

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.

Recommended for:

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

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.

Recommended for:

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

"The 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.

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.

Recommended for:

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

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.

Recommended for:

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

Commercial Lending Program

(in partnership with Eensight)

This unique, cost-effective series gives employees the tools they need to verify key information, understand consumer regulations, underwrite the loan, and follow up to minimize fraud.

Our web-based learning management system brings together best practices in applied learning, course management, scheduling and reporting. Advanced data integration functionality works seamlessly behind the scenes with your existing enterprise technology.

Recommended for:

- Commercial
- Operations and IT
- Retail

Accounting

1.5 - 2 Hours

The participant will be introduced to the theory of financial accounting and the application of debits and credits and will be able to apply the accounting concepts to various situations.

Credit Write-Up

2 - 3 Hours

Your ability to communicate a cohesive argument regarding the acceptability of a credit transaction is as important as the quality of the credit analysis itself. A credit write-up is key for analyzing, understanding and communicating the credit worthiness of a business. The course develops a framework to elaborate a complete credit analysis to support the underwriting of a loan request by communicating a cohesive argument regarding the acceptability of a credit transaction in spite of the identified risks.

Financial Statement Analysis

2 - 3 Hours

The ability to get behind the numbers when completing a financial statement analysis is critical to understanding the capacity of a borrower to repay. This course analyzes the income statement and balance sheet, focusing on trend and ratio analysis to evaluate performance. The conclusions provide a deeper understanding of the capacity to generate profits combined with an understanding of the overall financial position of the borrower.

Guarantor Analysis

2 - 3 Hours

This course focuses on the analysis of a guarantor's financial strength by assessing the capacity and willingness to make interest and principal payments. From the information provided in the tax return, you will calculate the guarantor's combined business and personal cash flow to evaluate the sufficiency to support interest payments. From the Personal Financial Statement, you will calculate the Guarantor's Net Worth and Liquidity.

Loan Documentation

2 - 3 Hours

As a lender, you must craft secure documents that protect your financial institution, even in the event of non-payment. You will define the Legally Responsible Entities (such as *Individuals and Sole Proprietors, Corporations, LLC and LLP, Partnerships and Trusts*), identify the documents that establish the existence of an entity, provide authority to act and establish the obligation to pay. The course develops a framework that safeguards your financial institution and explains the risks of inadequate documentation.

Loan Structuring

2 - 3 Hours

The primary tenant of this course is the protection of the primary and secondary sources of repayment. An appropriate loan structure goes well beyond the loan type (Seasonal, Permanent Working Capital, Term and Bridge loans); it involves the integration of loan type, amortization schedules, covenants and collateral/guarantees which together create a "structure" that matches the appropriate loan type to the borrower's needs, protects the primary source of repayment and ensures value in the secondary sources when necessary.

Sources of Repayment

2 - 3 Hours

This course focuses on the determination and evaluation of the strength of acceptable Primary Sources of Repayment (PSR) (such as *Net Cash Flow after Operations, Seasonal Conversion of A/R and Inventory, among others*) by considering "scale" and "predictability." It identifies and prioritizes the Secondary Sources of Repayment (SSR) by considering scale, predictability, liquidity and interdependence of the PSR.

Cash Flow Analysis

2 - 3 Hours

This course introduces the cash flow analysis necessary to analyze if a company has the capacity to service interest and principal payments, as well as to cover its capital expenditures. It explains the underlying causes of changes in cash flow within a company and interprets the meaning of some of the most widely used cash flow coverage ratios (Debt Service and Fixed Charge Coverage ratios).

Cash Flow Construction

2 - 3 Hours

This foundational course introduces the cash flow construction skills to understand how a business generates and uses cash. The construction of the three different cash flow presentations: FASB 95, Uniform Credit Analysis (UCA), and the EBITDA approach are explained and a practical case is used to construct a UCA cash flow statement from a company's financial information.

Cash Flow Forecasting

2 - 3 Hours

The purpose of the course is to move forecasting from a number massaging exercise into the creation of a "Most Likely Case" scenario within a range of probable performance scenarios. The course builds the skills necessary to identify and assess the sources of repayment, identifies key credit risks and mitigating factors, and creates sensitivity forecasts that incorporate risk analysis.

Consumer Lending Program

(in partnership with Eensight)

This unique, cost-effective series gives employees the tools they need to verify key information, understand consumer regulations, underwrite the loan, and follow up to minimize fraud.

