learn at your own pace. This course is approx. 25 minutes in length.
 - Ethical Issues for Bankers

ABA Customer Service Representative Certificate (10 hours, 30 minutes)

Develop the key skills essential to successful customer service and relationship-building. Gain a broad understanding of bank products to be able to better cross-sell products and services. Learn ways to cultivate relationships with customers and discover tactics for responding to customer needs. Become better able to successfully resolve customer problems and objections. By completing the ABA Customer Service Representative Certificate curriculum, you'll strengthen your ability to provide a quality customer service experience. Courses include:

- Banking Basics Suite (12 courses)
- Communication Basics Suite (3 courses)
- Dealing Effectively with Co-Workers
- Effective Referrals Suite (2 courses + 1 exercise)
- Ethical Issues for Bankers
- Online Communications Suite (2 courses)
- Overcoming Objections Suite (3 courses + 1 exercise)
- Relationship Sales Suite (2 courses + 1 exercise)
- Understanding Bank Products
- Verbal Communications Suite (3 courses)
- Why Quality Customer Service Matters Suite (5 courses + 1 exercise)
- Written Communication Suite (3 courses)

ABA Foundational Certificate in Bank Marketing

Develop the key skills essential to successful bank marketing. Discover best practices for developing a comprehensive strategic marketing plan, including setting objectives, implementing action plans, creating a budget, and evaluating ROI. Explore tactics to assess customers, markets, and opportunities. Learn how to better leverage social media to expand your reach and build your bank's brand. Gain insight into managing marketing activities from brand management to PR to digital marketing, and learn the key regulatory guidelines for bank marketing. By completing the ABA Foundational Certificate in Bank Marketing curriculum, you'll strengthen your knowledge of marketing's role in a financial institution and within the banking industry as a whole. Courses include:

- Facilitated Online: Four weeks each in duration, you can select your start date and log in at your convenience. Estimated learning time is 3 hours per week.
 - Marketing in Banking
 - Marketing Planning
 - Marketing Management
- Self-Paced Online: Learn at your own pace. Each course is 15-75 minutes in length.
 - Marketing in a Digital World
 - Search Engine Optimization
 - Build Your Campaign
 - Find Your Audience
 - The Power of Facebook
 - Leveraging LinkedIn
 - Strategic Twitter
 - Recognizing and Preventing UDAAP

ABA Personal Banker Certificate (13 hours, 30 minutes)

Develop essential skills for providing full-service banking. Build broad product knowledge and an understanding of the different types of retail deposit and loan products. Gain insight into how to offer the appropriate credit, deposit, and other banking services to meet customer needs and expectations. Learn best practices for cultivating customer relationships. By completing the ABA Personal Banker Certificate curriculum, you'll strengthen your ability to drive sales and service, as well as retain and grow customer relationships. Courses include:

- Banking Basics Suite (12 courses)
- Communication Basics Suite (3 courses)
- Effective Referrals Suite (2 courses + 1 exercise)
- Ethical Issues for Bankers
- Fundamentals of Consumer Lending Suite (2 courses)
- Fundamentals of Small Business Banking Suite (2 courses)
- Introduction to Analyzing Financial Statements
- Making the Client Call Suite (3 courses + 1 exercise)
- Managing Time at Work
- Online Communications Suite (2 courses)
- Overcoming Objections Suite (3 courses + 1 exercise)
- Relationship Sales Suite (2 courses + 1 exercise)
- Sales Planning Suite (3 courses + 1 exercise)
- Understanding Bank Products
- Verbal Communications Suite (3 courses)
- Written Communication Suite (3 courses)

ABA Supervisor/Team Leader Certificate (9 hours, 30 minutes)

Develop skills critical for becoming a well-rounded leader – whether with or without direct reports. Build communication skills for a variety of situations: including: collaboration, coaching, motivation, recognition, and corrective action. Gain insight into better managing employee relations and fostering open communication among staff members. Explore ways to interview, evaluate, and select employees while being mindful of legal considerations. Discover ways to manage the change process and communicate changes with stakeholders. By completing the ABA Supervisor/Team Leader Certificate curriculum, you'll strengthen your ability to effectively lead teams and supervise employees. Courses include:

- Banking Basics Suite (12 courses)
- Building Collaborative Teams
- Communication Basics Suite (3 courses)
- Employment Law
- Empowerment
- Ethical Issues for Bankers
- Leveraging the Benefits of a Diverse Workforce
- Management Essentials Suite (6 courses)
- Managing Change
- Online Communications Suite (2 courses)
- Presentation Skills Suite (4 courses)
- Verbal Communications Suite (3 courses)
- Why Quality Customer Service Matters Suite (5 courses + 1 exercise)
- Written Communication Suite (3 courses)

ABA Universal Banker Certificate (9 hours, 30 minutes)

Develop the key skills for catering to a new customer mindset. Explore multiple ways to fulfill customers' sales, service, and referral needs as their single point-of-contact. Master cash handling and basic transactional skills. Perfect product and service sales skills. Discover ways to build relationships and create referrals to other lines of business. By completing the ABA Universal Banker Certificate curriculum, you'll be able to grow into your role as a reliable point-of-contact for customers. Courses include:

- Banking Basics Suite (12 courses)
- Communication Basics Suite (3 courses)
- Dealing Effectively with Co-workers
- Effective Meetings
- Ethical Issues for Bankers
- Managing Change
- Online Communications Suite (2 courses)
- Overcoming Objections Suite (3 courses + 1 exercise)
- Presentation Skills Suite (4 courses)
- Relationship Sales Suite (2 courses + 1 exercise)
- Verbal Communications Suite (3 courses)
- Why Quality Customer Service Matters Suite (5 courses + 1 exercise)
- Written Communication Suite (3 courses)

Retail Banking

Self-Paced Courses

Digital and Social Media Marketing

Marketing in a Digital World (7 hours)

Marketing in a Digital World, a six-course series, shows you how to break through the noise and reach your target audiences. You'll learn to leverage Facebook, LinkedIn, and Twitter to expand your reach and build your bank's brand. You'll explore the latest strategies for crafting digital campaigns, including optimizing for search and which paid options can best engage your target audiences.

Examples of successful campaigns by other financial institutions make it easy to put your ideas into action.

1. Social Campaigns
 - The Power of Facebook
 - Leveraging LinkedIn
 - Strategic Twitter
2. Digital Campaigns
 - Search Engine Optimization
 - Build Your Campaign
 - Find Your Audience

Marketing in a Digital World: Digital Campaigns

Marketing in a Digital World: Digital Campaigns is a three-course series that shows you what digital advertising is and why it's an important component of your bank's marketing strategy. You'll uncover the role of search engine optimization (SEO) in getting seen by customers, and see why marketing on mobile devices deserves special considerations.

- Build Your Campaign
- Find Your Audience
- Search Engine Optimization

Marketing in a Digital World: Social Campaigns

In Marketing in a Digital World: Social Campaigns, a three-course series, you'll learn how to expand your reach and build your brand using Facebook, LinkedIn, and Twitter. You'll see why social networks must be part of an integrated marketing strategy to share your bank's story, connect with customers and prospects, and build brand loyalty.

- The Power of Facebook
- Leveraging LinkedIn
- Strategic Twitter

Retail Banking

Self-Paced Courses

General Banking

Banking Basics Suite

This suite of 12 courses is a comprehensive introduction to the banking industry. Ideal for those new to banking, completing this suite provides a deeper understanding of the changing world of financial services and the vital role that banks play in the economy. Concise, impactful lessons can be applied on the job immediately. Courses include:

- Bank Marketing: Building Customer Relationships
- Bank Payment Systems and Technology
- Bank Sales and Service: Expanding Customer Relationships
- Banks as a Business
- Banks and the Deposit Function
- Banks and the Economy
- Banks and Personal Wealth Management
- Business and International Banking Services
- Introduction to Banking
- Lending as a Cornerstone of Banking
- Safeguarding Bank Assets and the Nation
- Safeguarding the Customer and the Bank

Bank Marketing: Building Customer Relationships

Guides you through attracting customers and building strong relationships through marketing. Explore current methodologies. Craft a market-driven strategy for product development.

Bank Payment Systems and Technology

Guides you through bank payment systems. Take a deep dive into the check payment process. Explore innovations enabled by electronic banking and the electronic funds transfer system.

