

High-Performance Learning

Gain job-specific expertise with ABA Certificates.



ABA certificate programs build the skills necessary for career advancement. Through a prescribed course of study, certificates provide practical, tailored knowledge specific to a job role in the bank. Programs are continually reevaluated and refined to meet current needs and changes in the industry.

Business Banking & Commercial Lending Certificates

Certificate in Business and Commercial Lending / \$600

The ABA Certificate in Business and Commercial Lending focuses on financial statement analysis and commercial lending, will familiarize lenders with both audited and unaudited statements, and fill any gaps in your understanding of credit analysis and underwriting. Pre and post-tests allow seasoned lenders to test out, and more importantly, let the industry know you are "credit trained" and ready to bring in new, qualified business.

Required Courses

Understanding Business Borrowers
Analyzing Business Financial Statements and Tax Returns
Analyzing Personal Financial Statements and Tax Returns
Qualitative Analysis and Determining a Credit Risk Rating
Loan Structuring, Documentation, Pricing and Problem Loans

Estimated time to complete these 5 courses: approximately 33 hours

Small Business Banker Certificate / \$595

The ABA Small Business Banker Certificate is primarily for branch managers and branch-based small business bankers who need the skills to build a relationship-centric sales approach, engage business customers to better understand their needs and appropriate solutions, handle objections, plan and execute the perfect sales call, and manage relationships post-sale. These bankers typically do not make credit decisions.

This curriculum provides small business bankers with a strategic approach to building trusted relationships with business customers as a means to retain and grow their book of business. It focuses on the process needed to identify sales prospects, offer value-added solutions, and close the deal.

Required Courses

Banking Today*
Calling on Small Business Customers
Credit Products for Small Businesses
Deposit Products and Services for Small Businesses
Fundamentals of Small Business Banking
Introduction to Analyzing Financial Statements
Personal Tax Return Analysis
Relationship Selling to Small Business Customers
Retirement Products for Small Businesses
Servicing and Growing Small Business Relationships
Small Business Borrowing

Estimated time to complete these 11 courses: approximately 19 hours.

*Banking Fundamentals or Principles of Banking may be substituted

Compliance & Risk Management

Certificate in BSA and AML Compliance / \$1,595

Financial institutions face increased risk from advanced money-laundering schemes and terrorist financing activities. It is critical that banks hire and train individuals who can establish and maintain an effective BSA/AML program. The ABA Certificate in BSA and AML Compliance will help financial crimes professionals improve their ability to detect and prevent suspicious and criminal activity by providing an overview of the types of criminal behavior commonly used against banks, and in-depth training on the applicable U.S. laws and regulations governing money-laundering. The ABA Certificate in BSA and AML Compliance is an excellent refresher for experienced financial crimes professionals who wish to take the Certified AML and Fraud Professional (CAFP) exam, and may be required for those individuals with less than five years' experience in the field.

Required Courses

Introduction to BSA/AML
SARs and Information Sharing
Currency and Correspondent Banking Accounts
Electronic Banking and Funds Transfer Activities
Higher Risk Accounts and Activities
BSA Requirements for Business Accounts
BSA Requirements for Foreign Customers and Accounts
Components of an AML Compliance Program
International Partners in AML
Office of Foreign Assets Control (OFAC) for Compliance Professionals

Estimated time to complete these 10 courses: approximately 7 hours

Certificate in Deposit Compliance / \$1,595

Earning the ABA Certificate in Deposit Compliance demonstrates to bank management and examiners your thorough grounding in key deposit regulations, and ability to identify and respond to compliance requirements. The complete 11-course curriculum is available for study at your own pace along with unlimited access to all course content for 12 months — including any updates on new issuances and regulation changes made within that year. No other online deposit compliance curriculum offers this advantage.