Our web-based learning management system brings together best practices in applied learning, course management, scheduling and reporting. Advanced data integration functionality works seamlessly behind the scenes with your existing enterprise technology.

Recommended for:

- Commercial
- Operations and IT
- Retail

Following up on the Loan

1 - 1.5 Hours

As a lender, it is essential to protect your institution interest especially in the event of non-payment. You must learn to deal with different types of delinquents and to understand the legal options available, including Chapter 7 and 13 bankruptcies.

Government Regulations and the Lending Process

3 - 4 Hours

This course highlights the consumer regulations that affect every step of the consumer lending process from initial inquires, to making the loan decision and communicating the decision to the applicant. You will learn the reason behind the regulations and how regulations protect the borrower and the applicant.

Introduction to Consumer Credit

1.5 - 2 Hours

The primary purpose of this course is to give participants an overview of consumer lending and the competitive marketplace. They will learn the basic characteristics of the consumer lending products offered by financial institutions, why financial institution offer consumer lending products and how they make profits from consumer loans.

Investigating the Applicant – Part 1

1.5 - 2 Hours

The purpose of the course is to investigate the applicant's stability of employment and residence and willingness to repay the loan. Key elements in this process are to determine sources of income that are acceptable to repay a loan especially from both salaried and self-employed applicants. The willingness to repay the loan can be ascertained by analyzing a credit bureau report and their FICO credit score.

Investigating the Applicant – Part 2

2 - 3 Hours

This course focuses on the financial strength of the borrower. From the tax returns and personal financial statement you will learn to calculate the applicant's debt to income ratio and determine if it is sufficient to repay a loan. Understanding appraisals is also a key element when evaluating mortgage and home equity lending requests to determine if there is a sufficient secondary source or repayment.

Making the Decision

2 - 3 Hours

The primary focus of this course is to use all the information gathered from the application, credit bureau report, personal financial statement and tax returns and actually make a loan decision. There are three possible decisions, yes, no or potentially making a counteroffer. It is essential to create a loan structure that matches the loan structure to the borrower's needs. Secondary sources of repayment include collateral and understanding the procedures for accepting collateral and making sure the correct insurance is in place to reduce risk.

Preventing Fraud

30 - 45 Minutes

In this course you learn the ways applicant's can commit fraud and learn to take the necessary steps to prevent fraud from happening in the first place.

Processing the Loan

1 - 1.5 HRS

This course focuses on gathering all the necessary documentation to perfect our security interest in the loan. It is essential to understand all the security agreements and the common documents in a consumer loan file.

Taking the Loan Application

1 - 1.5 Hours

This course gives participants the tools to understand the information that is required on a consumer credit application and to properly respond to informal inquiries about consumer loans. It is essential to understand all the information required on the application in order to hold conversations with applicants in a manner that makes them feel comfortable. Key elements of the application include the reason for the request and whether the request is within policy. Participants also learn which types of identification are acceptable.

The Five Stage Lending Process

30 Minutes

This course introduces participants to the Five-Stage Lending Process which provides a basic structure for processing, analyzing, documenting and following up on a consumer lending request. It gives participants a proper framework and helps ensure they have not forgotten any steps.

Small Business Lending Program

(in partnership with Eensight)

Do your employees have the skills and confidence to have meaningful conversations with clients and prospects about their business and financial positions?

The Small Business Lending Program enhances your team's skills and competencies to understand small businesses, identify financing needs and discuss lending requests.

The online program takes approximately 12 to 15 hours to complete. Each course has an assessment at the end and there is a final assessment when you have completed all of the courses.

Recommended for:

- Commercial
- Operations and IT
- Retail

SECTION 1: Understanding your Small Business Customer

1-1.5 Hours

This course will: explain the characteristics of manufacturers, wholesalers, retailers, and service companies; identify the advantages and disadvantages of firms in different stages of the industry life cycle including: emerging, growth, mature and decline stages; describe specific types of industry risk including: buyer/seller concentration, cyclical, international, technology, and government regulation; and evaluate business risk factors including: operating leverage, competition, concentrations, distribution, products and services, and reduction. Discuss management success criteria such as experience, integrity, philosophy and style. Evaluate the interrelationship between business, industry and management risk factors, as well as their impact on the credit decision-making process.