Bank Sales and Service: Expanding Customer Relationships

Guides you through strategies for earning customer loyalty. Create and maintain strong bank customer and partner relationships. Meet customers' expectations by understanding their needs and decision processes. Be better prepared to offer value-add products and services.

Banks as a Business

Guides you through the business of banking. Master the essentials of bank organizational structures and bank financial management, including bank assets, liabilities, income, and expenses. Learn how banks meet their financial goals.

Banks and the Deposit Function

Guides you through a primary function of banks - the deposit function. Learn the various deposit account types and deposit-related services. Understand the processes for servicing consumer and business deposit accounts. Identify key regulations that govern deposit products and services.

Banks and the Economy

Guides you through the role of banks in the U.S. economy and the environment in which banks operate and compete. Discover who the various bank regulatory agencies are and the key banking laws and regulations you need to know. Explore future industry trends.

Banks and Personal Wealth Management

Guides you through managing customers' personal financial assets. See the active role banks play in their communities by growing assets. Explore the services banks may offer for financial planning and wealth management. Discover trust and investment products and services that meet many financial needs.

Business and International Banking Services

Guides you through the products and services that banks provide to businesses. Explore checking, savings, and investment accounts; lines of credit and loans; cash management services; insurance products; and capital market products and services. Examine the primary laws and regulations that govern business and international banking services.

Ethical Issues for Bankers

This cornerstone course is an in-depth exploration of the ethical standards expected of financial service professionals. Master best practices for observing a bank's code of conduct and adhering to federal laws. Develop a sound ethical framework to handle commonly experienced ethical dilemmas. Learn how to make ethically appropriate decisions.

Introduction to Banking

Guides you through the role banks play in the community. Discover various banking career tracks and become inspired to grow your banking career.

Lending as a Cornerstone of Banking

Guides you through consumer and business loan products and services. Get insight into lending processes. Identify key laws and regulations that govern the lending process.

Robbery and Bank Security

The tools needed to handle the most common security situations like robbery, bomb and kidnapping threat, active shooter incidents and fire. Security routines and ethical behavior to ensure your own physical safety, as well as the safety of coworkers and customers, is covered.

Safeguarding Bank Assets and the Nation

Guides you through the role of banks and bank personnel in safeguarding assets, preventing crime, and protecting the nation's financial system. Explore the importance of employee screening, vendor management, and cybersecurity management. Understand responsibilities for helping prevent terrorist financing and money laundering.

Safeguarding the Customer and the Bank

Guides you through safeguarding customers' financial and personal information and helping prevent fraud and financial harm. Explore bank information security programs and practices. Discover customer communication requirements around protective practices. Learn what banks must demonstrate to regulators regarding information security and privacy.

Teller Basics Suite

This suite of six courses* - perfect for onboarding - teaches critical customer service and technical skills, from handling checks and cash to processing deposits and withdrawals, and more. Learn the evolving role of tellers in today's banks, as well as safety and security procedures. Courses include:

- Cash Handling
- Handling Checks
- Processing transactions
- Providing Quality Customer Service
- Robbery and Bank Security
- The Changing Role of the Teller

Retail Banking

Self-Paced Courses

Management Skills

Authentic Leadership

Guides you through approaches to cultivating authentic leadership traits. Build an environment that supports optimism and other positive emotional conditions to create engaged, motivated employees.

Building Collaborative Teams

Guides you through leading teams comprised of individuals with various skills and abilities. Explore the decision-making process in a team dynamic. Discover ways to build success through a collaborative environment.

Coaching

Guides you through cultivating a coaching relationship. Learn how to recognize coaching opportunities and invite an employee into a coaching relationship. Explore how to identify each employee's skills and their opportunities for development. Discover ways to collaboratively create a coaching plan.

Communicating Vision

Guides you through clarifying the "how," "why," and "what" of your vision and creating a concise and compelling vision statement. Explore approaches for communicating your vision and garnering buy-in.

Corrective Action

Guides you through facilitating an employee's improvement using the progressive disciplinary model. Understand how to apply corrective action in a balanced and objective manner. Learn when corrective action is justified and the consequences of not taking action.

Effective Meetings

Guides you through planning and managing effective meetings. Learn how to hold meetings that give your team the opportunity to interact, collaborate, and share ideas, as well as resolve problems and make informed decisions.

