

# ABA Online Training

## AIB Today's Teller: Developing Basic Skills

*AIB Today's Teller: Developing Basic Skills* is designed to onboard newly-hired tellers. The 8 self-paced modules are based on the content in ABA's **Today's Teller** textbook and are designed to simplify new teller training, reduce teller training time and costs, and provide your new tellers with a working knowledge of teller fundamentals.

The highly interactive courseware is supplemented with industry best-practice procedures and off-line exercises that can personalize the experience to your bank. As a stand-alone program, or as a supplement to your bank's on-the-line training, **AIB Today's Teller** can significantly accelerate the process of preparing your new tellers to begin serving customers.

### AIB Today's Teller: Developing Basic Skills

#### The Role of the Teller

**The Role of the Teller** introduces the four common work principles adopted by successful tellers and the seven main areas of responsibility for a teller. Students will have the opportunity to review a teller job description along with specific teller standards. This course concludes with a summary of key steps for progressing from a rookie teller to an experienced, professional teller. At the completion of the course, students will have a better understanding of the "big picture" and where tellers fit in to the bank's organizational structure.

Estimated Training Time: 20 minutes

#### Handling Checks

In **Handling Checks** students will learn how to identify the different components of a check and determine if it is negotiable and acceptable. It introduces warning signs that may indicate a forged or altered check and the procedures for handling these types of checks. Students will also learn the principles of endorsements to determine if each check has been endorsed appropriately and the acceptable forms of identification for banking transactions.

Estimated Training Time: 40 minutes

#### Processing Transactions

**Processing Transactions** provides an overview of the most common deposit and withdrawal transactions for checking and savings accounts. The course highlights laws and regulations that govern processing procedures, such as Regulation CC, Check 21, Bank Secrecy Act (BSA), Office of Foreign Assets Control (OFAC), and Regulation DD. It also presents information on how checks are processed with a workflow diagram. Students will learn about the potential for fraud and how important it is for a teller to always be alert for unusual account activity.

Estimated Training Time: 1 hour, 15 minutes

## Cash Handling

**Cash Handling** introduces the features of U.S. currency along with the key security features associated with common currency denominations. Students will learn the use of different compartments in their cash drawer and why it is important to arrange the cash drawer in a specific and consistent way. The course also provides procedures and techniques for counting cash and coin and the responsibilities associated with handling mutilated, unfit, altered, and counterfeit currency.

Estimated Training Time: 40 minutes

## Cash Balancing

In **Cash Balancing** students will learn the basics of cash balancing—an important responsibility for the role of the teller. The course also will document the necessary steps to balance cash and transaction records, information to identify credits and debits, and the steps to find the causes of errors in balancing cash. In addition, it gives students procedures to follow when opening and closing his or her teller drawer, which includes verifying the cash on hand at the start and end of the workday.

Estimated Training Time: 15 minutes

## Bank Services

**Bank Services** begins by describing the negotiable instruments guaranteed by banks, including money orders, official checks, certified checks, and traveler's checks. Students are introduced to the most common types of U.S. Savings Bonds issued and how to handle customer inquiries regarding the bonds. The course also provides general guidelines for handling loan payments and bankcard transaction processing. It presents information on foreign currency and drafts and the procedures associated with processing these instruments. The course concludes with a discussion about ATM and debit cards, stored value cards and prepaid cards, and payroll cards. Students will learn the definitions, uses, and benefits of each card.

Estimated Training Time: 45 minutes

## Robbery and Bank Security

**Robbery and Bank Security** provides the tools needed to handle the most common security situations — an essential part of every bank employee's job. In the course, students will learn the appropriate behavior for a robbery situation and how to respond to bomb and kidnapping threats, and fire. Students are presented with some typical behaviors of con artists and given guidelines to follow if they suspect a potential con artist or financial scam. It also reviews daily bank security routines to ensure their own physical safety, as well as the safety of coworkers and customers. The course concludes with a discussion about the personal responsibility of a teller to practice ethical behavior.

Estimated Training Time: 45 minutes

## Providing Quality Customer Service

**Providing Quality Customer Service** provides techniques on how to go beyond the level of service customers have come to expect. The course provides an opportunity to sharpen communication abilities and enhance skills to serve a variety of customers, including managing difficult customers. It also presents the laws and regulations that directly affect a customer's access to their funds, such as Regulation CC, Regulation D, Regulation E, and others. In addition, students will have the opportunity to enhance their knowledge of general banking products, a key element in providing quality customer service.

Estimated Training Time: 1 hour, 15 minutes

**Duration:** Six hours total training time

**Course Credits:** AIB 0.50