Required Courses

Anatomy of a Regulation
BSA/USA PATRIOT Act
Digital Compliance
Electronic Funds Transfer Act (Reg E)
Elements of a Compliance Program
Expedited Funds Availability Act (Reg CC)
Office of Foreign Assets Control (OFAC)
Privacy/Information Sharing
Reserve Requirements for Depository Institutions Act (Reg D)
Truth-in-Savings Act (Reg DD)
Unfair, Deceptive or Abusive Acts or Practices (UDAAP)

Estimated time to complete these 11 courses: approximately 12 hours

Compliance & Risk Management (cont.)

Certificate in Fraud Prevention / \$795

Fraud management professionals face an increased burden to detect and prevent fraud losses against customers and their institution. The ABA Certificate in Fraud Prevention fills a training gap within many institutions and helps both new and experienced financial crimes professionals establish and maintain a fraud management program with sufficient Internal and external controls. It provides in-depth training on the applicable U.S. laws and regulations governing fraud and an overview of the various types of criminal behavior commonly used against banks. The ABA Certificate in Fraud Prevention is an excellent refresher for experienced financial crimes professionals who wish to take the Certified AML and Fraud Professional (CAFP) exam, and may be required for those individuals with less than five years' experience in the field.

Required Courses

Introduction to Fraud Management
Establishing a Fraud Prevention Program
Types of Fraud and Prevention Strategies
Operating a Fraud Prevention Program
Maintaining a Compliant Fraud Prevention Program

Estimated time to complete these 5 courses: approximately 5 hrs and 20min

Certificate in Lending Compliance / \$2,195

Earning the **ABA Certificate in Lending Compliance** demonstrates to bank management and examiners your thorough grounding in key lending regulations, and ability to identify and respond to compliance requirements. The complete 17-course curriculum is available for study at your own pace along with unlimited access to all course content for 12 months — including any updates on new issuances and regulation changes made within that year. No other online lending compliance curriculum offers this advantage.

Required Courses

Anatomy of a Regulation
Community Reinvestment Act, Community Bank (CRA) **OR**
Community Reinvestment Act, Large Bank (CRA)
Credit Card Regulations
Elements of a Compliance Program
Equal Credit Opportunity Act (ECOA) Reg B
Fair Credit Reporting Act (FCRA)
Home Mortgage Disclosure Act (HMDA)
Loans to Insiders (Reg O)
National Flood Insurance Regulations
Real Estate Settlement Procedures Act (RESPA)
Reg Z Ability to Repay (ATR) and Qualified Mortgage (QM)
Reg Z Closed-End Credit
Reg Z Open-End Credit
Servicemembers Civil Relief Act (SCRA)
Unfair, Deceptive or Abusive Acts or Practices (UDAAP)

Estimated time to complete these 16 courses: approximately 28 hours

Certificate in Operational Risk Management / \$1,595

Banks are continuously improving their approach to manage key operational risks such as cyber-attacks, fraud losses, third-party service providers and model risk. The ABA Certificate in Operational Risk Management is designed to address training needs across the bank's three lines of defense and maintain a strong operational risk management program, and to understand the fundamental governance structures, procedures, controls, and cultural aspects necessary for an institution to successfully manage operational risk. The ABA Certificate in Operational Risk Management is excellent for onboarding individuals with risk management responsibilities and refresher training for risk management professionals.

Required Courses

Elements of an Operational Risk Management Program
Cybersecurity Management
Fraud and Criminal Threats
Incident Management and Resilience
Operational Risk Model Management
Oversight and Management of Operational Risk
Payments and Settlements
Physical Security
Regulatory Exam Management
Risk Control and Self-Assessment
Vendor Risk Management

Estimated time to complete these 11 courses: approximately 10 hours

Mortgage Lending

Residential Mortgage Lender Certificate / \$775

Mortgage Loans are a core product for most banks. Despite the slew of new regulations, customers continue to buy and refinance their homes and they expect their bank will provide them a variety of mortgage options to meet their needs. The **ABA Residential Mortgage Lender Certificate** provides a solid understanding of banking, credit analysis, and legal principles that support the mortgage process. In keeping with evolving customer preferences, the certificate underscores relationship sales skills in addition to the mechanics of a mortgage loan, thereby preparing loan officers to be successful in growing their book of business while helping their bank acquire a deeper share of wallet. Designed for aspiring mortgage lenders and individuals new to the mortgage area of the bank, including mortgage loan clerks, loan processors, and closers.