Employee Recognition

Guides you through preparing and delivering recognition in a way that makes the employee feel valued and appreciated. Get tactics for reinforcing desired behaviors and actions for ongoing employee performance success.

Employment Law

Reviews the legislation that protects employees from discriminatory and unfair practices, and teaches management's legal responsibilities and requirements when situations arise.

Empowerment

Guides you through cultivating the elements of empowerment within the workplace. Explore the elements of empowerment and their benefits. Gain insight into better using delegation to develop individuals.

Interviewing

Guides you through methods for conducting an effective interview. Learn how to quickly identify job requirements and skills. Discover various types of interview questions to ask and listening techniques to use. Ensure your interviewing follows legal guidelines, and helps you make fair hiring decisions.

Leadership in Action Suite

This suite of five courses explores techniques and best practices for cultivating a collaborative team environment, from empowering individuals and positively handling change to creating a team-supported vision and achieving goals. Completing this suite provides strategies for using authentic leadership skills in day-to-day practices and developing those skills in others. Concise, impactful lessons can be applied on the job immediately. Courses include:

- Authentic Leadership
- Building Collaborative Teams
- Communicating Vision
- Empowerment
- Managing Change

Leveraging the Benefits of a Diverse Workforce

Includes real-life scenarios to illustrate how to manage diversity issues by explaining the skills needed and apply the five-step process for handling conflict resolutions. Provides strategies for successful managers to recruit diverse work teams, encourage diversity of thought, and welcome differing opinions. Describes potential solutions to discourage stereotyping and encourage diversity.

Management Essentials Suite

This suite of six courses explores best practices for successfully managing employees, from interviewing to managing performance. Completing this suite provides tips and tactics for coaching employees, developing a recognition program, and holding effective meetings. Concise, impactful lessons can be applied on the job immediately. Courses include:

- Coaching
- Corrective Action
- Effective Meetings
- Employee Recognition
- Interviewing
- Managing Performance

Managing Change

Guides you through positively mitigating the effects of change on individuals and workgroups. Pinpoint reaction types and develop insight into the reasons for resistance towards change. Discover ways to leverage employee feedback and ideas for successfully managing change.

Managing Performance

Guides you through managing performance proactively. Learn how to leverage the three steps in the performance management cycle to ensure that your employees stay focused on - and remain accountable for - business goals and outcomes.

Sexual and Workplace Harassment for Managers

Provides tools for managers to help create a safe environment for employees. Explores the consequences of ignoring reports of inappropriate or unwelcome behavior that may be considered sexual harassment and workplace harassment, such as bullying, and includes tips on how to handle reports of sexual harassment.

Retail Banking

Self-Paced Courses

Product Knowledge

Consumer Credit Basics (20 minutes)

Guides you through the key attributes of consumer lending and establishes familiarity with common lending industry terms and features. Understand how deposit and lending products can help minimize risk to the bank while still providing full-service to customers. Discover ways to respond appropriately to loan inquiries.

Consumer Credit Products

Provides definitions of consumer credit terms to assist in discussions with clients and explains the growth and demand of non-real estate related products. Explores real estate-related terms for home equity loans, home equity lines of credit, loan to value ratios, and how to calculate the maximum loan amounts.

Consumer Loan Processes (20 minutes)

Guides you through using the three-step consumer lending process, including customer service and regulatory considerations. Discover how to take a complete and accurate application, as well as evaluate the borrower's ability and willingness to repay a loan. Explore best practices for communicating the loan decision and next steps.

Credit Products for Small Businesses

Describes the differences between credit product features and the benefits and how to communicate them to drive home the advantages to the customer. Explains how to match product needs to the customer borrowing cause, loan purpose, and business cycle clues to make the sale.

Deposit Products and Services for Small Businesses

Gain an understanding of general banking needs of business customers. The course covers common deposit and non-credit products, and their benefits to the small business client. Special emphasis is placed on connecting banking needs with the lifecycle of the business.