SECTION 2: Accounting Basics

1-1.5 Hours

This course will: describe the basics of financial reporting for financial statement and tax return purposes; explain the basics of financial statement construction and how the income statement and balance sheet are linked through retained earnings; describe how basic accounting concepts such as conservatism, revenue and expense recognition policies affect financial statements; explain the difference between cash and accrual statement; read and understand notes to financial statements; and explain compilations, reviews, and audited statements.

SECTION 3: Tax Returns and Legal Structure

1-1.5 Hours

This course will: explain the form 1040 and related schedules; explain the advantages and disadvantages of a sole proprietorships, C Corporations, S Corporations, Partnerships, Sole Proprietorships, and Limited liability entities; explain the advantages and disadvantages of holding and operating companies.

SECTION 4: The Balance Sheet

1-1.5 Hours

This course will: describe the history and purpose of the balance sheet; define, classify and interpret balance sheet accounts, including assets, liabilities and net worth; perform trend analysis on the major balance sheet accounts; evaluate each asset's liquidity and its availability for loan repayment; identify the terms and conditions of liabilities; and calculate and analyze liquidity and leverage ratios.

SECTION 5: The Income Statement

1-1.5 Hours

This course will: describe the importance of the income statement; analyze revenues to determine if they are real and sustainable; analyze the trend in expenses to determine if they are well controlled; calculate and evaluate key profitability measures including the gross profit margin, operating profit margin and net profit margin; explain the significance of EBITDA; and calculate profit to payment obligations by calculating debt coverage ratios.

SECTION 6: Combining the Balance Sheet and Income Statement

1-1.5 Hours

This course will: analyze the relationship between the balance sheet and income statement and explain key ratios that connect the two statements; explain the concept of the cash cycle; calculate and evaluate receivable turnover ratios; calculate and evaluate inventory turnover ratios; calculate and evaluate payable turnover ratios; calculate the cash cycle and evaluate the results; explain the concept of working capital; and calculate and evaluate the sales to working capital ratio.

SECTION 7: Understanding Small Business Borrowing Needs

1-1.5 Hours

This course will: explain how the operating cycle can vary from business to business; match the needs of the customer to the appropriate loan product and explain the differences between seasonal and non-seasonal financing needs; and explain the concept of the capital investment cycle and determine the appropriate loan structure based upon the nature of the capital investment.

SECTION 8: Personal Financial Statements

2 Hours

This course will: describe the purpose of a personal financial statement; explain why borrowers are asked to personally guarantee a loan; explain the information one expects to find on a personal financial statement; define a guarantor, his/her obligations and the process to assess the strength of a guarantor; explain a third party guarantee and when one is needed; explain how a guarantor is used in structuring a loan; and describe how personal financial statements are used to determine the guarantor's ability to make interest and principal payments. Analyze personal financial statements to help determine sources of cash that can be used for loan repayment. Evaluate the borrower's willingness to repay the loan.

Insight Advantage Program

(in partnership with Eensight)

Do your employees have the skills and confidence to have meaningful conversations with clients and prospects about their business and financial positions?

The Small Business Lending Program enhances your team's skills and competencies to understand small businesses, identify financing needs and discuss lending requests.

The online program takes approximately 12 to 15 hours to complete. Each course has an assessment at the end and there is a final assessment when you have completed all of the courses.

Recommended for:

- Operations and IT
- Retail

SECTION 1: Introduction

SECTION 2: Cash Cycle and Financial Analysis Essentials

2.5 Hours

This course will explain the main cash flow drivers, the cash conversion cycle, the capital investment cycle, key financial ratios and basics in loan structuring. This knowledge will help your bankers apply effectively the Insight Advantage framework.

SECTION 3: Do Your Homework

1 Hour

This course will review how to prepare your bankers prior to their meetings with customers and prospects by analyzing business and competitive environment information and filling out the pre-call worksheet.

SECTION 4: Effective Sales Conversations

1.5 Hours

This course will review basic techniques to undertake productive conversations with customers and prospects and be perceived as someone that will help them maximize their business performance.

SECTION 5: Discovering Cash Management Financing Needs

1.5 Hours

This course explains how to discover cash management and financing opportunities by analyzing the cash conversion cycle and financial position of a company.

SECTION 6: Value Added Solutions and Effective Closing

1.5 Hours

This course will review how to offer value added solutions, given the areas of opportunity identified, by matching them with the products and services offered by your financial institution. Furthermore, your bankers will demonstrate the ability to position their recommended solutions to customers and prospects and be effective in closing the business.