Required Courses

Banking Today*	Gathering the Facts on Mortgage Fraud
Appraisal Procedures	Mortgage Customer Counseling and Prequalification
Basics of Mortgage Processing	Personal Tax Return Analysis
Completing the HUD-1	Preparing the Closing Disclosure
Discovering FHA Programs	Preparing the Loan Estimate
Effective Client Referrals	Processing and Underwriting Credit
Elements of Title Insurance	Processing Income and Assets
Essentials of Mortgage Lending	Reviewing the Appraisal Report
Ethical Issues for Bankers	
Explaining Loan Modifications	

Estimated time to complete these 18 courses: approximately 26 hours

Retail Banking & Marketing

Bank Service Provider Certificate / \$355

The ABA Bank Service Provider Certificate is designed for individuals employed by companies that provide products and services to the banking industry. Bank service providers need a broad understanding of the banking business, including banking terminology, and can benefit from the same content used by the institutions they will be selling to and servicing. This curriculum provides participants with an understanding of the role that banks play, the products and services they offer, and the kinds of customers they serve. After completing this curriculum, participants will have a better understanding of the language of bankers, their core products, as well as the regulatory and ethical constraints under which banks operate.

Required Courses

Banking Today*
Ethical Issues for Bankers
Fundamentals of Consumer Lending
Fundamentals of Small Business Banking
Understanding Bank Products

Estimated time to complete these 5 courses: approximately 12 hours

Retail Banking & Marketing (cont.)

Bank Teller Certificate / \$595

The curriculum for the ABA Bank Teller Certificate addresses the expanding role of bank tellers by combining core cash handling courses with enhanced product knowledge and interpersonal skill development. At the center point of the curriculum is Teller Basics, a series of courses that teach critical skills of the teller role such as cashing checks, processing deposits and withdrawals, accepting cash payments, and preparing daily settlements of teller cash and proof transactions.

Understanding that today's teller has a much broader scope than just handling cash, the certificate curriculum is augmented by courses that contribute to the overall professional development of the teller associates. These range from ethics, workplace conduct and bank product knowledge to being able to provide value-added customer service through a relationship sales approach.

Required Courses

- Banking Today*
- Dealing Effectively with Co-Workers
- Effective Client Referrals
- Essentials of Workplace Conduct
- Ethical Issues for Bankers
- Introduction to Relationship Selling
- Revitalizing Customer Service
- Teller Basics

Estimated time to complete these 8 courses: approximately 21 hours

Branch Manager Certificate / \$995

This curriculum prepares individuals to manage a banking office by covering banking essentials, sales management, people management, and business management skills. Branch managers manage the activities of branch offices and offer deposit and loan products to businesses and individuals. In addition to broad knowledge of banking and banking operations, the responsibilities of Branch Managers require expertise in lending, branch operations, staff supervision and development, sales management and customer service. This certificate addresses these core competencies, providing branch managers with the knowledge and skills they will need to drive their team and bank performance.

Required Courses

- Banking Today*
- Building and Retaining Customer Relationships
- Calling on Small Business Customers
- Coaching for Success**
- Corrective Action**
- Effective Written Communication
- Employment Law**
- Ethical Issues for Bankers**
- Fundamentals of Consumer Lending
- Fundamentals of Small Business Banking
- Hiring the Best**
- Introduction to Relationship Selling
- Leveraging the Benefits of a Diverse Workforce**
- Managing Change**
- Managing Employee Performance**
- Rewards and Recognition**
- Presentation Skills
- Sales Coaching in the Bank
- Servicing and Growing Small Business Relationships
- Successful Sales Campaigns

Estimated time to complete these 20 courses: approximately 39 hours

****These courses are part of the Supervisor Certificate. Students will also receive the ABA Supervisor Certificate upon successful completion of the Branch Manager Certificate.**

