

ABA eLearning

FOR CUSTOMER SERVICE REPRESENTATIVES

CSRs offer a complete range of banking products and services to current and prospective clients. Successful platform personnel demonstrate a fundamental understanding of banking operations, routinely perform account servicing. CSRs are able to identify the right bank product to meet a particular customer need and often refer loan, trust, insurance and brokerage leads to appropriate specialists within the bank. CSRs need a strong background in retail compliance laws and regulations and how these apply to their interactions with customers.

ABA eLearning offers courses leading to the AIB Customer Service Representative Certificate. In addition to courses that address sales and customer service, the curriculum also emphasizes retail compliance, business ethics and banking fundamentals. Achievement of the certificate adds an additional step in a CSR's career path by meeting the pre-certification education requirements for the Certified Customer Representative (CCSR) designation through the Institute of Certified Bankers (ICB).

Core Knowledge

- Banking Today
- Consumer Credit Products
- Credit Products for Small Businesses
- Deposit Products & Services for Small Businesses
- Fundamentals of Consumer Lending
- Fundamentals of Mortgage Lending
- Introduction to Financial Planning Products
- Overview of Financial Statements
- Understanding Bank Products

Sales and Customer Service

- Building and Retaining Customer Relationships
- Cross-Selling Deposit Products
- Effective Referrals
- Introduction to Relationship Selling
- Profiling Mortgage Prospects
- Referring Insurance & Annuities
- Referring Mutual Funds & Services
- Referring Trust Customers
- Revitalizing Customer Service
- Tele-Consulting

Workplace Fundamentals

- Business Etiquette
- Dealing Effectively with Co-Workers
- Ethical Issues for Bankers
- Improving Productivity
- Managing Time at Work
- Presentation Skills
- Sexual Harrassment in the Workplace
- Telephone Etiquette
- Writing Bank Correspondence

Regulatory Compliance for Customer Service Representatives

- Americans with Disabilities Act (ADA)
- Bank Secrecy Act (BSA)
- Community Reinvestment Act (CRA)
- Electronic Funds Transfer Act, Regulation E
- Expedited Funds Availability Act, Regulation CC
- Office of Foreign Asset Control (OFAC)
- Privacy for Customer Contact Personnel
- Reserve Requirements of Depository Institutions, Regulation D
- Truth in Savings Act, Regulation DD
- USA PATRIOT Act

Certificate

- AIB Customer Service Representative Certificate Curriculum