Fundamentals of Consumer Lending Suite

This suite of two courses explores the consumer lending process from terminology to the application process to customer communications. Completing this suite provides best practices for ensuring regulatory compliance and determining credit worthiness. Concise, impactful lessons can be applied on the job immediately. Courses include:

- Consumer Credit Basics
- Consumer Loan Processes

Fundamental of Small Business Banking Suite

This suite of two courses explores the characteristics, expectations, and operational needs of small businesses. Explore the different legal structures and business types to better understand your small business clients. Discover the different steps in each type of operating cycle and the stages of a small business' life cycle. Completing this suite helps develop the key skills needed to create and sustain successful small business relationships. Concise, impactful lessons can be applied on the job immediately. Courses include:

- Small Business Basics
- Small Business Operating and Life Cycle

Introduction to Analyzing Financial Statements

Reviews terms and steps associated with analyzing financial statements. Explains how tax returns report income and expenses from another perspective. Examines the computation and meaning of four categories of financial ratios and how ratios are used to spot significant trends.

Introduction to IRAs

Explores key concepts on basic IRA product features and benefits, contribution and distribution requirements. Explains traditional, rollover, and Roth IRAs, including the new conversion rules, as well as Simplified Employee Pension Plans and SIMPLE Retirement Accounts. Presents information about IRA tax benefits and penalty calculations.

Personal Tax Return Analysis

Explains how to analyze tax returns to determine a projected income and explores income trends, recurring versus non-recurring income, and how tax returns can be used as a sales tool.

Retirement Products for Small Businesses

Explores advantages to small businesses when offering retirement plans and the five retirement products and their general characteristics to match to specific client business needs. Compares client needs throughout the business life cycle to product characteristics. Introduces a referral process to make effective client referrals to retirement specialists.

Small Business Basics

Guides you through the operating and life cycles of small businesses. Learn the different small business industry types and identify their corresponding traits and financial needs. Explore small businesses' legal structures and their corresponding traits, advantages, and risk profiles.

Small Business Borrowing

Describes the characteristics of the small business market that make it an attractive source of potential business. This course explores the overall relationship between the borrowing cause, loan purpose, and repayment source to better understand the small business client credit needs. This course also explains the key steps to effectively communicate credit decisions to clients.

Small Business Operating and Life Cycle

Guides you through the steps of the operating cycle. Discover how the steps may vary based on industry type. Explore the stages of the small business life cycle. Get insight into detecting a small business owner's banking product needs during each step of the operating cycle and life cycle.

Understanding Bank Products

Explains how to identify unrecognized client needs and describes the differences between product features and benefits of common consumer deposit products. This course identifies the categories of small business needs and describes cash management, retirement, and international banking services. It identifies the categories of business expenses that require financing and that are appropriate to finance via working capital loans. This course also describes business credit products used to finance durable equipment and real estate. This course explains estate planning and settlement services offered by banks. It identifies the most common types of trust funds and services offered by banks.

Retail Banking

Self-Paced Courses

Sales Skills

Calling on Small Business Customers

Provides guidelines on how to plan effective calls with small business clients. Explores the steps in the Call Planning Model and focuses on gathering resources and identifying goals for the call, and the steps to strategize the actions to take during the call.

Coaching to Support the Sales Process Suite

This suite of three courses and one exercise module* explores best practices for providing successful sales coaching. Completing this suite provides techniques for building your sales team's skills at every step in the Relationship Sales Process, and supporting them in order to achieve sales goals and meet organizational objectives. Concise, impactful lessons can be applied on the job immediately.

- Preparing to Coach
- Managing Sales Performance
- Providing Ongoing Support
- Coaching to Support the Sales Process – Apply What You've Learned

Essential Selling Skills Bundle

This bundle of five suites includes 13 courses and five exercise modules to build essential sales and service skills. Completing this bundle provides best practices for each step in the sales process and building solid client relationships. Explore tactics to focus sales efforts, including the Sales Portfolio Process. See how to effectively plan calls, track contacts, anticipate potential objections, and make sales. Concise, impactful lessons can be applied on the job immediately. Courses include:

- Effective Referrals Suite
- Making the client Call Suite
- Overcoming Objections Suite
- Relationship Sales Suite
- Sales Planning Suite

Effective Referrals Suite

This suite of two courses and one exercise module explores the Effective Referral Model for recognizing, responding to, and revisiting referrals. Completing this suite provides tactics for identifying clues about financial needs and connecting them to appropriate products and services. Concise, impactful lessons can be applied on the job immediately. Courses include:

- The Referral Process
- Making Referrals
- Effective Referrals – Apply What You've Learned

Event Networking

Focuses on enhancing networking interactions in professional group settings and on a systematic approach to group events. Explores how to be familiar with the host and attendees of the event and its purpose in order to prepare questions, anticipate conversations, discuss commonalities, and ultimately establish relationships to grow your business.

