



Unit 1 – Overview of Retail Banking

Chapter 1 – Introduction to Banking

Chapter Overview
What is Banking?
The History of Banking
The Future of Banking
Chapter Review

Chapter 2 – How Banks Work

Chapter Overview
Types of Banks
Bank Organization
How Banks Make Money
The Retail Branch
The Retail Banking Team
Your Bank
Chapter Review

Chapter 3 – Platform Sales Roles and Responsibilities

Chapter Overview
The Importance of the Platform
Platform Sales Job Description
Working with Numbers
Time Management
Common Banking Terms and Definitions
Chapter Review

Chapter 4 – Platform Professionalism

Chapter Overview
The Importance of a Professional Image
Professional Appearance
Professional Behavior
Professionalism Tips and Techniques
Working with Confidential Information
Working on a Team
Cultural Sensitivities
Chapter Review



Unit 2 – Retail Banking Products and Services

Chapter 1 – Retail Banking Products

- Chapter Overview
- Introduction to Products
- Types of Account Ownership
- Product Resources
- FDIC Insurance
- Consumer Checking Accounts
- Business Checking Accounts
- Consumer Savings and MMA Accounts
- Business Savings and MMA Accounts
- Retirement Accounts
- Trust Accounts
- Consumer Loans
- Credit Cards
- Mortgage Loans
- Other Retail Products
- Commercial Products
- Trust Products
- Investment Products
- Wealth Management Products
- Product Jeopardy
- Chapter Review

Chapter 2 – Retail Banking Services

- Chapter Overview
- Introduction to Services
- Debit Cards
- Online Banking
- Web Banking
- ATM
- Wire Transfers
- Safe Deposit Boxes
- Negotiable Instruments
- Other Services
- Service Password
- Chapter Review



Unit 3 – Platform Procedures

Chapter 1 – Cash Handling

- Chapter Overview
- History of Money
- Currency Features
- Circulating Coins
- Strapping and Rolling Coin and Currency
- Detecting Counterfeit Money
- Counting Cash
- Counting Cash Practice
- Paying Cash
- Maintaining the Cash Drawer
- Chapter Review

Chapter 2 – Checks

- Chapter Overview
- Types of Checks
- Parts of a Check
- Check Endorsements
- Detecting Forged Checks
- Check Detective Practice
- Chapter Review

Chapter 3 – Platform Transactions

- Chapter Overview
- Types of Transactions
- Platform Equipment
- Identifying Customers
- Morning Routines
- Inquiries
- Account Openings
- Loan Applications
- Check Orders
- Debit Cards and Credit Cards
- Other Platform Transactions
- Closing Routines
- Chapter Review



Unit 4 – Platform Sales Communication Skills

Chapter 1 – Basic Communication Skills

Chapter Overview
Defining Communication
The Importance of Communication
A Model for Communication
Verbal Communication
Nonverbal Communication
Chapter Review

Chapter 2 – Phrasing

Chapter Overview
The Impact of Phrasing
What Phrasing Communicates
Converting Negative Phrasing to Positive Phrasing
Positive Phrasing Practice
Positive Phrasing Tips
Chapter Review

Chapter 3 – Listening

Chapter Overview
Listening Challenge
Filtering for Facts
The LISTEN Model
Levels of Listening
Giving Feedback
Listening Practice
Chapter Review



Unit 5 – Serving Retail Branch Customers

Chapter 1 – Introduction to Customer Service for Platform Sales

Chapter Overview
Customer Service Challenges
Benefits of Customer Service
The Importance of Customer Service to the Bank
Standard Branch Greeting and Closing
Chapter Review

Chapter 2 – Retail Customers

Chapter Overview
Who Are Retail Customers?
Retail Customer Needs
Making a Good First Impression
Chapter Review

Chapter 3 – Customer Service Model

Chapter Overview
The Customer Service Model
Greeting Customers
Identifying Customer Needs
Reviewing Documentation
Verifying Customer Identification
Processing Transactions
Finalizing the Transaction
Thanking the Customer
Customer Service Practice
Chapter Review

Chapter 4 – Customer Service Challenges

Chapter Overview
Communicating Complex Information
Handlingirate Customers
Addressing Bank Mistakes
Barriers to Communication
Handling Distraught and Grieving Customers
Communicating That There Is No Answer
Responding to Ultimatums
Handling Inappropriate Customers
Handling Denials
Escalating Branch Issues
Chapter Review