Customer Service Representative Certificate / \$595

The ABA Customer Service Representative Certificate addresses the knowledge and skills necessary to achieve superior performance in this important position within the bank. Customer Service Representatives (CSRs) conduct basic banking transactions and cross-sell bank products and services. Successful CSRs respond to customer needs with a thorough understanding of retail products and services, and resolve customer problems with knowledge of pertinent bank policies and procedures. In addition to courses that address sales and customer service, the curriculum also emphasizes business ethics and banking fundamentals. Basic selling and cross-selling skills are covered as well.

Required Courses

- Banking Today*
- Building and Retaining Customer Relationships
- Dealing Effectively with Co-Workers
- Effective Client Referrals
- Effective Telephone Communication
- Ethical Issues for Bankers
- Introduction to Relationship Selling
- Needs-Based Selling
- Revitalizing Customer Service
- Understanding Bank Products

Estimated time to complete these 10 courses: approximately 25 hours

Personal Banker Certificate / \$595

This certificate provides a blend of banking knowledge and skills for Personal Bankers, sometimes referred to as Financial Services Representatives or Financial Services Associates - enabling them to provide full-service banking to customers by offering appropriate credit, deposit, and other banking services. Personal Bankers often drive the sales and service function in the bank office or branch, and call on potential and current customers to develop new business relationships and to support customer retention strategies. They require broad product knowledge, including specific understanding of the different types of retail deposit and loan products learning in this curriculum.

Required Courses

- Banking Today*
- Building and Retaining Customer Relationships
- Consumer Credit Products
- Dealing Effectively with Co-Workers
- Effective Client Referrals
- Effective Written Communication
- Ethical Issues for Bankers
- Fundamentals of Consumer Lending
- Fundamentals of Small Business Banking
- Introduction to Relationship Selling
- Introduction to Analyzing Financial Statements
- Managing Time at Work
- Needs-Based Selling
- Teleconsulting
- Understanding Bank Products

Estimated time to complete these 15 courses: approximately 43 hours

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For all ABA certificates, students have access to the curriculum for 1 year from date of purchase.

***Banking Fundamentals or Principles of Banking may be substituted**

Retail Banking & Marketing (cont.)

Supervisor Certificate / \$595

This certificate prepares new and potential supervisors for their emerging responsibilities with a combination of leadership and managerial skills, and by offering fresh insights on proven supervisory approaches. Courses explore ways to interview, evaluate and select employees while being mindful of legal considerations. The performance management process is reviewed in detail, with special attention placed on coaching, rewards and recognition, and corrective action. Managing employee relations is addressed through four major strategies: compliance with laws, managing diversity, handling work and personal issues, and fostering open communication among staff members. In addition, the certificate program includes a component on ethical practices in banking.

Required Courses

Banking Today*	Hiring the Best
Coaching for Success	Leveraging the Benefits of a Diverse Workforce
Corrective Action	Managing Change
Employment Law	Managing Employee Performance
Ethical Issues for Bankers	Rewards and Recognition

Estimated time to complete these 10 courses: approximately 19 hours

Team Leader Certificate / \$595

This certificate is designed to help individuals develop the necessary skills to effectively lead and manage teams. Courses have been developed for bankers within the context of banking and is appropriate for bankers who have direct supervisory responsibility for team members, and for bankers who collaborate with others in the bank on occasion to meet common objectives and achieve specific results. To build a successful team one must have the knowledge and skills to foster trust, leverage personal strengths of team members, manage opportunities, and set meaningful goals and expectations. Successful team leaders focus on both team purpose and individual tasks, promote shared responsibility for results, identify appropriate methods for rewards and recognition, and communicate effectively with team members and stakeholders.

They also coach team members and help manage the change process.