Making the Client Call Suite

This suite of three courses and one exercise module* explores best practices for conducting client calls, over the phone and in-person. Identify specific client needs by recognizing clues that clients provide, and presenting solutions that meet those needs. Completing this suite provides tips and tactics for making client calls successfully. Concise, impactful lessons can be applied on the job immediately. Courses include:

- Calling on clients
- Identifying Client Needs
- Presenting Solutions that Match Client Needs
- Making the Client Call – Apply What You’ve Learned

Overcoming Objections Suite

This suite of three courses and one exercise module* imparts skills for effectively responding to client questions and objections. Completing this suite provides best practices for completing the sales process and building client relationships. Concise, impactful lessons can be applied on the job immediately. Courses include:

- Handling Client Questions
- Responding to Client Objections
- Closing and Following Up
- Overcoming Objections – Apply What You’ve Learned

Referring Insurance and Annuity Clients

Covers the effective referral model and explains how to refer clients who might benefit from various insurance and annuity products to a licensed representative, and your responsibilities as an unlicensed employee. Introduces the features and benefits of insurance and annuity products, including disability insurance, healthcare insurance, property and casualty insurance, and liability insurance.

Referring Investment Clients

Provides an overview of securities products commonly offered by banks and explains how to detect clues to identify the clients' recognized and unrecognized financial needs. Explores the effective referral model to help clients see the value in referral suggestions and in meeting with an investment specialist.

Referring Trust Clients

This course examines the elements of a trust and the primary reasons why clients want or need a trust. This course describes the benefits of trust accounts to identify needs and refer clients to a qualified trust expert by using the effective referral model.

Relationship Sales Suite

This suite of two courses and one exercise module* explores ways to understand and meet clients' needs through consultative or needs-based selling. Completing this suite provides tips and tactics for retaining customers and meeting business goals, and introduces the Relationship Sales Process. Concise, impactful lessons can be applied on the job immediately. Courses include:

- The Relationship Sales Process
- Consultative Selling
- Relationship Sales – Apply What You’ve Learned

Relationship Selling to Small Business Customers

Describes six steps of the Relationship Sales Cycle. Explains effective verbal and nonverbal communication, and open-end and closed-end questions to listen to the business customer's needs. Explores parts of transition and benefit statements, a process to handle business customer objections, and methods to recognize buying signals to close the sale.

Sales Planning Suite

This suite of three courses and one exercise module* explores tactics to focus sales efforts by identifying the most promising opportunities from a client base. Completing this suite provides tools, such as the Sales Portfolio Process, to help select clients and organize data in order to effectively plan calls, track contacts, and make sales. Concise, impactful lessons can be applied on the job immediately. Courses include:

- Creating Sales Portfolios
- Managing Client Portfolios
- Planning a Call
- Sales Planning – Apply What You’ve Learned

Selling in a Social World

The Internet has changed the way consumer and financial products are sold. You need more effective and efficient strategies to extend your reach, find new prospects, stay top of mind and drive new business. These expert-led, engaging online courses provide practical tips and tactics to take advantage of the many tools offered by LinkedIn, the largest professional social channel. Courses include:

- Selling in a Social World: Extend Your Reach
- Selling in a Social World: Engage Your Audience

Servicing and Growing Small Business Relationships

Introduces the benefits of proactively following up with small business clients through monitoring financial information, client records, and resources to extend the business relationship beyond the initial sale. This course also explains the advantages of conducting site visits and what is required to uncover employee and business information.

Successful Sales Campaigns

Teaches step-by-step techniques for involving each staff member in various aspects of the sales campaign. You'll learn how to set campaign objectives and how to use demographic information to identify clients who are in need of the product you are promoting. You'll learn how to shop competitive banks and incorporate what you learn into your campaign methods. The course provides methods for handling simultaneous campaigns, preparing campaign advertising, and developing promotional material to attract clients' attention to the product or service. In addition, you'll learn how to introduce the sales campaign to your staff and how to hold each individual accountable for certain campaign responsibilities. You will also learn how to motivate your staff by rewarding them for their successes. Finally, you will explore the many tracking tools used to evaluate performance and the success of the campaign.