Unit 6 – The Sales Process

Chapter 1 – The Sales Model

- Chapter Overview
- The Sales Model
- Identifying Targets
- Understanding Needs
- Building Trust Relationships
- Customizing Solutions
- Overcoming Objections
- Asking for the Business
- Closing the Sale
- Chapter Review

Chapter 2 – Types of Targets and Cues

- Chapter Overview
- Types of Targets and Cues
- Consumer Checking Targets
- Consumer Savings and MMAs Targets
- Business Checking Targets
- Business Savings and MMAs Targets
- Consumer Loan Targets
- Mortgage Loan Targets
- Debit Card Targets
- Online Banking Targets
- Commercial Targets
- Wealth Management Targets
- Making Referrals
- Be the Detective Practice
- Chapter Review

Chapter 3 – Identifying Targets

- Chapter Overview
- When Can You Identify Targets?
- The Importance of Market and Wallet Share
- Referrals
- Initial Target Outreach
- Chapter Review



Chapter 4 – Building Trust Relationships

Chapter Overview
Examining Relationships
Building Rapport
The Importance of Trust
Levels of Trust
The Trust Equation
Creating Trust
Chapter Review

Chapter 5 – Understanding Needs

Chapter Overview
Introduction to Probing
Types of Questions
The Funnel Technique
Establishing Expertise
Chapter Review

Chapter 6 – Customizing Solutions

Chapter Overview
Organizing Information
Presenting Solutions
Making the Value Proposition
Consumer Checking Value Propositions
Consumer Savings and MMAs Value Propositions
Business Checking Value Propositions
Business Savings and MMAs Value Propositions
Consumer Loan Value Propositions
Other Product and Services Value Propositions
Building Value Propositions Practice
Chapter Review

Chapter 7 – Overcoming Objections

Chapter Overview
Resolving Objections
Types of Objections
Consumer Checking Objections
Consumer Savings and MMAs Objections
Business Checking Objections
Business Savings and MMAs Objections
Consumer Loan Objections
Other Product and Services Value Objections
Overcoming Objections Practice
Chapter Review



Chapter 8 – Closing the Sale

- Chapter Overview
- Conditional Approvals
- The Sales Equation
- Asking for the Business
- Influencing Techniques
- Closing the Sale Practice
- Chapter Review

Chapter 9 – Following Up

- Chapter Overview
- The Importance of Customer Touch Points
- Channels for Follow-Up
- The Follow-Up Process
- Chapter Review

Unit 7 – Platform Compliance, Security and Risk

Chapter 1 – Compliance

- Chapter Overview
- Introduction to Compliance
- Regulatory Agencies
- The Federal Reserve Bank
- Bank Secrecy Act
- Privacy Laws and Regulations
- Deposit Laws and Regulations
- Lending Laws and Regulations
- Consumer Protection Laws and Regulations
- Other Laws and Regulations
- Your Role in Compliance
- Chapter Review

Chapter 2 – Ethics

- Chapter Overview
- Introduction to Commercial Lending Ethics
- The Bank's Code of Conduct
- Workplace Conduct
- The Bank's Property
- Using Bank Information
- Insider Trading
- Conflicts of Interest
- Client Gifts
- Reporting Ethical Issues
- Case Studies
- Ethics Practice
- Chapter Review



Chapter 3 – Retail Banking Fraud

Chapter Overview

Introduction to Retail Banking Fraud

Common Retail Banking Fraud Schemes

Fraudulent Retail Banking Documentation

Red Flags of Retail Banking Fraud

Case Studies in Retail Banking Fraud

Preventing Retail Banking Fraud

Detecting Retail Banking Fraud

Reporting Retail Banking Fraud

Identifying Fraud Practice

Chapter Review

Chapter 4 – Information Security

Chapter Overview

Introduction to Information Security

Common Information Security Schemes

Red Flags of Retail Banking Security Breaches

Case Studies in Retail Banking Security Breaches

Preventing Retail Banking Security Breaches

Detecting Retail Banking Security Breaches

Reporting Retail Banking Security Breaches

Information Security Practice

Chapter Review

Chapter 5 – Branch Security

Chapter Overview

Introduction to Branch Security

Branch Security Issues

Branch Security Procedures

Dual Control

Bait Money

Identifying Robbers

Dealing with Branch Security Breaches

Chapter Review