Required Courses

Banking Today*	Managing Change
Coaching for Success	Meetings that Work
Dealing Effectively with Co-Workers	Presentations Skills
Effective Written Communication	Rewards and Recognition
Ethical Issues for Bankers	

Estimated time to complete these 9 courses: approximately 15 hours

Universal Banker Certificate / \$595

This certificate provides banking knowledge and skills needed for the fastest growing role in retail banking. Universal bankers have multi-faceted job responsibilities, ranging from minimal cash handling and basic transactions to product and service sales, and referrals to other lines of business. Coursework ranges from key product knowledge to relationship building, customer service, and expert referral skills. This certificate is designed to help new Universal Bankers cater to a changing customer mindset by being the single point of contact for walk-in customers and fulfilling sales, service and referral needs – providing new and existing customers a seamless, value-added experience.

Required Courses

Banking Today*	Handling Mortgage Inquiries and Making Referrals
Building and Retaining Customer Relationships	Introduction to Relationship Selling
Consumer Credit Products	Needs-Based Selling
Dealing Effectively with Co-workers	Presentation Skills
Effective Client Referrals	Revitalizing Customer Service
Ethical Issues for Bankers	Understanding Bank Products

Estimated time to complete these 12 courses: approximately 25 hours

Wealth Management & Trust

Certificate in Trust: Foundational / \$1,495

This certificate is designed for those who need to establish or strengthen their understanding of basic wealth management and trust principles. The Certificate in Trust: Foundational provides an introduction to estate planning, trust administration, investment management concepts and ethical behavior. For those wishing to earn the CTFA professional designation, the ABA Certificate in Trust: Foundational satisfies the first of three levels of study required to sit for the exam.

Required Courses

A Guide to Ethics in Fiduciary and Trust Activities
A Guide to Ethics in Investments
Estate and Guardian Administration
Introduction to Estate Planning
Introduction to Investment Management
Introduction to IRAs
Introduction to Planning for Retirement Assets
Introduction to Trust Administration
Minimizing Fiduciary Risk and Litigation

Estimated time to complete the 9 required courses: approximately 10 hours

Certificate in Trust: Intermediate / \$2,295

Ideal for individuals with some field experience who have mastered the concepts introduced in the foundational trust certificate. The certificate provides a more sophisticated understanding and further knowledge of the tools available to a fiduciary, covering estate planning, trust administration, investment management concepts and ethical behavior. For those wishing to earn the CTFA professional designation, the ABA Certificate in Trust: Intermediate satisfies the second of three levels of study required to sit for the exam.

Required Courses

A Guide to Ethics in Financial Planning	Fiduciary Law
A Guide to Ethics in Tax Law & Tax Planning	Fundamentals of Life Insurance
Account Acceptance and Termination	How Trusts are Taxed
Basic Characteristics of a Trust	Investment Policy
Bond Selection and Analysis	Investment Products
Discretionary Distributions	Stock Selection and Analysis
Duties and Powers of the Trustee	Types of Insurance
Estate Planning to Achieve Client Goals	Understanding Transfer Tax
Fiduciary Income Tax	

Estimated time to complete these 17 courses: approximately 18 hours

Certificate in Trust: Advanced / \$2,295

For the experienced professional, this online program, provides an in-depth understanding of the fiduciary role, and prepares wealth and trust professionals to propose sophisticated solutions to complex client situations covering estate planning, trust administration, investment management concepts and ethical behavior. For those wishing to earn the CTFA professional designation, the ABA Certificate in Trust: Advanced satisfies the third of three levels of study required to sit for the exam.

Required Courses

Asset Allocation and Portfolio Management	Generation-Skipping Transfer Tax
Economics & Markets	Gift Taxation
Education Planning Solutions for Minors	Income Tax Planning
Estate Planning for Charitable Giving	Managing Life Insurance Policies
Estate Planning for IRAs and Qualified Plan Balances	Planning for Estate Tax
Estate Planning for the Marital Deduction	Prudent Portfolio Management
Estate Planning Solutions for the Business Owner	Special Needs Trusts
Fundamentals of Alternative Investment Products	

***Banking Fundamentals or Principles of Banking may be substituted**