Tele-Consulting Curriculum

- Part 1 – Planning the Call

Provides a planning strategy for professional bankers to prepare to make calls to clients. This course focuses on client profiles that are specific to each client or order to evaluate sales potentials. To keep the reason for the calls focused and to make clients feel at ease from the start, this course explores the importance of creating call objectives, scripted introductions and questions.

- Part 2 – Making the Call

Provides a strategy for professional bankers to make calls to clients in the most professional manner possible. It focuses on the unique challenges of telephone sales and the three-step approach to overcome clients' objections when presenting product features and benefits. This course explores appropriate ways to close the sale using the assumptive close, and six tips for using a system to follow up with clients.

Why Quality Customer Service Matters Suite

This suite of five courses and one exercise module* delves into the skills critical to making clients feel valued. Completing this suite provides insight into improving customer service skills, especially during stressful situations, to help build client relationships. Concise, impactful lessons can be applied on the job immediately.

- The Importance of Customer Service
- Customer Service Basics
- The Importance of Communication
- Handling Stress
- Handling Upset clients
- Why Customer Service Matters – Apply What You’ve Learned

Retail Banking

Self-Paced Courses

Workplace Skills

Communication Basics Suite

This suite of three courses* explores the primary elements of effective communications, key in delivering good customer service. Completing this suite provides tips for becoming an active listener, developing effective questioning, and understanding body language. Concise, impactful lessons can be applied on the job immediately. Courses include:

- Becoming a Better Listener
- Communicating Effectively
- The Importance of Body Language

Dealing Effectively with Co-Workers

Focuses on the behaviors of and interactions between co-workers, and teaches methods to improve working relationships with difficult co-workers. This course introduces the characteristics of the four behavioral (base preference) groups, and explains how they affect communication between co-workers. It describes how to create some common ground with difficult co-workers or clients.

Essentials of Workplace Conduct

Explores the four principles that guide appropriate actions to take in unfamiliar situations. Explains how appearance can have a great impact on how others perceive you, and addresses etiquette factors in the work environment and in offsite work situations.

Improving Productivity

Provides the main elements of productivity, and the guidelines on how to evaluate and improve productivity in the workplace. This course explains how to consistently and systematically apply a six-step process to resolving productivity problems in the work environment. It begins the process by carefully investigating what events, processes, or procedures lead to the problem. This course explains how to look for opportunities to improve the end result. It focuses on the value of work groups in the process, and what needs to be done to resolve problems and enhance current productivity levels.

Managing Time at Work

Explains how to create daily plans that focus on business priorities by using techniques to manage the work area, interruptions, telephone calls, and other daily activities that take valuable time away from the workday to be more productive.

Online Communication Suite

This suite of two courses* explores creating appropriate social media posts in a business environment. Completing this suite provides tips on social media etiquette. Concise, impactful lessons can be applied on the job immediately. Courses include:

- Effective Social Media communication
- Social Media Etiquette

Presentation Skills Suite

This suite of four courses* explores delivering effective presentations in-person and virtually. Get tips and tactics for developing strong openings and closings, maintaining an audience's attention, and exuding confidence. Concise, impactful lessons can be applied on the job immediately. Courses include:

- Crafting Your Message
- Delivering Your Message
- Getting Started
- Presenting Virtually

Sexual and Workplace Harassment

Identifies conduct that could be considered unwelcome or inappropriate. Explains quid pro quo and hostile environment. Provides steps to follow for victims of sexual harassment and focuses on how actions may be perceived by others.

The SOS Habit

Learn "The SOS Habit," a technique that can help you write clear and effective emails. Capture your audience's attention with short, organized and skimmable emails that save your time and get faster responses. This self-paced course, produced in partnership with Mindset Digital, includes four super-charged micro-lessons and "best-practices" tip sheets to help you apply what you've learned.

Verbal Communication Suite

This suite of three courses* explores tactics for creating memorable customer interactions, from initial greeting to conclusion, whether in-person or over the phone. Completing this suite provides best practices to create positive customer service experiences. Concise, impactful lessons can be applied on the job immediately. Courses include:

- Effective Conversation
- Greetings and Introductions
- Handling Customer Concerns

Written Communication Suite

This suite of three courses* explores keys to crafting effective written communications, helpful for delivering good customer service and for building workplace relationships. Completing this suite provides tips for writing clearly for different audiences. Concise, impactful lessons can be applied on the job immediately. Courses include:

- Clarity in Writing
- Effective Email Communication
- Writing for Your Audience

Retail Banking

Facilitated Courses

Banking Fundamentals

Banking Fundamentals includes three 4-week courses that combine the principles of the banking industry with real-world application. Ideal for emerging bankers, or bankers seeking to gain an understanding of the changing world of financial services. It is an online, paperless, series of courses the combines peer collaboration with instructor guidance. Courses include:

- Bank Lines of Business
- The Banking Industry
- Building Customer Relationships

Bank Lines of Business (4 weeks)

Bank Lines of Business is a comprehensive review of the products and services that banks offer customers—from deposit products to insurance and investments—and strategies for retaining and growing market share. This program deepens and broadens your bank employees understanding of how banks serve individual, small business and corporate customers' financial service needs. No textbook required.

Building Customer Relationships (4 weeks)

Building Customer Relationships guides students through the strategies for earning customer loyalty, value-added sales and marketing, and creating and maintaining strong bank customer and partner relationships. It builds the critical relationship management skills so essential to successful banking careers. No textbook required.

Consumer Lending (16 weeks)

Ideal for those new to consumer lending, as well as current lenders who want to enhance their knowledge. The course covers forming a loan policy, generating applications, learning about the credit investigation, and understanding the evaluation of and decisions that go into every loan application. Textbook required: Consumer Lending, 7th Edition.

General Accounting (16 weeks)

Topics in analyzing source documents, recording business transactions in a journal and posting entries in a ledger. How to prepare a trial balance, gather adjustment data and complete a worksheet are covered, as well as how to prepare financial statements and post-closing entries. Textbook required: College Accounting, 13th Edition.

Legal Foundations in Banking (10 weeks)

Presents the underlying legal structure for conducting the business of banking. This course covers key legal requirements affecting banks and bankers, as well as core language that must be understood to be effective. It provides the critical legal knowledge that every banker should know. Textbook required: Legal Foundations in Banking, 1st Edition.

Marketing in Banking (4 weeks)

This four-week long, entry-level course builds a strong foundation for grasping bank marketing functions. Dive into the core responsibilities of bank marketing, examine how marketing may be structured, know the regulations affecting bank marketing activities, and discover how to assess financial performance. No textbook required.

Marketing Management (4 weeks)

Establish a working knowledge of marketing management. Examine best practices for managing public relations and digital marketing campaigns, as well as ongoing brand management. Learn how to prioritize projects, assess performance, and balance resources. Explore ways to deliver strong return on investment (ROI).

No textbook required.

Marketing Planning (4 weeks)

This four-week long, foundational course develops skills for preparing a comprehensive strategic marketing plan that follows best practices. Learn how to assess customers and trade area opportunities. Discover ways to integrate this information into a situational analysis - then create an action plan and develop a budget.

No textbook required.

Money and Banking (16 weeks)

A fundamental study of how money functions in the U.S. and world economies. How money supply, the banking system, the Federal Reserve and the federal government are all interrelated, and how changes in the financial system can affect individuals, businesses and governments on a world-wide basis are covered.

Textbook required: Money and Banking, 3rd Edition.

The Banking Industry (4 weeks)

The Banking Industry is an essential introduction to the business of banking. The course covers the evolution of banking since the 2008 financial crisis, the role of banks in the U.S. economy and the environment in which banks operate and compete. It provides a look into various banking career tracks to inspire and prepare and motivate new bankers and covers innovations in financial products.

No textbook required.

The SOS Habit (4 weeks)

Discover "The SOS Habit," a technique that can help you write clear and effective emails. Capture your audience's attention with short, organized and skimmable emails that save your time and get faster responses. The course, produced in partnership with Mindset Digital, includes video lessons and a live web kick-off session, along with assignments, discussion and instructor feedback to help you apply what you've learned.